

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	130.184	129.633	(7.790)	(551)	318	0,25%	318	0,25%			
2	Tabungan	2.141.195	2.141.195	2.058.089	2.046.358	56.370	(11.731)	(94.837)	-4,43%	(94.837)	-4,43%			
3	Deposito	745.402	745.402	806.143	806.186	(20.636)	43	60.784	8,15%	60.784	8,15%			
	<b>Total</b>	<b>3.015.912</b>	<b>3.015.912</b>	<b>2.994.416</b>	<b>2.982.177</b>	<b>27.944</b>	<b>(12.239)</b>	<b>(33.735)</b>	<b>-1,12%</b>	<b>(33.735)</b>	<b>-1,12%</b>			
	<b>CASA</b>	<b>2.270.510</b>	<b>2.270.510</b>	<b>2.188.273</b>	<b>2.175.991</b>	<b>48.580</b>	<b>(12.282)</b>	<b>(94.519)</b>	<b>-4,16%</b>	<b>(94.519)</b>	<b>-4,16%</b>			
	<b>FDR</b>	<b>101.77%</b>	<b>101.77%</b>	<b>103.70%</b>	<b>104.12%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	91.904	94.704		2.800	8.633	10,03%	8.633	10,03%			
2	Giro ISE	18.582	18.582	24.411	25.787		1.376	7.206	38,78%	7.206	38,78%			
3	Tabungan ISE	57.822	57.822	56.325	57.749		1.424	(72)	-0,13%	(72)	-0,13%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.008	3.585	2.000	(1.585)	4.516	581	581	1.419	0	0,00%	
	Linkage	27.073	27.073	27.073	2.678	-	(2.678)	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.935	907	2.000	1.093	1.852	581	581	1.419			
	• Local Champion	72.132	72.132	72.758	907	2.000	1.093	(2.98)	626	626	1.374			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	(44)	(44)	44			
2	MBG	393.041	393.041	389.643	11.296	7.146	(4.150)	4.198	-3.398	-3.398	10.544	394.545	98,76% (4.902)	
	KUR	366.506	366.506	363.921	10.826	7.146	(3.680)	4.207	(2.585)	(2.585)	9.731	368.767	98,69% (4.846)	
	Non KUR	26.535	26.535	25.722	470	-	(470)	(9)	-813	-813	813	25.778	99,78% (56)	
3	PWG	382.996	382.996	413.959	62.711	104.207	41.495	26.064	30.963	30.963	73.244	402.049	102,96% 11.910	
	Cilem	213.404	213.404	234.302	24.334	33.551	9.217	18.137	20.898	20.898	12.652	226.000	103,67% 8.302	
	Gadai	169.592	169.592	179.656	38.378	70.656	32.278	7.926	10.064	10.064	60.592	176.049	102,05% 3.607	
4	CFG	2.188.914	2.188.914	2.196.578	56.541	37.271	(19.269)	31.375	7.664	7.664	29.608	2.211.847	99,31% (15.270)	
	CF 1	286.396	286.396	286.509	4.216	2.615	(1.601)	2.168	114	114	2.501	290.666	98,57% (4.157)	
	Total Griya	233.746	233.746	232.019	2.488	-	(2.488)	0	(1.727)	(1.727)	1.727	235.289	98,61% (3.270)	
	• Total Non Program	157.294	157.294	156.035	2.330	-	(2.330)	1.697	(1.259)	(1.259)	1.259			
	• Program	76.452	76.452	75.984	158	-	(158)	(527)	(469)	(469)	469			
	Oto	52.650	52.650	54.491	1.728	2.615	887	2.168	1.841	1.841	774	55.377	98,40% (887)	
	CF 2	1.902.518	1.902.518	1.910.069	52.325	34.657	(17.669)	29.207	7.550	7.550	27.106	1.921.182	99,42% (11.113)	
	Mitraguna & Others	1.631.111	1.631.111	1.640.316	47.363	34.044	(13.320)	25.473	9.205	9.205	24.838	1.645.014	99,71% (4.698)	
	Pensiun	271.408	271.408	269.752	4.962	613	(4.349)	3.734	2.754	2.754	2.140	276.167	97,68% (6.415)	
	<b>Total Pembiayaan</b>	<b>3.069.378</b>	<b>3.069.378</b>	<b>3.105.187</b>	<b>134.133</b>	<b>150.624</b>	<b>16.492</b>	<b>66.153</b>	<b>35.809</b>	<b>35.809</b>	<b>114.815</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-25 Dec'25)	% Relatif			Mt (UG) & DG	Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	25-Jan-26			%	Penc.	Gap
1	SME	-	-	-	10.185	0,00%	0,00%	9,70%	10.185	10.185	10.185		
	Linkage	-	-	-	7.715	0,00%	0,00%	9,90%	7.715	7.715	7.715		
	Local Champion	-	-	-	2.470	2,50%	2,50%	3,39%	670	670	651		
	Value Chain	1.800	1.819	1.800	7.715	0,00%	0,00%	9,90%	7.715	7.715	7.715		
2	MBG	4.478	4.478	4.478	48.767	1,14%	1,14%	12,52%	44.290	44.290	44.290		
	KUR	3.828	3.828	3.828	43.253	1,04%	1,04%	11,89%	39.425	39.425	39.425		
	Non KUR	650	650	650	5.515	2,45%	2,45%	21,44%	4.864	4.864	4.864		
3	PWG	593	593	593	46.516	0,15%	0,15%	11,24%	45.923	45.923	45.923		
	Cilem	474	474	474	37.799	0,22%	0,22%	16,13%	37.325	37.325	37.325		
	Gadai	120	120	120	8.717	0,07%	0,07%	4,85%	8.598	8.598	8.598		
4	CFG	18.991	30.393	18.991	88.833	0,87%	0,87%	4,04%	69.842	69.842	58.439		
	CF 1	12.478	16.284	12.478	36.562	4,36%	4,36%	12,76%	24.084	24.084	20.279		
	Total Griya	11.752	15.217	11.752	31.562	5,03%	5,03%	13,60%	19.810	19.810	16.345		
	Oto	726	1.066	726	5.000	1,38%	1,38%	9,18%	4.275	4.275	3.934		
	CF 2	6.513	14.110	6.513	52.270	0,34%	0,34%	2,74%	45.758	45.758	38.161		
	Mitraguna & Others	5.511	12.494	5.511	48.515	0,34%	0,34%	2,96%	43.004	43.004	36.020		
	Pensiun	1.002	1.615	1.002	3.756	0,37%	0,37%	1,39%	2.754	2.754	2.140		
	<b>Total Pembiayaan</b>	<b>50.271</b>	<b>49.786</b>	<b>50.271</b>	<b>59.527</b>	<b>1,64%</b>	<b>1,64%</b>	<b>1,92%</b>	<b>9.256</b>	<b>9.256</b>	<b>9.741</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	25-Jan-26			%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,27%	5.699	5.699	5.593		
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	54,82%	(1)	(1)	(1)		
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,22%	3.500	3.500	3.394		
	Value Chain												



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	32.073	32.033	1.193	(40)	8.722	37,41%	8.722	37,41%			
2	Tabungan	226.222	226.222	213.156	211.977	13.340	(1.179)	(14.245)	-6,30%	(14.245)	-6,30%			
3	Deposito	57.749	57.749	59.174	59.174	(20.433)	0	1.425	2,47%	1.425	2,47%			
	<b>Total</b>	<b>307.283</b>	<b>307.283</b>	<b>304.403</b>	<b>303.185</b>	<b>(5.900)</b>	<b>(1.218)</b>	<b>(4.098)</b>	<b>-1,33%</b>	<b>(4.098)</b>	<b>-1,33%</b>			
	CASA	249.533	249.533	245.229	244.010	14.533	(1.218)	(5.523)	-2,21%	(5.523)	-2,21%			
	(%) CASA	81,21%	81,21%	80,56%	80,48%									
	FDR	140,23%	140,23%	143,25%	143,82%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.531	16.531	22.626	23.870	1.244	7.339	44,39%	7.339	44,39%				
2	Giro ISE	9.728	9.728	13.710	13.913	203	4.185	43,02%	4.185	43,02%				
3	Tabungan ISE	6.803	6.803	8.916	9.956	1.040	3.154	46,36%	3.154	46,36%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	451	451	451	451	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.483	-	2.000	2.000	-515	1.515	1.515	485	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.483	-	2.000	2.000	-515	1.515	1.515	485			
	• Local Champion	17.278	17.278	18.793	-	2.000	2.000	-508	1.515	1.515	485			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.521	670	785	115	-283	-768	-768	1.553	40.151	98,43%	(630)
	KUR	37.544	37.544	37.236	670	785	115	-233	-307	-307	1.092	37.740	98,67%	(504)
	Non KUR	2.745	2.745	2.285	-	-	0	-49	-460	-460	460	2.412	94,75%	(127)
3	PWG	29.909	29.909	31.688	4.644	7.993	3.349	2.262	1.779	1.779	6.215	31.399	100,92%	289
	Cilem	14.540	14.540	15.516	1.646	1.726	80	987	976	976	750	15.535	99,88%	(18)
	Gadai	15.369	15.369	16.171	2.998	6.267	3.269	1.275	802	802	5.465	15.864	101,94%	307
4	CFG	342.743	342.743	345.355	17.416	7.185	-10.231	9.613	2.612	2.612	4.573	344.956	100,12%	398
	CF 1	14.313	14.313	14.168	500	-	-500	229	-145	-145	145	14.683	96,49%	(516)
	Total Griya	10.223	10.223	10.133	500	-	-500	0	-91	-91	91	10.360	97,81%	(227)
	• Total Non Program	10.223	10.223	10.133	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-	4.324	93,33%	(288)
	Oto	4.089	4.089	4.035	-	-	0	229	-54	-54	54			
	CF 2	328.430	328.430	331.187	16.916	7.185	-9.731	9.383	2.757	2.757	4.428	330.273	100,28%	914
	Mitraguna & Others	284.906	284.906	287.950	13.567	7.185	-6.382	5.130	3.045	3.045	4.140	286.379	100,55%	1.572
	Pensiun	43.525	43.525	43.236	3.349	-	-3.349	4.254	-288	-288	288			
	<b>Total Pembiayaan</b>	<b>430.909</b>	<b>430.909</b>	<b>436.047</b>	<b>22.730</b>	<b>17.963</b>	<b>-4.767</b>	<b>11.078</b>	<b>5.138</b>	<b>5.138</b>	<b>12.825</b>	<b>43.894</b>	<b>98,50%</b>	<b>(658)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	905	0,00%	0,00%	4,64%	905	905	905			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	215	0,00%	0,00%	1,10%	215	215	215			
	Value Chain	-	-	-	-	690	0,00%	0,00%	3,67%	690	690	690			
2	MBG	717	2.043	717	5.531	1.78%	1.78%	1.78%	13,99%	4.814	4.814	3.488			
	KUR	619	1.944	619	5.348	1,65%	1,65%	1,65%	14,36%	4.729	4.729	3.405			
	Non KUR	98	99	98	183	3,58%	3,58%	3,58%	7,99%	84	84	84			
3	PWG	2	-	2	2.878	0,01%	0,01%	0,01%	9,08%	2.876	2.876	2.878			
	Cilem	2	-	-	2.500	0,01%	0,01%	0,01%	16,11%	2.498	2.498	2.500			
	Gadai	-	-	-	378	0,00%	0,00%	0,00%	2,34%	378	378	378			
4	CFG	650	1.589	650	10.798	0,19%	0,19%	0,19%	3,13%	10.148	10.148	9.209			
	CF 1	-	144	-	1.299	0,00%	0,00%	0,00%	9,17%	1.299	1.299	1.156			
	Total Griya	-	-	-	482	0,00%	0,00%	0,00%	4,75%	482	482	482			
	Oto	-	144	-	818	0,00%	0,00%	0,00%	20,26%	818	818	674			
	CF 2	650	1.445	650	9.499	0,20%	0,20%	0,20%	2,87%	8.848	8.848	8.053			
	Mitraguna & Others	356	838	356	8.196	0,12%	0,12%	0,12%	2,85%	7.840	7.840	7.358			
	Pensiun	-	607	-	294	1.303	0,68%	0,68%	3,01%	1.009	1.009	696			
	<b>Total Pembiayaan</b>	<b>6.970</b>	<b>6.182</b>	<b>6.970</b>	<b>6.997</b>	<b>1,62%</b>	<b>1,62%</b>	<b>1,62%</b>	<b>1,60%</b>	<b>27</b>	<b>27</b>	<b>815</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	3.548	3.553	3.548	3.548	19,75%	19,75%	18,21%	18,21%	0	0	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.548	3.553	3.548	3.548	19,75%	19,75%	18,21%	18,21%	0	0	(5)			
2	MBG	740	453	740	770	1,84%	1,84%	1,95%	30	30	30	317			
	KUR	461	174	461	491	1,23%	1,23%	1,32%	30	30	30	317			
	Non KUR	279	279	279	279	10,17%	10,17%	12,22%	-	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%								



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.544	11.545	(7.384)	1	9.813	566,77%	9.813	566,77%			
2	Tabungan	189.435	189.435	169.122	167.155	13.032	(1.967)	(22.280)	-11,76%	(22.280)	-11,76%			
3	Deposito	39.189	39.189	59.307	59.322	(668)	15	20.132	51,37%	20.132	51,37%			
	<b>Total</b>	<b>230.355</b>	<b>230.355</b>	<b>239.973</b>	<b>238.021</b>	<b>4.979</b>	<b>(1.951)</b>	<b>7.666</b>	<b>3,33%</b>	<b>7.666</b>	<b>3,33%</b>			
	CASA	191.166	191.166	180.666	178.700	5.648	(1.966)	(12.466)	-6,52%	(12.466)	-6,52%			
	(%) CASA	82,99%	82,99%	75,29%	75,08%									
	FDR	139,78%	139,78%	135,82%	136,94%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.290	2.469		179	18	0,74%	18	0,74%			
2	Giro ISE	3	3	182	237		55	233	6899,58%	233	6899,58%			
3	Tabungan ISE	2.447	2.447	2.108	2.232		124	(215)	-8,79%	(215)	-8,79%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	169	169	169	169		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.638	6.638	6.596	907	-	-907	2.464	-42	-42	42			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.596	907	-	-907	2.464	-42	-42	42			
	• Local Champion	4.438	4.438	4.396	907	-	-907	264	-42	-42	42			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.508	300	230	-70	-127	-206	-206	436	18.481	105,56%	1.027
	KUR	16.432	16.432	16.271	200	230	30	-161	-161	-161	391	16.538	98,38%	(268)
	Non KUR	3.281	3.281	3.237	100	-	-100	34	-44	-44	44	1.943	166,64%	
3	PWG	28.717	28.717	31.233	3.828	7.193	3.365	1.194	2.516	2.516	4.677	30.315	103,03%	918
	Cilem	17.645	17.645	19.574	1.622	2.760	1.137	1.317	1.929	1.929	830	18.639	105,02%	935
	Gadai	11.072	11.072	11.659	2.206	4.434	2.228	-123	587	587	3.847	11.676	99,85%	(17)
4	CFG	266.916	266.916	268.602	6.997	5.812	-1.185	4.117	1.687	1.687	4.125	269.020	99,84%	(417)
	CF 1	10.373	10.373	10.659	-	388	388	283	286	286	102	10.662	99,97%	(4)
	Total Griya	7.428	7.428	7.377	-	-	0	0	-51	-51	51	3.132	104,79%	150
4	• Total Non Program	7.428	7.428	7.377	-	-	0	0	-51	-51	-	258.357	99,84%	(414)
	• Program	-	-	-	-	-	0	0	0	0	-	228.575	100,12%	269
	Oto	2.945	2.945	3.282	-	388	388	283	337	337	51	9	104,79%	(60)
	CF 2	256.543	256.543	257.944	6.997	5.424	-1.573	3.834	1.401	1.401	4.023	953	95,84%	(414)
	Mitraguna & Others	227.152	227.152	228.844	6.997	5.424	-1.573	4.463	1.692	1.692	3.732	9	100,12%	269
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	738	97,71%	(682)
	<b>Total Pembiayaan</b>	<b>321.984</b>	<b>321.984</b>	<b>325.939</b>	<b>12.032</b>	<b>13.235</b>	<b>1.203</b>	<b>7.648</b>	<b>3.955</b>	<b>3.955</b>	<b>9.280</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	2.200	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	80	-	3.401	0,00%	0,00%	0,00%	17,43%	3.401	3.401	3.321			
	KUR	-	80	-	2.686	0,00%	0,00%	0,00%	16,51%	2.686	2.686	2.607			
	Non KUR	-	-	-	714	0,00%	0,00%	0,00%	22,06%	714	714	714			
3	PWG	-	-	-	3.427	0,00%	0,00%	0,00%	10,97%	3.427	3.427	3.427			
	Cilem	-	-	-	2.331	0,00%	0,00%	0,00%	11,91%	2.331	2.331	2.331			
	Gadai	-	-	-	1.095	0,00%	0,00%	0,00%	9,39%	1.095	1.095	1.095			
4	CFG	684	670	684	6.722	0,26%	0,26%	0,26%	2,50%	6.038	6.038	6.052			
	CF 1	389	462	389	1.342	3,75%	3,75%	3,75%	12,59%	953	953	879			
	Total Griya	250	254	250	1.194	3,36%	3,36%	3,36%	16,19%	944	944	940			
	Oto	139	208	139	148	4,72%	4,72%	4,72%	4,50%	9	9	(60)			
	CF 2	296	208	296	5.380	0,12%	0,12%	0,12%	2,09%	5.085	5.085	5.172			
	Mitraguna & Others	296	208	296	4.642	0,13%	0,13%	0,13%	2,03%	4.346	4.346	4.434			
	Pensiun	-	-	-	738	0,00%	0,00%	0,00%	2,54%	738	738	738			
	<b>Total Pembiayaan</b>	<b>1.765</b>	<b>1.761</b>	<b>1.765</b>	<b>3.964</b>	<b>0,55%</b>	<b>0,55%</b>	<b>0,55%</b>	<b>1,22%</b>	<b>2.199</b>	<b>2.199</b>	<b>2.203</b>			

## Asset &amp; Contribution Margin

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



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	31.387	31.628	992	241	2.290	7,81%	2.290	7,81%			
2	Tabungan	66.311	66.311	61.330	61.144	(2.051)	(187)	(5.168)	-7,79%	(5.168)	-7,79%			
3	Deposito	7.125	7.125	6.920	6.920	0	0	(205)	-2,88%	(205)	-2,88%			
	<b>Total</b>	<b>102.773</b>	<b>102.773</b>	<b>99.637</b>	<b>99.691</b>	<b>(1.059)</b>	<b>54</b>	<b>(3.083)</b>	<b>-3,00%</b>	<b>(3.083)</b>	<b>-3,00%</b>			
	CASA	95.649	95.649	92.717	92.771	(1.059)	54	(2.878)	-3,01%	(2.878)	-3,01%			
	(%) CASA	93,07%	93,07%	93,06%	93,06%									
	FDR	99,20%	99,20%	102,38%	102,32%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.229	1.229	1.168	1.190	21	(39)	-3,21%	(39)	-3,21%				
2	Giro ISE	384	384	349	351	2	(33)	-8,61%	(33)	-8,61%				
3	Tabungan ISE	845	845	819	839	19	(6)	-0,75%	(6)	-0,75%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	54	54	54	54	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	• Local Champion	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.630	890	400	-490	123	-229	-229	629	18.474	95,43%	(845)
	KUR	17.199	17.199	16.982	890	400	-490	139	-217	-217	617	17.287	98,23%	(306)
	Non KUR	659	659	648	-	-	0	-17	-12	-12	12	1.187	54,59%	(539)
3	PWG	8.947	8.947	9.235	1.132	608	-524	1.131	288	288	320	9.534	96,87%	(299)
	Cilem	8.947	8.947	9.235	1.132	608	-524	1.131	288	288	320	9.534	96,87%	(299)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	73.075	73.075	73.124	3.675	900	-2.775	2.607	50	50	850	74.454	98,21%	(1.330)
	CF 1	15.990	15.990	16.016	450	155	-295	-75	26	26	128	16.274	98,41%	(258)
	Total Griya	13.666	13.666	13.573	450	-	-450	0	-93	-93	93	13.763	98,62%	(190)
	• Total Non Program	9.587	9.587	9.518	450	-	0	-41	-24	-24	24			
	• Program	4.079	4.079	4.055	-	-	0	-	-	-	-			
	Oto	2.324	2.324	2.443	-	155	155	-75	119	119	36	2.511	97,30%	(68)
	CF 2	57.085	57.085	57.108	3.225	745	-2.480	2.682	24	24	721	58.180	98,16%	(1.072)
	Mitraguna & Others	52.111	52.111	52.076	3.147	515	-2.632	2.642	-35	-35	550	52.902	98,44%	(826)
	Pensiun	4.974	4.974	5.033	78	230	152	41	59	59	171	5.278	95,35%	(246)
	<b>Total Pembiayaan</b>	<b>101.955</b>	<b>101.955</b>	<b>102.006</b>	<b>5.697</b>	<b>1.907</b>	<b>-3.789</b>	<b>3.804</b>	<b>51</b>	<b>51</b>	<b>1.857</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	MtD (1-25 Jan'26)	MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				31-Dec-25	31-Dec-25		MtD	YtD	MtM	
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	594	1.738	594	3.299	3.33%	3.33%	18,71%	2.705	2.705	1.560				
	KUR	594	1.660	594	3.049	3.45%	3.45%	17,95%	2.455	2.455	1.389				
	Non KUR	-	79	-	250	0,00%	0,00%	0,00%	250	250	171				
3	PWG	-	-	-	2.772	0,00%	0,00%	0,00%	30,01%	2.772	2.772	2.772			
	Cilem	-	-	-	2.772	0,00%	0,00%	0,00%	30,01%	2.772	2.772	2.772			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	271	700	271	3.786	0,37%	0,37%	5,18%	3.516	3.516	3.086				
	CF 1	271	700	271	1.879	1,69%	1,69%	11,73%	1.608	1.608	1.178				
	Total Griya	271	700	271	1.380	1,98%	1,98%	10,17%	1.110	1.110	680				
	Oto	-	-	-	499	0,00%	0,00%	0,00%	20,41%	499	499	499			
	CF 2	-	-	-	1.907	0,00%	0,00%	0,00%	3,34%	1.907	1.907	1.907			
	Mitraguna & Others	-	-	-	1.767	0,00%	0,00%	0,00%	3,39%	1.767	1.767	1.767			
	Pensiun	-	-	-	140	0,00%	0,00%	0,00%	2,78%	140	140	140			
	<b>Total Pembiayaan</b>	<b>808</b>	<b>581</b>	<b>808</b>	<b>805</b>	<b>0,79%</b>	<b>0,79%</b>	<b>0,79%</b>	<b>(2)</b>	<b>(2)</b>	<b>224</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	89.045	89.045	107.421	18.376		2.78	3.06	3.13
2	Contribution Margin	2.395	2.395	5.028	2.633	-109,9%	470	525	568



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	11.843	11.693	(1.268)	(150)	(2.159)	-15,59%	(2.159)	-15,59%			
2	Tabungan	143.215	143.215	146.993	145.866	3.136	(1.127)	2.650	1,85%	2.650	1,85%			
3	Deposito	50.948	50.948	50.788	50.789	491	1	(159)	-0,31%	(159)	-0,31%			
	<b>Total</b>	<b>208.016</b>	<b>208.016</b>	<b>209.624</b>	<b>208.349</b>	<b>2.359</b>	<b>(1.275)</b>	<b>333</b>	<b>0,16%</b>	<b>333</b>	<b>0,16%</b>			
	CASA	157.068	157.068	158.836	157.559	1.868	(1.277)	491	0,31%	491	0,31%			
	(%) CASA	75,51%	75,51%	75,77%	75,62%									
	FDR	89,25%	89,25%	90,51%	91,07%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	15.329	15.999	670	2.479	18,33%	2.479	18,33%				
2	Giro ISE	1.947	1.947	1.091	1.215	124	(732)	-37,60%	(732)	-37,60%				
3	Tabungan ISE	11.573	11.573	14.238	14.784	546	3.211	27,74%	3.211	27,74%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	126	126	126	126	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	40.991	630	1.050	420	169	266	266	784	39.891	102,76%	1.100
	KUR	38.167	38.167	38.463	630	1.050	420	43	296	296	754	38.368	100,25%	
	Non KUR	2.558	2.558	2.528	-	-	0	126	-30	-30	30	1.523	165,96%	
3	PWG	39.655	39.655	43.241	6.284	12.006	5.722	2.561	3.586	3.586	8.420	41.310	104,68%	1.932
	Cilem	19.321	19.321	21.292	1.929	2.844	914	1.327	1.971	1.971	873	20.315	104,81%	976
	Gadai	20.334	20.334	21.950	4.355	9.162	4.807	1.233	1.615	1.615	7.547	20.994	104,55%	955
4	CFG	102.431	102.431	102.687	1.319	1.665	346	1.190	256	256	1.408	103.885	98,85%	(1.198)
	CF 1	20.528	20.528	20.454	489	140	-349	605	-74	-74	213	20.851	98,10%	(397)
	Total Griya	15.116	15.116	14.977	-	-	0	0	-139	-139	139	15.252	98,19%	(276)
4	• Total Non Program	15.116	15.116	14.977	-	-	0	0	-139	-139	139			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	5.412	5.412	5.477	489	140	-349	605	66	66	74	5.599	97,83%	(121)
	CF 2	81.903	81.903	82.233	830	1.525	695	585	330	330	1.195	83.034	99,04%	(801)
	Mitraguna & Others	78.362	78.362	78.727	830	1.525	695	630	365	365	1.160	79.232	99,36%	(505)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	<b>Total Pembiayaan</b>	<b>185.647</b>	<b>185.647</b>	<b>189.739</b>	<b>8.233</b>	<b>14.721</b>	<b>6.488</b>	<b>3.904</b>	<b>4.092</b>	<b>4.092</b>	<b>10.629</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	101	189	101	7.703	0,25%	0,25%	0,25%	18,79%	7.602	7.602	7.514		
	KUR	101	189	101	6.885	0,26%	0,26%	0,26%	17,90%	6.785	6.785	6.697		
	Non KUR	-	-	-	817	0,00%	0,00%	0,00%	32,33%	817	817	817		
3	PWG	-	-	-	5.043	0,00%	0,00%	0,00%	11,66%	5.043	5.043	5.043		
	Cilem	-	-	-	3.795	0,00%	0,00%	0,00%	17,82%	3.795	3.795	3.795		
	Gadai	-	-	-	1.248	0,00%	0,00%	0,00%	5,69%	1.248	1.248	1.248		
4	CFG	316	1.745	316	3.804	0,31%	0,31%	0,31%	3,70%	3.488	3.488	2.059		
	CF 1	287	659	287	1.840	1,40%	1,40%	1,40%	8,99%	1.553	1.553	1.181		
	Total Griya	163	535	163	1.434	0,08%	0,08%	0,08%	9,58%	1.271	1.271	899		
	Oto	124	123	124	406	2,30%	2,30%	2,30%	7,40%	281	281	282		
	CF 2	29	1.086	29	1.964	0,04%	0,04%	0,04%	2,39%	1.935	1.935	878		
	Mitraguna & Others	29	1.086	29	1.964	0,04%	0,04%	0,04%	2,50%	1.935	1.935	878		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-		
	<b>Total Pembiayaan</b>	<b>915</b>	<b>916</b>	<b>915</b>	<b>1.051</b>	<b>0,49%</b>	<b>0,49%</b>	<b>0,49%</b>	<b>0,55%</b>	<b>136</b>	<b>136</b>	<b>136</b>		

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25
1	Asset (Retail) T	197.616	197.616	208.016	10.400		PHR	2,84	3,04
2	Contribution Margin	11.720	11.720	12.981	1.261	-10,8%	CIF Payroll	1.514	1.577



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	279	278	20	(1)	82	42,11%	82	42,11%			
2	Tabungan	57.045	57.045	54.071	53.447	195	(624)	(3.598)	-6,31%	(3.598)	-6,31%			
3	Deposito	6.194	6.194	6.495	6.495	198	0	300	4,85%	300	4,85%			
	<b>Total</b>	<b>63.435</b>	<b>63.435</b>	<b>60.845</b>	<b>60.220</b>	<b>413</b>	<b>(625)</b>	<b>(3.215)</b>	<b>-5,07%</b>	<b>(3.215)</b>	<b>-5,07%</b>			
	CASA	57.241	57.241	54.350	53.725	214	(625)	(3.516)	-6,14%	(3.516)	-6,14%			
	(%) CASA	90,24%	90,24%	89,33%	89,21%									
	FDR	179,01%	179,01%	187,63%	189,58%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.655	3.655	1.901	1.908	6	(1.748)	82	-47,81%	(1.748)	-47,81%			
2	Giro ISE	190	190	283	273	(10)	82	43,19%	82	43,19%				
3	Tabungan ISE	3.465	3.465	1.619	1.635	16	(1.830)	(1.830)	-52,81%	(1.830)	-52,81%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	152	152	152	152	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	728	728	723	-	-	0	-5	-5	-5	5	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	728	728	723	-	-	0	-5	-5	-5	5			
	• Local Champion	728	728	723	-	-	0	-5	-5	-5	5			
	• Value Chain	-	-	-	-	-	0	0	0	0	-			
2	MBG	19.285	19.285	18.823	700	80	-620	52	-462	-462	542	19.111	98,50%	(287)
	KUR	18.403	18.403	17.957	700	80	-620	72	-446	-446	526	18.507	97,03%	(550)
	Non KUR	882	882	867	-	-	0	-20	-15	-15	15	604	143,46%	
3	PWG	10.099	10.099	10.998	2.788	1.693	-1.095	1.992	899	899	794	11.170	98,46%	(172)
	Cilem	7.461	7.461	7.942	1.896	798	-1.098	1.655	481	481	317	8.121	97,80%	(179)
	Gadai	2.637	2.637	3.056	892	895	3	337	419	419	476	3.048	100,23%	7
4	CFG	83.443	83.443	83.622	1.015	964	-51	373	179	179	785	84.687	98,74%	(1.065)
	CF 1	4.385	4.385	4.335	-	-	0	176	-50	-50	50	4.640	93,43%	(305)
	Total Griya	1.566	1.566	1.545	-	-	0	0	-20	-20	20	1.634	94,58%	(88)
1	• Total Non Program	1.566	1.566	1.545	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.790	-	-	0	176	-29	-29	29	3.006	92,81%	(216)
	CF 2	79.059	79.059	79.287	1.015	964	-51	198	228	228	736	80.047	99,05%	(760)
	Mitraguna & Others	61.500	61.500	61.969	725	964	239	67	469	469	495	62.227	99,58%	(259)
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241	17.820	97,19%	(502)
	<b>Total Pembiayaan</b>	<b>113.555</b>	<b>113.555</b>	<b>114.166</b>	<b>4.503</b>	<b>2.737</b>	<b>-1.766</b>	<b>2.412</b>	<b>611</b>	<b>611</b>	<b>2.126</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	69	347	69	5.596	0,36%	0,36%	29,73%	5.528	5.528	5.250					
	KUR	44	321	44	5.191	0,24%	0,24%	28,91%	5.147	5.147	4.871					
	Non KUR	24	26	24	405	2,77%	2,77%	46,75%	381	381	379					
3	PWG	52	-	52	1.840	0,52%	0,52%	16,73%	1.788	1.788	1.840					
	Cilem	52	-	52	1.478	0,70%	0,70%	18,61%	1.426	1.426	1.478					
	Gadai	-	-	-	363	0,00%	0,00%	11,86%	363	363	363					
4	CFG	1.496	1.642	1.496	1.878	1,79%	1,79%	2,25%	383	383	236					
	CF 1	-	-	-	347	0,00%	0,00%	8,00%	347	347	347					
	Total Griya	-	-	-	230	0,00%	0,00%	14,88%	230	230	230					
	Oto	-	-	-	117	0,00%	0,00%	4,19%	117	117	117					
	CF 2	1.496	1.642	1.496	1.531	1,89%	1,89%	1,93%	36	36	(111)					
	Mitraguna & Others	1.321	1.370	1.321	1.357	2,15%	2,15%	2,19%	36	36	(13)					
	Pensiun	145	145	145	145	0,99%	0,99%	1,01%	-	-	(98)					
	<b>Total Pembiayaan</b>	<b>683</b>	<b>488</b>	<b>683</b>	<b>893</b>	<b>0,60%</b>	<b>0,60%</b>	<b>0,78%</b>	<b>211</b>	<b>211</b>	<b>406</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	330	135	330	280	1,71%	1,71%	1,49%	(50)	(50)	145					
	KUR	330	135	330	280	1,79%	1,79%	1,56%	(50)	(50)	145					
	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	352	352	352	614	0,42%	0,42%</td									



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	13.001	12.890	1.474	(111)	(2.735)	-17,51%	(2.735)	-17,51%			
2	Tabungan	200.131	200.131	188.650	187.441	8.114	(1.209)	(12.689)	-6,34%	(12.689)	-6,34%			
3	Deposito	66.863	66.863	69.381	69.381	64	0	2.518	3,77%	2.518	3,77%			
	<b>Total</b>	<b>282.619</b>	<b>282.619</b>	<b>271.032</b>	<b>269.712</b>	<b>9.652</b>	<b>(1.320)</b>	<b>(12.907)</b>	<b>-4,57%</b>	<b>(12.907)</b>	<b>-4,57%</b>			
	CASA	215.756	215.756	201.651	200.331	9.588	(1.320)	(15.425)	-7,15%	(15.425)	-7,15%			
	(%) CASA	76,34%	76,34%	74,40%	74,28%									
	FDR	73,15%	73,15%	77,09%	77,46%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.690	3.735	45	153	4,28%	153	4,28%				
2	Giro ISE	206	206	226	205	(21)	(1)	-0,64%	(1)	-0,64%				
3	Tabungan ISE	3.376	3.376	3.465	3.530	66	155	4,58%	155	4,58%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	172	172	172	172	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.855	24.855	24.748	-	-	0	-130	-107	-107	107	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.748	-	-	0	-130	-107	-107	107			
	• Local Champion	24.513	24.513	24.410	-	-	0	-126	-103	-103	103			
	• Value Chain	342	342	338	-	-	-	-4	-4	-4	4			
2	MBG	26.147	26.147	25.935	1.825	500	-1.325	1.107	-212	-212	712	26.540	97,72%	(605)
	KUR	24.830	24.830	24.637	1.825	500	-1.325	1.138	-193	-193	693	24.981	98,62%	(344)
	Non KUR	1.318	1.318	1.298	-	-	0	-32	-20	-20	20	1.559	83,26%	(261)
3	PWG	41.084	41.084	43.486	7.377	12.510	5.133	2.985	2.403	2.403	10.108	42.738	101,75%	748
	Cilem	19.471	19.471	21.105	2.805	2.828	23	2.540	1.634	1.634	1.194	20.466	103,12%	639
	Gadai	21.612	21.612	22.381	4.573	9.682	5.110	444	769	769	8.914	22.272	100,49%	109
4	CFG	114.643	114.643	114.761	3.759	1.710	-2.049	2.976	118	118	1.592	116.348	98,64%	(1.587)
	CF 1	21.321	21.321	21.527	789	361	-429	229	206	206	154	21.610	99,62%	(83)
	Total Griya	14.731	14.731	14.645	630	-	-630	0	-85	-85	85	14.833	98,74%	(188)
4	• Total Non Program	14.731	14.731	14.645	630	-	0	0	0	0	-			
	• Program	-	-	-	-	-	-	-	-	-	-	6.777	101,54%	104
	Oto	6.590	6.590	6.882	159	361	201	229	291	291	69	94.738	98,41%	(1.504)
	CF 2	93.322	93.322	93.234	2.970	1.350	-1.621	2.747	-88	-88	1.437	59.981	98,54%	(877)
	Mitraguna & Others	58.953	58.953	59.104	2.790	1.250	-1.541	2.806	151	151	1.098	34.757	98,20%	(627)
	Pensiun	34.369	34.369	34.130	180	100	-80	-60	-239	-239	339			
	<b>Total Pembiayaan</b>	<b>206.730</b>	<b>206.730</b>	<b>208.931</b>	<b>12.962</b>	<b>14.720</b>	<b>1.759</b>	<b>6.937</b>	<b>2.202</b>	<b>2.202</b>	<b>12.519</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	5.238	0,00%	0,00%	21,17%	5.238	5.238	5.238		
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	5.238	0,00%	0,00%	21,17%	5.238	5.238	5.238		
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-		
2	MBG	70	435	70	2.658	0,27%	0,27%	0,27%	10,25%	2.588	2.588	2.223		
	KUR	70	213	70	2.510	0,28%	0,28%	0,28%	10,19%	2.440	2.440	2.297		
	Non KUR	-	222	-	148	0,00%	0,00%	0,00%	11,37%	148	148	(75)		
3	PWG	-	-	-	3.353	0,00%	0,00%	0,00%	7,71%	3.353	3.353	3.353		
	Cilem	-	-	-	2.391	0,00%	0,00%	0,00%	11,33%	2.391	2.391	2.391		
	Gadai	-	-	-	962	0,00%	0,00%	0,00%	4,30%	962	962	962		
4	CFG	9	488	9	2.592	0,01%	0,01%	0,01%	2,26%	2.583	2.583	2.104		
	CF 1	-	348	-	1.625	0,00%	0,00%	0,00%	7,55%	1.625	1.625	1.277		
	Total Griya	-	348	-	1.213	0,00%	0,00%	0,00%	8,28%	1.213	1.213	865		
	Oto	-	-	-	412	0,00%	0,00%	0,00%	5,99%	412	412	412		
	CF 2	-	9	140	9	967	0,01%	0,01%	1,04%	958	958	827		
	Mitraguna & Others	9	13	9	928	0,02%	0,02%	0,02%	1,57%	918	918	914		
	Pensiun	-	127	-	40	0,00%	0,00%	0,00%	0,12%	40	40	(87)		
	<b>Total Pembiayaan</b>	<b>79</b>	<b>923</b>	<b>79</b>	<b>13.841</b>	<b>0,04%</b>	<b>0,04%</b>	<b>0,04%</b>	<b>6,62%</b>	<b>13.762</b>	<b>13.762</b>	<b>12.918</b>		

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	2.888	2.988	2.888	6.388	11,62%	11,62%	25,81%	3.500	3.500	3.400			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	2.888	2.988	2.888	6.388	11,62%	11,62%	25,81%	3.500	3.500	3.400			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	-	57	68	0,22%	0,22%	0,26%	11	11	68			
	KUR	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Non KUR	57	-	57	57	4,33%	4,33%	4,39%	-	-	-	57		
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.791	1.665	1										



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	990	990	145	0	(1.213)	-55,07%	(1.213)	-55,07%			
2	Tabungan	58.573	58.573	53.886	53.576	1.313	(31)	(4.998)	-8,53%	(4.998)	-8,53%			
3	Deposito	8.232	8.232	8.802	8.807	83	5	575	6,98%	575	6,98%			
	<b>Total</b>	<b>69.009</b>	<b>69.009</b>	<b>63.679</b>	<b>63.373</b>	<b>1.541</b>	<b>(306)</b>	<b>(5.636)</b>	<b>-8,17%</b>	<b>(5.636)</b>	<b>-8,17%</b>			
	CASA	60.777	60.777	54.877	54.566	1.458	(31)	(6.211)	-10,22%	(6.211)	-10,22%			
	(%) CASA	88,07%	88,07%	86,18%	86,10%									
	FDR	233,01%	233,01%	255,06%	256,29%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.434	1.441	8	(10)	-0,71%	(10)	-0,71%				
2	Giro ISE	154	154	131	131	0	(24)	-15,42%	(24)	-15,42%				
3	Tabungan ISE	1.297	1.297	1.303	1.311	8	14	1,05%	14	1,05%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	139	139	139	139	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-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	41.308	41.308	40.673	530	310	-220	642	-636	-636	946	42.544	95,60%	(1.872)
	KUR	38.638	38.638	38.030	530	310	-220	698	-608	-608	918	38.815	97,98%	(785)
	Non KUR	2.670	2.670	2.643	-	-	0	-56	-27	-27	27	3.729	70,86%	(1.087)
3	PWG	27.097	27.097	28.866	5.110	7.220	2.110	197	1.769	1.769	5.451	28.473	101,38%	393
	Cilem	9.503	9.503	10.430	495	1.660	1.164	299	927	927	733	10.274	101,52%	157
	Gadai	17.594	17.594	18.435	4.615	5.560	945	-102	842	842	4.719	18.199	101,30%	237
4	CFG	92.393	92.393	92.879	817	1.560	743	3	486	486	1.074	93.592	99,24%	(713)
	CF 1	7.299	7.299	7.249	158	-	-158	-8	-49	-49	49	7.526	96,33%	(276)
	Total Griya	6.440	6.440	6.393	158	-	-158	0	-47	-47	47	6.542	97,72%	(149)
1	• Total Non Program	5.628	5.628	5.583	-	-	0	-46	-44	-44	44			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	856	-	-	0	-8	-3	-3	3	983	87,06%	(127)
	CF 2	85.094	85.094	85.630	659	1.560	901	11	536	536	1.024	86.067	99,49%	(437)
	Mitraguna & Others	66.461	66.461	67.096	659	1.540	881	136	635	635	905	67.172	99,89%	(77)
	Pensiun	18.633	18.633	18.534	-	20	20	-125	-99	-99	119	18.894	98,09%	(360)
	<b>Total Pembiayaan</b>	<b>160.798</b>	<b>160.798</b>	<b>162.417</b>	<b>6.457</b>	<b>9.090</b>	<b>2.633</b>	<b>842</b>	<b>1.619</b>	<b>1.619</b>	<b>7.471</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	975	661	975	5.461	2.36%	2.36%	13,43%	4.486	4.486	4.800			
	KUR	848	528	848	4.701	2,19%	2,19%	12,36%	3.853	3.853	4.173			
	Non KUR	127	133	127	760	4,76%	4,76%	28,77%	633	633	627			
3	PWG	41	-	41	2.750	0,15%	0,15%	9,53%	2.709	2.709	2.750			
	Cilem	41	-	41	1.936	0,43%	0,43%	18,56%	1.895	1.895	1.936			
	Gadai	-	-	-	814	0,00%	0,00%	4,41%	814	814	814			
4	CFG	814	814	814	3.827	0,88%	0,88%	4,12%	3.013	3.013	3.013			
	CF 1	374	371	374	520	5,13%	5,13%	13,22%	584	584	587			
	Total Griya	-	-	-	439	0,00%	0,00%	6,86%	439	439	439			
	Oto	374	371	374	520	43,61%	43,61%	60,73%	145	145	149			
	CF 2	440	443	440	2.868	0,52%	0,52%	3,35%	2.429	2.429	2.426			
	Mitraguna & Others	440	443	440	2.868	0,66%	0,66%	4,27%	2.429	2.429	2.426			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>512</b>	<b>514</b>	<b>512</b>	<b>734</b>	<b>0,32%</b>	<b>0,32%</b>	<b>0,45%</b>	<b>222</b>	<b>222</b>	<b>220</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
2	MBG	231	232	231	453	0,56%	0,56%	1,11%	222	222	221			
	KUR	158	159	158	380	0,41%	0,41%	1,00%	222	222	221			
	Non KUR	73	73	73	73	2,73%	2,73%	2,76%	-	-	-			
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	281	282	281	281	0,30%	0,30%	0,30%	-	-	(1)			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	
	Oto	-	-	-	-	0	0,00%	0,00%						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	5.039	4.691	(98)	(347)	671	16,70%	671	16,70%			
2	Tabungan	136.487	136.487	133.537	133.463	(4.092)	(74)	(3.024)	-2,22%	(3.024)	-2,22%			
3	Deposito	21.428	21.428	21.146	21.146	301	0	(282)	-1,32%	(282)	-1,32%			
	<b>Total</b>	<b>161.935</b>	<b>161.935</b>	<b>159.722</b>	<b>159.301</b>	<b>(3.890)</b>	<b>(421)</b>	<b>(2.634)</b>	<b>-1,63%</b>	<b>(2.634)</b>	<b>-1,63%</b>			
	CASA	140.507	140.507	138.576	138.155	(4.191)	(421)	(2.352)	-1,67%	(2.352)	-1,67%			
	(%) CASA	86,77%	86,77%	86,76%	86,73%									
	FDR	79,98%	79,98%	80,83%	81,04%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.803	2.803	3.938	3.990		52	1.187	42,34%	1.187	42,34%			
2	Giro ISE	1.049	1.049	2.231	2.240		9	1.191	113,53%	1.191	113,53%			
3	Tabungan ISE	1.754	1.754	1.707	1.750		43	(4)	-0,24%	(4)	-0,24%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.556	-	-	0	-21	-24	-24	24			
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.853	-	-	0	-21	-24	-24	24			
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4			
	• Value Chain	1.800	1.800	1.780	-	-	-19	-20	-20	-20	20			
2	MBG	29.528	29.528	28.994	850	-	-850	340	-534	-534	534	30.870	93,92%	(1.875)
	KUR	26.884	26.884	26.362	850	-	-850	398	-521	-521	521	27.065	97,40%	(702)
	Non KUR	2.644	2.644	2.632	-	-	0	-58	-13	-13	13	3.805	69,17%	(1.173)
3	PWG	5.323	5.323	5.946	373	876	504	25	623	623	253	6.056	98,18%	(110)
	Cilem	5.323	5.323	5.946	373	876	504	25	623	623	253	6.056	98,18%	(110)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	80.080	80.080	79.600	2.005	1.195	-810	905	-480	-480	1.675	81.444	97,74%	(1.844)
	CF 1	23.950	23.950	23.650	-	-	0	-84	-299	-299	299	24.218	97,65%	(568)
	Total Griya	20.978	20.978	20.753	-	-	0	0	-225	-225	225	21.060	98,54%	(307)
4	• Total Non Program	18.147	18.147	17.950	-	-	0	-382	-197	-197	197			
	• Program	2.831	2.831	2.803	-	-	0	-42	-28	-28	28	3.159	91,73%	(261)
	Oto	2.972	2.972	2.898	-	-	0	-84	-74	-74	74	57.225	97,77%	(1.275)
	CF 2	56.130	56.130	55.950	2.005	1.195	-810	990	-180	-180	1.375	48.373	98,10%	(917)
	Mitraguna & Others	47.582	47.582	47.456	1.945	1.195	-750	985	-126	-126	1.321	8.853	95,95%	(359)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54			
	<b>Total Pembiayaan</b>	<b>129.511</b>	<b>129.511</b>	<b>129.096</b>	<b>3.228</b>	<b>2.071</b>	<b>-1.156</b>	<b>1.249</b>	<b>-415</b>	<b>-415</b>	<b>2.486</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	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.780	● 0,00%	● 0,00%	● 12,23%		1.780	1.780	1.780				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%		-	-	-				
	Local Champion	-	-	-	-	● 0,00%	● 0,00%	● 0,00%		-	-	-				
	Value Chain	1.800	1.819	1.800	1.780	● 86,66%	● 86,66%	● 86,89%	(20)	(20)	(38)					
2	MBG	762	1.083	762	3.366	● 2,58%	● 2,58%	● 11,61%	2.604	2.604	2.283					
	KUR	658	731	658	2.635	● 2,45%	● 2,45%	● 9,99%	1.976	1.976	1.903					
	Non KUR	104	352	104	731	● 3,93%	● 3,93%	● 27,78%	627	627	380					
3	PWG	161	-	161	1.236	● 3,03%	● 3,03%	● 20,79%	1.075	1.075	1.236					
	Cilem	161	-	161	1.236	● 3,03%	● 3,03%	● 20,79%	1.075	1.075	1.236					
	Gadai	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
4	CFG	3.524	3.335	3.524	7.380	● 4,40%	● 4,40%	● 9,27%	3.856	3.856	4.045					
	CF 1	2.203	2.687	2.203	3.458	● 9,20%	● 9,20%	● 14,62%	1.254	1.254	771					
	Total Griya	2.203	2.687	2.203	3.458	● 10,50%	● 10,50%	● 16,66%	1.254	1.254	771					
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	CF 2	1.320	648	1.320	3.922	● 2,35%	● 2,35%	● 7,01%	2.602	2.602	3.274					
	Mitraguna & Others	1.135	648	1.135	3.922	● 2,38%	● 2,38%	● 8,27%	2.788	2.788	3.274					
	Pensiun	186	-	186	-	● 2,17%	● 2,17%	● 0,00%	(186)	(186)	-					
	<b>Total Pembiayaan</b>	<b>4.447</b>	<b>4.418</b>	<b>4.447</b>	<b>13.763</b>	<b>● 3,43%</b>	<b>● 3,43%</b>	<b>● 10,66%</b>	<b>9.315</b>	<b>9.315</b>	<b>9.345</b>					

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	12.559	12.559	12.559	12.558	● 86,14%	● 86,14%	● 86,27%	(1)	(1)	(1)					
	Linkage	10.703	10.703	10.703	10.703	● 100,00%	● 100,00%	● 100,00%	(0)	(0)	(0)					
	Non-Linkage	1.856	1.856	1.856	1.855	● 47,87%	● 47,87%	● 48,14%	(1)	(1)	(1)					
2	MBG	1.117	1.094	1.117	1.317	● 3,78%	● 3,78%	● 4,54%	200	200	223					
	KUR	192	256	192	395	● 0,71%	● 0,71%	● 1,50%	203	203	139					
	Non KUR	925	839	925	922	● 34,97%	● 34,97%	● 35,05%	(2)	(2)	(2)					
3	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-					
	Cilem	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-						



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	4.186	4.199	4	13	(17.276)	-80,45%	(17.276)	-80,45%			
2	Tabungan	65.587	65.587	53.212	54.680	3.214	1.468	(10.907)	-16,63%	(10.907)	-16,63%			
3	Deposito	52.952	52.952	82.053	82.074	2.870	21	29.122	55,00%	29.122	55,00%			
	<b>Total</b>	<b>140.014</b>	<b>140.014</b>	<b>139.451</b>	<b>140.953</b>	<b>6.089</b>	<b>1.502</b>	<b>939</b>	<b>0,67%</b>	<b>939</b>	<b>0,67%</b>			
	CASA	87.061	87.061	57.398	58.878	3.219	1.481	(28.183)	-32,37%	(28.183)	-32,37%			
	(%) CASA	62,18%	62,18%	41,16%	41,77%									
	FDR	100,99%	100,99%	101,05%	99,97%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.342	1.342	1.349	1.350		1	8	0,63%	8	0,63%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.191	1.191	1.198	1.199		1	8	0,71%	8	0,71%			
4	Deposito ISE	150	150	150	150		0	0	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-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	5.160	5.160	5.189	521	431	-90	249	29	29	403	5.747	90,30%	(558)
	Cilem	5.160	5.160	5.189	521	431	-90	249	29	29	403	5.747	90,30%	(558)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	136.237	136.237	135.721	2.507	1.928	-579	3.631	-515	-515	2.443	137.548	98,67%	(1.826)
	CF 1	6.435	6.435	6.373	-	-	0	348	-62	-62	62	6.672	95,50%	(300)
	Total Griya	4.866	4.866	4.826	-	-	0	0	-40	-40	40	4.948	97,54%	(122)
1	• Total Non Program	4.866	4.866	4.826	-	-	0	0	-40	-40	40			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.546	-	-	0	348	-22	-22	22	1.724	89,67%	(178)
	CF 2	129.802	129.802	129.349	2.507	1.928	-579	3.283	-453	-453	2.381	130.875	98,83%	(1.526)
	Mitraguna & Others	122.258	122.258	121.876	2.507	1.928	-579	3.354	-382	-382	2.310	123.049	99,05%	(1.173)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	<b>Total Pembiayaan</b>	<b>141.397</b>	<b>141.397</b>	<b>140.910</b>	<b>3.028</b>	<b>2.359</b>	<b>-669</b>	<b>3.880</b>	<b>-486</b>	<b>-486</b>	<b>2.846</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-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	-	-	-	-	852	0,00%	0,00%	16,41%	852	852	852	852				
	Cilem	-	-	-	-	852	0,00%	0,00%	16,41%	852	852	852	852				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	470	3.445	470	1.469	0,34%	0,34%	0,34%	1,08%	1,000	1,000	1,000	1,000	(1.975)			
	CF 1	-	130	-	864	0,00%	0,00%	0,00%	13,57%	864	864	864	864	(0)			
	Total Griya	-	-	-	595	0,00%	0,00%	0,00%	12,32%	595	595	595	595				
	Oto	-	130	-	270	0,00%	0,00%	0,00%	17,45%	270	270	270	270	(140)			
	CF 2	470	3.315	470	605	0,36%	0,36%	0,36%	0,47%	135	135	135	135	(2.710)			
	Mitraguna & Others	470	3.315	470	605	0,38%	0,38%	0,38%	0,50%	135	135	135	135	(2.710)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	<b>Total Pembiayaan</b>	<b>470</b>	<b>3.445</b>	<b>470</b>	<b>78</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,06%</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif		MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	68	68	68	78	0,05%	0,05%	0,05%	0,06%	9	9	9	9	9			
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	-	-	-	(0)			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	1.826	1.673	(988)	(152)	(1.158)	-40,89%	(1.158)	-40,89%			
2	Tabungan	139.951	139.951	130.768	130.251	8.746	(516)	(9.700)	-6,93%	(9.700)	-6,93%			
3	Deposito	41.810	41.810	44.184	44.184	(2.412)	0	2.374	5,68%	2.374	5,68%			
	<b>Total</b>	<b>184.592</b>	<b>184.592</b>	<b>176.777</b>	<b>176.109</b>	<b>5.346</b>	<b>(668)</b>	<b>(8.483)</b>	<b>-4,60%</b>	<b>(8.483)</b>	<b>-4,60%</b>			
	CASA	142.782	142.782	132.593	131.925	7.758	(668)	(10.857)	-7,60%	(10.857)	-7,60%			
	(%) CASA	77,35%	77,35%	75,01%	74,91%									
	FDR	84,22%	84,22%	89,24%	89,58%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.612	6.612	4.260	4.492	232	(2.120)	(32,06%)	(2.120)	(32,06%)				
2	Giro ISE	1.330	1.330	972	1.185	213	(145)	(-10,89%)	(145)	(-10,89%)				
3	Tabungan ISE	5.282	5.282	3.288	3.307	20	(1.975)	(-37,39%)	(1.975)	(-37,39%)				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	122	122	122	122	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-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	26.881	26.881	26.603	730	420	-310	265	-278	-278	698	27.362	97,22%	(759)
	KUR	26.138	26.138	25.864	530	420	-110	79	-274	-274	694	26.325	98,25%	(461)
	Non KUR	743	743	739	200	-	-200	186	-5	-5	5	1.037	71,25%	(298)
3	PWG	34.437	34.437	37.066	5.786	8.298	2.512	2.707	2.629	2.629	5.669	36.036	102,86%	1.030
	Cilem	23.083	23.083	24.943	2.838	3.399	561	1.780	1.859	1.859	1.540	24.078	103,59%	865
	Gadai	11.354	11.354	12.123	2.948	4.898	1.950	927	769	769	4.129	11.958	101,38%	165
4	CFG	94.137	94.137	94.088	1.126	1.702	577	-1.865	-48	-48	1.751	95.419	98,61%	(1.331)
	CF 1	15.780	15.780	15.966	697	328	-368	635	186	186	143	16.025	99,63%	(59)
	Total Griya	12.624	12.624	12.526	-	-	0	0	-98	-98	98	12.713	98,53%	(187)
4	• Total Non Program	12.624	12.624	12.526	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.440	697	328	-368	635	284	284	44	3.312	103,87%	128
	CF 2	78.356	78.356	78.122	429	1.374	945	-2.500	-234	-234	1.608	79.394	98,40%	(1.272)
	Mitraguna & Others	70.397	70.397	70.228	429	1.374	945	-2.429	-169	-169	1.543	71.109	98,76%	(881)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)
	<b>Total Pembiayaan</b>	<b>155.456</b>	<b>155.456</b>	<b>157.757</b>	<b>7.642</b>	<b>10.420</b>	<b>2.778</b>	<b>1.107</b>	<b>2.302</b>	<b>2.302</b>	<b>8.118</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	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	-	679	-	1.379	0	0,00%	0,00%	5,19%	1.379	1.379	700			
	KUR	-	679	-	1.169	0	0,00%	0,00%	4,52%	1.169	1.169	490			
	Non KUR	-	-	-	210	0	0,00%	0,00%	28,47%	210	210	210			
3	PWG	-	-	-	4.218	0	0,00%	0,00%	11,38%	4.218	4.218	4.218			
	Cilem	-	-	-	3.605	0	0,00%	0,00%	14,45%	3.605	3.605	3.605			
	Gadai	-	-	-	613	0	0,00%	0,00%	5,06%	613	613	613			
4	CFG	432	883	432	8.737	0	0,46%	0,46%	9,29%	8.304	8.304	7.854			
	CF 1	76	227	76	1.558	0	0,48%	0,48%	9,76%	1.482	1.482	1.331			
	Total Griya	66	216	66	1.299	0	0,53%	0,53%	10,37%	1.233	1.233	1.083			
	Oto	10	11	10	259	0	0,31%	0,31%	7,52%	249	249	248			
	CF 2	356	657	356	7.179	0	0,45%	0,45%	9,19%	6.823	6.823	6.522			
	Mitraguna & Others	356	657	356	7.179	0	0,51%	0,51%	10,22%	6.823	6.823	6.522			
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-	-			
	<b>Total Pembiayaan</b>	<b>432</b>	<b>1.563</b>	<b>432</b>	<b>14.334</b>	<b>0</b>	<b>0,28%</b>	<b>0,28%</b>	<b>9,09%</b>	<b>13.902</b>	<b>13.902</b>	<b>12.772</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	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	177	177	177	177	0	0,19%	0,19%	0,19%	-	-	0			
	CF 1	151													



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	2.989	2.981	(2.256)	(9)	495	19,90%	495	19,90%			
2	Tabungan	130.312	130.312	133.911	132.851	(4.207)	(1.061)	2.539	1,95%	2.539	1,95%			
3	Deposito	40.698	40.698	37.604	37.604	2.588	0	(3.093)	-7,60%	(3.093)	-7,60%			
	<b>Total</b>	<b>173.495</b>	<b>173.495</b>	<b>174.505</b>	<b>173.436</b>	<b>(3.876)</b>	<b>(1.069)</b>	<b>(59)</b>	<b>-0,03%</b>	<b>(59)</b>	<b>-0,03%</b>			
	CASA	132.798	132.798	136.901	135.832	(6.464)	(1.069)	3.034	2,28%	3.034	2,28%			
	(%) CASA	76,54%	76,54%	78,45%	78,32%									
	FDR	89,59%	89,59%	93,24%	93,82%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.673	2.673	2.602	2.423	(179)	(250)	-9,34%	(250)	-9,34%			
2	Giro ISE	4	4	223	20	(203)	16	413,38%	16	413,38%			
3	Tabungan ISE	2.669	2.669	2.379	2.403	24	(266)	-9,95%	(266)	-9,95%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.408	-	-	0	-24	-25	-25	25			
	• Local Champion	1.433	1.433	1.408	-	-	0	-24	-25	-25	25			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.688	-	-	0	-452	-169	-169	169	9.039	96,12%	(351)
	KUR	8.688	8.688	8.524	-	-	0	-447	-164	-164	164	8.798	96,89%	(274)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.254	4.659	9.692	5.033	1.604	2.127	2.127	7.565	36.445	102,22%	809
	Cilem	18.115	18.115	19.621	1.713	2.573	860	1.134	1.506	1.506	1.067	18.884	103,90%	737
	Gadai	17.012	17.012	17.633	2.946	7.119	4.173	470	621	621	6.499	17.561	100,41%	72
4	CFG	110.016	110.016	115.361	3.435	6.282	2.847	3.307	5.345	5.345	937	111.571	103,40%	3.790
	CF 1	36.865	36.865	37.680	-	1.063	1.063	-103	815	815	248	37.188	101,32%	492
	Total Griya	33.201	33.201	33.099	-	0	0	-215	-185	-185	185	33.338	99,01%	(329)
1	• Total Non Program	30.879	30.879	30.694	-	-	0	-193	-193	-193	193			
	• Program	2.322	2.322	2.315	-	-	0	-12	-8	-8	8			
	Oto	3.664	3.664	4.671	-	1.063	1.063	-103	1.008	1.008	56	3.851	121,31%	821
	CF 2	73.151	73.151	77.681	3.435	5.219	1.784	3.410	4.530	4.530	689	74.383	104,43%	3.298
	Mitraguna & Others	59.495	59.495	64.107	3.235	5.219	1.984	3.297	4.612	4.612	607	60.444	106,06%	3.663
	Pensiun	13.656	13.656	13.574	200	-	-200	113	-82	-82	82	13.938	97,39%	(364)
	<b>Total Pembiayaan</b>	<b>155.434</b>	<b>155.434</b>	<b>162.712</b>	<b>8.094</b>	<b>15.975</b>	<b>7.880</b>	<b>4.436</b>	<b>7.278</b>	<b>7.278</b>	<b>8.696</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-				
2	MBG	78	244	78	1.034	0,88%	0,88%	11,90%	956	956	790							
	KUR	78	244	78	1.034	0,90%	0,90%	12,13%	956	956	790							
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-				
3	PWG	-	-	-	-	3.972	0,00%	0,00%	10,66%	3.972	3.972	3.972						
	Cilem	-	-	-	-	2.618	0,00%	0,00%	13,34%	2.618	2.618	2.618						
	Gadai	-	-	-	-	1.353	0,00%	0,00%	7,67%	1.353	1.353	1.353						
4	CFG	402	288	402	5.211	0,37%	0,37%	4,52%	4.809	4.809	4.922							
	CF 1	51	95	51	2.492	0,14%	0,14%	6,61%	2.441	2.441	2.397							
	Total Griya	51	95	51	2.256	0,15%	0,15%	6,84%	2.206	2.206	2.162							
	Oto	-	-	-	-	236	0,00%	0,00%	5,05%	236	236	236						
	CF 2	351	194	351	2.718	0,48%	0,48%	3,50%	2.368	2.368	2.525							
	Mitraguna & Others	351	194	351	2.718	0,59%	0,59%	4,24%	2.368	2.368	2.525							
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	<b>Total Pembiayaan</b>	<b>1.066</b>	<b>1.318</b>	<b>1.066</b>	<b>1.426</b>	<b>0,69%</b>	<b>0,69%</b>	<b>0,88%</b>	<b>360</b>	<b>360</b>	<b>108</b>							

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-25	31-Dec-25	25-Jan-26	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	373	373	373	373	26,03%	26,03%	26,51%	0	0	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,51%	0	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-			
2	MBG	-	93	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	(93)			
	KUR	-	93	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	(93)			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	0	-	-	-			



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	7.611	7.611	1.751	0	2.879	60,84%	2.879	60,84%			
2	Tabungan	250.342	250.342	252.509	250.402	7.669	(2,107)	60	0,02%	60	0,02%			
3	Deposito	173.973	173.973	181.142	181.143	(2,474)	0	7.170	4,12%	7.170	4,12%			
	<b>Total</b>	<b>429.047</b>	<b>429.047</b>	<b>441.262</b>	<b>439.155</b>	<b>6.946</b>	<b>(2,107)</b>	<b>10.108</b>	<b>2,36%</b>	<b>10.108</b>	<b>2,36%</b>			
	CASA	255.074	255.074	260.120	258.012	9.420	(2,107)	2.939	1,15%	2.939	1,15%			
	(%) CASA	59,45%	59,45%	58,95%	58,75%									
	FDR	65,61%	65,61%	64,59%	64,90%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Jan'26)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	24.432	25.112	25.656	543	1.224	5,01%	1.224	5,01%				
2	Giro ISE	2.665	2.665	3.905	4.884	979	2.219	83,25%	2.219	83,25%				
3	Tabungan ISE	12.249	12.249	10.190	9.754	(435)	(2,495)	-20,37%	(2,495)	-20,37%				
4	Deposito ISE	9.517	9.517	11.017	11.017	0	1.500	15,76%	1.500	15,76%				
5	CIF ISE	180	180	180	180	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	15.402	15.402	15.024	2.678	-	-2.678	3.238	-378	-378	378	0	0,00%	
	Linkage	12.232	12.232	12.232	2.678	-	(2.678)	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	2.792	-	-	0	574	-378	-378	378			
	• Local Champion	2.980	2.980	2.623	-	-	0	594	-357	-357	357			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.291	-	-	0	677	-331	-331	331	13.808	96,26%	(517)
	KUR	13.226	13.226	12.894	-	-	0	682	-331	-331	331	13.412	96,14%	(517)
	Non KUR	397	397	397	-	-	0	-5	0	0	0	396	100,12%	
3	PWG	39.582	39.582	43.808	7.067	11.461	4.394	3.126	4.226	4.226	7.234	41.268	106,16%	2.540
	Cilem	20.374	20.374	23.706	2.901	4.704	1.803	1.657	3.332	3.332	1.372	21.400	110,77%	2.305
	Gadai	19.208	19.208	20.103	4.165	6.757	2.591	1.469	895	895	5.862	19.868	101,18%	235
4	CFG	212.887	212.887	212.888	5.687	2.378	-3.309	2.159	1	1	2.377	215.022	99,01%	(2.134)
	CF 1	14.387	14.387	14.390	966	181	-785	422	3	3	178	14.772	97,41%	(383)
	Total Griya	9.071	9.071	8.979	750	-	-750	0	-93	-93	93	9.208	97,51%	(229)
	• Total Non Program	9.071	9.071	8.979	750	-	0	562	-93	-93	93			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	5.315	5.315	5.411	216	181	-35	422	96	96	85	5.565	97,24%	(154)
	CF 2	198.500	198.500	198.498	4.721	2.197	-524	1.737	-2	-2	2.199	200.250	99,13%	(1.751)
	Mitraguna & Others	192.605	192.605	192.639	4.445	2.197	-248	1.504	34	34	2.163	194.029	99,28%	(1.389)
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	<b>Total Pembiayaan</b>	<b>281.493</b>	<b>281.493</b>	<b>285.011</b>	<b>15.431</b>	<b>13.839</b>	<b>-1.592</b>	<b>9.201</b>	<b>3.518</b>	<b>3.518</b>	<b>10.320</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		%	Penc.	Gap	
1	SME	-	-	-	-	494	0,00%	0,00%	3,29%	494	494	494		
	Linkage	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	-	-	-	494	0,00%	0,00%	17,71%	494	494	494		
	Value Chain	-	-	-	-	494	0,00%	0,00%	0,00%	-	-	-		
2	MBG	67	66	67	1.312	0,49%	0,49%	0,49%	9,87%	1.245	1.245	1.246		
	KUR	-	-	-	-	1.078	0,00%	0,00%	0,00%	8,36%	1.078	1.078	1.078	
	Non KUR	67	66	67	234	16,95%	16,95%	16,95%	58,99%	167	167	168		
3	PWG	-	-	-	-	4.701	0,00%	0,00%	10,73%	4.701	4.701	4.701		
	Cilem	-	-	-	-	4.264	0,00%	0,00%	17,99%	4.264	4.264	4.264		
	Gadai	-	-	-	-	437	0,00%	0,00%	2,17%	437	437	437		
4	CFG	78	-	78	5.820	0,04%	0,04%	0,04%	2,73%	5.742	5.742	5.820		
	CF 1	78	-	78	1.358	0,54%	0,54%	0,54%	9,44%	1.280	1.280	1.358		
	Total Griya	-	-	-	-	955	0,00%	0,00%	10,64%	955	955	955		
	Oto	78	-	78	403	1,47%	1,47%	1,47%	7,45%	325	325	403		
	CF 2	-	-	-	-	4.462	0,00%	0,00%	2,25%	4.462	4.462	4.462		
	Mitraguna & Others	-	-	-	-	4.379	0,00%	0,00%	0,00%	2,27%	4.379	4.379	4.379	
	Pensiun	-	-	-	-	83	0,00%	0,00%	1,42%	83	83	83		
	<b>Total Pembiayaan</b>	<b>146</b>	<b>146</b>	<b>146</b>	<b>146</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>0,05%</b>	<b>-</b>	<b>-</b>	<b>0</b>	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	146	146	146	146	0,07%	0,07%	0,07%	0,07%	-	-	0	
	CF 1	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	
	Total Griya	-	-	-	-								

### Kineria Pendanaan

## Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.661	1.661	1.630	1.636	6	(25)	-1,51%	(25)	-1,51%			
2	Giro ISE	61	61	65	65	0	5	7,51%	5	7,51%			
3	Tabungan ISE	1.600	1.600	1.565	1.571	6	(30)	-1,85%	(30)	-1,85%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84	0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-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	35.541	35.541	34.952	1.305	630	-675	62	-589	-589	1.219	35.434	98,64%	(482)
	KUR	33.739	33.739	33.211	1.305	630	-675	139	-528	-528	1.158	33.929	97,88%	(718)
	Non KUR	1.802	1.802	1.741	-	-	0	-77	-61	-61	61	1.505	115,67%	
3	PWG	11.324	11.324	12.097	627	1.621	994	1.250	773	773	848	11.984	100,94%	113
	Cilem	11.324	11.324	12.097	627	1.621	994	1.250	773	773	848	11.984	100,94%	113
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	95.173	95.173	95.604	4.077	1.445	-2.632	2.141	431	431	1.014	96.478	99,09%	(874)
	CF 1	8.738	8.738	8.679	168	-	-168	71	-59	-59	59	9.027	96,15%	(348)
	Total Griya	3.732	3.732	3.723	-	-	0	0	-10	-10	10	3.835	97,08%	(112)
	• Total Non Program	3.732	3.732	3.723	-	-	0	-10	-10	-10	10			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.957	168	-	-168	71	-49	-49	49	5.193	95,46%	(236)
	CF 2	86.435	86.435	86.924	3.909	1.445	-2.464	2.070	490	490	955	87.451	99,40%	(526)
	Mitraguna & Others	67.546	67.546	68.017	3.709	1.395	-2.314	2.037	471	471	924	68.258	99,65%	(241)
	Pensiun	18.888	18.888	18.907	200	50	-150	34	19	19	31	19.193	98,51%	(286)
	<b>Total Pembiayaan</b>	<b>142.038</b>	<b>142.038</b>	<b>142.653</b>	<b>6.009</b>	<b>3.696</b>	<b>-2.313</b>	<b>3.453</b>	<b>615</b>	<b>615</b>	<b>3.081</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	25-Jan-26	31-Dec-25	31-Dec-25	25-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	411	1.169	411	1.772	1,16%	1,16%	5,07%	1.361	1.361	602			
	KUR	349	935	349	1.537	1,03%	1,03%	4,63%	1.189	1.189	602			
	Non KUR	62	234	62	234	3,44%	3,44%	13,46%	172	172	0			
3	PWG	86	-	86	1.444	0,76%	0,76%	11,93%	1.358	1.358	1.444			
	Cilem	86	-	86	1.444	0,76%	0,76%	11,93%	1.358	1.358	1.444			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	519	1.692	519	3.117	0,55%	0,55%	3,26%	2.598	2.598	1.425			
	CF 1	-	-	-	795	0,00%	0,00%	9,17%	795	795	795			
	Total Griya	-	-	-	517	0,00%	0,00%	13,88%	517	517	517			
	Oto	-	-	-	279	0,00%	0,00%	5,62%	279	279	279			
	CF 2	519	1.692	519	2.322	0,60%	0,60%	2,67%	1.802	1.802	629			
	Mitraguna & Others	409	1.527	409	2.322	0,61%	0,61%	3,41%	1.913	1.913	795			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	<b>Total Pembiayaan</b>	<b>1.016</b>	<b>2.861</b>	<b>1.016</b>	<b>6.332</b>	<b>0,71%</b>	<b>0,71%</b>	<b>4,44%</b>	<b>5.317</b>	<b>5.317</b>	<b>3.471</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-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	117	117	117	340	0,33%	0,33%	0,97%	223	223	223	-	-	-
	KUR	7	7	7	340	0,02%	0,02%	1,02%	334	334	334	334	334	334
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)	(111)	(111)	(111)
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	2.886	2.888	2.886	2.865	3,03%	3,03%	3,00%	(20)	(20)	(22)	-	-	-
	CF 1	197	197	197	196	2,25%	2,25%	2,26%	(0)	(0)	(1)	-	-	-
	Total Griya	23	23	23	23	0,63%	0,63%	0,63%	-	-	-	-	-	-
	Oto	173	174	173	173	3,46%	3,46%	3,49%	(0)	(0)	(1)	-	-	-
	CF 2	2.689	2.691	2.689	2.669	3,11%	3,11%	3,07%	(20)	(20)	(21)	-	-	-
	Mitraguna & Others	2.475	2.476	2.475	2.455	3,66%	3,66%	3,61%	(20)	(20)	(21)	-	-	-
	Pensiun	214	214	214	214	0,15%	0,15%	1,13%	-	-	-	-	-	-
	<b>Total Pembiayaan</b>	<b>3.002</b>	<b>3.005</b>	<b>3.002</b>	<b>3.206</b>	<b>2,11%</b>	<b>2,11%</b>	<b>2,25%</b>	<b>202</b>	<b>202</b>	<b>201</b>	-	-	-

### Asset & Contribution Margin

Asset & Contribution Margin			Posisi			Growth (Yoy)	% Growth
No.	Neraca	Dec-24	Dec-24	Dec-25			
1	Asset (Retail) T	122.107	122.107	300.190	178.083		
2	Contribution Margin	6.210	6.210	5.102	(1.108)	17,8%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,91	3,13	3,08	(0,05)	0,17
CIF Payroll	1.032	780	982	202	(50)



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.704	1.699	(819)	(5)	(7)	-0,41%	(7)	-0,41%			
2	Tabungan	163.328	163.328	160.806	159.982	4.547	(824)	(3.346)	-2,05%	(3.346)	-2,05%			
3	Deposito	13.205	13.205	13.336	13.336	(450)	0	131	0,99%	131	0,99%			
	<b>Total</b>	<b>178.239</b>	<b>178.239</b>	<b>175.846</b>	<b>175.017</b>	<b>3.279</b>	<b>(829)</b>	<b>(3.222)</b>	<b>-1,81%</b>	<b>(3.222)</b>	<b>-1,81%</b>			
	CASA	165.034	165.034	162.510	161.681	3.728	(829)	(3.353)	-2,03%	(3.353)	-2,03%			
	(%) CASA	92,59%	92,59%	92,42%	92,38%									
	FDR	121,86%	121,86%	125,58%	126,18%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.657	2.657	2.709	2.709	0	52	1,94%	52	1,94%				
2	Giro ISE	708	708	722	743	21	35	4,96%	35	4,96%				
3	Tabungan ISE	1.950	1.950	1.987	1.966	(21)	17	0,85%	17	0,85%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	299	299	299	299	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.206	-	-	0	-16	-1	-1	1	0	0,00%	
	Linkage	4.138	4.138	4.138	-	-	-	-	-0	-0	-0	0		
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	38.755	1.681	1.491	-190	362	479	479	1.012	37.994	102,00%	761
	KUR	34.882	34.882	35.411	1.511	1.491	-20	318	528	528	963	35.142	100,76%	
	Non KUR	3.393	3.393	3.344	170	-	-170	44	-49	-49	49	2.852	117,27%	
3	PWG	28.186	28.186	31.367	5.246	9.036	3.790	2.026	3.181	3.181	5.856	29.541	106,18%	1.825
	Cilem	15.195	15.195	17.269	1.513	3.021	1.508	940	2.074	2.074	947	16.001	107,92%	1.268
	Gadai	12.991	12.991	14.098	3.733	6.015	2.282	1.086	1.107	1.107	4.908	13.540	104,12%	558
4	CFG	146.534	146.534	146.504	720	2.158	1.438	-170	-30	-30	2.188	147.765	99,15%	(1.261)
	CF 1	25.788	25.788	25.575	-	-	0	-144	-213	-213	213	25.981	98,44%	(406)
	Total Griya	23.213	23.213	23.095	-	-	0	0	-118	-118	118	23.281	99,20%	(186)
	• Total Non Program	2.356	2.356	2.331	-	-	0	-43	-25	-25	25			
	• Program	20.857	20.857	20.764	-	-	0	-210	-93	-93	93			
	Oto	2.576	2.576	2.480	-	-	0	-144	-95	-95	95	2.700	91,85%	(220)
	CF 2	120.746	120.746	120.929	720	2.158	1.438	-26	183	183	1.975	121.784	99,30%	(855)
	Mitraguna & Others	97.104	97.104	97.265	720	1.958	1.238	-329	161	161	1.797	97.816	99,44%	(551)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	<b>Total Pembiayaan</b>	<b>217.203</b>	<b>217.203</b>	<b>220.832</b>	<b>7.647</b>	<b>12.685</b>	<b>5.038</b>	<b>2.201</b>	<b>3.629</b>	<b>3.629</b>	<b>9.056</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-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	92	422	92	2.524	0,24%	0,24%	0,24%	6,51%	2.432	2.432	2.101			
	KUR	92	417	92	2.216	0,26%	0,26%	0,26%	6,26%	2.125	2.125	1.799			
	Non KUR	-	5	-	307	0,00%	0,00%	0,00%	9,18%	307	307	302			
3	PWG	-	-	-	2.579	0,00%	0,00%	0,00%	8,22%	2.579	2.579	2.579			
	Cilem	-	-	-	2.139	0,00%	0,00%	0,00%	12,39%	2.139	2.139	2.139			
	Gadai	-	-	-	439	0,00%	0,00%	0,00%	3,12%	439	439	439			
4	CFG	3.422	3.411	3.422	5.560	2,34%	2,34%	2,34%	3,79%	2.137	2.137	2.149			
	CF 1	3.369	3.216	3.369	4.688	10,53%	10,53%	10,53%	12,89%	1.319	1.319	1.471			
	Total Griya	3.369	3.216	3.369	4.688	14,51%	14,51%	14,51%	20,30%	1.319	1.319	1.471			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	53	194	53	872	0,04%	0,04%	0,04%	0,72%	819	819	678			
	Mitraguna & Others	53	194	53	872	0,05%	0,05%	0,05%	0,90%	819	819	678			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	<b>Total Pembiayaan</b>	<b>3.514</b>	<b>3.833</b>	<b>3.514</b>	<b>10.662</b>	<b>1,62%</b>	<b>1,62%</b>	<b>1,62%</b>	<b>4,83%</b>	<b>7.148</b>	<b>7.148</b>	<b>6.829</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26				%	Penc.	Gap
1	SME	4.138	4.138	4.138	4.138	0	98,36%	98,36%	98,37%	(0)	(0)	(1)			
	Linkage	4.138	4.138	4.138	4.138	0	100,00%	100,00%	100,00%	(0)	(0)	(1)			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	33	194	33	36	0,09%	0,09%	0,09%	4	4	4	(158)			
	KUR	14	143	14	17	0,04%	0,04%	0,04%	4	4	4	(126)			
	Non KUR	19	51	19	19	0,56%	0,56%	0,56%	0,57%	-	-	(32)			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-</td													



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	858	868	(205)	9	382	78,62%	382	78,62%			
2	Tabungan	141.974	141.974	138.981	137.983	(228)	(998)	(3.991)	-2,81%	(3.991)	-2,81%			
3	Deposito	42.450	42.450	42.652	42.652	(961)	0	202	0,48%	202	0,48%			
	<b>Total</b>	<b>184.909</b>	<b>184.909</b>	<b>182.492</b>	<b>181.503</b>	<b>(1.395)</b>	<b>(989)</b>	<b>(3.406)</b>	<b>-1,84%</b>	<b>(3.406)</b>	<b>-1,84%</b>			
	CASA	142.460	142.460	139.840	138.851	(434)	(989)	(3.609)	-2,53%	(3.609)	-2,53%			
	(%) CASA	77,04%	77,04%	76,63%	76,50%									
	FDR	175,91%	175,91%	179,17%	180,15%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.809	1.780		(29)	455	34,38%	455	34,38%			
2	Giro ISE	150	150	321	325		4	175	116,28%	175	116,28%			
3	Tabungan ISE	1.174	1.174	1.488	1.455		(33)	281	23,90%	281	23,90%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	13.705	13.705	13.427	-	-	0	-403	-278	-278	278	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	13.705	13.705	13.427	-	-	0	-403	-278	-278	278			
	• Local Champion	13.705	13.705	13.427	-	-	0	-403	-278	-278	278			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	35.279	1.185	1.250	65	1.261	270	270	980	34.845	101,25%	434
	KUR	31.737	31.737	32.079	1.185	1.250	65	1.341	342	342	908	31.860	100,69%	
	Non KUR	3.272	3.272	3.200	-	-	0	-80	-72	-72	72	2.985	107,20%	
3	PWG	38.348	38.348	42.485	7.269	13.567	6.299	2.754	4.136	4.136	9.431	40.034	106,12%	2.450
	Cilem	17.940	17.940	20.437	2.321	3.701	1.380	1.844	2.497	2.497	1.204	18.967	107,76%	1.471
	Gadai	20.408	20.408	22.047	4.947	9.866	4.919	909	1.640	1.640	8.227	21.068	104,65%	980
4	CFG	238.208	238.208	235.779	1.987	388	-1.599	389	-2.429	-2.429	2.817	239.658	98,38%	(3.879)
	CF 1	60.245	60.245	59.787	-	-	0	-414	-457	-457	457	60.534	98,77%	(747)
	Total Griya	56.890	56.890	56.465	-	-	0	0	-425	-425	425	56.992	99,07%	(527)
1	• Total Non Program	11.339	11.339	11.228	-	-	0	-137	-112	-112	112			
	• Program	45.551	45.551	45.238	-	-	0	-384	-313	-313	313	3.542	93,80%	(220)
	Oto	3.355	3.355	3.322	-	-	0	-414	-33	-33	33	179.123	98,25%	(3.132)
	CF 2	177.963	177.963	175.992	1.987	388	-1.599	804	-1.971	-1.971	2.359	145.468	98,28%	(2.507)
	Mitraguna & Others	144.677	144.677	142.961	1.658	375	-1.283	1.181	-1.716	-1.716	2.091	33.655	98,14%	(625)
	Pensiun	33.285	33.285	33.030	329	13	-316	-378	-255	-255	268			
	<b>Total Pembiayaan</b>	<b>325.270</b>	<b>325.270</b>	<b>326.970</b>	<b>10.441</b>	<b>15.205</b>	<b>4.765</b>	<b>4.001</b>	<b>1.700</b>	<b>1.700</b>	<b>13.506</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	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.768	● 0,00%	● 0,00%	● 0,00%	● 13,16%	● 1.768	● 1.768	● 1.768				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	-	-	-	1.768	● 0,00%	● 0,00%	● 0,00%	● 13,16%	● 1.768	● 1.768	● 1.768				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	543	559	543	3.733	● 1,55%	● 1,55%	● 1,55%	● 10,58%	● 3.191	● 3.191	● 3.175				
	KUR	376	371	376	3.213	● 1,18%	● 1,18%	● 1,18%	● 10,02%	● 2.837	● 2.837	● 2.842				
	Non KUR	167	187	167	520	● 5,11%	● 5,11%	● 5,11%	● 16,27%	● 353	● 353	● 333				
3	PWG	252	-	252	5.453	● 0,66%	● 0,66%	● 0,66%	● 12,83%	● 5.201	● 5.201	● 5.453				
	Cilem	132	-	132	4.438	● 0,74%	● 0,74%	● 0,74%	● 21,71%	● 4.306	● 4.306	● 4.438				
	Gadai	120	-	120	1.015	● 0,59%	● 0,59%	● 0,59%	● 4,60%	● 895	● 895	● 1.015				
4	CFG	5.904	9.690	5.904	18.132	● 2,48%	● 2,48%	● 2,48%	● 7,69%	● 12.228	● 12.228	● 8.442				
	CF 1	5.379	7.244	5.379	12.058	● 8,93%	● 8,93%	● 8,93%	● 20,17%	● 6.679	● 6.679	● 4.814				
	Total Griya	5.379	7.165	5.379	11.422	● 9,46%	● 9,46%	● 9,46%	● 20,23%	● 6.043	● 6.043	● 4.258				
	Oto	-	79	-	636	● 0,00%	● 0,00%	● 0,00%	● 19,14%	● 636	● 636	● 557				
	CF 2	524	2.446	524	6.074	● 0,29%	● 0,29%	● 0,29%	● 3,45%	● 5.549	● 5.549	● 3.627				
	Mitraguna & Others	287	2.002	287	4.796	● 0,20%	● 0,20%	● 0,20%	● 3,35%	● 4.509	● 4.509	● 2.794				
	Pensiun	145	332	145	1.278	● 0,71%	● 0,71%	● 0,71%	● 3,87%	● 1.040	● 1.040	● 833				
	<b>Total Pembiayaan</b>	<b>6.682</b>	<b>6.915</b>	<b>6.682</b>	<b>8.008</b>	<b>● 2,05%</b>	<b>● 2,05%</b>	<b>● 2,05%</b>	<b>● 2,45%</b>	<b>● 1.325</b>	<b>● 1.325</b>	<b>● 1.093</b>				

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	● 1,92%	● 1,92%	● 1,92%	● 1,96%	● 0	● 0	● 0				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Non-Linkage	263	263	263	263	● 1,92%	● 1,92%	● 1,92%	● 1,96%	● 0	● 0	● 0				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	402	333	402	526	● 1										