

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	472.094	473.379	65.406	1.285	164.686	53,35%	164.686	53,35%			
2	Tabungan	2.013.016	2.013.016	1.894.595	1.890.436	(18.620)	(4.159)	(122.580)	-6,09%	(122.580)	-6,09%			
3	Deposito	973.933	973.933	857.380	857.307	(50.848)	(73)	(116.626)	-11,97%	(116.626)	-11,97%			
	Total	3.295.643	3.295.643	3.224.069	3.221.122	(4.062)	(2.947)	(74.520)	-2,26%	(74.520)	-2,26%			
	CASA	2.321.710	2.321.710	2.366.689	2.363.815	46.787	(2.874)	42.106	1,81%	42.106	1,81%			
	(%) CASA	70,45%	70,45%	73,41%	73,38%									
	FDR	84,30%	84,30%	86,16%	86,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	86.711	86.981		270	(3.584)	-3,96%	(3.584)	-3,96%			
2	Giro ISE	28.686	28.686	30.988	31.235		247	2.549	8,88%	2.549	8,88%			
3	Tabungan ISE	61.424	61.424	55.268	55.291		23	(6.133)	-9,98%	(6.133)	-9,98%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.751	140	-	-140	-4.288	-6.709	-6.709	6.709			
	Linkage	25.627	25.627	25.616	140	-	(140)	-310	-11	-11	11			
	Non-Linkage	96.833	96.833	90.135	-	-	0	-3.978	-6.698	-6.698	6.698			
	• Local Champion	66.030	66.030	65.100	-	-	0	-565	-930	-930	930			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	329.108	5.075	3.065	-2.010	3.045	296	296	2.769			
	KUR	310.526	310.526	310.916	5.075	3.015	-2.060	3.962	390	390	2.625			
	Non KUR	18.286	18.286	18.192	-	50	50	-917	-94	-94	144			
3	PWG	344.300	344.300	359.109	22.107	41.830	19.723	20.569	14.810	14.810	27.021			
	Cilem	233.448	233.448	245.585	10.869	19.485	8.616	14.782	12.136	12.136	7.348			
	Gadai	110.851	110.851	113.524	11.238	22.346	11.108	5.787	2.673	2.673	19.673			
4	CFG	1.982.640	1.982.640	1.973.819	24.380	11.447	-12.933	16.595	-8.821	-8.821	20.268			
	CF 1	533.103	533.103	531.327	10.688	1.833	-8.855	1.500	-1.776	-1.776	3.609			
	Total Griya	446.983	446.983	445.510	9.302	903	-8.398	0	-1.473	-1.473	2.377			
	• Total Non Program	434.886	434.886	433.423	9.302	903	-8.398	9.962	-1.463	-1.463	2.367			
	• Program	12.096	12.096	12.087	-	-	0	647	-10	-10	10			
	Oto	86.120	86.120	85.818	1.386	929	-457	1.500	-303	-303	1.232			
	CF 2	1.449.537	1.449.537	1.442.491	13.692	9.614	-4.078	15.095	-7.045	-7.045	16.659			
	Mitraguna & Others	1.349.817	1.349.817	1.343.606	13.161	9.559	-3.602	14.081	-6.210	-6.210	15.769			
	Pensiun	99.720	99.720	98.885	531	55	-476	1.014	-835	-835	890			
	Total Pembiayaan	2.778.212	2.778.212	2.777.787	51.702	56.342	4.640	35.921	-425	-425	56.767			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	357	0,00%	0,00%	0,31%	357	357	357			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	357	0,00%	0,00%	0,40%	357	357	357			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	22.120	1,59%	1,59%	6,72%	16.896	16.896	16.896			
	KUR	4.303	4.303	4.303	19.577	1,39%	1,39%	6,30%	15.275	15.275	15.275			
	Non KUR	921	921	921	2.543	5,04%	5,04%	13,98%	1.621	1.621	1.621			
3	PWG	484	484	484	9.946	0,14%	0,14%	2,77%	9.462	9.462	9.462			
	Cilem	484	484	484	7.045	0,21%	0,21%	2,87%	6.561	6.561	6.561			
	Gadai	-	-	-	2.901	0,00%	0,00%	2,56%	2.901	2.901	2.901			
4	CFG	21.399	27.679	21.399	68.617	1,08%	1,08%	3,48%	47.217	47.217	40.938			
	CF 1	9.043	12.737	9.043	17.682	1,70%	1,70%	3,33%	8.639	8.639	4.945			
	Total Griya	7.715	10.710	7.715	12.690	1,73%	1,73%	2,85%	4.975	4.975	1.980			
	Oto	1.328	2.026	1.328	4.992	1,54%	1,54%	5,82%	3.664	3.664	2.965			
	CF 2	12.357	14.942	12.357	50.935	0,85%	0,85%	3,53%	38.578	38.578	35.993			
	Mitraguna & Others	12.357	14.431	12.357	49.344	0,92%	0,92%	3,67%	36.987	36.987	34.912			
	Pensiun		511	-	1.591	0,00%	0,00%	1,61%	1.591	1.591	1.080			
	Total Pembiayaan	27.108	33.387	27.108	101.040	0,98%	0,98%	3,64%	73.933	73.933	67.653			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,51%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,95%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,66%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.222	1,16%	1,16%	1,28%	418	418	(907)			
	KUR	3.160	4.391	3.160	3.585	1,02%	1,02%	1,15%	425	425	(806)			
	Non KUR	643	737	643	636	3,52%	3,52%	3,50%	(7)	(7)	(101)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.965	26.309	22.965	25.307	1,16%	1,16%	1,28%	2.342	2.342	(1.002)			
	CF 1	4.913	5.093	4.913	6.984	0,92%	0,92%	1,31%	2.071	2.071	1.891			
	Total Griya	4.477	4.557	4.477	6.381	1,00%	1,00%	1,43%	1.904	1.904	1.824			
	Oto	436	536	436	603	0,51%	0,51%	0,70%	167	167	67			
	CF 2	18.052	21.216	18.052	18.322	1,25%	1,25%	1,27%	271	271	(2.893)			
	Mitraguna & Others	17.735	20.725	17.735	18.006	1,31%	1,31%	1,34%	271	271	(2.719)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	31.273	1,03%	1,03%	1,13%	2.760	2.760	(1.909)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	
2	Contribution Margin	121.560	121.560	130.836	9.276	-7,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,80	3,23	3,20	(0,03)	0,40
CIF Payroll	25.287	21.982	24.565	2.583	(722)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	21.976	22.570	618	594	(12)	-0,05%	(12)	-0,05%			
2	Tabungan	98.280	98.280	94.004	93.425	6.188	(579)	(4.855)	-4,94%	(4.855)	-4,94%			
3	Deposito	76.413	76.413	76.574	76.574	8.145	0	161	0,21%	161	0,21%			
	Total	197.275	197.275	192.554	192.569	14.950	15	(4.706)	-2,39%	(4.706)	-2,39%			
	CASA	120.862	120.862	115.980	115.995	6.805	15	(4.867)	-4,03%	(4.867)	-4,03%			
	(%) CASA	61,27%	61,27%	60,23%	60,24%									
	FDR	103,63%	103,63%	105,33%	105,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	19.097	19.205		108	(1.472)	-7,12%	(1.472)	-7,12%			
2	Giro ISE	7.519	7.519	7.950	8.051		101	532	7,07%	532	7,07%			
3	Tabungan ISE	13.134	13.134	11.122	11.130		7	(2.004)	-15,26%	(2.004)	-15,26%			
4	Deposito ISE	25	25	25	25		0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.252	-	-	0	-132	-2.150	-2.150	2.150			
	Linkage	787	787	787	-	-	-	-17	0	0	(0)			
	Non-Linkage	13.615	13.615	11.464	-	-	0	-114	-2.151	-2.151	2.151			
	• Local Champion	8.965	8.965	8.964	-	-	0	-114	-1	-1	1			
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.904	375	800	425	-1.312	173	173	627			
	KUR	55.124	55.124	55.306	375	800	425	-1.236	182	182	618			
	Non KUR	2.607	2.607	2.598	-	-	0	-76	-9	-9	9			
3	PWG	15.626	15.626	16.219	657	1.056	400	545	593	593	464			
	Cilem	15.626	15.626	16.219	657	1.056	400	545	593	593	464			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	116.674	116.674	116.448	1.609	298	-1.311	1.621	-226	-226	524			
	CF 1	61.795	61.795	61.829	-	248	248	76	34	34	215			
	Total Griya	58.651	58.651	58.720	-	248	248	0	69	69	179			
	• Total Non Program	57.846	57.846	57.917	-	248	248	-403	71	71	178			
	• Program	805	805	803	-	-	0	-5	-1	-1	1			
	Oto	3.144	3.144	3.109	-	-	0	76	-36	-36	36			
	CF 2	54.879	54.879	54.620	1.609	50	-1.559	1.545	-259	-259	309			
	Mitraguna & Others	54.619	54.619	54.362	1.609	50	-1.559	1.552	-257	-257	307			
	Pensiun	260	260	258	-	-	0	-6	-2	-2	2			
	Total Pembiayaan	204.433	204.433	202.823	2.641	2.155	-486	723	-1.610	-1.610	3.765			202.823

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	962	1.324	962	4.730	1,67%	1,67%	8,17%	3.768	3.768	3.406			
	KUR	962	880	962	3.969	1,74%	1,74%	7,18%	3.007	3.007	3.089			
	Non KUR	-	444	-	761	0,00%	0,00%	29,28%	761	761	317			
3	PWG	89	-	89	526	0,57%	0,57%	3,24%	437	437	526			
	Cilem	89	-	89	526	0,57%	0,57%	3,24%	437	437	526			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	4.194	1,39%	1,39%	3,60%	2.568	2.568	1.798			
	CF 1	1.239	1.863	1.239	3.403	2,01%	2,01%	5,50%	2.164	2.164	1.540			
	Total Griya	1.239	1.863	1.239	3.103	2,11%	2,11%	5,28%	1.863	1.863	1.240			
	Oto	-	-	-	301	0,00%	0,00%	9,67%	301	301	301			
	CF 2	387	532	387	790	0,70%	0,70%	1,45%	404	404	258			
	Mitraguna & Others	387	532	387	790	0,71%	0,71%	1,45%	404	404	258			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.677	3.719	2.677	9.449	1,31%	1,31%	4,66%	6.772	6.772	5.730			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	202	202	202	202	1,40%	1,40%	1,65%	(0)	(0)	0			
	Linkage	202	202	202	202	25,67%	25,67%	25,65%	(0)	(0)	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	726	872	726	723	1,26%	1,26%	1,25%	(3)	(3)	(149)			
	KUR	570	716	570	567	1,03%	1,03%	1,03%	(3)	(3)	(149)			
	Non KUR	156	156	156	156	5,97%	5,97%	5,99%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	561	374	561	1.274	0,48%	0,48%	1,09%	713	713	901			
	CF 1	561	374	561	1.274	0,91%	0,91%	2,06%	713	713	901			
	Total Griya	561	374	561	1.274	0,96%	0,96%	2,17%	713	713	901			
	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%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	2.199	0,73%	0,73%	1,08%	710	710	752			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	58.060	58.238	(1.925)	178	40.434	227,10%	40.434	227,10%			
2	Tabungan	162.215	162.215	146.347	146.587	2.828	240	(15.628)	-9,63%	(15.628)	-9,63%			
3	Deposito	88.158	88.158	87.708	87.608	216	(100)	(550)	-0,62%	(550)	-0,62%			
	Total	268.177	268.177	292.115	292.432	1.119	317	24.255	9,04%	24.255	9,04%			
	CASA	180.019	180.019	204.407	204.825	903	417	24.806	13,78%	24.806	13,78%			
	(%) CASA	67,13%	67,13%	69,97%	70,04%									
	FDR	65,23%	65,23%	60,34%	60,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	10.286	10.285		(1)	351	3,54%	351	3,54%			
2	Giro ISE	4.553	4.553	4.746	4.817		71	264	5,80%	264	5,80%			
3	Tabungan ISE	5.380	5.380	5.540	5.468		(72)	88	1,63%	88	1,63%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	148	148	148	148		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.674	-	-	0	-928	700	700	(700)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.974	17.974	18.674	-	-	0	-928	700	700	(700)			
	• Local Champion	17.620	17.620	17.620	-	-	0	421	-0	-0	0			
	• Value Chain	354	354	1.054	-	-	-	-1.348	700	700	(700)			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	11.822	11.822	12.590	691	920	229	1.410	768	768	152			
	Cilem	11.822	11.822	12.590	691	920	229	1.410	768	768	152			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	145.130	145.130	144.987	2.441	1.361	-1.080	2.039	-143	-143	1.504			
	CF 1	74.303	74.303	73.434	620	100	-520	-248	-869	-869	969			
	Total Griya	68.635	68.635	67.885	620	100	-520	0	-750	-750	850			
	• Total Non Program	68.013	68.013	67.263	620	100	-520	48	-750	-750	850			
	• Program	622	622	622	-	-	0	-5	0	0	-			
	Oto	5.668	5.668	5.549	-	-	0	-248	-119	-119	119			
	CF 2	70.827	70.827	71.553	1.821	1.261	-560	2.287	726	726	535			
	Mitraguna & Others	69.839	69.839	70.574	1.821	1.261	-560	2.296	735	735	526			
	Pensiun	988	988	979	-	-	0	-9	-9	-9	9			
	Total Pembiayaan	174.926	174.926	176.251	3.132	2.281	-851	2.522	1.325	1.325	955			176.251

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	100	-	100	123	0,85%	0,85%	0,98%	23	23	123			
	Cilem	100	-	100	123	0,85%	0,85%	0,98%	23	23	123			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	974	2.175	974	1.163	0,67%	0,67%	0,80%	189	189	(1.012)			
	CF 1	839	2.039	839	762	1,13%	1,13%	1,04%	(76)	(76)	(1.277)			
	Total Griya	839	1.962	839	724	1,22%	1,22%	1,07%	(114)	(114)	(1.237)			
	Oto	-	77	-	38	0,00%	0,00%	0,68%	38	38	(39)			
	CF 2	135	136	135	401	0,19%	0,19%	0,56%	266	266	265			
	Mitraguna & Others	135	136	135	401	0,19%	0,19%	0,57%	266	266	265			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.074	2.175	1.074	1.286	0,61%	0,61%	0,73%	212	212	(889)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.358	1.455	1.358	1.244	0,94%	0,94%	0,86%	(114)	(114)	(210)			
	CF 1	768	864	768	654	1,03%	1,03%	0,89%	(114)	(114)	(210)			
	Total Griya	768	864	768	654	1,12%	1,12%	0,96%	(114)	(114)	(210)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	590	590	590	590	0,83%	0,83%	0,83%	-	-	-			
	Mitraguna & Others	590	590	590	590	0,85%	0,85%	0,84%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.358	1.455	1.358	1.244	0,78%	0,78%	0,71%	(114)	(114)	(210)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	44.192	44.818	(968)	626	(12.888)	-22,33%	(12.888)	-22,33%			
2	Tabungan	277.588	277.588	263.215	262.595	(9.287)	(620)	(14.993)	-5,40%	(14.993)	-5,40%			
3	Deposito	60.749	60.749	49.255	49.255	(47.106)	0	(11.494)	-18,92%	(11.494)	-18,92%			
	Total	396.043	396.043	356.662	356.668	(57.361)	6	(39.375)	-9,94%	(39.375)	-9,94%			
	CASA	335.294	335.294	307.407	307.413	(10.255)	6	(27.881)	-8,32%	(27.881)	-8,32%			
	(%) CASA	84,66%	84,66%	86,19%	86,19%									
	FDR	99,77%	99,77%	109,69%	109,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	3.704	3.696		(8)	220	6,32%	220	6,32%			
2	Giro ISE	1.723	1.723	1.824	1.778		(46)	56	3,23%	56	3,23%			
3	Tabungan ISE	1.454	1.454	1.580	1.617		38	164	11,28%	164	11,28%			
4	Deposito ISE	300	300	300	300		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	81.632	140	-	-140	-2.634	-5.716	-5.716	5.716			
	Linkage	24.829	24.829	24.818	140	-	(140)	-291	-11	-11	11			
	Non-Linkage	62.519	62.519	56.814	-	-	0	-2.343	-5.705	-5.705	5.705			
	• Local Champion	36.720	36.720	35.334	-	-	0	-278	-1.386	-1.386	1.386			
	• Value Chain	25.799	25.799	21.480	-	-	-	-2.065	-4.319	-4.319	4.319			
2	MBG	44.521	44.521	44.357	410	100	-310	393	-164	-164	264			
	KUR	42.557	42.557	42.426	410	100	-310	490	-131	-131	231			
	Non KUR	1.963	1.963	1.931	-	-	0	-97	-32	-32	32			
3	PWG	45.791	45.791	47.496	2.531	4.708	2.177	1.577	1.705	1.705	3.003			
	Cilem	25.095	25.095	26.103	985	1.804	820	500	1.008	1.008	796			
	Gadai	20.696	20.696	21.393	1.547	2.904	1.357	1.077	697	697	2.207			
4	CFG	217.479	217.479	217.726	8.284	1.536	-6.748	-3.292	247	247	1.289			
	CF 1	77.433	77.433	77.629	8.066	370	-7.696	-255	196	196	174			
	Total Griya	68.869	68.869	69.145	7.900	370	-7.530	0	277	277	93			
	• Total Non Program	68.869	68.869	69.145	7.900	370	-7.530	9.653	277	277	93			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.484	166	-	-166	-255	-81	-81	81			
	CF 2	140.046	140.046	140.097	218	1.166	948	-3.037	52	52	1.114			
	Mitraguna & Others	138.654	138.654	138.713	218	1.166	948	-3.030	59	59	1.107			
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7			
	Total Pembiayaan	395.139	395.139	391.212	11.365	6.344	-5.021	-3.956	-3.927	-3.927	10.271			391.212

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	357	0,00%	0,00%	0,44%	357	357	357			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	357	0,00%	0,00%	0,63%	357	357	357			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	529	602	529	3.374	1,19%	1,19%	7,61%	2.845	2.845	2.772			
	KUR	427	498	427	3.284	1,00%	1,00%	7,74%	2.857	2.857	2.786			
	Non KUR	102	104	102	90	5,19%	5,19%	4,65%	(12)	(12)	(14)			
3	PWG	71	-	71	3.290	0,16%	0,16%	6,93%	3.218	3.218	3.290			
	Cilem	71	-	71	2.819	0,28%	0,28%	10,80%	2.748	2.748	2.819			
	Gadai	-	-	-	470	0,00%	0,00%	2,20%	470	470	470			
4	CFG	1.407	1.367	1.407	3.065	0,65%	0,65%	1,41%	1.659	1.659	1.699			
	CF 1	464	490	464	1.225	0,60%	0,60%	1,58%	762	762	735			
	Total Griya	230	227	230	957	0,33%	0,33%	1,38%	727	727	730			
	Oto	234	263	234	268	2,73%	2,73%	3,16%	34	34	6			
	CF 2	943	877	943	1.840	0,67%	0,67%	1,31%	897	897	964			
	Mitraguna & Others	943	877	943	1.840	0,68%	0,68%	1,33%	897	897	964			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.007	1.968	2.007	10.086	0,51%	0,51%	2,58%	8.080	8.080	8.118			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	42	42	42	42	0,05%	0,05%	0,05%	0	0	0			
	Linkage	42	42	42	42	0,17%	0,17%	0,17%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	237	440	237	237	0,53%	0,53%	0,53%	-	-	(203)			
	KUR	237	440	237	237	0,56%	0,56%	0,56%	-	-	(203)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.175	2.240	2.175	2.240	1,00%	1,00%	1,03%	65	65	(1)			
	CF 1	111	112	111	111	0,14%	0,14%	0,14%	-	-	(1)			
	Total Griya	111	112	111	111	0,16%	0,16%	0,16%	-	-	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.064	2.128	2.064	2.129	1,47%	1,47%	1,52%	65	65	0			
	Mitraguna & Others	2.064	2.128	2.064	2.129	1,49%	1,49%	1,53%	65	65	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.454	2.723	2.454	2.519	0,62%	0,62%	0,64%	65	65	(204)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	345.686	345.686	401.854	56.168	
2	Contribution Margin	23.898	23.898	21.663	(2.235)	9,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,90	3,28	3,31	0,03	0,42
CIF Payroll	1.172	1.916	2.061	145	889

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.873	2.003	(9.787)	130	214	11,99%	214	11,99%			
2	Tabungan	185.639	185.639	172.535	170.559	(3.448)	(1.977)	(15.081)	-8,12%	(15.081)	-8,12%			
3	Deposito	54.666	54.666	53.967	53.967	(5.147)	(0)	(699)	-1,28%	(699)	-1,28%			
	Total	242.093	242.093	228.375	226.528	(18.381)	(1.847)	(15.565)	-6,43%	(15.565)	-6,43%			
	CASA	187.428	187.428	174.409	172.561	(13.235)	(1.847)	(14.866)	-7,93%	(14.866)	-7,93%			
	(%) CASA	77,42%	77,42%	76,37%	76,18%									
	FDR	86,63%	86,63%	91,34%	92,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	4.129	4.149		20	133	3,31%	133	3,31%			
2	Giro ISE	405	405	803	810		7	406	100,28%	406	100,28%			
3	Tabungan ISE	3.611	3.611	3.326	3.338		12	(273)	-7,56%	(273)	-7,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	11	-	-	0	-1	0	0	(0)			
	Linkage	11	11	11	-	-	-	-1	0	0	(0)			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.147	10.147	10.006	310	-	-310	652	-141	-141	141			
	KUR	8.957	8.957	8.819	310	-	-310	675	-138	-138	138			
	Non KUR	1.190	1.190	1.188	-	-	0	-22	-2	-2	2			
3	PWG	38.209	38.209	38.842	3.576	7.409	3.833	3.105	633	633	6.776			
	Cilem	13.897	13.897	14.923	933	1.476	543	1.948	1.026	1.026	449			
	Gadai	24.312	24.312	23.919	2.643	5.933	3.290	1.157	-393	-393	6.326			
4	CFG	161.370	161.370	159.750	497	-	-497	1.927	-1.621	-1.621	1.621			
	CF 1	12.345	12.345	12.295	-	-	0	-23	-50	-50	50			
	Total Griya	11.349	11.349	11.311	-	-	0	0	-38	-38	38			
	• Total Non Program	10.738	10.738	10.701	-	-	0	178	-37	-37	37			
	• Program	611	611	610	-	-	0	-3	-1	-1	1			
	Oto	997	997	984	-	-	0	-23	-12	-12	12			
	CF 2	149.025	149.025	147.454	497	-	-497	1.950	-1.571	-1.571	1.571			
	Mitraguna & Others	134.691	134.691	133.258	442	-	-442	1.075	-1.433	-1.433	1.433			
	Pensiun	14.334	14.334	14.197	55	-	-55	874	-137	-137	137			
	Total Pembiayaan	209.737	209.737	208.609	4.383	7.409	3.026	5.683	-1.128	-1.128	8.537			208.609

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	180	188	180	307	1,78%	1,78%	3,06%	126	126	119			
	KUR	-	-	-	129	0,00%	0,00%	1,46%	129	129	129			
	Non KUR	180	188	180	178	15,15%	15,15%	14,97%	(2)	(2)	(10)			
3	PWG	15	-	15	761	0,04%	0,04%	1,96%	745	745	761			
	Cilem	15	-	15	330	0,11%	0,11%	2,21%	315	315	330			
	Gadai	-	-	-	431	0,00%	0,00%	1,80%	431	431	431			
4	CFG	2.209	3.194	2.209	11.909	1,37%	1,37%	7,45%	9.700	9.700	8.714			
	CF 1	50	67	50	154	0,40%	0,40%	1,26%	105	105	87			
	Total Griya	50	67	50	45	0,44%	0,44%	0,40%	(4)	(4)	(22)			
	Oto	-	-	-	109	0,00%	0,00%	11,06%	109	109	109			
	CF 2	2.159	3.127	2.159	11.754	1,45%	1,45%	7,97%	9.595	9.595	8.627			
	Mitraguna & Others	2.159	3.127	2.159	11.173	1,60%	1,60%	8,38%	9.014	9.014	8.046			
	Pensiun	-	-	-	581	0,00%	0,00%	4,09%	581	581	581			
	Total Pembiayaan	2.404	3.382	2.404	12.976	1,15%	1,15%	6,22%	10.572	10.572	9.593			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	4.272	3.493	4.272	3.882	2,65%	2,65%	2,43%	(390)	(390)	389			
	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	4.272	3.493	4.272	3.882	2,87%	2,87%	2,63%	(390)	(390)	389			
	Mitraguna & Others	4.272	3.493	4.272	3.882	3,17%	3,17%	2,91%	(390)	(390)	389			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.272	3.493	4.272	3.882	2,04%	2,04%	1,86%	(390)	(390)	389			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	264.224	264.224	245.338	(18.886)	
2	Contribution Margin	11.671	11.671	16.994	5.323	-45,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2.71	3.38	3.25	(0,13)	0,54
CIF Payroll	7.504	3.101	3.821	720	(3.683)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	310	313	(33)	3	27	9,60%	27	9,60%			
2	Tabungan	41.136	41.136	38.861	38.880	842	19	(2.256)	-5,48%	(2.256)	-5,48%			
3	Deposito	12.600	12.600	11.858	11.858	50	0	(742)	-5,89%	(742)	-5,89%			
	Total	54.022	54.022	51.029	51.051	859	22	(2.970)	-5,50%	(2.970)	-5,50%			
	CASA	41.422	41.422	39.171	39.193	809	22	(2.228)	-5,38%	(2.228)	-5,38%			
	(%) CASA	76,68%	76,68%	76,76%	76,77%									
	FDR	118,63%	118,63%	126,81%	126,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	547	550		3	43	8,49%	43	8,49%			
2	Giro ISE	2	2	1	1		0	(1)	-46,79%	(1)	-46,79%			
3	Tabungan ISE	505	505	546	549		3	44	8,70%	44	8,70%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	65	65	65	65		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	3.913	3.913	5.131	214	1.334	1.120	759	1.218	1.218	116			
	Cilem	3.913	3.913	5.131	214	1.334	1.120	759	1.218	1.218	116			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	60.175	60.175	59.581	588	-	-588	-207	-594	-594	594			
	CF 1	816	816	808	-	-	0	-4	-8	-8	8			
	Total Griya	266	266	266	-	-	0	0	0	0	-			
	• Total Non Program	266	266	266	-	-	0	-3	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8			
	CF 2	59.359	59.359	58.772	588	-	-588	-203	-586	-586	586			
	Mitraguna & Others	55.228	55.228	54.671	588	-	-588	120	-557	-557	557			
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29			
	Total Pembiayaan	64.088	64.088	64.712	802	1.334	532	552	623	623	710			64.712

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	806	1.961	806	7.186	1,34%	1,34%	12,06%	6.380	6.380	5.225			
	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	806	1.961	806	7.186	1,36%	1,36%	12,23%	6.380	6.380	5.225			
	Mitraguna & Others	806	1.961	806	7.186	1,46%	1,46%	13,14%	6.380	6.380	5.225			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	806	1.961	806	7.186	1,26%	1,26%	11,10%	6.380	6.380	5.225			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.678	3.608	1.678	1.684	2,79%	2,79%	2,83%	6	6	(1.924)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.678	3.608	1.678	1.684	2,83%	2,83%	2,87%	6	6	(1.924)			
	Mitraguna & Others	1.678	3.433	1.678	1.684	3,04%	3,04%	3,08%	6	6	(1.750)			
	Pensiun	-	174	-	-	0,00%	0,00%	0,00%	-	-	(174)			
	Total Pembiayaan	1.678	3.608	1.678	1.684	2,62%	2,62%	2,60%	6	6	(1.924)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	74.633	74.633	67.931	(6.702)	
2	Contribution Margin	1.330	1.330	4.472	3.142	-236,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,37	2,89	2,69	(0,19)	0,33
CIF Payroll	413	335	429	94	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	193.950	193.907	8.726	(43)	130.523	205,92%	130.523	205,92%			
2	Tabungan	129.618	129.618	127.860	128.086	3.397	226	(1.532)	-1,18%	(1.532)	-1,18%			
3	Deposito	142.400	142.400	18.893	18.893	(569)	0	(123.507)	-86,73%	(123.507)	-86,73%			
	Total	335.402	335.402	340.702	340.886	11.554	184	5.484	1,64%	5.484	1,64%			
	CASA	193.002	193.002	321.809	321.993	12.123	184	128.991	66,83%	128.991	66,83%			
	(%) CASA	57,54%	57,54%	94,45%	94,46%									
	FDR	67,45%	67,45%	67,08%	67,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	4.215	4.173		(42)	386	10,18%	386	10,18%			
2	Giro ISE	1.740	1.740	1.984	1.980		(4)	240	13,77%	240	13,77%			
3	Tabungan ISE	2.048	2.048	2.231	2.194		(38)	146	7,13%	146	7,13%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	• Local Champion	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	50.256	50.256	50.701	800	750	-50	108	445	445	305			
	KUR	48.058	48.058	48.555	800	750	-50	238	498	498	252			
	Non KUR	2.198	2.198	2.146	-	-	0	-130	-52	-52	52			
3	PWG	37.531	37.531	38.800	3.490	4.986	1.496	3.181	1.269	1.269	3.716			
	Cilem	15.345	15.345	16.436	761	1.451	691	799	1.091	1.091	360			
	Gadai	22.185	22.185	22.364	2.730	3.534	805	2.383	178	178	3.356			
4	CFG	136.373	136.373	136.496	491	933	442	1.065	124	124	809			
	CF 1	49.942	49.942	49.756	191	103	-88	-29	-186	-186	289			
	Total Griya	38.876	38.876	38.781	-	-	0	0	-95	-95	95			
	• Total Non Program	38.876	38.876	38.781	-	-	0	-171	-95	-95	95			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.975	191	103	-88	-29	-92	-92	195			
	CF 2	86.431	86.431	86.741	300	830	530	1.094	310	310	520			
	Mitraguna & Others	84.297	84.297	84.631	300	830	530	1.015	333	333	497			
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23			
	Total Pembiayaan	226.244	226.244	228.541	4.781	6.669	1.888	3.786	2.296	2.296	4.372			228.541

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	370	366	370	1.788	0,74%	0,74%	3,53%	1.418	1.418	1.422			
	KUR	265	250	265	1.570	0,55%	0,55%	3,23%	1.305	1.305	1.321			
	Non KUR	104	116	104	218	4,75%	4,75%	10,14%	113	113	102			
3	PWG	-	-	-	675	0,00%	0,00%	1,74%	675	675	675			
	Cilem	-	-	-	377	0,00%	0,00%	2,30%	377	377	377			
	Gadai	-	-	-	297	0,00%	0,00%	1,33%	297	297	297			
4	CFG	3.951	4.014	3.951	3.361	2,90%	2,90%	2,46%	(590)	(590)	(653)			
	CF 1	1.952	2.188	1.952	1.003	3,91%	3,91%	2,02%	(949)	(949)	(1.185)			
	Total Griya	1.918	2.032	1.918	157	4,93%	4,93%	0,40%	(1.761)	(1.761)	(1.875)			
	Oto	34	156	34	846	0,31%	0,31%	7,71%	812	812	690			
	CF 2	1.999	1.826	1.999	2.358	2,31%	2,31%	2,72%	359	359	531			
	Mitraguna & Others	1.999	1.826	1.999	2.358	2,37%	2,37%	2,79%	359	359	531			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.321	4.380	4.321	5.823	1,91%	1,91%	2,55%	1.503	1.503	1.444			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	58,99%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	58,99%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	378	0,68%	0,68%	0,74%	35	35	(49)			
	KUR	297	343	297	336	0,62%	0,62%	0,69%	39	39	(7)			
	Non KUR	45	84	45	42	2,04%	2,04%	1,94%	(3)	(3)	(42)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.065	1.155	1.065	1.065	0,78%	0,78%	0,78%	-	-	(90)			
	CF 1	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Total Griya	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.065	1.065	1.065	1.065	1,23%	1,23%	1,23%	-	-	0			
	Mitraguna & Others	1.065	1.065	1.065	1.065	1,26%	1,26%	1,26%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.907	3.082	2.907	2.942	1,28%	1,28%	1,29%	35	35	(139)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	199.917	199.917	336.777	136.860	
2	Contribution Margin	13.833	13.833	13.777	(56)	0,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,71	3,23	3,24	0,01	0,53
CIF Payroll	1.033	1.020	1.135	115	102

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.115	5.147	2.395	32	2.401	87,46%	2.401	87,46%			
2	Tabungan	88.775	88.775	81.373	81.713	(4.456)	340	(7.062)	-7,96%	(7.062)	-7,96%			
3	Deposito	92.663	92.663	92.185	91.935	3.200	(250)	(727)	-0,79%	(727)	-0,79%			
	Total	184.184	184.184	178.674	178.795	1.140	122	(5.388)	-2,93%	(5.388)	-2,93%			
	CASA	91.521	91.521	86.489	86.860	(2.061)	372	(4.661)	-5,09%	(4.661)	-5,09%			
	(%) CASA	49,69%	49,69%	48,41%	48,58%									
	FDR	84,13%	84,13%	86,66%	86,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	3.340	3.358		18	(3.334)	-49,82%	(3.334)	-49,82%			
2	Giro ISE	153	153	269	271		2	118	77,18%	118	77,18%			
3	Tabungan ISE	6.539	6.539	3.071	3.087		16	(3.452)	-52,79%	(3.452)	-52,79%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	34.594	34.594	34.508	400	150	-250	-298	-86	-86	236			
	KUR	32.406	32.406	32.270	400	100	-300	-57	-136	-136	236			
	Non KUR	2.188	2.188	2.238	-	50	50	-241	50	50	-			
3	PWG	10.768	10.768	11.286	878	839	-39	1.627	518	518	321			
	Cilem	10.768	10.768	11.286	878	839	-39	1.627	518	518	321			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	109.588	109.588	109.039	1.609	610	-999	1.593	-549	-549	1.159			
	CF 1	31.639	31.639	31.465	106	-	-106	521	-174	-174	174			
	Total Griya	20.586	20.586	20.536	-	-	0	0	-50	-50	50			
1	• Total Non Program	20.586	20.586	20.536	-	-	0	175	-50	-50	50			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.928	106	-	-106	521	-124	-124	124			
	CF 2	77.949	77.949	77.575	1.503	610	-893	1.073	-374	-374	984			
	Mitraguna & Others	74.206	74.206	73.860	1.503	610	-893	1.101	-346	-346	956			
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28			
	Total Pembiayaan	154.950	154.950	154.833	2.887	1.599	-1.288	2.922	-117	-117	1.716			154.833

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	38	110	38	1.523	0,11%	0,11%	4,41%	1.485	1.485	1.413			
	KUR	38	110	38	1.126	0,12%	0,12%	3,49%	1.088	1.088	1.016			
	Non KUR	-	-	-	396	0,00%	0,00%	17,71%	396	396	396			
3	PWG	16	-	16	324	0,15%	0,15%	2,87%	307	307	324			
	Cilem	16	-	16	324	0,15%	0,15%	2,87%	307	307	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	647	847	647	3.089	0,59%	0,59%	2,83%	2.442	2.442	2.243			
	CF 1	371	364	371	2.025	1,17%	1,17%	6,44%	1.654	1.654	1.661			
	Total Griya	-	207	-	1.005	0,00%	0,00%	4,89%	1.005	1.005	798			
	Oto	371	157	371	1.020	3,35%	3,35%	9,33%	649	649	863			
	CF 2	277	483	277	1.065	0,36%	0,36%	1,37%	788	788	582			
	Mitraguna & Others	277	483	277	1.065	0,37%	0,37%	1,44%	788	788	582			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	702	956	702	4.936	0,45%	0,45%	3,19%	4.234	4.234	3.979			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	KUR	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	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	386	387	386	577	0,35%	0,35%	0,53%	191	191	190			
	CF 1	203	203	203	203	0,64%	0,64%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	1,84%	1,84%	1,86%	-	-	-			
	CF 2	182	184	182	374	0,23%	0,23%	0,48%	191	191	190			
	Mitraguna & Others	182	184	182	374	0,25%	0,25%	0,51%	191	191	190			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	386	702	386	577	0,25%	0,25%	0,37%	191	191	(125)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	136.686	136.686	184.184	47.498	
2	Contribution Margin	5.714	5.714	8.590	2.876	-50,3%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	3.056	2.728	137	(328)	(88)	-3,14%	(88)	-3,14%			
2	Tabungan	92.939	92.939	87.291	87.803	(4.083)	512	(5.136)	-5,53%	(5.136)	-5,53%			
3	Deposito	27.705	27.705	27.624	27.599	160	(25)	(106)	-0,38%	(106)	-0,38%			
	Total	123.461	123.461	117.971	118.130	(3.786)	159	(5.331)	-4,32%	(5.331)	-4,32%			
	CASA	95.756	95.756	90.347	90.531	(3.946)	184	(5.225)	-5,46%	(5.225)	-5,46%			
	(%) CASA	77,56%	77,56%	76,58%	76,64%									
	FDR	85,59%	85,59%	90,20%	90,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	2.173	2.184		11	(378)	-14,75%	(378)	-14,75%			
2	Giro ISE	1.711	1.711	1.379	1.386		7	(324)	-18,96%	(324)	-18,96%			
3	Tabungan ISE	851	851	794	798		4	(54)	-6,29%	(54)	-6,29%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	123	123	123	123		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.282	6.282	6.647	480	410	-70	1.109	365	365	45			
	KUR	6.058	6.058	6.427	480	410	-70	1.116	369	369	41			
	Non KUR	224	224	220	-	-	0	-7	-4	-4	4			
3	PWG	19.948	19.948	20.921	1.557	3.222	1.665	849	973	973	2.250			
	Cilem	10.021	10.021	10.491	369	951	582	458	470	470	481			
	Gadai	9.927	9.927	10.430	1.188	2.271	1.083	390	503	503	1.769			
4	CFG	79.441	79.441	78.844	150	770	620	466	-597	-597	1.367			
	CF 1	33.220	33.220	32.538	-	-	0	-172	-682	-682	682			
	Total Griya	26.198	26.198	25.608	-	-	0	0	-590	-590	590			
	• Total Non Program	26.198	26.198	25.608	-	-	0	255	-590	-590	590			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.930	-	-	0	-172	-91	-91	91			
	CF 2	46.221	46.221	46.305	150	770	620	638	85	85	685			
	Mitraguna & Others	42.914	42.914	43.034	150	770	620	673	119	119	651			
	Pensiun	3.306	3.306	3.272	-	-	0	-35	-34	-34	34			
	Total Pembiayaan	105.671	105.671	106.412	2.187	4.402	2.215	2.423	741	741	3.661			106.412

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	31	98	31	93	0,49%	0,49%	1,40%	62	62	(5)			
	KUR	31	98	31	93	0,51%	0,51%	1,45%	62	62	(5)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	40	-	40	1.607	0,20%	0,20%	7,68%	1.567	1.567	1.607			
	Cilem	40	-	40	526	0,40%	0,40%	5,02%	487	487	526			
	Gadai	-	-	-	1.080	0,00%	0,00%	10,36%	1.080	1.080	1.080			
4	CFG	579	-	579	2.904	0,73%	0,73%	3,68%	2.325	2.325	2.904			
	CF 1	444	-	444	2.286	1,34%	1,34%	7,02%	1.842	1.842	2.286			
	Total Griya	444	-	444	1.970	1,69%	1,69%	7,69%	1.526	1.526	1.970			
	Oto	-	-	-	316	0,00%	0,00%	4,56%	316	316	316			
	CF 2	135	-	135	618	0,29%	0,29%	1,33%	483	483	618			
	Mitraguna & Others	135	-	135	618	0,31%	0,31%	1,44%	483	483	618			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	649	98	649	4.603	0,61%	0,61%	4,33%	3.954	3.954	4.506			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	70	71	70	67	1,12%	1,12%	1,00%	(4)	(4)	(5)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	70	71	70	67	31,44%	31,44%	30,33%	(4)	(4)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,54%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,81%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,03%	(8)	(8)	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%	2,05%	-	-	0			
	Mitraguna & Others	948	948	948	948	2,21%	2,21%	2,20%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.289	1.296	1.289	1.278	1,22%	1,22%	1,20%	(11)	(11)	(18)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	13.246	13.393	5.446	147	1.143	9,33%	1.143	9,33%			
2	Tabungan	124.484	124.484	113.339	113.263	(267)	(76)	(11.221)	-9,01%	(11.221)	-9,01%			
3	Deposito	43.866	43.866	44.035	44.375	(102)	340	509	1,16%	509	1,16%			
	Total	180.599	180.599	170.620	171.031	5.077	411	(9.568)	-5,30%	(9.568)	-5,30%			
	CASA	136.734	136.734	126.585	126.656	5.179	71	(10.077)	-7,37%	(10.077)	-7,37%			
	(%) CASA	75,71%	75,71%	74,19%	74,05%									
	FDR	116,12%	116,12%	122,97%	122,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.606	4.653		47	41	0,88%	41	0,88%			
2	Giro ISE	2.691	2.691	2.723	2.767		45	77	2,85%	77	2,85%			
3	Tabungan ISE	1.791	1.791	1.753	1.755		2	(36)	-2,00%	(36)	-2,00%			
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.295	36.295	35.900	750	-	-750	468	-395	-395	395			
	KUR	34.990	34.990	34.612	750	-	-750	648	-379	-379	379			
	Non KUR	1.305	1.305	1.288	-	-	0	-179	-17	-17	17			
3	PWG	32.837	32.837	34.065	2.444	5.445	3.000	1.022	1.228	1.228	4.217			
	Cilem	12.268	12.268	12.756	758	1.167	409	863	488	488	679			
	Gadai	20.569	20.569	21.309	1.687	4.278	2.591	159	740	740	3.538			
4	CFG	140.577	140.577	139.839	2.491	242	-2.249	4.044	-737	-737	979			
	CF 1	40.084	40.084	39.889	535	-	-535	294	-196	-196	196			
	Total Griya	34.129	34.129	34.047	400	-	-400	0	-81	-81	81			
	• Total Non Program	34.129	34.129	34.047	400	-	-400	79	-81	-81	81			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.841	135	-	-135	294	-114	-114	114			
	CF 2	100.492	100.492	99.951	1.956	242	-1.714	3.751	-542	-542	784			
	Mitraguna & Others	74.331	74.331	74.000	1.890	187	-1.703	3.354	-330	-330	517			
	Pensiun	26.162	26.162	25.950	66	55	-11	397	-212	-212	267			
	Total Pembiayaan	209.709	209.709	209.804	5.685	5.687	2	5.534	96	96	5.591			209.804

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	776	869	776	2.239	2,14%	2,14%	6,24%	1.462	1.462	1.369			
	KUR	670	761	670	2.101	1,92%	1,92%	6,07%	1.430	1.430	1.340			
	Non KUR	106	109	106	138	8,12%	8,12%	10,72%	32	32	29			
3	PWG	-	-	-	523	0,00%	0,00%	1,54%	523	523	523			
	Cilem	-	-	-	169	0,00%	0,00%	1,32%	169	169	169			
	Gadai	-	-	-	354	0,00%	0,00%	1,66%	354	354	354			
4	CFG	1.040	1.255	1.040	4.966	0,74%	0,74%	3,55%	3.927	3.927	3.711			
	CF 1	95	95	95	2.136	0,24%	0,24%	5,35%	2.040	2.040	2.041			
	Total Griya	-	-	-	1.862	0,00%	0,00%	5,47%	1.862	1.862	1.862			
	Oto	95	95	95	274	1,60%	1,60%	4,68%	178	178	179			
	CF 2	944	1.160	944	2.830	0,94%	0,94%	2,83%	1.886	1.886	1.670			
	Mitraguna & Others	944	650	944	2.433	1,27%	1,27%	3,29%	1.489	1.489	1.784			
	Pensiun	-	511	-	397	0,00%	0,00%	1,53%	397	397	(114)			
	Total Pembiayaan	1.816	2.124	1.816	7.728	0,87%	0,87%	3,68%	5.912	5.912	5.603			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	273	308	273	473	0,75%	0,75%	1,32%	199	199	164			
	KUR	250	177	250	449	0,71%	0,71%	1,30%	199	199	272			
	Non KUR	23	131	23	23	1,77%	1,77%	1,79%	-	-	(108)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.433	2.440	2.433	2.510	1,73%	1,73%	1,79%	77	77	70			
	CF 1	1.589	1.589	1.589	1.589	3,96%	3,96%	3,98%	-	-	(0)			
	Total Griya	1.357	1.357	1.357	1.357	3,98%	3,98%	3,99%	-	-	(0)			
	Oto	232	232	232	232	3,90%	3,90%	3,98%	-	-	-			
	CF 2	844	851	844	921	0,84%	0,84%	0,92%	77	77	70			
	Mitraguna & Others	527	534	527	604	0,71%	0,71%	0,82%	77	77	70			
	Pensiun	317	317	317	317	0,15%	0,15%	1,22%	-	-	(0)			
	Total Pembiayaan	2.706	2.748	2.706	2.982	1,29%	1,29%	1,42%	276	276	234			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	193.297	193.297	225.347	32.050	
2	Contribution Margin	6.941	6.941	9.858	2.917	-42,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,50	3,03	3,08	0,05	0,58
CIF Payroll	1.589	1.542	1.575	33	(14)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	9.484	9.317	2.227	(167)	1.874	25,18%	1.874	25,18%			
2	Tabungan	156.767	156.767	151.565	151.471	(368)	(94)	(5.296)	-3,38%	(5.296)	-3,38%			
3	Deposito	138.100	138.100	138.360	138.419	(205)	59	319	0,23%	319	0,23%			
	Total	302.310	302.310	299.409	299.207	1.654	(202)	(3.103)	-1,03%	(3.103)	-1,03%			
	CASA	164.210	164.210	161.049	160.788	1.859	(261)	(3.422)	-2,08%	(3.422)	-2,08%			
	(%) CASA	54,32%	54,32%	53,79%	53,74%									
	FDR	60,96%	60,96%	62,16%	62,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.760	4.787		27	(225)	-4,49%	(225)	-4,49%			
2	Giro ISE	910	910	922	924		2	15	1,60%	15	1,60%			
3	Tabungan ISE	4.103	4.103	3.838	3.863		25	(240)	-5,84%	(240)	-5,84%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	231	231	231	231		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	39.024	39.024	39.030	650	400	-250	82	5	5	395			
	KUR	37.140	37.140	37.156	650	400	-250	164	15	15	385			
	Non KUR	1.884	1.884	1.874	-	-	0	-82	-10	-10	10			
3	PWG	14.951	14.951	15.860	514	1.409	895	933	909	909	500			
	Cilem	14.951	14.951	15.860	514	1.409	895	933	909	909	500			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	130.319	130.319	131.208	2.069	2.197	128	1.170	889	889	1.307			
	CF 1	27.600	27.600	28.255	139	827	688	178	655	655	172			
	Total Griya	21.447	21.447	21.360	-	-	0	0	-88	-88	88			
	• Total Non Program	21.447	21.447	21.360	-	-	0	-145	-88	-88	88			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.896	139	827	688	178	742	742	84			
	CF 2	102.719	102.719	102.953	1.930	1.370	-560	992	234	234	1.136			
	Mitraguna & Others	102.046	102.046	102.286	1.930	1.370	-560	927	240	240	1.130			
	Pensiun	673	673	666	-	-	0	65	-6	-6	6			
	Total Pembiayaan	184.294	184.294	186.098	3.232	4.005	773	2.185	1.803	1.803	2.202			186.098

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	865	924	865	4.276	2,22%	2,22%	10,96%	3.411	3.411	3.352			
	KUR	859	854	859	4.150	2,31%	2,31%	11,17%	3.292	3.292	3.296			
	Non KUR	7	70	7	125	0,35%	0,35%	6,69%	119	119	55			
3	PWG	-	-	-	473	0,00%	0,00%	2,98%	473	473	473			
	Cilem	-	-	-	473	0,00%	0,00%	2,98%	473	473	473			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	691	1.095	691	1.676	0,53%	0,53%	1,28%	986	986	581			
	CF 1	360	965	360	535	1,30%	1,30%	1,89%	175	175	(430)			
	Total Griya	217	567	217	370	1,01%	1,01%	1,73%	154	154	(196)			
	Oto	143	398	143	165	2,33%	2,33%	2,39%	21	21	(234)			
	CF 2	331	130	331	1.141	0,32%	0,32%	1,11%	811	811	1.011			
	Mitraguna & Others	331	130	331	1.141	0,32%	0,32%	1,12%	811	811	1.011			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.556	2.019	1.556	6.425	0,84%	0,84%	3,45%	4.870	4.870	4.406			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.103	1.626	1.103	1.275	2,83%	2,83%	3,27%	172	172	(352)			
	KUR	928	1.506	928	1.100	2,50%	2,50%	2,96%	172	172	(406)			
	Non KUR	175	120	175	175	9,27%	9,27%	9,32%	-	-	55			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	630	633	630	630	0,48%	0,48%	0,48%	-	-	(4)			
	CF 1	557	559	557	557	2,02%	2,02%	1,97%	-	-	(2)			
	Total Griya	557	559	557	557	2,60%	2,60%	2,61%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	72	74	72	72	0,07%	0,07%	0,07%	-	-	(2)			
	Mitraguna & Others	72	74	72	72	0,07%	0,07%	0,07%	-	-	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.733	2.259	1.733	1.904	0,94%	0,94%	1,02%	172	172	(355)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	102.084	102.565	57.068	481	3.002	3,02%	3.002	3,02%			
2	Tabungan	154.868	154.868	152.222	151.281	643	(941)	(3.587)	-2,32%	(3.587)	-2,32%			
3	Deposito	123.913	123.913	144.599	144.662	(210)	63	20.749	16,74%	20.749	16,74%			
	Total	378.344	378.344	398.906	398.508	57.501	(397)	20.164	5,33%	20.164	5,33%			
	CASA	254.431	254.431	254.306	253.846	57.711	(460)	(585)	-0,23%	(585)	-0,23%			
	(%) CASA	67,25%	67,25%	63,75%	63,70%									
	FDR	28,76%	28,76%	27,15%	27,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	8.039	8.076		37	951	13,35%	951	13,35%			
2	Giro ISE	3.723	3.723	4.419	4.455		36	732	19,65%	732	19,65%			
3	Tabungan ISE	3.401	3.401	3.619	3.621		2	220	6,46%	220	6,46%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	127	127	127	127		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	10.716	10.716	10.910	416	533	117	181	193	193	340			
	Cilem	10.716	10.716	10.910	416	533	117	181	193	193	340			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	98.092	98.092	97.396	736	-	-736	2.628	-696	-696	696			
	CF 1	75.967	75.967	75.593	476	-	-476	737	-374	-374	374			
	Total Griya	65.859	65.859	65.637	322	-	-322	0	-222	-222	222			
	• Total Non Program	63.867	63.867	63.648	322	-	-322	71	-218	-218	218			
	• Program	1.992	1.992	1.989	-	-	0	164	-3	-3	3			
	Oto	10.108	10.108	9.956	154	-	-154	737	-152	-152	152			
	CF 2	22.125	22.125	21.803	260	-	-260	1.891	-322	-322	322			
	Mitraguna & Others	21.946	21.946	21.624	140	-	-140	1.724	-322	-322	322			
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1			
	Total Pembiayaan	108.808	108.808	108.305	1.152	533	-619	2.809	-503	-503	1.036			108.305

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	-	-	-	102	0,00%	0,00%	0,93%	102	102	102			
	Cilem	-	-	-	102	0,00%	0,00%	0,93%	102	102	102			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.374	3.029	2.374	2.195	2,42%	2,42%	2,25%	(180)	(180)	(834)			
	CF 1	2.374	3.029	2.374	1.847	3,13%	3,13%	2,44%	(527)	(527)	(1.181)			
	Total Griya	2.208	2.856	2.208	1.240	3,35%	3,35%	1,89%	(969)	(969)	(1.616)			
	Oto	166	173	166	608	1,64%	1,64%	6,11%	442	442	435			
	CF 2	-	-	-	347	0,00%	0,00%	1,59%	347	347	347			
	Mitraguna & Others	-	-	-	347	0,00%	0,00%	1,61%	347	347	347			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.374	3.029	2.374	2.296	2,18%	2,18%	2,12%	(78)	(78)	(732)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	534	534	534	1.847	0,54%	0,54%	1,90%	1.313	1.313	1.313			
	CF 1	496	496	496	1.809	0,65%	0,65%	2,39%	1.313	1.313	1.313			
	Total Griya	496	496	496	1.809	0,75%	0,75%	2,76%	1.313	1.313	1.313			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	38	38	38	38	0,17%	0,17%	0,17%	-	-	-			
	Mitraguna & Others	38	38	38	38	0,17%	0,17%	0,18%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	534	534	534	1.847	0,49%	0,49%	1,71%	1.313	1.313	1.313			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	231.570	231.570	378.344	146.774	
2	Contribution Margin	6.760	6.760	7.851	1.091	-16,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,50	2,94	2,86	(0,07)	0,36
CIF Payroll	1.714	1.740	2.117	377	403

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	6.734	6.642	(172)	(92)	(78)	-1,16%	(78)	-1,16%			
2	Tabungan	83.133	83.133	78.613	79.311	1.796	698	(3.822)	-4,60%	(3.822)	-4,60%			
3	Deposito	20.186	20.186	21.336	21.326	98	(10)	1.140	5,65%	1.140	5,65%			
	Total	110.039	110.039	106.682	107.278	1.723	596	(2.761)	-2,51%	(2.761)	-2,51%			
	CASA	89.853	89.853	85.346	85.953	1.624	606	(3.900)	-4,34%	(3.900)	-4,34%			
	(%) CASA	81,66%	81,66%	80,00%	80,12%									
	FDR	184,72%	184,72%	191,72%	190,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	7.766	7.810		44	(472)	-5,70%	(472)	-5,70%			
2	Giro ISE	1.413	1.413	1.624	1.650		26	237	16,78%	237	16,78%			
3	Tabungan ISE	6.869	6.869	6.142	6.160		18	(709)	-10,33%	(709)	-10,33%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.821	10.821	10.719	-	-	0	-420	-102	-102	102			
	KUR	7.910	7.910	7.819	-	-	0	-391	-91	-91	91			
	Non KUR	2.911	2.911	2.900	-	-	0	-29	-12	-12	12			
3	PWG	25.288	25.288	26.680	2.020	4.311	2.291	1.389	1.392	1.392	2.919			
	Cilem	12.126	12.126	12.570	576	886	310	768	444	444	442			
	Gadai	13.162	13.162	14.110	1.444	3.425	1.981	621	948	948	2.477			
4	CFG	167.159	167.159	167.134	1.020	1.970	950	2.652	-24	-24	1.994			
	CF 1	8.617	8.617	8.571	-	-	0	-111	-47	-47	47			
	Total Griya	5.143	5.143	5.125	-	-	0	0	-18	-18	18			
	• Total Non Program	5.143	5.143	5.125	-	-	0	-42	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.446	-	-	0	-111	-29	-29	29			
	CF 2	158.541	158.541	158.564	1.020	1.970	950	2.763	22	22	1.948			
	Mitraguna & Others	149.853	149.853	149.966	1.020	1.970	950	2.855	113	113	1.857			
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90			
	Total Pembiayaan	203.268	203.268	204.533	3.040	6.281	3.241	3.622	1.266	1.266	5.016			204.533

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	1.138	1.281	1.138	2.428	10,52%	10,52%	22,66%	1.291	1.291	1.147			
	KUR	716	765	716	1.875	9,05%	9,05%	23,98%	1.160	1.160	1.110			
	Non KUR	422	517	422	553	14,51%	14,51%	19,08%	131	131	37			
3	PWG	-	-	-	525	0,00%	0,00%	1,97%	525	525	525			
	Cilem	-	-	-	257	0,00%	0,00%	2,04%	257	257	257			
	Gadai	-	-	-	268	0,00%	0,00%	1,90%	268	268	268			
4	CFG	265	290	265	4.304	0,16%	0,16%	2,58%	4.039	4.039	4.014			
	CF 1	-	-	-	853	0,00%	0,00%	9,95%	853	853	853			
	Total Griya	-	-	-	558	0,00%	0,00%	10,88%	558	558	558			
	Oto	-	-	-	295	0,00%	0,00%	8,56%	295	295	295			
	CF 2	265	290	265	3.451	0,17%	0,17%	2,18%	3.187	3.187	3.161			
	Mitraguna & Others	265	290	265	3.451	0,18%	0,18%	2,30%	3.187	3.187	3.161			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.402	1.572	1.402	7.258	0,69%	0,69%	3,55%	5.855	5.855	5.686			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	945	962	945	966	8,74%	8,74%	9,01%	21	21	4			
	KUR	808	824	808	828	10,21%	10,21%	10,59%	21	21	5			
	Non KUR	138	138	138	138	4,73%	4,73%	4,75%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	941	941	941	941	0,56%	0,56%	0,56%	-	-	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	941	941	941	941	0,59%	0,59%	0,59%	-	-	0			
	Mitraguna & Others	941	941	941	941	0,63%	0,63%	0,63%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.887	1.903	1.887	1.907	0,93%	0,93%	0,93%	21	21	4			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	176.155	176.155	210.655	34.500	
2	Contribution Margin	9.134	9.134	9.978	844	-9,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,17	3,58	3,53	(0,05)	0,36
CIF Payroll	1.365	1.150	1.265	115	(100)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.436	2.717	2.659	281	325	13,60%	325	13,60%			
2	Tabungan	72.031	72.031	66.263	66.653	(1.174)	391	(5.377)	-7,47%	(5.377)	-7,47%			
3	Deposito	7.035	7.035	7.103	7.104	(191)	0	69	0,98%	69	0,98%			
	Total	81.457	81.457	75.802	76.474	1.294	672	(4.983)	-6,12%	(4.983)	-6,12%			
	CASA	74.422	74.422	68.699	69.370	1.486	671	(5.052)	-6,79%	(5.052)	-6,79%			
	(%) CASA	91,36%	91,36%	90,63%	90,71%									
	FDR	83,35%	83,35%	89,72%	88,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.576	3.581		6	(100)	-2,73%	(100)	-2,73%			
2	Giro ISE	473	473	472	472		0	(1)	-0,23%	(1)	-0,23%			
3	Tabungan ISE	3.209	3.209	3.104	3.109		6	(99)	-3,10%	(99)	-3,10%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	135	135	135	135		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	6.472	6.472	6.994	402	703	301	951	522	522	181			
	Cilem	6.472	6.472	6.994	402	703	301	951	522	522	181			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	61.424	61.424	61.016	305	235	-70	1.351	-408	-408	643			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	61.424	61.424	61.016	305	235	-70	1.351	-408	-408	643			
	Mitraguna & Others	56.414	56.414	56.049	305	235	-70	1.040	-365	-365	600			
	Pensiun	5.010	5.010	4.966	-	-	0	311	-44	-44	44			
	Total Pembiayaan	67.896	67.896	68.010	707	938	231	2.302	113	113	825			68.010

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	-	-	-	40	0,00%	0,00%	0,58%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,58%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.025	0,00%	0,00%	1,68%	1.025	1.025	1.025			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	1.025	0,00%	0,00%	1,68%	1.025	1.025	1.025			
	Mitraguna & Others	-	-	-	931	0,00%	0,00%	1,66%	931	931	931			
	Pensiun	-	-	-	93	0,00%	0,00%	1,88%	93	93	93			
	Total Pembiayaan	-	-	-	1.065	0,00%	0,00%	1,57%	1.065	1.065	1.065			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	205	207	205	205	0,33%	0,33%	0,34%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	205	207	205	205	0,33%	0,33%	0,34%	-	-	(1)			
	Mitraguna & Others	205	207	205	205	0,36%	0,36%	0,37%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	205	207	205	205	0,30%	0,30%	0,30%	-	-	(1)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	72.064	72.064	83.011	10.947	
2	Contribution Margin	3.362	3.362	4.017	655	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,19	3,43	3,47	0,04	0,28
CIF Payroll	650	1.207	1.337	130	687

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.990	4.007	403	17	(648)	-13,92%	(648)	-13,92%			
2	Tabungan	158.998	158.998	152.950	151.108	(819)	(1.842)	(7.890)	-4,96%	(7.890)	-4,96%			
3	Deposito	27.122	27.122	25.294	25.294	194	0	(1.828)	-6,74%	(1.828)	-6,74%			
	Total	190.774	190.774	182.234	180.409	(222)	(1.825)	(10.366)	-5,43%	(10.366)	-5,43%			
	CASA	163.652	163.652	156.940	155.114	(416)	(1.825)	(8.538)	-5,22%	(8.538)	-5,22%			
	(%) CASA	85,78%	85,78%	86,12%	85,98%									
	FDR	159,46%	159,46%	166,67%	168,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	1.940	1.940		0	257	15,27%	257	15,27%			
2	Giro ISE	917	917	1.083	1.087		5	171	18,61%	171	18,61%			
3	Tabungan ISE	766	766	857	852		(5)	86	11,27%	86	11,27%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	45	-	-	0	-1	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	45	45	45	-	-	0	-1	-0	-0	0			
	• Local Champion	45	45	45	-	-	0	-1	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.675	6.675	6.728	150	75	-75	183	53	53	22			
	KUR	6.410	6.410	6.463	150	75	-75	188	53	53	22			
	Non KUR	265	265	265	-	-	0	-6	0	0	-			
3	PWG	50.693	50.693	53.246	2.054	4.008	1.954	2.501	2.554	2.554	1.455			
	Cilem	50.693	50.693	53.246	2.054	4.008	1.954	2.501	2.554	2.554	1.455			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	246.792	246.792	243.719	1.254	800	-454	1.015	-3.073	-3.073	3.873			
	CF 1	8.650	8.650	8.592	-	-	0	38	-58	-58	58			
	Total Griya	6.713	6.713	6.700	-	-	0	0	-13	-13	13			
	• Total Non Program	6.572	6.572	6.560	-	-	0	-103	-12	-12	12			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.891	-	-	0	38	-46	-46	46			
	CF 2	238.142	238.142	235.127	1.254	800	-454	977	-3.015	-3.015	3.815			
	Mitraguna & Others	212.823	212.823	209.994	1.090	800	-290	1.228	-2.829	-2.829	3.629			
	Pensiun	25.319	25.319	25.133	164	-	-164	-252	-186	-186	186			
	Total Pembiayaan	304.205	304.205	303.738	3.458	4.883	1.425	3.698	-467	-467	5.350			303.738

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	57	145	57	154	0,86%	0,86%	2,29%	97	97	9			
	KUR	57	145	57	154	0,89%	0,89%	2,38%	97	97	9			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	48	-	48	524	0,10%	0,10%	0,98%	476	476	524			
	Cilem	48	-	48	524	0,10%	0,10%	0,98%	476	476	524			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.240	3.375	3.240	9.398	1,31%	1,31%	3,86%	6.159	6.159	6.024			
	CF 1	572	753	572	740	6,61%	6,61%	8,61%	168	168	(14)			
	Total Griya	572	753	572	522	8,51%	8,51%	7,80%	(49)	(49)	(231)			
	Oto	-	-	-	217	0,00%	0,00%	11,49%	217	217	217			
	CF 2	2.668	2.621	2.668	8.659	1,12%	1,12%	3,68%	5.991	5.991	6.037			
	Mitraguna & Others	2.668	2.621	2.668	8.313	1,25%	1,25%	3,96%	5.644	5.644	5.691			
	Pensiun	-	-	-	346	0,00%	0,00%	1,38%	346	346	346			
	Total Pembiayaan	3.345	3.520	3.345	10.076	1,10%	1,10%	3,32%	6.731	6.731	6.557			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	3.292	3.293	3.292	3.612	1,33%	1,33%	1,48%	320	320	320			
	CF 1	357	429	357	356	4,13%	4,13%	4,14%	(1)	(1)	(73)			
	Total Griya	357	429	357	356	5,32%	5,32%	5,31%	(1)	(1)	(73)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.935	2.864	2.935	3.257	1,23%	1,23%	1,39%	321	321	393			
	Mitraguna & Others	2.935	2.864	2.935	3.257	1,38%	1,38%	1,55%	321	321	393			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.292	3.293	3.292	3.612	1,08%	1,08%	1,19%	320	320	320			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	185.257	185.257	310.568	125.311	
2	Contribution Margin	6.968	6.968	12.190	5.222	-74,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,07	3,44	3,42	(0,02)	0,35
CIF Payroll	812	1.459	1.568	109	756

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	264	159	(214)	(105)	(152)	-48,85%	(152)	-48,85%			
2	Tabungan	51.204	51.204	46.738	46.155	535	(583)	(5.049)	-9,86%	(5.049)	-9,86%			
3	Deposito	41.957	41.957	42.467	42.317	(9.989)	(150)	361	0,86%	361	0,86%			
	Total	93.472	93.472	89.469	88.632	(9.667)	(837)	(4.840)	-5,18%	(4.840)	-5,18%			
	CASA	51.516	51.516	47.002	46.315	322	(687)	(5.201)	-10,10%	(5.201)	-10,10%			
	(%) CASA	55,11%	55,11%	52,53%	52,26%									
	FDR	104,53%	104,53%	108,16%	109,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	970	962		(8)	15	1,59%	15	1,59%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	969	961		(8)	15	1,60%	15	1,60%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	16.820	16.820	17.030	600	380	-220	600	211	211	169			
	KUR	16.338	16.338	16.550	600	380	-220	622	211	211	169			
	Non KUR	481	481	481	-	-	0	-21	-1	-1	1			
3	PWG	7.075	7.075	7.224	227	324	97	184	149	149	175			
	Cilem	7.075	7.075	7.224	227	324	97	184	149	149	175			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	73.812	73.812	72.517	167	255	88	-2.060	-1.295	-1.295	1.550			
	CF 1	12.914	12.914	13.053	167	185	18	461	139	139	46			
	Total Griya	11.295	11.295	11.451	60	185	125	0	156	156	29			
	• Total Non Program	5.334	5.334	5.493	60	185	125	193	159	159	26			
	• Program	5.961	5.961	5.958	-	-	0	324	-3	-3	3			
	Oto	1.620	1.620	1.602	107	-	-107	461	-18	-18	18			
	CF 2	60.898	60.898	59.464	-	70	70	-2.521	-1.434	-1.434	1.504			
	Mitraguna & Others	58.278	58.278	56.869	-	70	70	-2.344	-1.409	-1.409	1.479			
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25			
	Total Pembiayaan	97.707	97.707	96.771	994	959	-36	-1.276	-936	-936	1.895			96.771

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	283	278	933	1,65%	1,65%	5,48%	655	655	651			
	KUR	278	240	278	850	1,70%	1,70%	5,14%	572	572	610			
	Non KUR	-	43	-	84	0,00%	0,00%	17,38%	84	84	40			
3	PWG	-	-	-	62	0,00%	0,00%	0,85%	62	62	62			
	Cilem	-	-	-	62	0,00%	0,00%	0,85%	62	62	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	7.351	1,77%	1,77%	10,14%	6.042	6.042	5.395			
	CF 1	-	177	-	176	0,00%	0,00%	1,35%	176	176	(0)			
	Total Griya	-	177	-	176	0,00%	0,00%	1,54%	176	176	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.309	1.779	1.309	7.174	2,15%	2,15%	12,06%	5.866	5.866	5.395			
	Mitraguna & Others	1.309	1.779	1.309	7.001	2,25%	2,25%	12,31%	5.692	5.692	5.221			
	Pensiun	-	-	-	173	0,00%	0,00%	6,68%	173	173	173			
	Total Pembiayaan	1.587	2.239	1.587	8.346	1,62%	1,62%	8,62%	6.759	6.759	6.107			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	107	107	107	105	0,63%	0,63%	0,61%	(2)	(2)	(2)			
	KUR	70	70	70	68	0,43%	0,43%	0,41%	(2)	(2)	(2)			
	Non KUR	37	37	37	37	7,64%	7,64%	7,65%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.217	4.226	2.217	2.217	3,00%	3,00%	3,06%	-	-	(2.009)			
	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	2.217	4.226	2.217	2.217	3,64%	3,64%	3,73%	-	-	(2.009)			
	Mitraguna & Others	2.217	4.226	2.217	2.217	3,80%	3,80%	3,90%	-	-	(2.009)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.324	4.333	2.324	2.322	2,38%	2,38%	2,40%	(2)	(2)	(2.011)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	90.194	90.194	100.642	10.448	
2	Contribution Margin	2.111	2.111	2.737	626	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,86	2,82	2,83	0,01	(0,03)
CIF Payroll	594	810	999	189	405

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	4.288	3.819	(1.108)	(469)	(1.392)	-26,72%	(1.392)	-26,72%			
2	Tabungan	100.387	100.387	88.091	88.088	(12.470)	(2)	(12.298)	-12,25%	(12.298)	-12,25%			
3	Deposito	13.976	13.976	13.696	13.696	607	0	(279)	-2,00%	(279)	-2,00%			
	Total	119.574	119.574	106.075	105.604	(12.970)	(471)	(13.970)	-11,68%	(13.970)	-11,68%			
	CASA	105.598	105.598	92.379	91.908	(13.578)	(471)	(13.691)	-12,96%	(13.691)	-12,96%			
	(%) CASA	88,31%	88,31%	87,09%	87,03%									
	FDR	55,17%	55,17%	62,11%	62,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.475	7.483		8	(14)	-0,19%	(14)	-0,19%			
2	Giro ISE	754	754	788	784		(4)	30	3,94%	30	3,94%			
3	Tabungan ISE	6.743	6.743	6.686	6.699		12	(44)	-0,66%	(44)	-0,66%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	156	156	156	156		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	595	-	-	0	-24	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	595	595	595	-	-	0	-24	-0	-0	0			
	• Local Champion	595	595	595	-	-	0	-24	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.646	15.646	15.576	150	-	-150	1.477	-70	-70	70			
	KUR	14.577	14.577	14.513	150	-	-150	1.505	-64	-64	64			
	Non KUR	1.069	1.069	1.063	-	-	0	-28	-5	-5	5			
3	PWG	11.732	11.732	11.830	378	503	125	340	98	98	405			
	Cilem	11.732	11.732	11.830	378	503	125	340	98	98	405			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	37.993	37.993	37.878	660	240	-420	577	-115	-115	355			
	CF 1	17.776	17.776	17.621	389	-	-389	39	-155	-155	155			
	Total Griya	8.967	8.967	8.936	-	-	0	0	-32	-32	32			
	• Total Non Program	7.001	7.001	6.971	-	-	0	176	-31	-31	31			
	• Program	1.966	1.966	1.965	-	-	0	173	-1	-1	1			
	Oto	8.809	8.809	8.686	389	-	-389	39	-123	-123	123			
	CF 2	20.216	20.216	20.256	271	240	-31	538	40	40	200			
	Mitraguna & Others	19.433	19.433	19.476	145	240	95	488	43	43	197			
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3			
	Total Pembiayaan	65.965	65.965	65.879	1.188	743	-445	2.370	-87	-87	830			65.879

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	-	-	-	276	0,00%	0,00%	1,77%	276	276	276			
	KUR	-	-	-	276	0,00%	0,00%	1,90%	276	276	276			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	104	-	104	393	0,89%	0,89%	3,32%	289	289	393			
	Cilem	104	-	104	393	0,89%	0,89%	3,32%	289	289	393			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	284	726	284	831	0,75%	0,75%	2,20%	548	548	106			
	CF 1	284	708	284	536	1,60%	1,60%	3,04%	253	253	(172)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	284	708	284	536	3,22%	3,22%	6,17%	253	253	(172)			
	CF 2	-	17	-	295	0,00%	0,00%	1,46%	295	295	278			
	Mitraguna & Others	-	17	-	295	0,00%	0,00%	1,52%	295	295	278			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	388	726	388	1.500	0,59%	0,59%	2,28%	1.112	1.112	774			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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	-	100	-	167	0,00%	0,00%	0,44%	167	167	67			
	CF 1	-	100	-	167	0,00%	0,00%	0,95%	167	167	67			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	100	-	167	0,00%	0,00%	1,92%	167	167	67			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	100	-	167	0,00%	0,00%	0,25%	167	167	67			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	109.038	109.038	119.574	10.536	
2	Contribution Margin	2.877	2.877	4.725	1.848	-64,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,94	3,26	3,25	(0,01)	0,31
CIF Payroll	757	510	568	58	(189)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25	Growth (1-14 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.036	1.036	(68)	0	(0)	-0,01%	(0)	-0,01%			
2	Tabungan	34.954	34.954	33.328	33.458	1.524	130	(1.496)	-4,28%	(1.496)	-4,28%			
3	Deposito	2.425	2.425	2.425	2.425	0	0	0	0,00%	0	0,00%			
	Total	38.416	38.416	36.790	36.920	1.457	130	(1.496)	-3,89%	(1.496)	-3,89%			
	CASA	35.991	35.991	34.365	34.495	1.457	130	(1.496)	-4,16%	(1.496)	-4,16%			
	(%) CASA	93,69%	93,69%	93,41%	93,43%									
	FDR	3,05%	3,05%	3,41%	3,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	89	89		0	15	20,37%	15	20,37%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	74	74	89	89		0	15	20,37%	15	20,37%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	46	46	46	46		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	928	928	1.016	57	120	63	14	88	88	33			
	Cilem	928	928	1.016	57	120	63	14	88	88	33			
	Gadai	-	-	-	-	-	0	0	0	0	-			
4	CFG	243	243	240	10	-	-10	7	-3	-3	3			
	CF 1	-	-	-	-	-	0	0	0	0	-			
	Total Griya	-	-	-	-	-	0	0	0	0	-			
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-			
	CF 2	243	243	240	10	-	-10	7	-3	-3	3			
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3			
	Pensiun	-	-	-	-	-	0	0	0	0	-			
	Total Pembiayaan	1.171	1.171	1.256	67	120	53	21	85	85	36			1.256

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26	31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	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%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	38.008	38.008	38.416	408	
2	Contribution Margin	859	859	686	(173)	20,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,16	2,69	2,66	(0,03)	0,50
CIF Payroll	353	366	434	68	81