

AREA PEKANBARU

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.237.843	1.255.343	(206.329)	17.499	(50.928)	-3,90%	(50.928)	-3,90%	1.328.008	94,53%	(72.665)
2	Tabungan	5.489.217	5.489.217	5.230.865	5.253.901	(36.108)	23.036	(235.317)	-4,29%	(235.317)	-4,29%	5.489.217	95,71%	(235.317)
3	Deposito	1.616.443	1.616.443	1.653.515	1.655.262	(31.127)	1.746	38.819	2,40%	38.819	2,40%	1.624.927	101,87%	30.334
Total		8.411.932	8.411.932	8.122.224	8.164.505	(273.564)	42.281	(247.427)	-2,94%	(247.427)	-2,94%	8.442.153	96,71%	(277.648)
CASA		6.795.488	6.795.488	6.468.708	6.509.243	(242.437)	40.535	(286.245)	-4,21%	(286.245)	-4,21%	6.817.225	95,48%	(307.982)
(% CASA		80,78%	80,78%	79,64%	79,73%									
FDR		81,75%	81,75%	85,06%	84,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	410.144	412.893		2.749	34.241	9,04%	34.241	9,04%			
2	Giro ISE	119.292	119.292	139.424	140.379		955	21.087	17,68%	21.087	17,68%			
3	Tabungan ISE	228.526	228.526	239.886	241.680		1.794	13.155	5,76%	13.155	5,76%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	935.828	1.400	1.905	505	-14.059	-19.401	-19.401	21.306	957.716	97,71%	(21.889)
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159	716.647	99,09%	(6.494)
	Non-Linkage	239.917	239.917	225.675	1.400	1.905	505	-9.007	-14.242	-14.242	16.147	241.069	93,61%	(15.394)
	• Local Champion	175.414	175.414	164.117	-	780	780	-6.818	-11.297	-11.297	12.077	176.520	92,97%	(12.403)
	• Value Chain	64.503	64.503	61.558	1.400	1.125	(275)	-2.189	-2.945	-2.945	4.070	64.550	95,37%	(2.991)
2	MBG	1.065.809	1.065.809	1.054.367	45.676	24.412	-21.264	13.909	-11.442	-11.442	35.854	1.074.791	98,10%	(20.424)
	KUR	1.007.447	1.007.447	996.665	44.035	23.311	-20.724	13.938	-10.782	-10.782	34.093	1.013.359	98,35%	(16.695)
	Non KUR	58.362	58.362	57.702	1.641	1.101	-540	-29	-660	-660	1.761	61.431	93,93%	(3.729)
3	PWG	580.990	580.990	647.198	91.539	164.617	73.078	42.409	66.208	66.208	98.409	610.368	106,03%	36.830
	Cilem	401.351	401.351	448.273	47.117	71.658	24.541	35.178	46.923	46.923	24.735	422.492	106,10%	25.782
	Gadai	179.639	179.639	198.925	44.422	92.959	48.537	7.231	19.285	19.285	73.674	187.876	105,88%	11.049
4	CFG	4.274.955	4.274.955	4.271.600	123.459	81.244	-42.215	58.138	-3.355	-3.355	84.599	4.330.044	98,65%	(58.443)
	CF 1	914.408	914.408	907.218	26.221	9.349	-16.872	8.567	-7.190	-7.190	16.539	923.115	98,28%	(15.896)
	Total Griya	605.660	605.660	602.901	11.791	4.482	-7.309	0	-2.759	-2.759	7.241	609.020	99,00%	(6.119)
	• Total Non Program	457.747	457.747	456.260	11.152	4.482	-6.670	5.519	-1.487	-1.487	5.969			
	• Program	147.912	147.912	146.641	639	-	-639	-570	-1.271	-1.271	1.271			
	Oto	308.748	308.748	304.317	14.431	4.867	-9.563	8.567	-4.431	-4.431	9.298	314.095	96,89%	(9.778)
	CF 2	3.360.547	3.360.547	3.364.382	97.238	71.895	-25.343	49.571	3.835	3.835	68.060	3.406.929	98,75%	(42.547)
	Mitraguna & Others	2.797.690	2.797.690	2.801.030	89.559	64.551	-25.008	47.189	3.340	3.340	61.211	2.837.584	98,71%	(36.553)
	Pensiun	562.857	562.857	563.352	7.679	7.344	-335	2.382	494	494	6.850	569.345	98,95%	(5.994)
Total Pembiayaan		6.876.983	6.876.983	6.908.993	262.074	272.179	10.104	100.397	32.009	32.009	240.169			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	9.364	0,02%	0,02%	1,00%	9.219	9.219	9.214			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	9.364	0,06%	0,06%	4,15%	9.219	9.219	9.214			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	58.579	1,07%	1,07%	5,56%	47.178	47.178	47.178			
	KUR	8.946	8.946	8.946	51.266	0,89%	0,89%	5,14%	42.320	42.320	42.320			
	Non KUR	2.456	2.456	2.456	7.313	4,21%	4,21%	12,67%	4.857	4.857	4.857			
3	PWG	2.316	2.316	2.316	22.408	0,40%	0,40%	3,46%	20.092	20.092	20.092			
	Cilem	2.310	2.310	2.310	19.918	0,58%	0,58%	4,44%	17.608	17.608	17.608			
	Gadai	6	6	6	2.489	0,00%	0,00%	1,25%	2.484	2.484	2.484			
4	CFG	53.253	65.976	53.253	125.122	1,25%	1,25%	2,93%	71.868	71.868	59.146			
	CF 1	31.353	37.416	31.353	66.642	3,43%	3,43%	7,35%	35.289	35.289	29.226			
	Total Griya	22.990	28.365	22.990	48.863	3,80%	3,80%	8,10%	25.873	25.873	20.498			
	Oto	8.363	9.051	8.363	17.779	2,71%	2,71%	5,84%	9.416	9.416	8.727			
	CF 2	21.900	28.560	21.900	58.480	0,65%	0,65%	1,74%	36.580	36.580	29.920			
	Mitraguna & Others	20.262	26.523	20.262	53.311	0,72%	0,72%	1,90%	33.049	33.049	26.788			
	Pensiun	1.638	2.037	1.638	5.169	0,29%	0,29%	0,92%	3.531	3.531	3.132			
Total Pembiayaan		67.115	79.841	67.115	215.472	0,98%	0,98%	3,12%	148.357	148.357	135.630			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,13%	19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,52%	19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	23.449	23.989	23.449	25.342	2,20%	2,20%	2,40%	1.893	1.893	1.353			
	KUR	18.480	19.071	18.480	20.005	1,83%	1,83%	2,01%	1.525	1.525	934			
	Non KUR	4.969	4.918	4.969	5.337	8,51%	8,51%	9,25%	368	368	419			
3	PWG	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
4	CFG	63.759	64.848	63.759	61.420	1,49%	1,49%	1,44%	(2.339)	(2.339)	(3.428)			
	CF 1	20.859	23.133	20.859	22.431	2,28%	2,28%	2,47%	1.572	1.572	(703)			
	Total Griya	16.535	19.164	16.535	18.488	2,73%	2,73%	3,07%	1.954	1.954	(675)			
	Oto	4.324	3.970	4.324	3.942	1,40%	1,40%	1,30%	(382)	(382)	(28)			
	CF 2	42.900	41.714	42.900	38.989	1,28%	1,28%	1,16%	(3.911)	(3.911)	(2.725)			
	Mitraguna & Others	41.050	40.668	41.050	37.501	1,47%	1,47%	1,34%	(3.548)	(3.548)	(3.166)			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,26%	(363)	(363)	441			
Total Pembiayaan		88.360	89.996	88.360	87.938	1,28%	1,28%	1,27%	(422)	(422)	(2.058)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315	
2	Contribution Margin	342.067	342.067	351.248	9.181	-2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,01	3,39	3,40	0,01	0,40
CIF Payroll	35.571	36.895	41.693	4.798	6.122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.455	14.007	2.102	553	37	0,27%	37	0,27%	14.963	93,61%	(956)
2	Tabungan	365.569	365.569	319.619	324.303	16.389	4.684	(41.266)	-11,29%	(41.266)	-11,29%	365.569	88,71%	(41.266)
3	Deposito	105.958	105.958	108.538	108.559	(72)	20	2.601	2,45%	2.601	2,45%	106.313	102,11%	2.246
	Total	485.497	485.497	441.612	446.869	18.419	5.258	(38.628)	-7,96%	(38.628)	-7,96%	486.845	91,79%	(39.976)
	CASA	379.539	379.539	333.073	338.311	18.491	5.237	(41.229)	-10,86%	(41.229)	-10,86%	380.532	88,90%	(42.221)
	(%) CASA	78,18%	78,18%	75,42%	75,71%									
	FDR	77,76%	77,76%	85,86%	84,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.491	14.419		(72)	697	5,08%	697	5,08%			
2	Giro ISE	2.593	2.593	2.701	2.702		1	109	4,19%	109	4,19%			
3	Tabungan ISE	8.129	8.129	8.790	8.718		(73)	589	7,24%	589	7,24%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	176	176	176	176		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.492	-	-	0	-1.137	-165	-165	165	18.838	98,16%	(346)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	18.657	18.657	18.492	-	-	0	-1.137	-165	-165	165	18.838	98,16%	(346)
	• Local Champion	11.632	11.632	11.486	-	-	0	-119	-146	-146	146	11.807	97,28%	(321)
	• Value Chain	7.025	7.025	7.007	-	-	-	-1.018	-18	-18	18	7.031	99,65%	(24)
2	MBG	33.721	33.721	33.003	1.500	300	-1.200	442	-717	-717	1.017	34.487	95,70%	(1.484)
	KUR	31.276	31.276	30.450	1.300	100	-1.200	326	-825	-825	925	31.487	96,71%	(1.037)
	Non KUR	2.445	2.445	2.553	200	200	0	116	108	108	92	3.000	85,09%	(447)
3	PWG	50.836	50.836	56.068	7.171	14.679	7.508	2.179	5.232	5.232	9.447	51.977	107,87%	4.091
	Cilem	29.576	29.576	31.662	2.089	4.166	2.077	395	2.086	2.086	2.080	29.980	105,61%	1.682
	Gadai	21.260	21.260	24.406	5.082	10.513	5.431	1.784	3.146	3.146	7.367	21.997	110,95%	2.409
4	CFG	274.329	274.329	271.597	5.883	4.522	-1.361	-434	-2.732	-2.732	7.254	275.472	98,59%	(3.875)
	CF 1	15.567	15.567	15.155	565	120	-445	42	-411	-411	532	15.863	95,54%	(707)
	Total Griya	4.373	4.373	4.352	158	-	-158	0	-22	-22	22	4.476	97,23%	(124)
1	• Total Non Program	4.207	4.207	4.186	158	-	-158	127	-21	-21	21			
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	10.804	408	120	-287	42	-390	-390	510	11.387	94,88%	(583)
	CF 2	258.763	258.763	256.442	5.318	4.402	-916	-477	-2.321	-2.321	6.723	259.610	98,78%	(3.168)
	Mitraguna & Others	235.439	235.439	232.962	5.318	4.048	-1.270	-497	-2.477	-2.477	6.525	236.185	98,64%	(3.223)
	Pensiun	23.323	23.323	23.480	-	354	354	20	156	156	198	23.425	100,23%	55
	Total Pembiayaan	377.543	377.543	379.161	14.555	19.502	4.947	1.050	1.618	1.618	17.884			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	1.394	0,10%	0,10%	7,54%	1.376	1.376	1.376			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	18	18	18	1.394	0,10%	0,10%	7,54%	1.376	1.376	1.376			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	430	1.638	430	3.176	1,28%	1,28%	9,62%	2.745	2.745	1.538			
	KUR	354	1.439	354	2.850	1,13%	1,13%	9,36%	2.496	2.496	1.412			
	Non KUR	76	199	76	325	3,12%	3,12%	12,74%	249	249	127			
3	PWG	-	4	-	2.497	0,00%	0,00%	4,45%	2.497	2.497	2.494			
	Cilem	-	-	-	1.932	0,00%	0,00%	6,10%	1.932	1.932	1.932			
	Gadai	-	4	-	566	0,00%	0,00%	2,32%	566	566	562			
4	CFG	1.111	1.012	1.111	3.195	0,40%	0,40%	1,18%	2.085	2.085	2.183			
	CF 1	420	59	420	1.110	2,70%	2,70%	7,33%	690	690	1.051			
	Total Griya	-	-	-	440	0,00%	0,00%	10,11%	440	440	440			
	Oto	420	59	420	671	3,76%	3,76%	6,21%	250	250	611			
	CF 2	690	953	690	2.085	0,27%	0,27%	0,81%	1.395	1.395	1.132			
	Mitraguna & Others	690	953	690	2.085	0,29%	0,29%	0,90%	1.395	1.395	1.132			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.559	2.671	1.559	10.263	0,41%	0,41%	2,71%	8.704	8.704	7.591			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	18	0,00%	0,00%	0,10%	18	18	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	18	0,00%	0,00%	0,10%	18	18	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	308	244	308	368	0,91%	0,91%	1,11%	60	60	124			
	KUR	308	244	308	368	0,98%	0,98%	1,21%	60	60	124			
	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	3.395	3.659	3.395	2.861	1,24%	1,24%	1,05%	(533)	(533)	(798)			
	CF 1	280	280	280	280	1,80%	1,80%	1,85%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	280	280	280	280	2,50%	2,50%	2,59%	-	-	-			
	CF 2	3.115	3.380	3.115	2.582	1,20%	1,20%	1,01%	(533)	(533)	(798)			
	Mitraguna & Others	3.115	3.380	3.115	2.582	1,32%	1,32%	1,11%	(533)	(533)	(798)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.702	3.903	3.702	3.247	0,98%	0,98%	0,86%	(455)	(455)	(656)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	432.533	432.533	485.497	52.964	
2	Contribution Margin	25.135	25.135	24.865	(270)	1,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,67	3,85	3,86	0,01	0,18
CIF Payroll	1.507	1.725	1.892	167	385

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	3.276	3.406	(1.148)	130	886	35,14%	886	35,14%	3.405	100,03%	1
2	Tabungan	250.285	250.285	241.609	242.163	(3.983)	553	(8.122)	-3,25%	(8.122)	-3,25%	250.285	96,75%	(8.122)
3	Deposito	77.102	77.102	77.675	77.815	(868)	140	713	0,92%	713	0,92%	77.462	100,46%	353
	Total	329.907	329.907	322.560	323.383	(5.999)	823	(6.524)	-1,98%	(6.524)	-1,98%	331.151	97,65%	(7.768)
	CASA	252.805	252.805	244.885	245.568	(5.131)	683	(7.236)	-2,86%	(7.236)	-2,86%	253.689	96,80%	(8.121)
	(%) CASA	76,63%	76,63%	75,92%	75,94%									
	FDR	42,37%	42,37%	43,68%	43,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.084	9.102		18	(773)	-7,82%	(773)	-7,82%			
2	Giro ISE	685	685	684	730		46	45	6,59%	45	6,59%			
3	Tabungan ISE	9.190	9.190	8.400	8.372		(28)	(818)	-8,90%	(818)	-8,90%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	85	85	85	85		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	29.566	29.566	28.973	950	550	-400	-143	-593	-593	1.143	29.173	99,31%	(200)
	KUR	26.529	26.529	26.014	800	550	-250	-203	-515	-515	1.065	26.722	97,35%	(708)
	Non KUR	3.037	3.037	2.959	150	-	-150	60	-78	-78	78	2.451	120,71%	
3	PWG	24.297	24.297	25.554	4.488	4.942	454	3.050	1.257	1.257	3.685	25.281	101,08%	274
	Cilem	15.956	15.956	17.016	2.269	1.835	-435	1.829	1.059	1.059	775	16.535	102,90%	480
	Gadai	8.341	8.341	8.539	2.219	3.107	889	1.221	198	198	2.910	8.745	97,64%	(206)
4	CFG	85.909	85.909	86.363	2.619	2.026	-592	1.353	454	454	1.572	87.860	98,30%	(1.497)
	CF 1	22.123	22.123	22.006	971	547	-423	676	-117	-117	665	22.450	98,02%	(444)
	Total Griya	3.853	3.853	3.813	-	-	0	0	-41	-41	41	3.942	96,72%	(129)
1	• Total Non Program	3.853	3.853	3.813	-	-	0	-41	-41	-41	41			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.194	971	547	-423	676	-76	-76	624	18.508	98,30%	(315)
	CF 2	63.785	63.785	64.357	1.648	1.479	-169	677	571	571	908	65.410	98,39%	(1.053)
	Mitraguna & Others	56.036	56.036	56.680	1.150	1.479	329	312	644	644	835	57.552	98,48%	(872)
	Pensiun	7.749	7.749	7.677	498	-	-498	364	-72	-72	72	7.858	97,70%	(181)
	Total Pembiayaan	139.772	139.772	140.890	8.057	7.519	-538	4.260	1.118	1.118	6.400			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.288	2.018	1.288	3.427	4,36%	4,36%	11,83%	2.138	2.138	1.408			
	KUR	976	1.533	976	3.028	3,68%	3,68%	11,64%	2.052	2.052	1.495			
	Non KUR	312	485	312	398	10,26%	10,26%	13,46%	87	87	(87)			
3	PWG	-	-	-	603	0,00%	0,00%	2,36%	603	603	603			
	Cilem	-	-	-	598	0,00%	0,00%	3,52%	598	598	598			
	Gadai	-	-	-	4	0,00%	0,00%	0,05%	4	4	4			
4	CFG	480	499	480	1.228	0,56%	0,56%	1,42%	748	748	729			
	CF 1	274	293	274	465	1,24%	1,24%	2,11%	191	191	173			
	Total Griya	41	43	41	40	1,06%	1,06%	1,04%	(1)	(1)	(3)			
	Oto	233	250	233	426	1,28%	1,28%	2,34%	192	192	176			
	CF 2	206	207	206	763	0,32%	0,32%	1,19%	557	557	556			
	Mitraguna & Others	206	207	206	763	0,37%	0,37%	1,35%	557	557	556			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.768	2.517	1.768	5.257	1,26%	1,26%	3,73%	3.489	3.489	2.740			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.672	1.553	1.672	1.756	5,66%	5,66%	6,06%	84	84	202			
	KUR	1.588	1.553	1.588	1.672	5,99%	5,99%	6,43%	84	84	119			
	Non KUR	84	-	84	84	2,76%	2,76%	2,83%	-	-	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	406	408	406	492	0,47%	0,47%	0,57%	87	87	84			
	CF 1	12	15	12	12	0,06%	0,06%	0,06%	-	-	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	12	15	12	12	0,07%	0,07%	0,07%	-	-	(2)			
	CF 2	394	393	394	480	0,62%	0,62%	0,75%	87	87	87			
	Mitraguna & Others	293	293	293	380	0,52%	0,52%	0,67%	87	87	87			
	Pensiun	101	101	101	101	0,07%	0,07%	1,31%	-	-	-			
	Total Pembiayaan	2.078	1.962	2.078	2.248	1,49%	1,49%	1,60%	170	170	286			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	323.821	323.821	330.041	6.220	
2	Contribution Margin	13.391	13.391	14.541	1.150	-8,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,98	3,60	3,61	0,02	0,63
CIF Payroll	1.139	1.278	1.583	305	444

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	28.272	27.854	2.096	(418)	554	2,03%	554	2,03%	28.021	99,40%	(167)
2	Tabungan	216.636	216.636	222.062	224.267	5.099	2.205	7.631	3,52%	7.631	3,52%	216.636	103,52%	7.631
3	Deposito	18.051	18.051	24.298	24.297	216	(0)	6.246	34,60%	6.246	34,60%	18.337	132,50%	5.960
	Total	261.987	261.987	274.632	276.418	7.411	1.786	14.431	5,51%	14.431	5,51%	262.994	105,10%	13.424
	CASA	243.936	243.936	250.334	252.121	7.194	1.786	8.185	3,36%	8.185	3,36%	244.657	103,05%	7.464
	(%) CASA	93,11%	93,11%	91,15%	91,21%									
	FDR	65,95%	65,95%	62,97%	62,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	51.495	51.817		322	10.881	26,58%	10.881	26,58%			
2	Giro ISE	25.599	25.599	26.891	26.697		(194)	1.098	4,29%	1.098	4,29%			
3	Tabungan ISE	15.337	15.337	24.604	25.120		516	9.783	63,79%	9.783	63,79%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	223	223	223	223		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	• Local Champion	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	44.377	44.377	43.365	1.825	300	-1.525	78	-1.012	-1.012	1.312	45.248	95,84%	(1.883)
	KUR	40.669	40.669	39.707	1.825	300	-1.525	170	-961	-961	1.261	40.968	96,92%	(1.261)
	Non KUR	3.709	3.709	3.658	-	-	0	-92	-51	-51	51	4.280	85,46%	(622)
3	PWG	15.862	15.862	17.144	2.776	3.268	492	2.148	1.282	1.282	1.986	17.148	99,97%	(4)
	Cilem	12.088	12.088	13.479	2.066	2.343	277	1.794	1.391	1.391	952	13.037	103,39%	442
	Gadai	3.774	3.774	3.665	709	925	216	354	-108	-108	1.034	4.112	89,14%	(446)
4	CFG	111.779	111.779	111.666	3.218	1.279	-1.939	2.166	-113	-113	1.392	113.811	98,12%	(2.145)
	CF 1	50.966	50.966	50.543	1.153	364	-789	440	-423	-423	787	51.394	98,34%	(851)
	Total Griya	38.050	38.050	37.685	379	-	-379	0	-365	-365	365	38.241	98,55%	(556)
1	• Total Non Program	37.824	37.824	37.459	379	-	-379	-47	-364	-364	364			
	• Program	226	226	226	-	-	0	-1	-1	-1	1			
	Oto	12.916	12.916	12.857	774	364	-410	440	-58	-58	422	13.153	97,75%	(296)
	CF 2	60.814	60.814	61.124	2.065	915	-1.150	1.726	310	310	605	62.417	97,93%	(1.293)
	Mitraguna & Others	57.307	57.307	57.643	2.065	915	-1.150	1.757	337	337	578	58.609	98,35%	(966)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.937	7.818	4.847	-2.972	4.380	144	144	4.703			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.767	2.989	1.767	3.868	3,98%	3,98%	8,92%	2.101	2.101	879			
	KUR	1.240	2.147	1.240	3.052	3,05%	3,05%	7,69%	1.812	1.812	905			
	Non KUR	528	842	528	816	14,23%	14,23%	22,32%	289	289	(26)			
3	PWG	233	-	233	585	1,47%	1,47%	3,41%	352	352	585			
	Cilem	233	-	233	581	1,93%	1,93%	4,31%	348	348	581			
	Gadai	-	-	-	4	0,00%	0,00%	0,10%	4	4	4			
4	CFG	1.744	3.583	1.744	6.087	1,56%	1,56%	5,45%	4.342	4.342	2.503			
	CF 1	1.268	3.357	1.268	5.524	2,49%	2,49%	10,93%	4.256	4.256	2.167			
	Total Griya	843	2.936	843	4.895	2,21%	2,21%	12,99%	4.052	4.052	1.959			
	Oto	425	421	425	629	3,29%	3,29%	4,89%	204	204	208			
	CF 2	476	226	476	563	0,78%	0,78%	0,92%	87	87	337			
	Mitraguna & Others	476	226	476	563	0,83%	0,83%	0,98%	87	87	337			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.745	6.572	3.745	10.540	2,17%	2,17%	6,09%	6.795	6.795	3.967			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.803	1.984	1.803	2.089	4,06%	4,06%	4,82%	286	286	105			
	KUR	889	1.146	889	1.175	2,19%	2,19%	2,96%	286	286	29			
	Non KUR	914	838	914	914	24,65%	24,65%	24,99%	-	-	76			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.686	1.672	1.686	1.304	1,51%	1,51%	1,17%	(382)	(382)	(368)			
	CF 1	1.215	1.202	1.215	834	2,38%	2,38%	1,65%	(382)	(382)	(368)			
	Total Griya	1.124	1.110	1.124	742	2,95%	2,95%	1,97%	(382)	(382)	(368)			
	Oto	92	92	92	92	0,71%	0,71%	0,71%	-	-	-			
	CF 2	470	470	470	470	0,77%	0,77%	0,77%	-	-	-			
	Mitraguna & Others	470	470	470	470	0,82%	0,82%	0,82%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.489	3.656	3.489	3.393	2,02%	2,02%	1,96%	(96)	(96)	(263)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	237.820	237.820	262.061	24.241	
2	Contribution Margin	13.411	13.411	12.808	(603)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,37	3,51	3,49	(0,03)	0,12
CIF Payroll	2.318	2.163	2.492	329	174



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	35.781	50.291	323	14.509	31.844	172,63%	31.844	172,63%	19.548	257,27%	30.743
2	Tabungan	208.885	208.885	205.022	207.236	(5.662)	2.215	(1.648)	-0,79%	(1.648)	-0,79%	208.885	99,21%	(1.648)
3	Deposito	44.573	44.573	44.331	44.331	(800)	0	(242)	-0,54%	(242)	-0,54%	44.963	98,59%	(632)
Total		271.904	271.904	285.134	301.858	(6.139)	16.724	29.954	11,02%	29.954	11,02%	273.396	110,41%	28.462
CASA		227.331	227.331	240.803	257.527	(5.339)	16.724	30.196	13,28%	30.196	13,28%	228.433	112,74%	29.094
(% ) CASA		83,61%	83,61%	84,45%	85,31%									
FDR		152,80%	152,80%	148,34%	140,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	7.276	6.909	(367)	(390)	-5,35%	(390)	-5,35%			
2	Giro ISE	831	831	935	1.062	127	231	27,87%	231	27,87%			
3	Tabungan ISE	6.469	6.469	6.341	5.847	(494)	(622)	-9,61%	(622)	-9,61%			
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%			
5	CIF ISE	159	159	159	159	0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.739	-	-	0	-1.050	-46	-46	46	15.024	98,10%	(285)
	Linkage	-	-	-	-	-	-	0	0	0	-	100		(100)
	Non-Linkage	14.785	14.785	14.739	-	-	0	-1.050	-46	-46	46	14.924	98,76%	(185)
	• Local Champion	11.512	11.512	11.322	-	-	0	-188	-190	-190	190	11.647	97,21%	(325)
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	-144	-144	(144)	3.277	104,27%	
2	MBG	48.412	48.412	48.228	800	1.600	800	-1.524	-184	-184	1.784	49.308	97,81%	(1.080)
	KUR	46.075	46.075	45.939	800	1.600	800	-1.446	-136	-136	1.736	46.348	99,12%	(409)
	Non KUR	2.337	2.337	2.289	-	-	0	-79	-48	-48	48	2.961	77,33%	(671)
3	PWG	35.618	35.618	40.388	7.418	13.931	6.513	2.083	4.770	4.770	9.161	37.290	108,31%	3.098
	Cilem	18.317	18.317	20.820	2.594	3.796	1.202	1.529	2.503	2.503	1.292	19.268	108,06%	1.553
	Gadai	17.300	17.300	19.567	4.824	10.135	5.311	554	2.267	2.267	7.868	18.022	108,57%	1.545
4	CFG	316.654	316.654	319.606	8.447	7.995	-452	3.665	2.952	2.952	5.043	319.051	100,17%	556
	CF 1	153.639	153.639	152.400	1.751	432	-1.319	190	-1.239	-1.239	1.671	153.986	98,97%	(1.586)
	Total Griya	137.538	137.538	136.196	1.198	-	-1.198	0	-1.342	-1.342	1.342	137.660	98,94%	(1.464)
	• Total Non Program	31.696	31.696	31.265	1.198	-	-1.198	755	-431	-431	431			
	• Program	105.841	105.841	104.931	-	-	0	-897	-910	-910	910			
	Oto	16.101	16.101	16.204	553	432	-121	190	103	103	329	16.326	99,25%	(122)
	CF 2	163.016	163.016	167.207	6.696	7.562	866	3.475	4.191	4.191	3.372	165.064	101,30%	2.142
	Mitraguna & Others	151.176	151.176	155.364	6.596	7.462	866	3.479	4.188	4.188	3.274	152.890	101,62%	2.474
	Pensiun	11.840	11.840	11.843	100	100	0	-4	3	3	97	12.175	97,28%	(332)
Total Pembiayaan		415.469	415.469	422.961	16.665	23.526	6.861	3.173	7.492	7.492	16.034			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	930	0,00%	0,00%	6,31%	930	930	930			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	930	0,00%	0,00%	6,31%	930	930	930			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.567	1.665	1.567	3.514	3,24%	3,24%	7,29%	1.947	1.947	1.849			
	KUR	1.289	1.319	1.289	2.985	2,80%	2,80%	6,50%	1.697	1.697	1.666			
	Non KUR	278	346	278	529	11,91%	11,91%	23,11%	251	251	183			
3	PWG	4	-	4	403	0,01%	0,01%	1,00%	399	399	403			
	Cilem	4	-	4	403	0,02%	0,02%	1,94%	399	399	403			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.757	17.721	16.757	22.585	5,29%	5,29%	7,07%	5.828	5.828	4.864			
	CF 1	15.777	16.551	15.777	21.611	10,27%	10,27%	14,18%	5.834	5.834	5.060			
	Total Griya	15.271	16.112	15.271	21.118	11,10%	11,10%	15,51%	5.847	5.847	5.006			
	Oto	506	439	506	493	3,14%	3,14%	3,04%	(13)	(13)	54			
	CF 2	980	1.170	980	974	0,60%	0,60%	0,58%	(5)	(5)	(196)			
	Mitraguna & Others	980	984	980	974	0,65%	0,65%	0,63%	(5)	(5)	(10)			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
Total Pembiayaan		18.327	19.386	18.327	27.432	4,41%	4,41%	6,49%	9.105	9.105	8.046			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,22%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,22%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	2.029	3,64%	3,64%	4,21%	267	267	1			
	KUR	1.450	1.759	1.450	1.619	3,15%	3,15%	3,53%	170	170	(140)			
	Non KUR	312	269	312	409	13,34%	13,34%	17,87%	97	97	141			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	11.240	10.963	11.240	12.757	3,55%	3,55%	3,99%	1.517	1.517	1.794			
	CF 1	10.237	10.140	10.237	11.886	6,66%	6,66%	7,80%	1.650	1.650	1.747			
	Total Griya	10.237	10.091	10.237	11.886	7,44%	7,44%	8,73%	1.650	1.650	1.796			
	Oto	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)			
	CF 2	1.003	824	1.003	871	0,62%	0,62%	0,52%	(132)	(132)	47			
	Mitraguna & Others	824	824	824	691	0,54%	0,54%	0,44%	(132)	(132)	(133)			
	Pensiun	180	-	180	180	0,04%	0,04%	1,52%	-	-	180			
Total Pembiayaan		13.181	13.170	13.181	14.965	3,17%	3,17%	3,54%	1.784	1.784	1.795			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	400.234	400.234	453.000	52.766	
2	Contribution Margin	19.581	19.581	19.514	(67)	0,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,81	3,13	3,15	0,02	0,34
CIF Payroll	1.513	1.445	1.664	219	151

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	88.356	87.230	(2.965)	(1.126)	31.604	56,82%	31.604	56,82%	56.837	153,47%	30.393
2	Tabungan	265.050	265.050	253.171	254.474	7.235	1.303	(10.576)	-3,99%	(10.576)	-3,99%	265.050	96,01%	(10.576)
3	Deposito	108.525	108.525	108.276	108.017	(20.429)	(258)	(508)	-0,47%	(508)	-0,47%	108.875	99,21%	(857)
	Total	429.201	429.201	449.803	449.721	(16.159)	(81)	20.520	4,78%	20.520	4,78%	430.762	104,40%	18.960
	CASA	320.676	320.676	341.527	341.704	4.270	177	21.028	6,56%	21.028	6,56%	321.887	106,16%	19.817
	(%) CASA	74,71%	74,71%	75,93%	75,98%									
	FDR	131,19%	131,19%	126,47%	126,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	67.996	68.463		467	7.368	12,06%	7.368	12,06%			
2	Giro ISE	35.398	35.398	41.588	42.022		434	6.625	18,72%	6.625	18,72%			
3	Tabungan ISE	12.777	12.777	13.487	13.520		33	743	5,82%	743	5,82%			
4	Deposito ISE	12.920	12.920	12.920	12.920		0	0	0,00%	0	0,00%			
5	CIF ISE	215	215	215	215		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	254.998	254.998	252.771	-	-	0	-3.197	-2.227	-2.227	2.227	255.713	98,85%	(2.942)
	Linkage	238.931	238.931	237.588	-	-	-	-1.269	-1.343	-1.343	1.343	239.433	99,23%	(1.845)
	Non-Linkage	16.067	16.067	15.183	-	-	0	-1.928	-884	-884	884	16.280	93,24%	(1.097)
	• Local Champion	13.484	13.484	13.383	-	-	0	-341	-101	-101	101	13.684	97,80%	(301)
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783	2.596	69,35%	(796)
2	MBG	20.765	20.765	20.979	655	810	155	305	213	213	597	20.358	103,05%	621
	KUR	20.063	20.063	20.289	655	810	155	318	226	226	584	20.218	100,35%	
	Non KUR	702	702	689	-	-	0	-13	-13	-13	13	140	491,46%	
3	PWG	35.608	35.608	38.634	6.199	11.441	5.242	2.853	3.026	3.026	8.415	36.775	105,05%	1.859
	Cilem	21.358	21.358	23.427	3.071	3.358	288	2.817	2.069	2.069	1.289	21.894	107,00%	1.533
	Gadai	14.250	14.250	15.207	3.129	8.083	4.954	36	957	957	7.126	14.882	102,18%	325
4	CFG	251.678	251.678	256.471	9.859	10.179	320	4.707	4.793	4.793	5.386	253.124	101,32%	3.347
	CF 1	25.008	25.008	27.169	1.600	2.600	1.000	-232	2.161	2.161	439	25.512	106,49%	1.657
	Total Griya	20.858	20.858	23.238	1.600	2.600	1.000	0	2.380	2.380	220	21.162	109,81%	2.076
1	• Total Non Program	20.858	20.858	23.238	1.600	2.600	1.000	2.219	2.380	2.380	220			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	3.931	-	-	0	-232	-219	-219	219	4.351	90,36%	(419)
	CF 2	226.670	226.670	229.302	8.259	7.579	-680	4.938	2.632	2.632	4.947	227.612	100,74%	1.690
	Mitraguna & Others	190.470	190.470	193.433	7.531	6.999	-532	4.506	2.963	2.963	4.036	191.209	101,16%	2.224
	Pensiun	36.200	36.200	35.869	728	580	-148	432	-331	-331	911	36.403	98,53%	(534)
	Total Pembiayaan	563.050	563.050	568.854	16.713	22.430	5.717	4.668	5.804	5.804	16.626			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	352	0,00%	0,00%	0,14%	352	352	352			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	352	0,00%	0,00%	2,32%	352	352	352			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	8	61	8	411	0,04%	0,04%	1,96%	403	403	351			
	KUR	8	61	8	411	0,04%	0,04%	2,03%	403	403	351			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	913	0,13%	0,13%	2,36%	867	867	913			
	Cilem	45	-	45	753	0,21%	0,21%	3,22%	708	708	753			
	Gadai	-	-	-	159	0,00%	0,00%	1,05%	159	159	159			
4	CFG	3.291	4.421	3.291	6.313	1,31%	1,31%	2,46%	3.022	3.022	1.892			
	CF 1	39	143	39	116	0,16%	0,16%	0,43%	77	77	(26)			
	Total Griya	39	40	39	38	0,19%	0,19%	0,16%	(1)	(1)	(2)			
	Oto	-	102	-	78	0,00%	0,00%	1,99%	78	78	(24)			
	CF 2	3.252	4.278	3.252	6.196	1,43%	1,43%	2,70%	2.945	2.945	1.918			
	Mitraguna & Others	2.813	3.836	2.813	5.761	1,48%	1,48%	2,98%	2.948	2.948	1.926			
	Pensiun	439	443	439	435	1,21%	1,21%	1,21%	(3)	(3)	(7)			
	Total Pembiayaan	3.345	4.482	3.345	7.988	0,59%	0,59%	1,40%	4.644	4.644	3.507			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	182	186	182	182	0,88%	0,88%	0,87%	-	-	(4)			
	KUR	182	186	182	182	0,91%	0,91%	0,90%	-	-	(4)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,02%	6	6	6			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	6	0,00%	0,00%	0,04%	6	6	6			
4	CFG	4.443	4.566	4.443	3.482	1,77%	1,77%	1,36%	(961)	(961)	(1.084)			
	CF 1	18	19	18	17	0,07%	0,07%	0,06%	(1)	(1)	(2)			
	Total Griya	18	19	18	17	0,08%	0,08%	0,07%	(1)	(1)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.425	4.547	4.425	3.465	1,95%	1,95%	1,51%	(960)	(960)	(1.082)			
	Mitraguna & Others	4.425	4.547	4.425	3.465	2,32%	2,32%	1,79%	(960)	(960)	(1.082)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.625	4.752	4.625	3.670	0,82%	0,82%	0,65%	(955)	(955)	(1.082)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	453.809	453.809	597.661	143.852	
2	Contribution Margin	22.485	22.485	25.919	3.434	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,08	3,42	3,41	(0,00)	0,33
CIF Payroll	2.793	3.362	3.694	332	901

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	504.580	504.991	(3.699)	411	(151.335)	-23,06%	(151.335)	-23,06%	658.221	76,72%	(153.231)
2	Tabungan	608.195	608.195	578.321	583.276	(661)	4.955	(24.919)	-4,10%	(24.919)	-4,10%	608.195	95,90%	(24.919)
3	Deposito	252.445	252.445	259.880	259.979	1.444	98	7.533	2,98%	7.533	2,98%	253.003	102,76%	6.976
	Total	1.516.965	1.516.965	1.342.781	1.348.245	(2.916)	5.464	(168.721)	-11,12%	(168.721)	-11,12%	1.519.419	88,73%	(171.174)
	CASA	1.264.520	1.264.520	1.082.901	1.088.266	(4.360)	5.365	(176.254)	-13,94%	(176.254)	-13,94%	1.266.416	85,93%	(178.150)
	(%) CASA	83,36%	83,36%	80,65%	80,72%									
	FDR	60,82%	60,82%	67,91%	67,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	52.043	52.067		24	5.472	11,74%	5.472	11,74%			
2	Giro ISE	26.836	26.836	32.241	32.514		273	5.677	21,16%	5.677	21,16%			
3	Tabungan ISE	17.698	17.698	17.741	17.492		(249)	(206)	-1,16%	(206)	-1,16%			
4	Deposito ISE	2.061	2.061	2.061	2.061		0	0	0,00%	0	0,00%			
5	CIF ISE	177	177	177	177		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	562.782	190	780	590	-8.417	-15.294	-15.294	16.074	578.902	97,22%	(16.120)
	Linkage	447.123	447.123	443.647	-	-	-	-3.452	-3.476	-3.476	3.476	447.731	99,09%	(4.084)
	Non-Linkage	130.953	130.953	119.135	190	780	590	-4.965	-11.818	-11.818	12.598	131.171	90,82%	(12.036)
	• Local Champion	84.867	84.867	75.677	-	780	780	-5.216	-9.190	-9.190	9.970	85.082	88,95%	(9.405)
	• Value Chain	46.086	46.086	43.458	190	-	(190)	251	-2.628	-2.628	2.628	46.089	94,29%	(2.631)
2	MBG	17.453	17.453	17.234	600	295	-305	451	-220	-220	515	17.550	98,20%	(317)
	KUR	17.090	17.090	16.876	600	295	-305	358	-213	-213	508	17.169	98,30%	(292)
	Non KUR	364	364	357	-	-	0	93	-7	-7	7	382	93,59%	(24)
3	PWG	72.709	72.709	79.404	11.967	22.346	10.379	2.902	6.695	6.695	15.651	74.643	106,38%	4.761
	Cilem	34.043	34.043	37.088	3.383	5.267	1.884	2.845	3.045	3.045	2.222	34.982	106,02%	2.107
	Gadai	38.666	38.666	42.316	8.585	17.079	8.495	57	3.650	3.650	13.429	39.662	106,69%	2.654
4	CFG	254.415	254.415	252.498	8.855	3.107	-5.749	2.899	-1.918	-1.918	5.024	258.231	97,78%	(5.733)
	CF 1	57.156	57.156	56.646	1.849	410	-1.440	-19	-509	-509	919	57.500	98,52%	(854)
	Total Griya	44.842	44.842	44.540	1.450	170	-1.280	0	-302	-302	472	44.993	98,99%	(452)
1	• Total Non Program	44.842	44.842	44.540	1.450	170	-1.280	1.221	-302	-302	472			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.106	399	240	-160	-19	-207	-207	447	12.507	96,79%	(401)
	CF 2	197.260	197.260	195.851	7.006	2.697	-4.309	2.918	-1.409	-1.409	4.106	200.731	97,57%	(4.879)
	Mitraguna & Others	164.992	164.992	163.338	6.598	2.135	-4.463	2.988	-1.654	-1.654	3.789	168.188	97,12%	(4.849)
	Pensiun	32.267	32.267	32.513	408	562	154	-69	245	245	317	32.543	99,91%	(30)
	Total Pembiayaan	922.653	922.653	911.918	21.612	26.528	4.915	-2.164	-10.736	-10.736	37.264			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.850	0,00%	0,00%	0,33%	1.850	1.850	1.850			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.850	0,00%	0,00%	1,55%	1.850	1.850	1.850			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	25	0,00%	0,00%	0,15%	25	25	25			
	KUR	-	-	-	25	0,00%	0,00%	0,15%	25	25	25			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	8	-	8	1.809	0,01%	0,01%	2,28%	1.801	1.801	1.809			
	Cilem	8	-	8	1.205	0,02%	0,02%	3,25%	1.197	1.197	1.205			
	Gadai	-	-	-	604	0,00%	0,00%	1,43%	604	604	604			
4	CFG	1.884	3.699	1.884	5.464	0,74%	0,74%	2,16%	3.580	3.580	1.766			
	CF 1	852	2.349	852	2.363	1,49%	1,49%	4,17%	1.511	1.511	14			
	Total Griya	701	2.195	701	1.904	1,56%	1,56%	4,28%	1.203	1.203	(290)			
	Oto	151	154	151	458	1,22%	1,22%	3,79%	308	308	304			
	CF 2	1.032	1.350	1.032	3.101	0,52%	0,52%	1,58%	2.069	2.069	1.752			
	Mitraguna & Others	1.032	979	1.032	2.181	0,63%	0,63%	1,34%	1.149	1.149	1.202			
	Pensiun	-	370	-	920	0,00%	0,00%	2,83%	920	920	550			
	Total Pembiayaan	1.892	3.699	1.892	9.148	0,21%	0,21%	1,00%	7.257	7.257	5.450			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	3.798	3.338	3.798	3.536	1,49%	1,49%	1,40%	(263)	(263)	198			
	CF 1	-	-	-	534	0,00%	0,00%	0,94%	534	534	534			
	Total Griya	-	-	-	423	0,00%	0,00%	0,95%	423	423	423			
	Oto	-	-	-	111	0,00%	0,00%	0,92%	111	111	111			
	CF 2	3.798	3.338	3.798	3.002	1,93%	1,93%	1,53%	(797)	(797)	(336)			
	Mitraguna & Others	3.437	3.338	3.437	3.002	2,08%	2,08%	1,84%	(435)	(435)	(336)			
	Pensiun	361	-	361	-	0,04%	0,04%	0,00%	(361)	(361)	-			
	Total Pembiayaan	3.798	3.338	3.798	3.536	0,41%	0,41%	0,39%	(263)	(263)	198			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	1.415.515	1.415.515	1.522.688	107.173	
2	Contribution Margin	81.475	81.475	73.335	(8.140)	10,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2.88	3.37	3.35	(0,02)	0,47
CIF Payroll	2.678	2.366	2.753	387	75

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	34.806	36.880	(1.325)	2.073	4.203	12,86%	4.203	12,86%	33.889	108,82%	2.990
2	Tabungan	352.883	352.883	338.719	340.094	10.582	1.375	(12.789)	-3,62%	(12.789)	-3,62%	352.883	96,38%	(12.789)
3	Deposito	70.766	70.766	72.048	72.022	3.774	(26)	1.256	1,77%	1.256	1,77%	71.115	101,27%	906
	Total	456.325	456.325	445.573	448.996	13.031	3.423	(7.330)	-1,61%	(7.330)	-1,61%	457.888	98,06%	(8.892)
	CASA	385.560	385.560	373.525	376.974	9.257	3.448	(8.586)	-2,23%	(8.586)	-2,23%	386.772	97,47%	(9.799)
	(%) CASA	84,49%	84,49%	83,83%	83,96%									
	FDR	88,07%	88,07%	90,46%	89,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	48.937	49.146		210	714	1,47%	714	1,47%			
2	Giro ISE	8.986	8.986	9.679	9.593		(86)	607	6,76%	607	6,76%			
3	Tabungan ISE	39.446	39.446	39.257	39.553		295	106	0,27%	106	0,27%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	208	208	208	208		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.293	-	-	0	-842	-817	-817	817	52.389	97,91%	(1.096)
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298	28.459	98,51%	(423)
	Non-Linkage	23.776	23.776	23.257	-	-	0	-551	-519	-519	519	23.930	97,19%	(674)
	• Local Champion	21.084	21.084	20.580	-	-	0	-535	-504	-504	504	21.235	96,91%	(655)
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15	2.695	99,32%	(18)
2	MBG	31.249	31.249	30.441	1.800	650	-1.150	1.166	-808	-808	1.458	31.208	97,54%	(768)
	KUR	30.056	30.056	29.281	1.800	650	-1.150	1.197	-774	-774	1.424	30.206	96,94%	(925)
	Non KUR	1.193	1.193	1.159	-	-	0	-31	-34	-34	34	1.002	115,65%	
3	PWG	23.238	23.238	27.292	3.545	8.275	4.730	1.976	4.054	4.054	4.221	24.753	110,26%	2.539
	Cilem	14.162	14.162	16.656	1.175	3.196	2.021	780	2.494	2.494	702	15.052	110,65%	1.604
	Gadai	9.076	9.076	10.636	2.369	5.078	2.709	1.196	1.560	1.560	3.518	9.701	109,64%	935
4	CFG	295.289	295.289	294.058	10.257	4.417	-5.840	3.166	-1.232	-1.232	5.649	297.492	98,85%	(3.434)
	CF 1	167.918	167.918	166.545	5.283	1.362	-3.921	-72	-1.373	-1.373	2.735	168.281	98,97%	(1.737)
	Total Griya	144.391	144.391	143.120	4.813	682	-4.131	0	-1.271	-1.271	1.953	144.473	99,06%	(1.353)
1	• Total Non Program	144.391	144.391	143.120	4.813	682	-4.131	1.339	-1.271	-1.271	1.953			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.425	470	680	210	-72	-102	-102	782	23.808	98,39%	(384)
	CF 2	127.372	127.372	127.513	4.974	3.055	-1.919	3.239	141	141	2.914	129.210	98,69%	(1.697)
	Mitraguna & Others	122.078	122.078	122.144	4.924	2.935	-1.989	3.234	66	66	2.869	123.761	98,69%	(1.617)
	Pensiun	5.294	5.294	5.369	50	120	70	5	75	75	45	5.449	98,53%	(80)
	Total Pembiayaan	401.886	401.886	403.083	15.602	13.342	-2.260	5.466	1.197	1.197	12.144			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.123	1.419	1.123	1.745	3,59%	3,59%	5,73%	623	623	326			
	KUR	832	1.263	832	1.541	2,77%	2,77%	5,26%	709	709	278			
	Non KUR	291	156	291	204	24,36%	24,36%	17,61%	(86)	(86)	48			
3	PWG	37	-	37	1.558	0,16%	0,16%	5,71%	1.521	1.521	1.558			
	Cilem	37	-	37	1.103	0,26%	0,26%	6,62%	1.066	1.066	1.103			
	Gadai	-	-	-	455	0,00%	0,00%	4,27%	455	455	455			
4	CFG	3.240	2.895	3.240	9.814	1,10%	1,10%	3,34%	6.575	6.575	6.919			
	CF 1	2.408	2.084	2.408	7.737	1,43%	1,43%	4,65%	5.329	5.329	5.654			
	Total Griya	1.257	1.079	1.257	5.537	0,87%	0,87%	3,87%	4.280	4.280	4.457			
	Oto	1.151	1.004	1.151	2.201	4,89%	4,89%	9,39%	1.050	1.050	1.196			
	CF 2	831	812	831	2.077	0,65%	0,65%	1,63%	1.246	1.246	1.265			
	Mitraguna & Others	831	812	831	2.077	0,68%	0,68%	1,70%	1.246	1.246	1.265			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.400	4.314	4.400	13.118	1,09%	1,09%	3,25%	8.718	8.718	8.803			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	153	153	153	153	0,29%	0,29%	0,30%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	153	153	153	153	0,64%	0,64%	0,66%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.318	1.587	1.318	1.419	4,22%	4,22%	4,66%	101	101	(168)			
	KUR	1.009	1.136	1.009	968	3,36%	3,36%	3,31%	(41)	(41)	(168)			
	Non KUR	309	450	309	451	25,88%	25,88%	38,90%	142	142	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	3.700	5.793	3.700	3.679	1,25%	1,25%	1,25%	(21)	(21)	(2.114)			
	CF 1	2.382	4.475	2.382	2.361	1,42%	1,42%	1,42%	(21)	(21)	(2.113)			
	Total Griya	1.551	3.638	1.551	1.610	1,07%	1,07%	1,12%	59	59	(2.028)			
	Oto	832	837	832	751	3,53%	3,53%	3,21%	(80)	(80)	(86)			
	CF 2	1.318	1.319	1.318	1.318	1,03%	1,03%	1,03%	-	-	(1)			
	Mitraguna & Others	1.318	1.319	1.318	1.318	1,08%	1,08%	1,08%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.252	1,29%	1,29%	1,30%	80	80	(2.282)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	431.152	431.152	458.082	26.930	
2	Contribution Margin	28.098	28.098	26.566	(1.532)	5,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,37	3,54	3,53	(0,01)	0,16
CIF Payroll	1.322	1.828	2.068	240	746



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	82	82	27	0	1	0,79%	1	0,79%	803	10,16%	(722)
2	Tabungan	167.984	167.984	157.041	157.293	479	251	(10.691)	-6,36%	(10.691)	-6,36%	167.984	93,64%	(10.691)
3	Deposito	22.146	22.146	21.774	21.749	1.095	(25)	(397)	-1,79%	(397)	-1,79%	22.434	96,94%	(686)
	Total	190.211	190.211	178.897	179.123	1.601	227	(11.088)	-5,83%	(11.088)	-5,83%	191.221	93,67%	(12.098)
	CASA	168.065	168.065	157.123	157.374	506	251	(10.691)	-6,36%	(10.691)	-6,36%	168.787	93,24%	(11.413)
	(%) CASA	88,36%	88,36%	87,83%	87,86%									
	FDR	121,89%	121,89%	127,68%	127,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.907	1.921		14	172	9,83%	172	9,83%			
2	Giro ISE	0	0	0	0		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.907	1.921		14	172	9,83%	172	9,83%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	92	92	92	92		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	1.842	99,56%	(8)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	1.842	99,56%	(8)
	• Local Champion	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	1.842	99,56%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.957	60.957	59.949	2.850	1.125	-1.725	1.368	-1.008	-1.008	2.133	61.002	98,27%	(1.053)
	KUR	59.683	59.683	58.705	2.850	1.125	-1.725	1.398	-978	-978	2.103	59.990	97,86%	(1.285)
	Non KUR	1.274	1.274	1.244	-	-	0	-31	-29	-29	29	1.012	122,92%	
3	PWG	8.442	8.442	9.412	957	1.386	429	598	970	970	417	9.636	97,68%	(224)
	Cilem	8.442	8.442	9.412	957	1.386	429	598	970	970	417	9.388	100,25%	24
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	157.225	2.962	110	-2.852	1.685	-3.374	-3.374	3.484	161.619	97,28%	(4.394)
	CF 1	18.759	18.759	18.210	557	-	-557	393	-549	-549	549	18.994	95,87%	(784)
	Total Griya	3.744	3.744	3.706	-	-	0	0	-38	-38	38	3.778	98,10%	(72)
1	• Total Non Program	3.434	3.434	3.398	-	-	0	-39	-36	-36	36			
	• Program	310	310	308	-	-	0	-2	-2	-2	2			
	Oto	15.015	15.015	14.504	557	-	-557	393	-511	-511	511	15.216	95,32%	(712)
	CF 2	141.840	141.840	139.015	2.405	110	-2.295	1.292	-2.825	-2.825	2.935	142.625	97,47%	(3.610)
	Mitraguna & Others	138.082	138.082	135.276	2.405	110	-2.295	1.314	-2.805	-2.805	2.915	138.773	97,48%	(3.496)
	Pensiun	3.758	3.758	3.738	-	-	0	-23	-20	-20	20	3.852	97,04%	(114)
	Total Pembiayaan	231.840	231.840	228.420	6.769	2.621	-4.147	3.635	-3.420	-3.420	6.041			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	598	0,00%	0,00%	32,58%	598	598	598			
	Linkage	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	598	0,00%	0,00%	32,58%	598	598	598			
	Value Chain	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	113	70	1.315	0,11%	0,11%	2,19%	1.245	1.245	1.202			
	KUR	70	113	70	1.315	0,12%	0,12%	2,24%	1.245	1.245	1.202			
	Non KUR	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	171	0,00%	0,00%	1,81%	171	171	171			
	Cilem	-	-	-	171	0,00%	0,00%	1,81%	171	171	171			
	Gadai	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.008	2.173	2.008	1.147	1,25%	1,25%	0,73%	(861)	(861)	(1.026)			
	CF 1	423	376	423	612	2,25%	2,25%	3,36%	189	189	236			
	Total Griya	107	109	107	237	2,86%	2,86%	6,39%	130	130	128			
	Oto	315	267	315	375	2,10%	2,10%	2,59%	59	59	108			
	CF 2	1.585	1.797	1.585	536	1,12%	1,12%	0,39%	(1.050)	(1.050)	(1.261)			
	Mitraguna & Others	1.585	1.797	1.585	536	1,15%	1,15%	0,40%	(1.050)	(1.050)	(1.261)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.078	2.286	2.078	3.231	0,90%	0,90%	1,41%	1.153	1.153	945			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	750	750	750	750	40,72%	40,72%	40,91%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	750	750	750	750	40,72%	40,72%	40,91%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	56	58	56	55	0,09%	0,09%	0,09%	(1)	(1)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	56	58	56	55	4,43%	4,43%	4,45%	(1)	(1)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.458	1.317	1.458	2.712	0,91%	0,91%	1,72%	1.253	1.253	1.395			
	CF 1	271	271	271	278	1,45%	1,45%	1,48%	(2)	(2)	(2)			
	Total Griya	140	140	140	138	3,73%	3,73%	3,72%	(2)	(2)	(2)			
	Oto	132	132	132	132	0,88%	0,88%	0,91%	-	-	-			
	CF 2	1.187	1.046	1.187	2.442	0,84%	0,84%	1,76%	1.255	1.255	1.396			
	Mitraguna & Others	1.119	978	1.119	2.374	0,81%	0,81%	1,76%	1.255	1.255	1.396			
	Pensiun	68	68	68	68	0,03%	0,03%	1,82%	-	-	-			
	Total Pembiayaan	2.265	2.126	2.265	3.517	0,98%	0,98%	1,54%	1.253	1.253	1.392			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	214.060	214.060	237.349	23.289	
2	Contribution Margin	11.297	11.297	12.985	1.688	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,20	3,35	3,36	0,01	0,17
CIF Payroll	687	641	683	42	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.169	4.171	(139)	2	2.071	98,64%	2.071	98,64%	2.649	157,45%	1.522
2	Tabungan	103.033	103.033	96.700	97.043	3.031	343	(5.990)	-5,81%	(5.990)	-5,81%	103.033	94,19%	(5.990)
3	Deposito	40.693	40.693	41.284	41.284	(1.149)	0	591	1,45%	591	1,45%	40.895	100,95%	389
	Total	145.825	145.825	142.152	142.497	1.743	345	(3.328)	-2,28%	(3.328)	-2,28%	146.577	97,22%	(4.080)
	CASA	105.133	105.133	100.869	101.214	2.892	345	(3.919)	-3,73%	(3.919)	-3,73%	105.682	95,77%	(4.468)
	(%) CASA	72,09%	72,09%	70,96%	71,03%									
	FDR	64,28%	64,28%	66,56%	66,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.212	4.212		0	1.908	82,83%	1.908	82,83%			
2	Giro ISE	1.856	1.856	3.804	3.804		0	1.948	104,97%	1.948	104,97%			
3	Tabungan ISE	448	448	408	408		0	(40)	-8,88%	(40)	-8,88%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	99	99	99	99		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	26.618	26.618	26.478	1.070	800	-270	429	-140	-140	940	26.794	98,82%	(315)
	KUR	26.099	26.099	25.972	1.070	800	-270	446	-127	-127	927	26.224	99,04%	(251)
	Non KUR	519	519	506	-	-	0	-17	-13	-13	13	570	88,81%	(64)
3	PWG	7.473	7.473	8.330	1.090	1.356	266	879	857	857	500	8.279	100,61%	50
	Cilem	7.473	7.473	8.330	1.090	1.356	266	879	857	857	500	8.279	100,61%	50
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	59.647	59.647	59.813	2.701	1.475	-1.226	2.765	167	167	1.308	61.751	96,86%	(1.938)
	CF 1	6.684	6.684	6.585	543	-	-543	413	-99	-99	99	6.824	96,50%	(239)
	Total Griya	348	348	343	-	-	0	0	-5	-5	5	368	93,10%	(25)
1	• Total Non Program	348	348	343	-	-	0	-5	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.242	543	-	-543	413	-94	-94	94	6.455	96,70%	(213)
	CF 2	52.963	52.963	53.229	2.158	1.475	-683	2.352	266	266	1.209	54.928	96,91%	(1.699)
	Mitraguna & Others	43.218	43.218	43.249	2.158	1.120	-1.038	2.423	31	31	1.089	44.958	96,20%	(1.709)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	94.621	4.861	3.631	-1.230	4.073	884	884	2.748			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	292	215	292	2.046	1,10%	1,10%	7,73%	1.754	1.754	1.831			
	KUR	241	215	241	1.972	0,92%	0,92%	7,59%	1.731	1.731	1.757			
	Non KUR	51	-	51	74	9,81%	9,81%	14,60%	23	23	74			
3	PWG	2	-	2	182	0,03%	0,03%	2,19%	180	180	182			
	Cilem	2	-	2	182	0,03%	0,03%	2,19%	180	180	182			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	724	583	724	4.016	1,21%	1,21%	6,71%	3.292	3.292	3.433			
	CF 1	299	301	299	1.869	4,47%	4,47%	28,38%	1.570	1.570	1.568			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	299	301	299	1.869	4,72%	4,72%	29,94%	1.570	1.570	1.568			
	CF 2	425	283	425	2.147	0,80%	0,80%	4,03%	1.722	1.722	1.865			
	Mitraguna & Others	348	203	348	2.072	0,80%	0,80%	4,79%	1.724	1.724	1.869			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	Total Pembiayaan	1.018	798	1.018	6.244	1,09%	1,09%	6,60%	5.226	5.226	5.446			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	311	573	311	304	1,17%	1,17%	1,15%	(7)	(7)	(269)			
	KUR	154	361	154	148	0,59%	0,59%	0,57%	(6)	(6)	(213)			
	Non KUR	158	212	158	156	30,35%	30,35%	30,84%	(1)	(1)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	198	198	198	397	0,33%	0,33%	0,66%	199	199	199			
	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	198	198	198	397	0,37%	0,37%	0,75%	199	199	199			
	Mitraguna & Others	198	198	198	397	0,46%	0,46%	0,92%	199	199	199			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	509	771	509	701	0,54%	0,54%	0,74%	192	192	(70)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	142.483	142.483	146.829	4.346	
2	Contribution Margin	6.308	6.308	6.614	306	-4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,24	4,00	4,01	0,01	0,77
CIF Payroll	559	670	727	57	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	47.626	46.970	(5.466)	(655)	1.080	2,35%	1.080	2,35%	46.645	100,70%	325
2	Tabungan	156.974	156.974	150.517	152.018	1.768	1.501	(4.956)	-3,16%	(4.956)	-3,16%	156.974	96,84%	(4.956)
3	Deposito	26.423	26.423	26.342	26.542	(165)	200	119	0,45%	119	0,45%	26.725	99,32%	(183)
	Total	229.288	229.288	224.484	225.530	(3.863)	1.045	(3.758)	-1,64%	(3.758)	-1,64%	230.343	97,91%	(4.813)
	CASA	202.864	202.864	198.143	198.988	(3.698)	845	(3.876)	-1,91%	(3.876)	-1,91%	203.618	97,73%	(4.630)
	(%) CASA	88,48%	88,48%	88,27%	88,23%									
	FDR	89,99%	89,99%	92,78%	92,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.678	14.589		(89)	239	1,66%	239	1,66%			
2	Giro ISE	222	222	252	252		0	30	13,48%	30	13,48%			
3	Tabungan ISE	12.328	12.328	12.626	12.537		(89)	209	1,70%	209	1,70%			
4	Deposito ISE	1.800	1.800	1.800	1.800		0	0	0,00%	0	0,00%			
5	CIF ISE	142	142	142	142		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	36.883	36.883	36.559	1.975	850	-1.125	660	-324	-324	1.174	36.980	98,86%	(421)
	KUR	36.001	36.001	35.707	1.975	850	-1.125	691	-295	-295	1.145	36.223	98,57%	(516)
	Non KUR	882	882	852	-	-	0	-31	-30	-30	30	757	112,53%	
3	PWG	20.756	20.756	23.477	2.708	4.598	1.890	1.781	2.721	2.721	1.877	21.831	107,54%	1.646
	Cilem	16.839	16.839	19.321	2.211	3.257	1.046	1.722	2.482	2.482	775	17.570	109,97%	1.751
	Gadai	3.918	3.918	4.156	497	1.341	844	60	238	238	1.102	4.261	97,53%	(105)
4	CFG	148.687	148.687	148.250	4.242	3.335	-907	1.474	-436	-436	3.771	150.535	98,48%	(2.285)
	CF 1	21.391	21.391	21.371	1.150	250	-900	-198	-20	-20	270	21.642	98,75%	(270)
	Total Griya	16.290	16.290	16.450	1.150	250	-900	0	159	159	91	16.365	100,52%	84
1	• Total Non Program	16.117	16.117	16.277	990	250	-740	916	160	160	90			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	5.101	5.101	4.922	-	-	0	-198	-179	-179	179	5.276	93,28%	(355)
	CF 2	127.296	127.296	126.879	3.092	3.085	-7	1.672	-417	-417	3.502	128.893	98,44%	(2.014)
	Mitraguna & Others	85.341	85.341	85.053	3.000	2.555	-445	1.869	-287	-287	2.842	86.539	98,28%	(1.486)
	Pensiun	41.955	41.955	41.826	92	530	438	-197	-129	-129	659	42.354	98,75%	(528)
	Total Pembiayaan	206.326	206.326	208.286	8.925	8.783	-143	3.915	1.960	1.960	6.822			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	26	32	26	1.199	0,07%	0,07%	3,28%	1.173	1.173	1.167			
	KUR	26	32	26	1.191	0,07%	0,07%	3,33%	1.165	1.165	1.159			
	Non KUR	-	-	-	9	0,00%	0,00%	1,00%	9	9	9			
3	PWG	29	-	29	175	0,14%	0,14%	0,74%	146	146	175			
	Cilem	29	-	29	175	0,17%	0,17%	0,90%	146	146	175			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.103	812	1.103	4.774	0,74%	0,74%	3,22%	3.671	3.671	3.962			
	CF 1	-	-	-	2.183	0,00%	0,00%	10,21%	2.183	2.183	2.183			
	Total Griya	-	-	-	1.820	0,00%	0,00%	11,07%	1.820	1.820	1.820			
	Oto	-	-	-	362	0,00%	0,00%	7,36%	362	362	362			
	CF 2	1.103	812	1.103	2.591	0,87%	0,87%	2,04%	1.489	1.489	1.779			
	Mitraguna & Others	702	492	702	2.508	0,82%	0,82%	2,95%	1.806	1.806	2.016			
	Pensiun	400	319	400	83	0,95%	0,95%	0,20%	(317)	(317)	(236)			
	Total Pembiayaan	1.157	844	1.157	6.148	0,56%	0,56%	2,95%	4.991	4.991	5.304			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	137	281	137	137	0,37%	0,37%	0,37%	-	-	(144)			
	KUR	86	229	86	86	0,24%	0,24%	0,24%	-	-	(143)			
	Non KUR	51	52	51	51	5,81%	5,81%	6,01%	-	-	(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	1.331	1.546	1.331	1.455	0,90%	0,90%	0,98%	124	124	(90)			
	CF 1	170	170	170	-	0,79%	0,79%	0,00%	(170)	(170)	(170)			
	Total Griya	170	170	170	-	1,04%	1,04%	0,00%	(170)	(170)	(170)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.162	1.376	1.162	1.455	0,91%	0,91%	1,15%	294	294	80			
	Mitraguna & Others	888	1.102	888	1.183	1,04%	1,04%	1,39%	294	294	81			
	Pensiun	273	274	273	272	0,13%	0,13%	0,65%	(1)	(1)	(2)			
	Total Pembiayaan	1.468	1.827	1.468	1.592	0,71%	0,71%	0,76%	124	124	(234)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	185.470	185.470	231.440	45.970	
2	Contribution Margin	9.852	9.852	10.134	282	-2,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,99	3,09	3,09	(0,00)	0,10
CIF Payroll	1.063	942	1.190	248	127

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	614	635	7	21	495	352,35%	495	352,35%	791	80,30%	(156)
2	Tabungan	109.570	109.570	102.829	103.784	(927)	954	(5.786)	-5,28%	(5.786)	-5,28%	109.570	94,72%	(5.786)
3	Deposito	24.529	24.529	24.922	24.922	(173)	0	392	1,60%	392	1,60%	24.825	100,39%	96
Total		134.239	134.239	128.365	129.340	(1.093)	976	(4.899)	-3,65%	(4.899)	-3,65%	135.186	95,68%	(5.845)
CASA		109.710	109.710	103.443	104.419	(920)	976	(5.291)	-4,82%	(5.291)	-4,82%	110.361	94,62%	(5.942)
(% CASA)		81,73%	81,73%	80,59%	80,73%									
FDR		143,65%	143,65%	152,62%	151,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.151	2.151	1.876	1.894		18	(256)	-11,92%	(256)	-11,92%			
2	Giro ISE	114	114	225	230		4	116	102,19%	116	102,19%			
3	Tabungan ISE	2.037	2.037	1.651	1.665		14	(372)	-18,28%	(372)	-18,28%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	147	147	147	147		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	22.593	22.593	22.525	850	800	-50	271	-68	-68	868	22.562	99,83%	(38)
	KUR	21.495	21.495	21.461	850	800	-50	317	-34	-34	834	21.652	99,12%	(191)
	Non KUR	1.098	1.098	1.064	-	-	0	-46	-34	-34	34	911	116,84%	
3	PWG	7.428	7.428	8.048	471	1.055	584	123	620	620	435	8.324	96,68%	(276)
	Cilem	7.428	7.428	8.048	471	1.055	584	123	620	620	435	8.324	96,68%	(276)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	162.807	162.807	165.343	5.307	5.893	586	2.369	2.536	2.536	3.357	165.246	100,06%	97
	CF 1	7.785	7.785	7.582	-	-	0	-563	-203	-203	203	7.946	95,42%	(364)
	Total Griya	1.713	1.713	1.694	-	-	0	0	-18	-18	18	1.749	96,90%	(54)
1	• Total Non Program	1.713	1.713	1.694	-	-	0	-18	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.888	-	-	0	-563	-185	-185	185	6.198	95,00%	(310)
	CF 2	155.022	155.022	157.761	5.307	5.893	586	2.932	2.738	2.738	3.154	157.300	100,29%	461
	Mitraguna & Others	87.772	87.772	90.662	4.182	5.207	1.025	2.778	2.890	2.890	2.317	89.681	101,09%	982
	Pensiun	67.250	67.250	67.098	1.125	686	-439	155	-151	-151	837	67.619	99,23%	(521)
Total Pembiayaan		192.828	192.828	195.915	6.628	7.748	1.120	2.763	3.087	3.087	4.660			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	185	469	185	2.130	0,82%	0,82%	9,46%	1.945	1.945	1.661			
	KUR	185	469	185	2.045	0,86%	0,86%	9,53%	1.860	1.860	1.576			
	Non KUR	-	-	-	85	0,00%	0,00%	7,99%	85	85	85			
3	PWG	58	-	58	700	0,78%	0,78%	8,70%	642	642	700			
	Cilem	58	-	58	700	0,78%	0,78%	8,70%	642	642	700			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	372	-	372	860	0,23%	0,23%	0,52%	488	488	860			
	CF 1	-	-	-	231	0,00%	0,00%	3,04%	231	231	231			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	231	0,00%	0,00%	3,92%	231	231	231			
	CF 2	372	-	372	629	0,24%	0,24%	0,40%	257	257	629			
	Mitraguna & Others	-	-	-	158	0,00%	0,00%	0,17%	158	158	158			
	Pensiun	372	-	372	471	0,55%	0,55%	0,70%	99	99	471			
Total Pembiayaan		615	469	615	3.690	0,32%	0,32%	1,88%	3.075	3.075	3.221			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	491	440	491	481	2,17%	2,17%	2,14%	(10)	(10)	41			
	KUR	352	292	352	346	1,64%	1,64%	1,61%	(6)	(6)	54			
	Non KUR	139	147	139	135	12,64%	12,64%	12,69%	(4)	(4)	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	37	38	37	37	0,02%	0,02%	0,02%	-	-	(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	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	Mitraguna & Others	37	38	37	37	0,04%	0,04%	0,04%	-	-	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		528	477	528	518	0,27%	0,27%	0,26%	(10)	(10)	41			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	165.916	165.916	199.066	33.150	
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,64	2,91	3,01	0,09	0,36
CIF Payroll	1.091	1.455	1.618	163	527



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	350.340	348.126	(201.975)	(2.215)	(2.143)	-0,61%	(2.143)	-0,61%	350.816	99,23%	(2.691)
2	Tabungan	225.594	225.594	222.749	224.026	4.361	1.277	(1.568)	-0,70%	(1.568)	-0,70%	225.594	99,30%	(1.568)
3	Deposito	87.919	87.919	86.342	86.538	(446)	196	(1.381)	-1,57%	(1.381)	-1,57%	88.120	98,20%	(1.583)
	Total	663.781	663.781	659.431	658.689	(198.060)	(742)	(5.092)	-0,77%	(5.092)	-0,77%	664.530	99,12%	(5.841)
	CASA	575.862	575.862	573.089	572.151	(197.614)	(938)	(3.711)	-0,64%	(3.711)	-0,64%	576.410	99,26%	(4.259)
	(%) CASA	86,75%	86,75%	86,91%	86,86%									
	FDR	27,59%	27,59%	27,78%	27,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	23.168	23.261		92	2.704	13,15%	2.704	13,15%			
2	Giro ISE	36	36	25	26		1	(10)	-27,92%	(10)	-27,92%			
3	Tabungan ISE	18.921	18.921	21.544	21.635		91	2.714	14,34%	2.714	14,34%			
4	Deposito ISE	1.600	1.600	1.600	1.600		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)	1.128	100,01%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)	1.128	100,01%	
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)	1.128	100,01%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.523	60.523	59.455	2.151	1.200	-951	321	-1.068	-1.068	2.268	60.131	98,88%	(676)
	KUR	57.137	57.137	55.884	1.900	900	-1.000	191	-1.253	-1.253	2.153	57.478	97,23%	(1.594)
	Non KUR	3.386	3.386	3.571	251	300	49	130	185	185	115	2.653	134,59%	
3	PWG	21.916	21.916	23.854	1.687	3.101	1.414	714	1.937	1.937	1.164	22.283	107,05%	1.571
	Cilem	21.916	21.916	23.854	1.687	3.101	1.414	714	1.937	1.937	1.164	22.283	107,05%	1.571
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	99.543	99.543	98.723	2.772	1.407	-1.365	1.759	-820	-820	2.228	100.919	97,82%	(2.197)
	CF 1	45.423	45.423	44.748	1.641	275	-1.366	1.238	-675	-675	951	45.699	97,92%	(951)
	Total Griya	22.015	22.015	21.708	158	-	-158	0	-308	-308	308	22.097	98,24%	(389)
1	• Total Non Program	17.189	17.189	16.918	-	-	0	-186	-271	-271	271			
	• Program	4.827	4.827	4.790	158	-	-158	131	-36	-36	36			
	Oto	23.408	23.408	23.040	1.484	275	-1.208	1.238	-367	-367	643	23.602	97,62%	(561)
	CF 2	54.119	54.119	53.974	1.131	1.132	1	521	-145	-145	1.277	55.220	97,74%	(1.246)
	Mitraguna & Others	52.990	52.990	52.722	1.131	992	-139	577	-268	-268	1.260	53.910	97,80%	(1.188)
	Pensiun	1.129	1.129	1.252	-	140	140	-56	123	123	17	1.311	95,56%	(58)
	Total Pembiayaan	183.110	183.110	183.159	6.610	5.708	-902	2.752	49	49	5.659			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	1.718	0,29%	0,29%	2,89%	1.541	1.541	858			
	KUR	177	764	177	1.360	0,31%	0,31%	2,43%	1.183	1.183	595			
	Non KUR	-	95	-	358	0,00%	0,00%	10,04%	358	358	263			
3	PWG	-	-	-	747	0,00%	0,00%	3,13%	747	747	747			
	Cilem	-	-	-	747	0,00%	0,00%	3,13%	747	747	747			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	2.817	1,34%	1,34%	2,85%	1.483	1.483	1.363			
	CF 1	1.156	1.453	1.156	2.530	2,54%	2,54%	5,65%	1.374	1.374	1.077			
	Total Griya	615	696	615	1.188	2,79%	2,79%	5,47%	573	573	492			
	Oto	540	757	540	1.341	2,31%	2,31%	5,82%	801	801	584			
	CF 2	178	-	178	287	0,33%	0,33%	0,53%	109	109	287			
	Mitraguna & Others	178	-	178	287	0,34%	0,34%	0,54%	109	109	287			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.511	2.313	1.511	6.409	0,82%	0,82%	3,50%	4.899	4.899	4.096			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	652	74	652	652	1,08%	1,08%	1,10%	-	-	578			
	KUR	562	74	562	562	0,98%	0,98%	1,01%	-	-	488			
	Non KUR	90	-	90	90	2,66%	2,66%	2,52%	-	-	90			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.976	1.998	1.976	1.813	1,99%	1,99%	1,84%	(163)	(163)	(185)			
	CF 1	989	1.003	989	826	2,18%	2,18%	1,85%	(163)	(163)	(176)			
	Total Griya	613	622	613	714	2,78%	2,78%	3,29%	101	101	92			
	Oto	376	381	376	112	1,61%	1,61%	0,49%	(264)	(264)	(269)			
	CF 2	987	995	987	987	1,82%	1,82%	1,83%	(0)	(0)	(8)			
	Mitraguna & Others	987	995	987	987	1,86%	1,86%	1,87%	(0)	(0)	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.465	1,44%	1,44%	1,35%	(163)	(163)	393			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	145.538	145.538	663.781	518.243	
2	Contribution Margin	8.104	8.104	14.246	6.142	-75,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,10	3,76	3,74	(0,02)	0,64
CIF Payroll	405	1.599	1.785	186	1.380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	573	526	(41)	(47)	64	13,76%	64	13,76%	725	72,54%	(199)
2	Tabungan	97.563	97.563	91.590	92.428	(258)	837	(5.136)	-5,26%	(5.136)	-5,26%	97.563	94,74%	(5.136)
3	Deposito	24.097	24.097	24.846	24.546	12	(299)	450	1,87%	450	1,87%	24.378	100,69%	168
	Total	122.122	122.122	117.009	117.500	(288)	491	(4.622)	-3,78%	(4.622)	-3,78%	122.667	95,79%	(5.166)
	CASA	98.026	98.026	92.163	92.954	(299)	790	(5.072)	-5,17%	(5.072)	-5,17%	98.289	94,57%	(5.335)
	(%) CASA	80,27%	80,27%	78,77%	79,11%									
	FDR	171,70%	171,70%	178,45%	177,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.724	1.724	1.345	1.355		10	(369)	-21,39%	(369)	-21,39%			
2	Giro ISE	46	46	79	93		14	47	100,96%	47	100,96%			
3	Tabungan ISE	1.677	1.677	1.266	1.262		(4)	(416)	-24,78%	(416)	-24,78%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	71	71	71	71		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.956	60.956	60.437	1.440	1.470	30	58	-520	-520	1.990	63.016	95,91%	(2.580)
	KUR	57.384	57.384	57.001	1.440	1.470	30	229	-383	-383	1.853	57.683	98,82%	(682)
	Non KUR	3.573	3.573	3.436	-	-	0	-171	-137	-137	137	5.334	64,42%	(1.898)
3	PWG	13.174	13.174	13.654	1.260	1.326	67	705	480	480	846	13.779	99,09%	(126)
	Cilem	13.174	13.174	13.654	1.260	1.326	67	705	480	480	846	13.779	99,09%	(126)
	Gadai	-	-	-	-	-	0	0	0	0	0	0		0
4	CFG	135.548	135.548	134.711	2.524	573	-1.951	812	-837	-837	1.410	136.439	98,73%	(1.728)
	CF 1	31.143	31.143	31.098	469	439	-30	827	-45	-45	484	31.253	99,50%	(155)
	Total Griya	15.973	15.973	16.106	115	280	165	0	133	133	147	16.021	100,53%	85
1	• Total Non Program	15.973	15.973	16.106	115	280	165	-32	133	133	147			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.992	354	159	-195	827	-178	-178	337	15.232	98,42%	(240)
	CF 2	104.406	104.406	103.613	2.055	134	-1.921	-15	-792	-792	926	105.186	98,50%	(1.573)
	Mitraguna & Others	93.868	93.868	93.142	1.965	134	-1.831	-33	-726	-726	860	94.547	98,51%	(1.405)
	Pensiun	10.537	10.537	10.471	90	-	-90	17	-67	-67	67	10.639	98,42%	(168)
	Total Pembiayaan	209.678	209.678	208.801	5.223	3.370	-1.854	1.575	-877	-877	4.246			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	1.491	1.713	1.491	6.053	2,45%	2,45%	10,02%	4.562	4.562	4.341			
	KUR	1.132	1.281	1.132	5.293	1,97%	1,97%	9,29%	4.161	4.161	4.012			
	Non KUR	359	431	359	760	10,04%	10,04%	22,12%	401	401	329			
3	PWG	172	-	172	615	1,30%	1,30%	4,50%	443	443	615			
	Cilem	172	-	172	615	1,30%	1,30%	4,50%	443	443	615			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.390	2.264	2.390	4.384	1,76%	1,76%	3,25%	1.994	1.994	2.120			
	CF 1	181	224	181	1.152	0,58%	0,58%	3,71%	972	972	928			
	Total Griya	-	-	-	285	0,00%	0,00%	1,77%	285	285	285			
	Oto	181	224	181	867	1,19%	1,19%	5,79%	687	687	643			
	CF 2	2.210	2.040	2.210	3.231	2,12%	2,12%	3,12%	1.022	1.022	1.191			
	Mitraguna & Others	2.210	2.040	2.210	2.957	2,35%	2,35%	3,17%	747	747	917			
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274			
	Total Pembiayaan	4.053	3.976	4.053	11.052	1,93%	1,93%	5,29%	6.999	6.999	7.075			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	721	686	721	889	1,18%	1,18%	1,47%	169	169	203			
	KUR	564	528	564	733	0,98%	0,98%	1,29%	169	169	205			
	Non KUR	156	158	156	156	4,37%	4,37%	4,55%	-	-	(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	1.241	1.241	1.241	2.104	0,92%	0,92%	1,56%	863	863	863			
	CF 1	227	227	227	227	0,73%	0,73%	0,73%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	227	227	227	227	1,50%	1,50%	1,51%	-	-	-			
	CF 2	1.014	1.014	1.014	1.877	0,97%	0,97%	1,81%	863	863	863			
	Mitraguna & Others	1.014	1.014	1.014	1.877	1,08%	1,08%	2,01%	863	863	863			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.961	1.927	1.961	2.993	0,94%	0,94%	1,43%	1.032	1.032	1.066			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	204.546	204.546	212.117	7.571	
2	Contribution Margin	7.563	7.563	8.420	857	-11,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,58	4,11	4,10	(0,01)	0,51
CIF Payroll	372	364	384	20	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	248	266	(432)	19	(114)	-30,01%	(114)	-30,01%	782	34,09%	(515)
2	Tabungan	110.485	110.485	108.915	109.121	(837)	206	(1.364)	-1,23%	(1.364)	-1,23%	110.485	98,77%	(1.364)
3	Deposito	16.981	16.981	17.087	17.087	11	0	106	0,62%	106	0,62%	17.187	99,42%	(100)
	Total	127.846	127.846	126.249	126.474	(1.258)	225	(1.372)	-1,07%	(1.372)	-1,07%	128.453	98,46%	(1.979)
	CASA	110.865	110.865	109.162	109.387	(1.269)	225	(1.478)	-1,33%	(1.478)	-1,33%	111.266	98,31%	(1.879)
	(%) CASA	86,72%	86,72%	86,47%	86,49%									
	FDR	120,72%	120,72%	121,87%	121,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.512	1.534		22	(294)	-16,06%	(294)	-16,06%			
2	Giro ISE	5	5	47	56		9	51	1130,22%	51	1130,22%			
3	Tabungan ISE	1.823	1.823	1.465	1.478		14	(345)	-18,91%	(345)	-18,91%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	101	101	101	101		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	62.077	62.077	60.875	2.955	750	-2.205	856	-1.203	-1.203	1.953	62.484	97,42%	(1.609)
	KUR	57.871	57.871	56.751	2.955	750	-2.205	983	-1.120	-1.120	1.870	58.254	97,42%	(1.503)
	Non KUR	4.206	4.206	4.123	-	-	0	-127	-83	-83	83	4.230	97,49%	(106)
3	PWG	11.503	11.503	13.194	1.308	2.083	775	1.198	1.691	1.691	392	12.208	108,07%	986
	Cilem	11.503	11.503	13.194	1.308	2.083	775	1.198	1.691	1.691	392	12.208	108,07%	986
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.757	80.757	79.795	1.157	227	-931	592	-961	-961	1.188	82.119	97,17%	(2.323)
	CF 1	7.892	7.892	7.473	91	97	5	148	-418	-418	515	8.079	92,50%	(606)
	Total Griya	5.453	5.453	4.997	-	-	0	0	-457	-457	457	5.508	90,71%	(512)
1	• Total Non Program	5.453	5.453	4.997	-	-	0	-247	-457	-457	457			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.477	91	97	5	148	38	38	58	2.571	96,34%	(94)
	CF 2	72.865	72.865	72.322	1.066	130	-936	444	-543	-543	673	74.040	97,68%	(1.718)
	Mitraguna & Others	71.347	71.347	70.813	906	130	-776	292	-534	-534	664	72.282	97,97%	(1.470)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	153.864	5.420	3.060	-2.361	2.646	-473	-473	3.533			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	211	553	211	3.516	0,34%	0,34%	5,78%	3.306	3.306	2.964			
	KUR	183	175	183	2.877	0,32%	0,32%	5,07%	2.695	2.695	2.702			
	Non KUR	28	377	28	639	0,67%	0,67%	15,50%	611	611	262			
3	PWG	28	-	28	538	0,25%	0,25%	4,07%	509	509	538			
	Cilem	28	-	28	538	0,25%	0,25%	4,07%	509	509	538			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	499	186	499	698	0,62%	0,62%	0,87%	198	198	512			
	CF 1	499	-	499	540	6,33%	6,33%	7,23%	41	41	540			
	Total Griya	415	-	415	415	7,60%	7,60%	8,30%	-	-	415			
	Oto	85	-	85	126	3,48%	3,48%	5,07%	41	41	126			
	CF 2	-	186	-	157	0,00%	0,00%	0,22%	157	157	(28)			
	Mitraguna & Others	-	186	-	157	0,00%	0,00%	0,22%	157	157	(28)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	738	738	738	4.751	0,48%	0,48%	3,09%	4.013	4.013	4.013			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	94	114	94	182	0,15%	0,15%	0,30%	88	88	68			
	KUR	17	36	17	76	0,03%	0,03%	0,13%	60	60	40			
	Non KUR	78	78	78	106	1,85%	1,85%	2,56%	28	28	28			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	186	507	186	186	0,23%	0,23%	0,23%	-	-	(321)			
	CF 1	-	421	-	-	0,00%	0,00%	0,00%	-	-	(421)			
	Total Griya	-	421	-	-	0,00%	0,00%	0,00%	-	-	(421)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	186	87	186	186	0,26%	0,26%	0,26%	-	-	100			
	Mitraguna & Others	186	87	186	186	0,26%	0,26%	0,26%	-	-	100			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	280	621	280	368	0,18%	0,18%	0,24%	88	88	(253)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	131.801	131.801	158.645	26.844	
2	Contribution Margin	6.199	6.199	8.410	2.211	-35,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,07	4,48	4,50	0,02	1,43
CIF Payroll	127	471	505	34	378

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.855	3.934	3.354	79	(1.179)	-23,06%	(1.179)	-23,06%	5.344	73,63%	(1.409)
2	Tabungan	62.342	62.342	57.234	57.956	(4.609)	722	(4.386)	-7,04%	(4.386)	-7,04%	62.342	92,96%	(4.386)
3	Deposito	13.260	13.260	15.935	15.935	(2.540)	0	2.675	20,17%	2.675	20,17%	13.386	119,04%	2.549
	Total	80.716	80.716	77.025	77.826	(3.796)	801	(2.890)	-3,58%	(2.890)	-3,58%	81.072	96,00%	(3.246)
	CASA	67.456	67.456	61.090	61.891	(1.256)	801	(5.565)	-8,25%	(5.565)	-8,25%	67.686	91,44%	(5.795)
	(%) CASA	83,57%	83,57%	79,31%	79,52%									
	FDR	124,47%	124,47%	130,31%	128,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	792	787		(6)	197	33,41%	197	33,41%			
2	Giro ISE	454	454	561	571		9	117	25,72%	117	25,72%			
3	Tabungan ISE	136	136	231	216		(15)	80	59,13%	80	59,13%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	34	34	34	34		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	49.352	49.352	49.116	1.270	1.400	130	-318	-236	-236	1.636	49.269	99,69%	(153)
	KUR	47.820	47.820	47.626	1.270	1.400	130	-273	-193	-193	1.593	48.194	98,82%	(568)
	Non KUR	1.533	1.533	1.489	-	-	0	-45	-43	-43	43	1.075	138,51%	
3	PWG	9.984	9.984	10.415	946	1.009	63	773	430	430	578	10.780	96,61%	(365)
	Cilem	9.984	9.984	10.415	946	1.009	63	773	430	430	578	10.780	96,61%	(365)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	41.132	41.132	40.839	921	405	-516	154	-293	-293	698	42.186	96,81%	(1.347)
	CF 1	25.084	25.084	24.540	886	-	-886	-77	-544	-544	544	25.264	97,13%	(724)
	Total Griya	5.189	5.189	5.129	-	-	0	0	-61	-61	61	5.245	97,79%	(116)
1	• Total Non Program	4.861	4.861	4.802	-	-	0	-57	-59	-59	59			
	• Program	329	329	327	-	-	0	-2	-2	-2	2			
	Oto	19.895	19.895	19.411	886	-	-886	-77	-484	-484	484	20.019	96,96%	(608)
	CF 2	16.048	16.048	16.299	35	405	370	231	251	251	154	16.922	96,32%	(623)
	Mitraguna & Others	11.187	11.187	11.232	35	175	140	257	45	45	130	11.828	94,96%	(596)
	Pensiun	4.862	4.862	5.068	-	230	230	-26	206	206	24	5.094	99,48%	(26)
	Total Pembiayaan	100.469	100.469	100.369	3.138	2.814	-324	609	-99	-99	2.913			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	285	57	1.911	0,12%	0,12%	3,89%	1.854	1.854	1.626			
	KUR	57	285	57	1.780	0,12%	0,12%	3,74%	1.722	1.722	1.495			
	Non KUR	-	-	-	132	0,00%	0,00%	8,84%	132	132	132			
3	PWG	12	-	12	363	0,12%	0,12%	3,49%	351	351	363			
	Cilem	12	-	12	363	0,12%	0,12%	3,49%	351	351	363			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.704	2.516	1.704	2.528	4,14%	4,14%	6,19%	824	824	11			
	CF 1	835	980	835	905	3,33%	3,33%	3,69%	69	69	(75)			
	Total Griya	61	62	61	60	1,18%	1,18%	1,17%	(1)	(1)	(2)			
	Oto	774	917	774	844	3,89%	3,89%	4,35%	70	70	(73)			
	CF 2	869	1.537	869	1.623	5,41%	5,41%	9,96%	754	754	86			
	Mitraguna & Others	869	1.176	869	1.623	7,76%	7,76%	14,45%	754	754	447			
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	(361)			
	Total Pembiayaan	1.773	2.801	1.773	4.802	1,77%	1,77%	4,78%	3.029	3.029	2.001			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	142	253	142	200	0,29%	0,29%	0,41%	57	57	(53)			
	KUR	60	170	60	117	0,12%	0,12%	0,25%	57	57	(53)			
	Non KUR	83	83	83	83	5,39%	5,39%	5,54%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	647	868	867	2,11%	2,11%	2,12%	(1)	(1)	220			
	CF 1	868	647	868	867	3,46%	3,46%	3,53%	(1)	(1)	220			
	Total Griya	130	130	130	130	2,51%	2,51%	2,53%	(1)	(1)	(1)			
	Oto	737	517	737	737	3,71%	3,71%	3,80%	-	-	220			
	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	1.010	900	1.010	1.067	1,01%	1,01%	1,06%	57	57	167			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	88.011	88.011	103.552	15.541	
2	Contribution Margin	2.311	2.311	3.467	1.156	-50,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,94	3,61	3,46	(0,15)	0,52
CIF Payroll	247	237	370	133	123



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	23.129	25.626	321	2.497	2.533	10,97%	2.533	10,97%	23.812	107,61%	1.813
2	Tabungan	256.654	256.654	241.817	241.775	7.085	(42)	(14.879)	-5,80%	(14.879)	-5,80%	256.654	94,20%	(14.879)
3	Deposito	34.986	34.986	37.183	37.155	264	(28)	2.169	6,20%	2.169	6,20%	35.273	105,34%	1.883
	Total	314.733	314.733	302.129	304.555	7.669	2.427	(10.178)	-3,23%	(10.178)	-3,23%	315.739	96,46%	(11.184)
	CASA	279.747	279.747	264.945	267.400	7.406	2.455	(12.347)	-4,41%	(12.347)	-4,41%	280.466	95,34%	(13.066)
	(%) CASA	88,88%	88,88%	87,69%	87,80%									
	FDR	86,27%	86,27%	91,16%	90,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.977	4.983		6	(139)	-2,72%	(139)	-2,72%			
2	Giro ISE	671	671	724	725		1	54	8,05%	54	8,05%			
3	Tabungan ISE	4.452	4.452	4.253	4.258		6	(193)	-4,35%	(193)	-4,35%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	112	112	112	112		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.267	-	-	0	-52	-326	-326	326	1.593	79,53%	(326)
	Linkage	924	924	882	-	-	-	-39	-42	-42	42	924	95,41%	(42)
	Non-Linkage	669	669	385	-	-	0	-12	-284	-284	284	669	57,59%	(284)
	• Local Champion	669	669	385	-	-	0	-12	-284	-284	284	669	57,59%	(284)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	73.645	73.645	73.475	4.045	2.050	-1.995	1.411	-170	-170	2.220	74.847	98,17%	(1.373)
	KUR	69.530	69.530	69.241	4.045	1.700	-2.345	1.561	-288	-288	1.988	69.871	99,10%	(630)
	Non KUR	4.115	4.115	4.233	-	350	350	-150	118	118	232	4.976	85,08%	(743)
3	PWG	28.268	28.268	31.294	4.676	9.304	4.627	2.478	3.027	3.027	6.277	29.473	106,18%	1.822
	Cilem	18.867	18.867	21.273	1.992	4.000	2.007	1.297	2.406	2.406	1.594	19.682	108,08%	1.591
	Gadai	9.400	9.400	10.021	2.684	5.304	2.620	1.181	621	621	4.683	9.790	102,36%	231
4	CFG	168.022	168.022	169.380	7.848	5.361	-2.487	6.037	1.358	1.358	4.003	169.241	100,08%	139
	CF 1	44.251	44.251	43.871	515	136	-379	48	-380	-380	516	44.503	98,58%	(632)
	Total Griya	38.657	38.657	38.276	321	-	-321	0	-381	-381	381	38.759	98,75%	(483)
	• Total Non Program	15.924	15.924	15.670	-	-	0	-277	-254	-254	254			
	• Program	22.733	22.733	22.606	321	-	-321	164	-127	-127	127			
	Oto	5.595	5.595	5.595	194	136	-58	48	0	0	135	5.744	97,40%	(149)
	CF 2	123.771	123.771	125.509	7.333	5.225	-2.108	5.989	1.738	1.738	3.487	124.737	100,62%	771
	Mitraguna & Others	108.996	108.996	110.818	6.511	5.225	-1.286	5.347	1.822	1.822	3.403	109.679	101,04%	1.139
	Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	84	15.058	97,56%	(367)
	Total Pembiayaan	271.528	271.528	275.416	16.569	16.714	145	9.876	3.888	3.888	12.827			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	686	1.497	686	4.810	0,93%	0,93%	6,55%	4.124	4.124	3.313			
	KUR	397	890	397	4.160	0,57%	0,57%	6,01%	3.763	3.763	3.269			
	Non KUR	289	607	289	650	7,01%	7,01%	15,36%	362	362	44			
3	PWG	42	-	42	921	0,15%	0,15%	2,94%	879	879	921			
	Cilem	42	-	42	839	0,22%	0,22%	3,94%	797	797	839			
	Gadai	-	-	-	82	0,00%	0,00%	0,82%	82	82	82			
4	CFG	1.944	4.628	1.944	7.386	1,16%	1,16%	4,36%	5.442	5.442	2.758			
	CF 1	1.760	3.322	1.760	4.959	3,98%	3,98%	11,30%	3.199	3.199	1.637			
	Total Griya	1.626	3.064	1.626	3.981	4,21%	4,21%	10,40%	2.355	2.355	917			
	Oto	134	258	134	978	2,40%	2,40%	17,48%	844	844	720			
	CF 2	184	1.306	184	2.427	0,15%	0,15%	1,93%	2.243	2.243	1.121			
	Mitraguna & Others	184	1.306	184	2.427	0,17%	0,17%	2,19%	2.243	2.243	1.121			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.671	6.125	2.671	13.117	0,98%	0,98%	4,76%	10.446	10.446	6.992			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	52	52	52	52	3,26%	3,26%	4,10%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	52	52	52	52	7,77%	7,77%	13,49%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	362	211	333	0,29%	0,29%	0,45%	122	122	(29)			
	KUR	130	275	130	256	0,19%	0,19%	0,37%	126	126	(19)			
	Non KUR	82	87	82	77	1,98%	1,98%	1,82%	(4)	(4)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.210	3.063	4.210	4.386	2,51%	2,51%	2,59%	176	176	1.323			
	CF 1	1.842	1.534	1.842	2.033	4,16%	4,16%	4,63%	190	190	498			
	Total Griya	1.842	1.534	1.842	2.033	4,77%	4,77%	5,31%	190	190	498			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.367	1.528	2.367	2.353	1,91%	1,91%	1,87%	(14)	(14)	825			
	Mitraguna & Others	2.073	1.234	2.073	2.059	1,90%	1,90%	1,86%	(14)	(14)	825			
	Pensiun	294	294	294	294	0,11%	0,11%	2,00%	(0)	(0)	(0)			
	Total Pembiayaan	4.473	3.477	4.473	4.771	1,65%	1,65%	1,73%	298	298	1.294			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	292.870	292.870	314.733	21.863	
2	Contribution Margin	17.537	17.537	16.910	(627)	3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,22	3,55	3,55	0,00	0,33
CIF Payroll	1.151	1.230	1.351	121	200

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.769	8.770	1	1	261	3,07%	261	3,07%	9.231	95,00%	(461)
2	Tabungan	235.306	235.306	230.886	231.023	(125.031)	136	(4.283)	-1,82%	(4.283)	-1,82%	235.306	98,18%	(4.283)
3	Deposito	67.982	67.982	68.356	68.557	1.839	201	575	0,85%	575	0,85%	68.263	100,43%	294
	Total	311.796	311.796	308.011	308.349	(123.192)	338	(3.447)	-1,11%	(3.447)	-1,11%	312.799	98,58%	(4.450)
	CASA	243.814	243.814	239.655	239.792	(125.030)	137	(4.022)	-1,65%	(4.022)	-1,65%	244.537	98,06%	(4.744)
	(%) CASA	78,20%	78,20%	77,81%	77,77%									
	FDR	41,99%	41,99%	43,55%	43,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	13.226	13.192		(35)	537	4,25%	537	4,25%			
2	Giro ISE	1.786	1.786	1.906	1.906		0	120	6,73%	120	6,73%			
3	Tabungan ISE	9.818	9.818	10.270	10.236		(35)	417	4,25%	417	4,25%			
4	Deposito ISE	1.050	1.050	1.050	1.050		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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	14.129	14.129	13.832	-	-	0	-392	-297	-297	297	14.246	97,10%	(414)
	KUR	12.755	12.755	12.461	-	-	0	-389	-295	-295	295	12.771	97,57%	(310)
	Non KUR	1.374	1.374	1.372	-	-	0	-3	-2	-2	2	1.475	93,00%	(103)
3	PWG	15.393	15.393	17.662	2.841	4.269	1.428	1.722	2.269	2.269	2.000	16.598	106,41%	1.064
	Cilem	11.471	11.471	12.165	1.628	1.419	-209	1.574	694	694	725	12.332	98,64%	(167)
	Gadai	3.922	3.922	5.497	1.213	2.849	1.637	148	1.575	1.575	1.275	4.266	128,86%	1.231
4	CFG	101.402	101.402	102.638	3.913	2.458	-1.455	3.795	1.236	1.236	1.222	103.866	98,82%	(1.228)
	CF 1	26.966	26.966	27.787	1.706	1.254	-452	1.408	820	820	433	27.577	100,76%	209
	Total Griya	14.837	14.837	14.660	-	-	0	0	-177	-177	177	15.123	96,94%	(463)
1	• Total Non Program	14.417	14.417	14.242	-	-	0	-127	-175	-175	175			
	• Program	420	420	417	-	-	0	-3	-3	-3	3			
	Oto	12.130	12.130	13.127	1.706	1.254	-452	1.408	997	997	256	12.454	105,40%	673
	CF 2	74.436	74.436	74.851	2.207	1.204	-1.003	2.387	416	416	788	76.288	98,12%	(1.437)
	Mitraguna & Others	73.001	73.001	73.220	2.207	1.000	-1.207	2.058	219	219	781	74.577	98,18%	(1.357)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	134.132	6.754	6.726	-27	5.125	3.208	3.208	3.518			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	106	514	106	403	0,75%	0,75%	2,91%	297	297	(111)			
	KUR	106	514	106	403	0,83%	0,83%	3,23%	297	297	(111)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	333	-	333	1.011	2,16%	2,16%	5,72%	678	678	1.011			
	Cilem	333	-	333	760	2,90%	2,90%	6,24%	426	426	760			
	Gadai	-	-	-	251	0,00%	0,00%	4,57%	251	251	251			
4	CFG	1.297	1.446	1.297	2.867	1,28%	1,28%	2,79%	1.570	1.570	1.421			
	CF 1	571	649	571	1.533	2,12%	2,12%	5,52%	962	962	884			
	Total Griya	461	460	461	1.335	3,11%	3,11%	9,11%	874	874	876			
	Oto	110	189	110	198	0,91%	0,91%	1,51%	88	88	9			
	CF 2	726	797	726	1.334	0,98%	0,98%	1,78%	608	608	536			
	Mitraguna & Others	726	797	726	1.334	0,99%	0,99%	1,82%	608	608	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.736	1.960	1.736	4.281	1,33%	1,33%	3,19%	2.545	2.545	2.320			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	9.884	9.863	9.884	9.903	69,96%	69,96%	71,59%	18	18	40			
	KUR	8.569	8.547	8.569	8.587	67,18%	67,18%	68,92%	18	18	40			
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,88%	-	-	(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	1.446	1.389	1.446	1.376	1,43%	1,43%	1,34%	(69)	(69)	(13)			
	CF 1	229	231	229	229	0,85%	0,85%	0,82%	-	-	(2)			
	Total Griya	114	116	114	114	0,77%	0,77%	0,78%	-	-	(2)			
	Oto	115	115	115	115	0,95%	0,95%	0,87%	-	-	-			
	CF 2	1.217	1.159	1.217	1.147	1,63%	1,63%	1,53%	(69)	(69)	(11)			
	Mitraguna & Others	1.217	1.159	1.217	1.147	1,67%	1,67%	1,57%	(69)	(69)	(11)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.330	11.252	11.330	11.279	8,65%	8,65%	8,41%	(51)	(51)	27			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	230.159	230.159	311.796	81.637	
2	Contribution Margin	4.982	4.982	1.634	(3.348)	67,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,29	3,58	3,55	(0,02)	0,27
CIF Payroll	827	674	777	103	(50)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	9.583	8.936	277	(647)	1.255	16,34%	1.255	16,34%	9.133	97,84%	(197)
2	Tabungan	173.992	173.992	174.232	177.349	20.564	3.117	3.357	1,93%	3.357	1,93%	173.992	101,93%	3.357
3	Deposito	29.204	29.204	27.121	27.116	1.265	(6)	(2.088)	-7,15%	(2.088)	-7,15%	29.474	92,00%	(2.358)
	Total	210.876	210.876	210.936	213.401	22.107	2.464	2.524	1,20%	2.524	1,20%	212.599	100,38%	802
	CASA	181.673	181.673	183.815	186.285	20.842	2.470	4.612	2,54%	4.612	2,54%	183.125	101,73%	3.160
	(%) CASA	86,15%	86,15%	87,14%	87,29%									
	FDR	97,40%	97,40%	99,09%	97,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	12.140	12.237		97	2.029	19,88%	2.029	19,88%			
2	Giro ISE	3.766	3.766	5.425	5.643		218	1.877	49,85%	1.877	49,85%			
3	Tabungan ISE	6.442	6.442	6.715	6.594		(121)	152	2,36%	152	2,36%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	111	111	111	111		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	19.990	19.990	19.607	1.075	350	-725	698	-383	-383	733	20.577	95,29%	(970)
	KUR	18.928	18.928	18.578	1.075	350	-725	731	-350	-350	700	19.046	97,54%	(468)
	Non KUR	1.062	1.062	1.029	-	-	0	-33	-33	-33	33	1.532	67,20%	(502)
3	PWG	33.132	33.132	38.974	6.670	18.626	11.956	1.280	5.842	5.842	12.783	34.212	113,92%	4.761
	Cilem	14.772	14.772	17.197	2.022	3.308	1.285	1.619	2.425	2.425	883	15.283	112,53%	1.914
	Gadai	18.360	18.360	21.777	4.647	15.318	10.670	-339	3.417	3.417	11.900	18.930	115,04%	2.847
4	CFG	152.281	152.281	150.429	4.415	2.456	-1.959	2.560	-1.852	-1.852	4.308	154.798	97,18%	(4.369)
	CF 1	20.495	20.495	19.962	1.355	-	-1.355	619	-533	-533	533	20.984	95,13%	(1.022)
	Total Griya	12.083	12.083	11.976	450	-	-450	0	-107	-107	107	12.373	96,80%	(396)
1	• Total Non Program	12.083	12.083	11.976	450	-	-450	343	-107	-107	107			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	7.985	905	-	-905	619	-427	-427	427	8.611	92,73%	(626)
	CF 2	131.786	131.786	130.467	3.060	2.456	-604	1.940	-1.319	-1.319	3.775	133.813	97,50%	(3.346)
	Mitraguna & Others	118.525	118.525	117.225	3.060	2.376	-684	2.057	-1.300	-1.300	3.676	120.390	97,37%	(3.164)
	Pensiun	13.261	13.261	13.242	-	80	80	-117	-19	-19	99	13.423	98,65%	(182)
	Total Pembiayaan	205.403	205.403	209.010	12.160	21.432	9.272	4.537	3.607	3.607	17.824			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	416	441	416	1.393	2,08%	2,08%	7,11%	977	977	952			
	KUR	416	441	416	1.393	2,20%	2,20%	7,50%	977	977	952			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	482	-	482	2.230	1,45%	1,45%	5,72%	1.749	1.749	2.230			
	Cilem	482	-	482	2.033	3,26%	3,26%	11,82%	1.551	1.551	2.033			
	Gadai	-	-	-	198	0,00%	0,00%	0,91%	198	198	198			
4	CFG	978	854	978	1.687	0,64%	0,64%	1,12%	709	709	833			
	CF 1	401	637	401	635	1,95%	1,95%	3,18%	235	235	(2)			
	Total Griya	337	341	337	523	2,79%	2,79%	4,37%	186	186	182			
	Oto	64	297	64	112	0,76%	0,76%	1,41%	49	49	(185)			
	CF 2	577	216	577	1.052	0,44%	0,44%	0,81%	475	475	835			
	Mitraguna & Others	385	216	385	467	0,32%	0,32%	0,40%	82	82	250			
	Pensiun	192	-	192	585	1,45%	1,45%	4,42%	393	393	585			
	Total Pembiayaan	1.876	1.295	1.876	5.311	0,91%	0,91%	2,54%	3.435	3.435	4.016			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	490	480	490	785	2,45%	2,45%	4,01%	296	296	305			
	KUR	193	182	193	490	1,02%	1,02%	2,64%	297	297	308			
	Non KUR	296	298	296	295	27,92%	27,92%	28,67%	(1)	(1)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.150	2.151	2.150	685	1,41%	1,41%	0,46%	(1.465)	(1.465)	(1.466)			
	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	2.150	2.151	2.150	685	1,63%	1,63%	0,53%	(1.465)	(1.465)	(1.466)			
	Mitraguna & Others	2.150	2.151	2.150	685	1,81%	1,81%	0,58%	(1.465)	(1.465)	(1.466)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.639	2.631	2.639	1.470	1,29%	1,29%	0,70%	(1.169)	(1.169)	(1.161)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	191.374	191.374	211.605	20.231	
2	Contribution Margin	9.292	9.292	9.090	(202)	2,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,16	3,42	3,42	(0,00)	0,26
CIF Payroll	1.144	1.094	1.263	169	119

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	18.202	18.229	(121)	27	8.667	90,65%	8.667	90,65%	10.674	170,77%	7.555
2	Tabungan	273.687	273.687	263.327	264.763	9.991	1.436	(8.924)	-3,26%	(8.924)	-3,26%	273.687	96,74%	(8.924)
3	Deposito	63.164	63.164	62.775	62.720	788	(55)	(444)	-0,70%	(444)	-0,70%	63.551	98,69%	(831)
	Total	346.413	346.413	344.304	345.713	10.657	1.408	(700)	-0,20%	(700)	-0,20%	347.913	99,37%	(2.201)
	CASA	283.249	283.249	281.529	282.992	9.869	1.463	(257)	-0,09%	(257)	-0,09%	284.362	99,52%	(1.369)
	(%) CASA	81,77%	81,77%	81,77%	81,86%									
	FDR	110,42%	110,42%	113,55%	113,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.721	14.974		254	471	3,25%	471	3,25%			
2	Giro ISE	1.367	1.367	1.257	1.252		(5)	(115)	-8,38%	(115)	-8,38%			
3	Tabungan ISE	13.137	13.137	13.464	13.722		258	586	4,46%	586	4,46%			
4	Deposito ISE	-	-	-	-		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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.054	1.210	1.125	-85	827	-379	-379	1.504	27.680	97,74%	(627)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	27.433	27.433	27.054	1.210	1.125	-85	827	-379	-379	1.504	27.680	97,74%	(627)
	• Local Champion	25.473	25.473	24.719	-	-	0	-235	-754	-754	754	25.702	96,17%	(984)
	• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750	1.978	118,05%	
2	MBG	27.691	27.691	28.225	1.800	1.200	-600	826	533	533	667	28.207	100,04%	18
	KUR	25.908	25.908	26.465	1.800	1.200	-600	965	557	557	643	26.053	101,58%	
	Non KUR	1.783	1.783	1.760	-	-	0	-139	-23	-23	23	2.154	81,68%	(395)
3	PWG	38.487	38.487	44.739	8.811	13.914	5.103	1.979	6.252	6.252	7.662	39.941	112,01%	4.797
	Cilem	21.108	21.108	25.839	2.794	6.056	3.262	1.863	4.732	4.732	1.324	21.892	118,03%	3.948
	Gadai	17.379	17.379	18.899	6.017	7.857	1.841	117	1.520	1.520	6.338	18.049	104,71%	850
4	CFG	288.898	288.898	290.941	6.815	6.352	-462	2.156	2.042	2.042	4.310	291.612	99,77%	(672)
	CF 1	35.433	35.433	34.988	447	298	-148	427	-445	-445	744	35.989	97,22%	(1.001)
	Total Griya	29.263	29.263	28.694	-	-	0	0	-569	-569	569	29.577	97,01%	(883)
1	• Total Non Program	29.263	29.263	28.694	-	-	0	-229	-569	-569	569			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.294	447	298	-148	427	123	123	175	6.411	98,16%	(118)
	CF 2	253.465	253.465	255.953	6.368	6.054	-314	1.729	2.488	2.488	3.566	255.624	100,13%	329
	Mitraguna & Others	234.984	234.984	237.632	6.032	6.054	22	1.811	2.648	2.648	3.406	236.903	100,31%	730
	Pensiun	18.481	18.481	18.321	336	-	-336	-82	-160	-160	160	18.721	97,86%	(400)
	Total Pembiayaan	382.510	382.510	390.957	18.635	22.591	3.956	5.787	8.448	8.448	14.143			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	80	85	80	3.065	0,29%	0,29%	11,33%	2.985	2.985	2.981			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	3.065	0,29%	0,29%	11,33%	2.985	2.985	2.981			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	1.151	0,43%	0,43%	4,08%	1.033	1.033	931			
	KUR	39	138	39	868	0,15%	0,15%	3,28%	829	829	730			
	Non KUR	80	83	80	284	4,47%	4,47%	16,11%	204	204	200			
3	PWG	139	-	139	855	0,36%	0,36%	1,91%	716	716	855			
	Cilem	139	-	139	804	0,66%	0,66%	3,11%	666	666	804			
	Gadai	-	-	-	50	0,00%	0,00%	0,27%	50	50	50			
4	CFG	1.840	3.357	1.840	12.734	0,64%	0,64%	4,38%	10.894	10.894	9.376			
	CF 1	551	302	551	2.373	1,55%	1,55%	6,78%	1.822	1.822	2.071			
	Total Griya	135	92	135	1.741	0,46%	0,46%	6,07%	1.606	1.606	1.649			
	Oto	415	209	415	631	6,73%	6,73%	10,03%	216	216	422			
	CF 2	1.289	3.056	1.289	10.361	0,51%	0,51%	4,05%	9.072	9.072	7.305			
	Mitraguna & Others	1.289	3.056	1.289	10.361	0,55%	0,55%	4,36%	9.072	9.072	7.305			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.177	3.663	2.177	17.805	0,57%	0,57%	4,55%	15.628	15.628	14.143			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	591	593	591	666	2,14%	2,14%	2,36%	74	74	73			
	KUR	398	396	398	436	1,54%	1,54%	1,65%	38	38	40			
	Non KUR	193	196	193	229	10,83%	10,83%	13,03%	36	36	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	8.707	9.961	8.707	8.052	3,01%	3,01%	2,77%	(655)	(655)	(1.909)			
	CF 1	205	205	205	205	0,58%	0,58%	0,58%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	205	205	205	205	3,32%	3,32%	3,25%	-	-	-			
	CF 2	8.502	9.756	8.502	7.847	3,35%	3,35%	3,07%	(655)	(655)	(1.909)			
	Mitraguna & Others	8.502	9.756	8.502	7.847	3,62%	3,62%	3,30%	(655)	(655)	(1.909)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	8.717	2,43%	2,43%	2,23%	(581)	(581)	(1.836)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	364.485	364.485	388.276	23.791	
2	Contribution Margin	21.658	21.658	16.494	(5.164)	23,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,07	3,39	3,40	0,00	0,32
CIF Payroll	2.449	2.504	2.896	392	447



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	6.372	6.836	116	464	642	10,36%	642	10,36%	7.407	92,29%	(571)
2	Tabungan	175.413	175.413	166.932	167.202	4.453	270	(8.211)	-4,68%	(8.211)	-4,68%	175.413	95,32%	(8.211)
3	Deposito	161.813	161.813	180.154	180.104	(1.223)	(50)	18.291	11,30%	18.291	11,30%	162.340	110,94%	17.764
	Total	343.420	343.420	353.458	354.142	3.346	684	10.722	3,12%	10.722	3,12%	345.160	102,60%	8.982
	CASA	181.607	181.607	173.304	174.038	4.569	734	(7.569)	-4,17%	(7.569)	-4,17%	182.820	95,20%	(8.782)
	(%) CASA	52,88%	52,88%	49,03%	49,14%									
	FDR	64,59%	64,59%	62,96%	62,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	9.945	10.328		383	1.988	23,84%	1.988	23,84%			
2	Giro ISE	1.784	1.784	2.410	2.398		(12)	613	34,37%	613	34,37%			
3	Tabungan ISE	6.552	6.552	7.532	7.927		395	1.375	20,99%	1.375	20,99%			
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%			
5	CIF ISE	96	96	96	96		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	43.748	43.748	43.141	2.815	950	-1.865	1.559	-608	-608	1.558	44.514	96,92%	(1.373)
	KUR	42.190	42.190	41.629	2.815	950	-1.865	1.613	-561	-561	1.511	42.484	97,99%	(855)
	Non KUR	1.558	1.558	1.512	-	-	0	-53	-47	-47	47	2.030	74,46%	(519)
3	PWG	18.117	18.117	20.183	2.218	4.374	2.157	884	2.066	2.066	2.309	19.403	104,02%	779
	Cilem	13.647	13.647	15.167	1.512	2.520	1.008	831	1.520	1.520	1.000	14.568	104,11%	598
	Gadai	4.470	4.470	5.016	706	1.855	1.149	53	546	546	1.309	4.835	103,75%	181
4	CFG	159.960	159.960	159.224	5.425	3.181	-2.244	5.492	-736	-736	3.917	162.869	97,76%	(3.646)
	CF 1	20.767	20.767	20.409	675	-	-675	436	-358	-358	358	21.394	95,39%	(986)
	Total Griya	12.416	12.416	12.290	-	-	0	0	-126	-126	126	12.743	96,44%	(453)
1	• Total Non Program	12.416	12.416	12.290	-	-	0	-123	-126	-126	126			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.119	675	-	-675	436	-232	-232	232	8.651	93,85%	(532)
	CF 2	139.193	139.193	138.815	4.750	3.181	-1.569	5.055	-378	-378	3.559	141.475	98,12%	(2.660)
	Mitraguna & Others	124.993	124.993	124.620	4.370	3.061	-1.309	4.883	-373	-373	3.434	127.151	98,01%	(2.531)
	Pensiun	14.200	14.200	14.195	380	120	-260	172	-5	-5	125	14.324	99,10%	(129)
	Total Pembiayaan	221.825	221.825	222.547	10.458	8.505	-1.952	7.935	722	722	7.784			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	488	654	488	2.301	1,12%	1,12%	5,33%	1.813	1.813	1.646			
	KUR	458	622	458	2.017	1,08%	1,08%	4,85%	1.560	1.560	1.395			
	Non KUR	30	32	30	283	1,96%	1,96%	18,75%	253	253	251			
3	PWG	3	-	3	784	0,02%	0,02%	3,88%	780	780	784			
	Cilem	3	-	3	784	0,02%	0,02%	5,17%	780	780	784			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.788	2.491	1.788	6.209	1,12%	1,12%	3,90%	4.421	4.421	3.718			
	CF 1	520	547	520	893	2,50%	2,50%	4,37%	373	373	346			
	Total Griya	49	-	49	48	0,40%	0,40%	0,39%	(2)	(2)	48			
	Oto	471	547	471	845	5,64%	5,64%	10,41%	375	375	298			
	CF 2	1.269	1.943	1.269	5.316	0,91%	0,91%	3,83%	4.048	4.048	3.373			
	Mitraguna & Others	1.269	1.943	1.269	4.994	1,01%	1,01%	4,01%	3.726	3.726	3.051			
	Pensiun	-	-	-	322	0,00%	0,00%	2,27%	322	322	322			
	Total Pembiayaan	2.280	3.145	2.280	9.293	1,03%	1,03%	4,18%	7.014	7.014	6.148			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	563	500	563	751	1,29%	1,29%	1,74%	188	188	251			
	KUR	433	370	433	621	1,03%	1,03%	1,49%	188	188	251			
	Non KUR	130	130	130	130	8,34%	8,34%	8,60%	-	-	(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	2.447	3.031	2.447	1.744	1,53%	1,53%	1,10%	(703)	(703)	(1.287)			
	CF 1	144	714	144	143	0,69%	0,69%	0,70%	(1)	(1)	(571)			
	Total Griya	46	616	46	45	0,37%	0,37%	0,37%	(1)	(1)	(571)			
	Oto	98	98	98	98	1,17%	1,17%	1,21%	-	-	-			
	CF 2	2.303	2.317	2.303	1.601	1,65%	1,65%	1,15%	(702)	(702)	(716)			
	Mitraguna & Others	2.303	2.317	2.303	1.601	1,84%	1,84%	1,28%	(702)	(702)	(716)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.010	3.532	3.010	2.495	1,36%	1,36%	1,12%	(515)	(515)	(1.037)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	336.221	336.221	343.420	7.199	
2	Contribution Margin	13.162	13.162	12.123	(1.039)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,20	3,47	3,49	0,02	0,29
CIF Payroll	1.263	1.301	1.448	147	185

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.319	2.399	(525)	80	(864)	-26,49%	(864)	-26,49%	3.987	60,17%	(1.588)
2	Tabungan	164.746	164.746	146.972	144.958	1.471	(2.014)	(19.788)	-12,01%	(19.788)	-12,01%	164.746	87,99%	(19.788)
3	Deposito	74.583	74.583	74.360	74.353	(690)	(7)	(230)	-0,31%	(230)	-0,31%	75.053	99,07%	(700)
	Total	242.592	242.592	223.651	221.710	257	(1.941)	(20.882)	-8,61%	(20.882)	-8,61%	243.786	90,94%	(22.076)
	CASA	168.009	168.009	149.291	147.357	946	(1.934)	(20.652)	-12,29%	(20.652)	-12,29%	168.733	87,33%	(21.376)
	(%) CASA	69,26%	69,26%	66,75%	66,46%									
	FDR	94,47%	94,47%	102,17%	103,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.745	5.745	3.336	3.375		39	(2.370)	-41,26%	(2.370)	-41,26%			
2	Giro ISE	24	24	23	60		37	36	147,89%	36	147,89%			
3	Tabungan ISE	5.721	5.721	3.313	3.315		2	(2.406)	-42,06%	(2.406)	-42,06%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	117	117	117	117		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	51.101	51.101	50.872	1.950	1.550	-400	1.320	-229	-229	1.779	52.070	97,70%	(1.198)
	KUR	49.224	49.224	49.043	1.870	1.550	-320	1.318	-182	-182	1.732	49.585	98,91%	(542)
	Non KUR	1.876	1.876	1.829	80	-	-80	2	-48	-48	48	2.485	73,60%	(656)
3	PWG	8.004	8.004	8.537	1.132	968	-163	897	533	533	436	8.779	97,24%	(242)
	Cilem	8.004	8.004	8.537	1.132	968	-163	897	533	533	436	8.779	97,24%	(242)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	170.072	170.072	169.088	4.890	2.106	-2.784	1.087	-984	-984	3.090	171.981	98,32%	(2.892)
	CF 1	17.880	17.880	17.349	530	-	-530	259	-532	-532	532	18.071	96,01%	(722)
	Total Griya	980	980	968	-	-	0	0	-12	-12	12	1.034	93,70%	(65)
1	• Total Non Program	980	980	968	-	-	0	-12	-12	-12	12			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.380	530	-	-530	259	-520	-520	520	17.037	96,15%	(657)
	CF 2	152.192	152.192	151.740	4.360	2.106	-2.254	828	-452	-452	2.558	153.910	98,59%	(2.170)
	Mitraguna & Others	120.862	120.862	120.351	4.360	1.785	-2.575	935	-512	-512	2.297	122.405	98,32%	(2.055)
	Pensiun	31.329	31.329	31.389	-	321	321	-107	60	60	261	31.505	99,63%	(116)
	Total Pembiayaan	229.177	229.177	228.497	7.972	4.624	-3.348	3.305	-680	-680	5.304			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	77	554	77	2.166	0,15%	0,15%	4,26%	2.089	2.089	1.612			
	KUR	77	529	77	1.918	0,16%	0,16%	3,91%	1.841	1.841	1.389			
	Non KUR	-	25	-	248	0,00%	0,00%	13,56%	248	248	223			
3	PWG	205	-	205	464	2,56%	2,56%	5,43%	259	259	464			
	Cilem	205	-	205	464	2,56%	2,56%	5,43%	259	259	464			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.049	1.580	1.049	2.903	0,62%	0,62%	1,72%	1.854	1.854	1.323			
	CF 1	365	766	365	1.150	2,04%	2,04%	6,63%	785	785	384			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	365	766	365	1.150	2,16%	2,16%	7,02%	785	785	384			
	CF 2	684	814	684	1.753	0,45%	0,45%	1,16%	1.069	1.069	939			
	Mitraguna & Others	526	616	526	1.324	0,44%	0,44%	1,10%	798	798	708			
	Pensiun	158	198	158	429	0,50%	0,50%	1,37%	271	271	231			
	Total Pembiayaan	1.331	2.134	1.331	5.533	0,58%	0,58%	2,42%	4.202	4.202	3.399			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	151	191	151	143	0,30%	0,30%	0,28%	(8)	(8)	(48)			
	KUR	132	154	132	124	0,27%	0,27%	0,25%	(8)	(8)	(29)			
	Non KUR	18	37	18	18	0,98%	0,98%	1,01%	-	-	(19)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.364	2.029	2.364	1.649	1,39%	1,39%	0,98%	(715)	(715)	(380)			
	CF 1	262	113	262	113	1,47%	1,47%	0,65%	(149)	(149)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	262	113	262	113	1,55%	1,55%	0,69%	(149)	(149)	-			
	CF 2	2.102	1.915	2.102	1.536	1,38%	1,38%	1,01%	(566)	(566)	(380)			
	Mitraguna & Others	1.915	1.915	1.915	1.349	1,58%	1,58%	1,12%	(566)	(566)	(567)			
	Pensiun	187	-	187	187	0,08%	0,08%	0,59%	-	-	187			
	Total Pembiayaan	2.515	2.219	2.515	1.791	1,10%	1,10%	0,78%	(723)	(723)	(428)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	222.162	222.162	242.596	20.434	
2	Contribution Margin	10.417	10.417	11.846	1.429	-13,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,64	2,94	2,97	0,03	0,33
CIF Payroll	2.612	1.568	1.622	54	(990)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	223	200	18	(23)	181	975,08%	181	975,08%	245	81,51%	(45)
2	Tabungan	72.254	72.254	69.318	69.239	1.871	(79)	(3.015)	-4,17%	(3.015)	-4,17%	72.254	95,83%	(3.015)
3	Deposito	14.447	14.447	13.519	13.479	(142)	(39)	(967)	-6,70%	(967)	-6,70%	14.569	92,52%	(1.090)
	Total	86.720	86.720	83.059	82.918	1.747	(141)	(3.801)	-4,38%	(3.801)	-4,38%	87.068	95,23%	(4.150)
	CASA	72.273	72.273	69.540	69.439	1.889	(101)	(2.834)	-3,92%	(2.834)	-3,92%	72.500	95,78%	(3.061)
	(%) CASA	83,34%	83,34%	83,72%	83,74%									
	FDR	106,88%	106,88%	113,50%	113,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	443	443		0	53	13,55%	53	13,55%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	390	390	443	443		0	53	13,55%	53	13,55%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	7.557	7.557	8.708	1.083	1.617	534	782	1.151	1.151	466	7.949	109,55%	759
	Cilem	7.557	7.557	8.708	1.083	1.617	534	782	1.151	1.151	466	7.949	109,55%	759
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	85.111	85.111	85.546	1.327	1.486	159	362	434	434	1.052	86.381	99,03%	(835)
	CF 1	444	444	439	-	-	0	-3	-5	-5	5	510	86,06%	(71)
	Total Griya	249	249	248	-	-	0	0	-2	-2	2	263	94,18%	(15)
	• Total Non Program	249	249	248	-	-	0	-2	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	85.107	1.327	1.486	159	365	439	439	1.047	85.871	99,11%	(764)
	Mitraguna & Others	38.306	38.306	38.602	735	933	198	101	296	296	637	39.108	98,70%	(507)
	Pensiun	46.362	46.362	46.505	592	553	-39	264	143	143	410	46.762	99,45%	(257)
	Total Pembiayaan	92.686	92.686	94.272	2.410	3.103	693	1.144	1.585	1.585	1.518			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	164	-	164	396	2,17%	2,17%	4,55%	232	232	396			
	Cilem	164	-	164	396	2,17%	2,17%	4,55%	232	232	396			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	387	338	344	0,40%	0,40%	0,40%	6	6	(43)			
	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	338	387	338	344	0,40%	0,40%	0,40%	6	6	(43)			
	Mitraguna & Others	338	387	338	344	0,88%	0,88%	0,89%	6	6	(43)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	502	387	502	740	0,54%	0,54%	0,79%	238	238	353			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	0	0	-			
	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	228	229	228	219	0,27%	0,27%	0,26%	(9)	(9)	(9)			
	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	228	229	228	219	0,27%	0,27%	0,26%	(9)	(9)	(9)			
	Mitraguna & Others	228	229	228	219	0,60%	0,60%	0,57%	(9)	(9)	(9)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	246	247	246	238	0,27%	0,27%	0,25%	(8)	(8)	(9)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	89.188	89.188	96.979	7.791	
2	Contribution Margin	4.188	4.188	5.599	1.411	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,76	2,99	3,00	0,01	0,24
CIF Payroll	714	638	704	66	(10)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	23.281	23.312	864	31	5.225	28,89%	5.225	28,89%	18.807	123,95%	4.505
2	Tabungan	126.474	126.474	108.947	109.367	5.438	420	(17.107)	-13,53%	(17.107)	-13,53%	126.474	86,47%	(17.107)
3	Deposito	24.696	24.696	22.221	22.221	(89)	1	(2.475)	-10,02%	(2.475)	-10,02%	25.028	88,79%	(2.806)
	Total	169.257	169.257	154.449	154.900	6.214	451	(14.357)	-8,48%	(14.357)	-8,48%	170.308	90,95%	(15.408)
	CASA	144.561	144.561	132.228	132.679	6.302	451	(11.882)	-8,22%	(11.882)	-8,22%	145.281	91,33%	(12.602)
	(%) CASA	85,41%	85,41%	85,61%	85,65%									
	FDR	107,46%	107,46%	118,18%	117,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.672	6.672	6.660	6.872		212	200	3,00%	200	3,00%			
2	Giro ISE	399	399	511	563		53	164	41,08%	164	41,08%			
3	Tabungan ISE	2.172	2.172	2.050	2.209		159	36	1,67%	36	1,67%			
4	Deposito ISE	4.100	4.100	4.100	4.100		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.363	-	-	0	-47	-48	-48	48	1.411	96,60%	(48)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.411	1.411	1.363	-	-	0	-47	-48	-48	48	1.411	96,60%	(48)
	• Local Champion	527	527	498	-	-	0	-27	-29	-29	29	527	94,56%	(29)
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19	884	97,81%	(19)
2	MBG	21.281	21.281	21.285	675	620	-55	218	4	4	616	21.924	97,08%	(639)
	KUR	19.291	19.291	19.355	675	620	-55	288	63	63	557	19.474	99,39%	(119)
	Non KUR	1.989	1.989	1.930	-	-	0	-70	-59	-59	59	2.451	78,77%	(520)
3	PWG	10.049	10.049	11.654	1.791	2.486	696	1.470	1.605	1.605	882	11.110	104,89%	543
	Cilem	9.808	9.808	11.424	1.738	2.461	723	1.442	1.616	1.616	845	10.622	107,55%	802
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01%	(259)
4	CFG	149.139	149.139	148.229	3.263	1.778	-1.485	-108	-911	-911	2.689	150.955	98,19%	(2.726)
	CF 1	5.577	5.577	5.450	246	-	-246	132	-127	-127	127	5.789	94,14%	(339)
	Total Griya	1.158	1.158	1.153	-	-	0	0	-5	-5	5	1.233	93,51%	(80)
	• Total Non Program	1.158	1.158	1.153	-	-	0	-5	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.297	246	-	-246	132	-121	-121	121	4.556	94,31%	(259)
	CF 2	143.563	143.563	142.779	3.017	1.778	-1.239	-240	-784	-784	2.562	145.166	98,36%	(2.387)
	Mitraguna & Others	99.354	99.354	98.531	1.975	1.003	-972	-605	-823	-823	1.826	100.687	97,86%	(2.156)
	Pensiun	44.209	44.209	44.248	1.042	775	-267	365	39	39	736	44.479	99,48%	(231)
	Total Pembiayaan	181.880	181.880	182.531	5.729	4.884	-844	1.534	650	650	4.234			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	47	47	47	47	3,33%	3,33%	3,46%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	47	47	47	47	3,33%	3,33%	3,46%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	658	0,00%	0,00%	3,09%	658	658	658			
	KUR	-	-	-	305	0,00%	0,00%	1,58%	305	305	305			
	Non KUR	-	-	-	352	0,00%	0,00%	18,25%	352	352	352			
3	PWG	225	-	225	669	2,23%	2,23%	5,74%	444	444	669			
	Cilem	225	-	225	634	2,29%	2,29%	5,55%	409	409	634			
	Gadai	-	-	-	35	0,00%	0,00%	15,28%	35	35	35			
4	CFG	1.285	1.682	1.285	1.399	0,86%	0,86%	0,94%	114	114	(283)			
	CF 1	323	334	323	311	5,78%	5,78%	5,71%	(11)	(11)	(23)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	323	334	323	311	7,30%	7,30%	7,24%	(11)	(11)	(23)			
	CF 2	963	1.348	963	1.088	0,67%	0,67%	0,76%	126	126	(260)			
	Mitraguna & Others	963	1.348	963	1.088	0,97%	0,97%	1,10%	126	126	(260)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.557	1.729	1.557	2.773	0,86%	0,86%	1,52%	1.216	1.216	1.044			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	219	219	219	219	1,03%	1,03%	1,03%	-	-	(0)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	219	219	219	219	11,00%	11,00%	11,34%	-	-	(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	419	38	419	750	0,28%	0,28%	0,51%	332	332	713			
	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	419	38	419	750	0,29%	0,29%	0,53%	332	332	713			
	Mitraguna & Others	419	38	419	750	0,42%	0,42%	0,76%	332	332	713			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	638	257	638	969	0,35%	0,35%	0,53%	332	332	712			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	162.108	162.108	187.394	25.286	
2	Contribution Margin	10.133	10.133	9.458	(675)	6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,66	3,44	3,42	(0,02)	0,76
CIF Payroll	2.127	1.056	1.139	83	(988)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	7.525	6.652	(1.871)	(874)	104	1,59%	104	1,59%	7.101	93,67%	(450)
2	Tabungan	209.698	209.698	204.130	201.901	7.235	(2.229)	(7.797)	-3,72%	(7.797)	-3,72%	209.698	96,28%	(7.797)
3	Deposito	52.695	52.695	52.762	54.742	1.756	1.980	2.046	3,88%	2.046	3,88%	52.999	103,29%	1.743
	Total	268.941	268.941	264.417	263.295	7.120	(1.122)	(5.647)	-2,10%	(5.647)	-2,10%	269.798	97,59%	(6.504)
	CASA	216.246	216.246	211.655	208.553	5.364	(3.102)	(7.693)	-3,56%	(7.693)	-3,56%	216.800	96,20%	(8.247)
	(%) CASA	80,41%	80,41%	80,05%	79,21%									
	FDR	99,35%	99,35%	101,01%	101,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.532	5.532	6.510	6.541		31	1.009	18,24%	1.009	18,24%			
2	Giro ISE	1.958	1.958	3.121	3.144		23	1.186	60,55%	1.186	60,55%			
3	Tabungan ISE	3.574	3.574	3.389	3.397		8	(177)	-4,95%	(177)	-4,95%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	160	160	160	160		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	• Local Champion	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	98.298	98.298	97.092	4.785	1.980	-2.805	1.621	-1.205	-1.205	3.185	97.897	99,18%	(805)
	KUR	92.529	92.529	91.568	4.785	1.980	-2.805	1.772	-962	-962	2.942	92.684	98,80%	(1.116)
	Non KUR	5.768	5.768	5.525	-	-	0	-151	-244	-244	244	5.213	105,97%	
3	PWG	24.887	24.887	26.950	3.300	6.761	3.461	2.706	2.063	2.063	4.698	26.042	103,49%	908
	Cilem	15.605	15.605	17.958	1.612	3.273	1.661	1.924	2.353	2.353	920	16.402	109,48%	1.556
	Gadai	9.282	9.282	8.993	1.688	3.488	1.799	782	-290	-290	3.778	9.640	93,28%	(648)
4	CFG	141.653	141.653	140.756	4.298	3.857	-441	1.067	-897	-897	4.754	143.051	98,40%	(2.295)
	CF 1	24.615	24.615	24.130	-	-	0	-258	-484	-484	484	24.816	97,24%	(686)
	Total Griya	16.262	16.262	16.033	-	-	0	0	-229	-229	229	16.344	98,10%	(311)
	• Total Non Program	4.835	4.835	4.790	-	-	0	-63	-45	-45	45			
	• Program	11.427	11.427	11.243	-	-	0	-127	-184	-184	184			
	Oto	8.353	8.353	8.098	-	-	0	-258	-255	-255	255	8.473	95,57%	(375)
	CF 2	117.038	117.038	116.626	4.298	3.857	-441	1.325	-412	-412	4.269	118.235	98,64%	(1.609)
	Mitraguna & Others	75.173	75.173	74.392	3.358	2.867	-491	695	-781	-781	3.648	76.086	97,77%	(1.693)
	Pensiun	41.865	41.865	42.234	940	990	50	629	368	368	622	42.150	100,20%	84
	Total Pembiayaan	267.188	267.188	267.080	12.383	12.598	215	5.325	-108	-108	12.706			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	468	780	468	5.489	0,48%	0,48%	5,65%	5.021	5.021	4.709			
	KUR	375	683	375	5.042	0,41%	0,41%	5,51%	4.667	4.667	4.359			
	Non KUR	93	97	93	447	1,62%	1,62%	8,09%	354	354	350			
3	PWG	7	-	7	1.353	0,03%	0,03%	5,02%	1.347	1.347	1.353			
	Cilem	1	-	1	1.272	0,01%	0,01%	7,08%	1.271	1.271	1.272			
	Gadai	6	-	6	81	0,06%	0,06%	0,90%	76	76	81			
4	CFG	819	1.430	819	5.816	0,58%	0,58%	4,13%	4.997	4.997	4.386			
	CF 1	819	983	819	2.891	3,33%	3,33%	11,98%	2.072	2.072	1.908			
	Total Griya	655	757	655	2.884	4,03%	4,03%	17,99%	2.229	2.229	2.127			
	Oto	164	226	164	7	1,96%	1,96%	0,09%	(157)	(157)	(219)			
	CF 2	-	446	-	2.924	0,00%	0,00%	2,51%	2.924	2.924	2.478			
	Mitraguna & Others	-	446	-	2.575	0,00%	0,00%	3,46%	2.575	2.575	2.129			
	Pensiun	-	-	-	349	0,00%	0,00%	0,83%	349	349	349			
	Total Pembiayaan	1.294	2.209	1.294	12.658	0,48%	0,48%	4,74%	11.364	11.364	10.449			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	922	836	922	1.006	0,94%	0,94%	1,04%	84	84	170			
	KUR	636	547	636	644	0,69%	0,69%	0,70%	8	8	97			
	Non KUR	286	290	286	362	4,96%	4,96%	6,55%	76	76	72			
3	PWG	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.299	1.861	2.299	1.483	1,62%	1,62%	1,05%	(815)	(815)	(378)			
	CF 1	680	687	680	766	2,76%	2,76%	3,18%	86	86	79			
	Total Griya	550	557	550	636	3,38%	3,38%	3,97%	86	86	79			
	Oto	130	130	130	130	1,56%	1,56%	1,61%	-	-	-			
	CF 2	1.618	1.175	1.618	717	1,38%	1,38%	0,62%	(901)	(901)	(457)			
	Mitraguna & Others	1.618	1.175	1.618	717	2,15%	2,15%	0,96%	(901)	(901)	(457)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.221	2.704	3.221	2.489	1,21%	1,21%	0,93%	(732)	(732)	(215)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	251.305	251.305	271.893	20.588	
2	Contribution Margin	12.827	12.827	15.200	2.373	-18,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,87	3,06	3,09	0,03	0,22
CIF Payroll	1.329	1.379	1.573	194	244

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	2.395	2.295	(664)	(100)	632	37,97%	632	37,97%	2.212	103,76%	83
2	Tabungan	147.572	147.572	148.657	148.142	(3.281)	(515)	570	0,39%	570	0,39%	147.572	100,39%	570
3	Deposito	33.613	33.613	35.849	35.852	281	3	2.238	6,66%	2.238	6,66%	33.823	106,00%	2.028
	Total	182.848	182.848	186.900	186.288	(3.663)	(612)	3.440	1,88%	3.440	1,88%	183.607	101,46%	2.681
	CASA	149.235	149.235	151.052	150.437	(3.945)	(615)	1.202	0,81%	1.202	0,81%	149.784	100,44%	653
	(%) CASA	81,62%	81,62%	80,82%	80,75%									
	FDR	70,25%	70,25%	68,92%	69,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.396	2.450		54	123	5,29%	123	5,29%			
2	Giro ISE	230	230	137	137		1	(93)	-40,46%	(93)	-40,46%			
3	Tabungan ISE	1.597	1.597	1.759	1.813		54	216	13,54%	216	13,54%			
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%			
5	CIF ISE	228	228	228	228		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	18.471	18.471	18.201	845	600	-245	-97	-270	-270	870	18.978	95,90%	(777)
	KUR	17.274	17.274	16.997	645	500	-145	-250	-276	-276	776	17.510	97,07%	(513)
	Non KUR	1.197	1.197	1.203	200	100	-100	153	6	6	94	1.468	81,98%	(264)
3	PWG	8.322	8.322	9.734	1.300	2.115	815	915	1.412	1.412	703	9.260	105,12%	474
	Cilem	8.322	8.322	9.734	1.300	2.115	815	915	1.412	1.412	703	9.012	108,01%	722
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	100.878	1.315	612	-703	-603	-785	-785	1.397	103.564	97,41%	(2.686)
	CF 1	2.949	2.949	2.894	-	-	0	160	-56	-56	56	3.123	92,65%	(229)
	Total Griya	869	869	863	-	-	0	0	-6	-6	6	925	93,29%	(62)
1	• Total Non Program	869	869	863	-	-	0	-6	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.030	-	-	0	160	-50	-50	50	2.198	92,38%	(167)
	CF 2	98.714	98.714	97.985	1.315	612	-703	-763	-729	-729	1.341	100.441	97,55%	(2.457)
	Mitraguna & Others	41.068	41.068	40.815	1.285	522	-763	-350	-254	-254	776	42.577	95,86%	(1.762)
	Pensiun	57.645	57.645	57.170	30	90	60	-413	-476	-476	566	57.864	98,80%	(695)
	Total Pembiayaan	128.456	128.456	128.813	3.460	3.327	-133	215	357	357	2.970			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	76	94	76	910	0,41%	0,41%	5,00%	833	833	816			
	KUR	76	94	76	785	0,44%	0,44%	4,62%	709	709	691			
	Non KUR	-	-	-	124	0,00%	0,00%	10,34%	124	124	124			
3	PWG	-	-	-	521	0,00%	0,00%	5,36%	521	521	521			
	Cilem	-	-	-	521	0,00%	0,00%	5,36%	521	521	521			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.147	1.234	1.147	3.667	1,13%	1,13%	3,63%	2.520	2.520	2.433			
	CF 1	23	28	23	241	0,76%	0,76%	8,31%	218	218	212			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	23	28	23	241	1,08%	1,08%	11,85%	218	218	212			
	CF 2	1.124	1.206	1.124	3.426	1,14%	1,14%	3,50%	2.302	2.302	2.220			
	Mitraguna & Others	1.124	1.125	1.124	2.394	2,74%	2,74%	5,87%	1.270	1.270	1.269			
	Pensiun	-	81	-	1.032	0,00%	0,00%	1,81%	1.032	1.032	952			
	Total Pembiayaan	1.223	1.328	1.223	5.098	0,95%	0,95%	3,96%	3.875	3.875	3.770			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	250	366	250	277	1,36%	1,36%	1,52%	27	27	(89)			
	KUR	250	366	250	277	1,45%	1,45%	1,63%	27	27	(89)			
	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	709	632	709	751	0,70%	0,70%	0,74%	41	41	118			
	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	709	632	709	751	0,72%	0,72%	0,77%	41	41	118			
	Mitraguna & Others	322	322	322	364	0,79%	0,79%	0,89%	42	42	42			
	Pensiun	387	310	387	386	0,30%	0,30%	0,68%	(1)	(1)	76			
	Total Pembiayaan	960	999	960	1.028	0,75%	0,75%	0,80%	68	68	29			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	172.251	172.251	183.198	10.947	
2	Contribution Margin	2.198	2.198	10.153	7.955	-361,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,37	2,56	2,59	0,03	0,22
CIF Payroll	1.397	1.520	1.582	62	185

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.615	1.651	(67)	36	(1.041)	-38,67%	(1.041)	-38,67%	3.278	50,38%	(1.626)
2	Tabungan	137.470	137.470	129.293	129.183	1.965	(110)	(8.287)	-6,03%	(8.287)	-6,03%	137.470	93,97%	(8.287)
3	Deposito	15.413	15.413	15.587	15.587	(132)	0	174	1,13%	174	1,13%	15.708	99,23%	(121)
	Total	155.576	155.576	146.495	146.422	1.766	(73)	(9.154)	-5,88%	(9.154)	-5,88%	156.456	93,59%	(10.034)
	CASA	140.163	140.163	130.908	130.834	1.897	(73)	(9.328)	-6,66%	(9.328)	-6,66%	140.748	92,96%	(9.914)
	(%) CASA	90,09%	90,09%	89,36%	89,35%									
	FDR	181,44%	181,44%	191,73%	191,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.415	3.369		(46)	(732)	-17,86%	(732)	-17,86%			
2	Giro ISE	1.309	1.309	1.087	1.104		17	(205)	-15,66%	(205)	-15,66%			
3	Tabungan ISE	2.793	2.793	2.328	2.265		(63)	(527)	-18,89%	(527)	-18,89%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	146	146	146	146		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	73.092	73.092	71.712	3.825	1.311	-2.514	1.587	-1.379	-1.379	2.690	74.387	96,40%	(2.674)
	KUR	67.461	67.461	66.227	3.625	1.311	-2.314	1.445	-1.233	-1.233	2.544	67.722	97,79%	(1.495)
	Non KUR	5.631	5.631	5.485	200	-	-200	143	-146	-146	146	6.664	82,30%	(1.179)
3	PWG	10.064	10.064	10.941	1.234	1.260	25	1.323	876	876	383	10.767	101,61%	174
	Cilem	10.064	10.064	10.941	1.234	1.260	25	1.323	876	876	383	10.767	101,61%	174
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	199.072	199.072	198.182	5.333	3.063	-2.270	4.639	-890	-890	3.953	200.404	98,89%	(2.221)
	CF 1	33.913	33.913	33.186	1.963	235	-1.728	1.962	-727	-727	962	34.224	96,97%	(1.039)
	Total Griya	5.462	5.462	5.419	-	-	0	0	-43	-43	43	5.505	98,44%	(86)
1	• Total Non Program	5.173	5.173	5.132	-	-	0	160	-41	-41	41			
	• Program	290	290	288	-	-	0	-2	-2	-2	2			
	Oto	28.450	28.450	27.766	1.963	235	-1.728	1.962	-684	-684	918	28.719	96,68%	(953)
	CF 2	165.160	165.160	164.997	3.370	2.828	-542	2.677	-163	-163	2.991	166.179	99,29%	(1.183)
	Mitraguna & Others	151.510	151.510	151.256	3.370	2.404	-966	2.913	-254	-254	2.658	152.405	99,25%	(1.149)
	Pensiun	13.650	13.650	13.741	-	424	424	-236	91	91	333	13.774	99,76%	(34)
	Total Pembiayaan	282.281	282.281	280.879	10.392	5.633	-4.759	7.541	-1.402	-1.402	7.035			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	273	551	273	2.496	0,37%	0,37%	3,48%	2.223	2.223	1.945			
	KUR	231	511	231	2.142	0,34%	0,34%	3,23%	1.910	1.910	1.631			
	Non KUR	41	40	41	354	0,73%	0,73%	6,45%	312	312	314			
3	PWG	90	-	90	705	0,90%	0,90%	6,44%	615	615	705			
	Cilem	90	-	90	705	0,90%	0,90%	6,44%	615	615	705			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.042	2.643	2.042	3.525	1,03%	1,03%	1,78%	1.483	1.483	881			
	CF 1	1.503	1.509	1.503	2.283	4,43%	4,43%	6,88%	780	780	774			
	Total Griya	377	379	377	374	6,89%	6,89%	6,90%	(3)	(3)	(5)			
	Oto	1.126	1.130	1.126	1.910	3,96%	3,96%	6,88%	783	783	779			
	CF 2	539	1.134	539	1.241	0,33%	0,33%	0,75%	703	703	107			
	Mitraguna & Others	539	1.134	539	1.049	0,36%	0,36%	0,69%	511	511	(85)			
	Pensiun	-	-	-	192	0,00%	0,00%	1,40%	192	192	192			
	Total Pembiayaan	2.404	3.194	2.404	6.725	0,85%	0,85%	2,39%	4.320	4.320	3.531			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	518	518	518	518	0,71%	0,71%	0,72%	-	-	(1)			
	KUR	518	518	518	518	0,77%	0,77%	0,78%	-	-	(1)			
	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	2.771	2.527	2.771	2.595	1,39%	1,39%	1,31%	(176)	(176)	68			
	CF 1	827	781	827	827	2,44%	2,44%	2,49%	-	-	46			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	827	781	827	827	2,91%	2,91%	2,98%	-	-	46			
	CF 2	1.944	1.746	1.944	1.767	1,18%	1,18%	1,07%	(176)	(176)	21			
	Mitraguna & Others	1.944	1.746	1.944	1.767	1,28%	1,28%	1,17%	(176)	(176)	21			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.289	3.045	3.289	3.112	1,17%	1,17%	1,11%	(176)	(176)	67			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	264.312	264.312	285.173	20.861	
2	Contribution Margin	9.653	9.653	12.487	2.834	-29,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,69	3,33	3,37	0,04	0,69
CIF Payroll	672	1.587	1.670	83	998

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	64	64	75	76	134	1	12	18,54%	12	18,54%	64	118,54%	12
3	Deposito	415	415	555	555	415	0	140	33,78%	140	33,78%	415	133,78%	140
	Total	479	479	630	631	549	1	152	31,75%	152	31,75%	479	131,75%	152
	CASA	64	64	75	76	134	1	12	18,54%	12	18,54%	64	118,54%	12
	(%) CASA	13,32%	13,32%	11,87%	11,98%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	28-Jan-26	31-Dec-25	31-Dec-25	28-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	35	35	479	444	
2	Contribution Margin	(277)	(277)	(189)	88	31,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	#DIV/0!	2,00	2,50	0,50	#DIV/0!
CIF Payroll	-	1	2	1	2



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	878	896	616	18	(759)	-45,85%	(759)	-45,85%	1.882	47,62%	(986)
2	Tabungan	98.298	98.298	96.667	96.454	(1.936)	(213)	(1.843)	-1,88%	(1.843)	-1,88%	98.298	98,12%	(1.843)
3	Deposito	13.600	13.600	13.321	13.321	133	0	(279)	-2,05%	(279)	-2,05%	13.726	97,05%	(405)
	Total	113.553	113.553	110.866	110.672	(1.187)	(194)	(2.881)	-2,54%	(2.881)	-2,54%	113.906	97,16%	(3.234)
	CASA	99.953	99.953	97.545	97.350	(1.320)	(195)	(2.602)	-2,60%	(2.602)	-2,60%	100.180	97,18%	(2.829)
	(%) CASA	88,02%	88,02%	87,98%	87,96%									
	FDR	47,00%	47,00%	48,77%	48,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	26.907	28.017		1.110	648	2,37%	648	2,37%			
2	Giro ISE	1.652	1.652	611	635		24	(1.017)	-61,55%	(1.017)	-61,55%			
3	Tabungan ISE	21.917	21.917	22.495	23.582		1.086	1.665	7,60%	1.665	7,60%			
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%			
5	CIF ISE	116	116	116	116		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	18.862	18.862	19.310	1.170	901	-269	738	449	449	452	17.572	109,89%	1.738
	KUR	17.110	17.110	17.437	610	750	140	182	326	326	424	17.347	100,52%	
	Non KUR	1.751	1.751	1.874	560	151	-409	556	122	122	29	225	833,52%	
3	PWG	7.785	7.785	8.052	824	557	-267	660	267	267	291	8.639	93,21%	(587)
	Cilem	7.785	7.785	8.052	824	557	-267	660	267	267	291	8.639	93,21%	(587)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	26.727	26.727	26.708	642	516	-126	308	-19	-19	535	28.510	93,68%	(1.802)
	CF 1	8.971	8.971	8.787	276	31	-245	116	-185	-185	216	9.271	94,77%	(484)
	Total Griya	73	73	70	-	-	0	0	-3	-3	3	117	59,58%	(47)
1	• Total Non Program	73	73	70	-	-	0	-3	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.717	276	31	-245	116	-182	-182	213	9.154	95,23%	(437)
	CF 2	17.756	17.756	17.921	366	485	119	192	166	166	319	19.239	93,15%	(1.318)
	Mitraguna & Others	15.505	15.505	15.598	100	405	305	-70	93	93	312	16.683	93,50%	(1.085)
	Pensiun	2.251	2.251	2.323	266	80	-186	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	54.071	2.636	1.974	-662	1.706	697	697	1.278			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	-	-	-	747	0,00%	0,00%	3,87%	747	747	747			
	KUR	-	-	-	506	0,00%	0,00%	2,90%	506	506	506			
	Non KUR	-	-	-	240	0,00%	0,00%	12,82%	240	240	240			
3	PWG	-	-	-	483	0,00%	0,00%	6,00%	483	483	483			
	Cilem	-	-	-	483	0,00%	0,00%	6,00%	483	483	483			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	87	90	87	476	0,32%	0,32%	1,78%	389	389	386			
	CF 1	87	90	87	224	0,97%	0,97%	2,55%	137	137	133			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	87	90	87	224	0,97%	0,97%	2,57%	137	137	133			
	CF 2	-	-	-	252	0,00%	0,00%	1,41%	252	252	252			
	Mitraguna & Others	-	-	-	252	0,00%	0,00%	1,62%	252	252	252			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	87	90	87	1.705	0,16%	0,16%	3,15%	1.619	1.619	1.615			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	86.938	86.938	114.059	27.121	
2	Contribution Margin	842	842	2.138	1.296	-153,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,11	3,55	3,54	(0,01)	0,43
CIF Payroll	641	688	719	31	78

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	14.775	17.348	3.644	2.573	12.116	231,53%	12.116	231,53%	5.782	300,04%	11.566
2	Tabungan	46.758	46.758	43.045	42.569	2.579	(476)	(4.189)	-8,96%	(4.189)	-8,96%	46.758	91,04%	(4.189)
3	Deposito	63.174	63.174	62.877	62.777	(15.183)	(100)	(397)	-0,63%	(397)	-0,63%	63.376	99,05%	(599)
	Total	115.164	115.164	120.697	122.695	(8.961)	1.997	7.530	6,54%	7.530	6,54%	115.916	105,85%	6.779
	CASA	51.991	51.991	57.821	59.918	6.222	2.097	7.927	15,25%	7.927	15,25%	52.540	114,04%	7.378
	(%) CASA	45,14%	45,14%	47,91%	48,83%									
	FDR	29,13%	29,13%	28,95%	28,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	858	818		(40)	(51)	-5,91%	(51)	-5,91%			
2	Giro ISE	49	49	47	7		(40)	(42)	-86,66%	(42)	-86,66%			
3	Tabungan ISE	821	821	812	812		(0)	(9)	-1,12%	(9)	-1,12%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	37	37	37	37		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	4.047	4.047	5.375	855	1.537	681	934	1.329	1.329	208	4.663	115,28%	713
	Cilem	4.047	4.047	5.375	855	1.537	681	934	1.329	1.329	208	4.663	115,28%	713
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	29.498	29.498	29.564	1.130	370	-760	1.054	65	65	305	32.626	90,61%	(3.062)
	CF 1	8.949	8.949	9.053	-	200	200	-66	104	104	96	9.269	97,68%	(215)
	Total Griya	7.250	7.250	7.411	-	200	200	0	161	161	39	7.394	100,22%	16
1	• Total Non Program	6.079	6.079	6.244	-	200	200	-35	164	164	36			
	• Program	1.170	1.170	1.167	-	-	0	-5	-4	-4	4			
	Oto	1.699	1.699	1.643	-	-	0	-66	-56	-56	56	1.875	87,64%	(232)
	CF 2	20.549	20.549	20.510	1.130	170	-960	1.120	-39	-39	209	23.357	87,81%	(2.847)
	Mitraguna & Others	19.642	19.642	19.609	1.130	170	-960	1.125	-34	-34	204	22.355	87,72%	(2.746)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	34.939	1.985	1.907	-79	1.988	1.394	1.394	513			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	-	-	-	138	0,00%	0,00%	2,57%	138	138	138			
	Cilem	-	-	-	138	0,00%	0,00%	2,57%	138	138	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	257	-	-	0,00%	0,00%	0,00%	-	-	(257)			
	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	-	257	-	-	0,00%	0,00%	0,00%	-	-	(257)			
	Mitraguna & Others	-	257	-	-	0,00%	0,00%	0,00%	-	-	(257)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	257	-	138	0,00%	0,00%	0,40%	138	138	(118)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	132.186	132.186	115.164	(17.022)	
2	Contribution Margin	3.601	3.601	2.115	(1.486)	41,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,11	3,68	3,69	0,01	0,58
CIF Payroll	566	759	1.125	366	559

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	2.745	2.825	343	80	2.053	266,13%	2.053	266,13%	1.017	277,67%	1.807
2	Tabungan	69.784	69.784	60.468	60.420	(649)	(48)	(9.364)	-13,42%	(9.364)	-13,42%	69.784	86,58%	(9.364)
3	Deposito	33.190	33.190	33.300	33.100	(320)	(200)	(90)	-0,27%	(90)	-0,27%	33.313	99,36%	(212)
	Total	103.746	103.746	96.513	96.345	(627)	(168)	(7.401)	-7,13%	(7.401)	-7,13%	104.114	92,54%	(7.769)
	CASA	70.555	70.555	63.213	63.245	(307)	32	(7.311)	-10,36%	(7.311)	-10,36%	70.801	89,33%	(7.557)
	(%) CASA	68,01%	68,01%	65,50%	65,64%									
	FDR	29,61%	29,61%	33,79%	33,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	3.799	3.818		19	2.206	136,85%	2.206	136,85%			
2	Giro ISE	636	636	2.454	2.454		0	1.817	285,53%	1.817	285,53%			
3	Tabungan ISE	976	976	1.346	1.364		19	389	39,85%	389	39,85%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	47	47	47	47		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	8.032	8.032	9.529	812	2.032	1.220	416	1.497	1.497	535	8.542	111,55%	987
	Cilem	8.032	8.032	9.529	812	2.032	1.220	416	1.497	1.497	535	8.542	111,55%	987
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	22.682	22.682	23.080	1.122	700	-422	1.161	398	398	302	24.332	94,85%	(1.252)
	CF 1	6.662	6.662	6.843	-	300	300	120	181	181	119	6.907	99,08%	(64)
	Total Griya	1.470	1.470	1.765	-	300	300	0	295	295	5	1.553	113,66%	212
1	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	295	295	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.078	-	-	0	120	-114	-114	114	5.354	94,85%	(276)
	CF 2	16.020	16.020	16.237	1.122	400	-722	1.041	217	217	183	17.425	93,18%	(1.188)
	Mitraguna & Others	14.468	14.468	14.648	1.102	350	-752	1.032	180	180	170	15.666	93,50%	(1.019)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	32.609	1.934	2.732	798	1.577	1.895	1.895	837			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	-	-	-	21	0,00%	0,00%	0,22%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,22%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	79	-	200	0,00%	0,00%	0,87%	200	200	121			
	CF 1	-	79	-	200	0,00%	0,00%	2,93%	200	200	121			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	79	-	200	0,00%	0,00%	3,94%	200	200	121			
	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	-	79	-	221	0,00%	0,00%	0,68%	221	221	142			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	45	45	45	45	0,20%	0,20%	0,20%	-	-	-			
	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	45	45	45	45	0,28%	0,28%	0,28%	-	-	-			
	Mitraguna & Others	45	45	45	45	0,31%	0,31%	0,31%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	86.720	86.720	104.302	17.582	
2	Contribution Margin	1.421	1.421	2.042	621	-43,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,29	3,48	3,45	(0,03)	0,16
CIF Payroll	534	350	414	64	(120)