

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	315.697	315.556	(19.671)	(141)	6.862	2,22%	6.862	2,22%			
2	Tabungan	2.013.016	2.013.016	1.867.604	1.868.030	(10.873)	426	(144.986)	-7,20%	(144.986)	-7,20%			
3	Deposito	973.933	973.933	980.068	980.516	(42.933)	448	6.583	0,68%	6.583	0,68%			
	Total	3.295.643	3.295.643	3.163.368	3.164.102	(73.476)	733	(131.541)	-3,99%	(131.541)	-3,99%			
	CASA	2.321.710	2.321.710	2.183.301	2.183.586	(30.543)	285	(138.124)	-5,95%	(138.124)	-5,95%			
	(%) CASA	70,45%	70,45%	69,02%	69,01%									
	FDR	84,30%	84,30%	88,23%	88,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	85.600	86.936		1.335	(3.629)	-4,01%	(3.629)	-4,01%			
2	Giro ISE	28.686	28.686	31.260	32.928		1.667	4.241	14,79%	4.241	14,79%			
3	Tabungan ISE	61.424	61.424	53.885	53.553		(332)	(7.871)	-12,81%	(7.871)	-12,81%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.244	140	1.000	860	-4.288	-7.216	-7.216	8.216			
	Linkage	25.627	25.627	24.918	140	-	(140)	-310	-709	-709	709			
	Non-Linkage	96.833	96.833	90.325	-	1.000	1.000	-3.978	-6.508	-6.508	7.508			
	• Local Champion	66.030	66.030	65.291	-	1.000	1.000	-565	-739	-739	1.739			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	328.233	9.205	5.615	-3.590	3.045	-579	-579	6.194			
	KUR	310.526	310.526	310.167	9.180	5.565	-3.615	3.962	-359	-359	5.924			
	Non KUR	18.286	18.286	18.066	25	50	25	-917	-220	-220	270			
	PWG	344.300	344.300	369.529	36.338	64.781	28.443	20.569	25.230	25.230	39.552	356.049	103,79%	13.481
	Cilem	233.448	233.448	252.357	18.784	28.673	9.889	14.782	18.909	18.909	9.764	242.231	104,18%	10.126
	Gadai	110.851	110.851	117.172	17.555	36.109	18.554	5.787	6.321	6.321	29.788	113.817	102,95%	3.355
4	CFG	1.982.640	1.982.640	1.978.135	36.488	21.916	-14.571	16.595	-4.505	-4.505	26.421	2.006.944	98,56%	(28.809)
	CF 1	533.103	533.103	532.232	12.814	4.179	-8.634	1.500	-871	-871	5.051	537.405	99,04%	(5.173)
	Total Griya	446.983	446.983	446.866	10.689	3.029	-7.660	0	-116	-116	3.146	448.643	99,60%	(1.776)
	• Total Non Program	434.886	434.886	434.789	10.689	3.029	-7.660	9.962	-97	-97	3.127			
	• Program	12.096	12.096	12.077	-	-	0	647	-19	-19	19			
	Oto	86.120	86.120	85.365	2.124	1.150	-975	1.500	-755	-755	1.905	88.763	96,17%	(3.397)
	CF 2	1.449.537	1.449.537	1.445.903	23.674	17.737	-5.937	15.095	-3.634	-3.634	21.371	1.469.539	98,39%	(23.636)
	Mitraguna & Others	1.349.817	1.349.817	1.346.698	22.913	17.358	-5.555	14.081	-3.119	-3.119	20.477	1.368.063	98,44%	(21.365)
	Pensiun	99.720	99.720	99.205	761	379	-382	1.014	-515	-515	894	101.476	97,76%	(2.271)
	Total Pembiayaan	2.778.212	2.778.212	2.791.141	82.171	93.313	11.142	35.921	12.929	12.929	80.384			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.604	0,00%	0,00%	9,20%	10.604	10.604	10.604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	10.604	0,00%	0,00%	11,74%	10.604	10.604	10.604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	39.931	1,59%	1,59%	12,17%	34.707	34.707	34.707			
	KUR	4.303	4.303	4.303	35.691	1,39%	1,39%	11,51%	31.388	31.388	31.388			
	Non KUR	921	921	921	4.240	5,04%	5,04%	23,47%	3.318	3.318	3.318			
3	PWG	484	484	484	13.814	0,14%	0,14%	3,74%	13.330	13.330	13.330			
	Cilem	484	484	484	10.528	0,21%	0,21%	4,17%	10.044	10.044	10.044			
	Gadai	-	-	-	3.286	0,00%	0,00%	2,80%	3.286	3.286	3.286			
4	CFG	21.399	27.679	21.399	77.721	1,08%	1,08%	3,93%	56.322	56.322	50.042			
	CF 1	9.043	12.737	9.043	26.622	1,70%	1,70%	5,00%	17.579	17.579	13.885			
	Total Griya	7.715	10.710	7.715	20.576	1,73%	1,73%	4,60%	12.861	12.861	9.866			
	Oto	1.328	2.026	1.328	6.045	1,54%	1,54%	7,08%	4.718	4.718	4.019			
	CF 2	12.357	14.942	12.357	51.100	0,85%	0,85%	3,53%	38.743	38.743	36.158			
	Mitraguna & Others	12.357	14.431	12.357	49.434	0,92%	0,92%	3,67%	37.077	37.077	35.002			
	Pensiun	-	511	-	1.666	0,00%	0,00%	1,68%	1.666	1.666	1.155			
	Total Pembiayaan	27.108	33.387	27.108	142.070	0,98%	0,98%	5,09%	114.962	114.962	108.683			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,51%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,98%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,66%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.545	1,16%	1,16%	1,38%	741	741	(584)			
	KUR	3.160	4.391	3.160	3.911	1,02%	1,02%	1,26%	750	750	(481)			
	Non KUR	643	737	643	634	3,52%	3,52%	3,51%	(9)	(9)	(103)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.965	26.309	22.965	24.606	1,16%	1,16%	1,24%	1.641	1.641	(1.703)			
	CF 1	4.913	5.093	4.913	7.176	0,92%	0,92%	1,35%	2.263	2.263	2.083			
	Total Griya	4.477	4.557	4.477	6.573	1,00%	1,00%	1,47%	2.096	2.096	2.016			
	Oto	436	536	436	603	0,51%	0,51%	0,71%	167	167	67			
	CF 2	18.052	21.216	18.052	17.430	1,25%	1,25%	1,21%	(622)	(622)	(3.786)			
	Mitraguna & Others	17.735	20.725	17.735	17.113	1,31%	1,31%	1,27%	(622)	(622)	(3.612)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	30.895	1,03%	1,03%	1,11%	2.383	2.383	(2.286)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	23.087	22.487	(2.070)	(600)	(95)	-0,42%	(95)	-0,42%			
2	Tabungan	98.280	98.280	92.951	92.733	2.435	(219)	(5.547)	-5,64%	(5.547)	-5,64%			
3	Deposito	76.413	76.413	75.660	75.660	8.145	0	(754)	-0,99%	(754)	-0,99%			
	Total	197.275	197.275	191.698	190.880	8.511	(818)	(6.396)	-3,24%	(6.396)	-3,24%			
	CASA	120.862	120.862	116.038	115.220	365	(818)	(5.642)	-4,67%	(5.642)	-4,67%			
	(%) CASA	61,27%	61,27%	60,53%	60,36%									
	FDR	103,63%	103,63%	106,03%	106,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	18.399	18.629		231	(2.048)	-9,91%	(2.048)	-9,91%			
2	Giro ISE	7.519	7.519	8.043	8.248		205	729	9,70%	729	9,70%			
3	Tabungan ISE	13.134	13.134	10.331	10.356		25	(2.777)	-21,15%	(2.777)	-21,15%			
4	Deposito ISE	25	25	25	25		0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.212	-	-	0	-132	-2.190	-2.190	2.190			
	Linkage	787	787	787	-	-	-	-17	0	0	(0)			
	Non-Linkage	13.615	13.615	11.425	-	-	0	-114	-2.190	-2.190	2.190			
	• Local Champion	8.965	8.965	8.925	-	-	0	-114	-40	-40	40			
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.340	375	800	425	-1.312	-391	-391	1.191			
	KUR	55.124	55.124	54.761	375	800	425	-1.236	-362	-362	1.162			
	Non KUR	2.607	2.607	2.578	-	-	0	-76	-29	-29	29			
3	PWG	15.626	15.626	16.486	1.138	1.466	328	545	859	859	607	16.170	101,95%	316
	Cilem	15.626	15.626	16.486	1.138	1.466	328	545	859	859	607	16.170	101,95%	316
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	116.674	116.674	117.216	2.742	1.269	-1.473	1.621	542	542	726	118.524	98,90%	(1.308)
	CF 1	61.795	61.795	61.867	298	469	171	76	72	72	397	62.153	99,54%	(286)
	Total Griya	58.651	58.651	58.597	298	248	-49	0	-53	-53	302	58.812	99,63%	(215)
	• Total Non Program	57.846	57.846	57.794	298	248	-49	-403	-52	-52	300			
	• Program	805	805	803	-	-	0	-5	-1	-1	1			
	Oto	3.144	3.144	3.270	-	220	220	76	126	126	95	3.341	97,88%	(71)
	CF 2	54.879	54.879	55.349	2.444	800	-1.644	1.545	470	470	330	56.371	98,19%	(1.022)
	Mitraguna & Others	54.619	54.619	55.095	2.444	800	-1.644	1.552	476	476	324	56.068	98,26%	(973)
	Pensiun	260	260	254	-	-	0	-6	-5	-5	5	303	83,88%	(49)
	Total Pembiayaan	204.433	204.433	203.254	4.254	3.535	-719	723	-1.179	-1.179	4.714			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	962	1.324	962	5.624	1,67%	1,67%	9,81%	4.662	4.662	4.300			
	KUR	962	880	962	4.847	1,74%	1,74%	8,85%	3.885	3.885	3.967			
	Non KUR	-	444	-	777	0,00%	0,00%	30,15%	777	777	333			
3	PWG	89	-	89	640	0,57%	0,57%	3,88%	551	551	640			
	Cilem	89	-	89	640	0,57%	0,57%	3,88%	551	551	640			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	5.868	1,39%	1,39%	5,01%	4.243	4.243	3.473			
	CF 1	1.239	1.863	1.239	4.416	2,01%	2,01%	7,14%	3.177	3.177	2.553			
	Total Griya	1.239	1.863	1.239	4.303	2,11%	2,11%	7,34%	3.064	3.064	2.440			
	Oto	-	-	-	113	0,00%	0,00%	3,45%	113	113	113			
	CF 2	387	532	387	1.452	0,70%	0,70%	2,62%	1.066	1.066	920			
	Mitraguna & Others	387	532	387	1.452	0,71%	0,71%	2,64%	1.066	1.066	920			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.677	3.719	2.677	12.133	1,31%	1,31%	5,97%	9.456	9.456	8.413			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	202	202	202	202	1,40%	1,40%	1,65%	(0)	(0)	0			
	Linkage	202	202	202	202	25,67%	25,67%	25,65%	(0)	(0)	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	726	872	726	801	1,26%	1,26%	1,40%	75	75	(71)			
	KUR	570	716	570	646	1,03%	1,03%	1,18%	75	75	(71)			
	Non KUR	156	156	156	156	5,97%	5,97%	6,04%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	561	374	561	1.274	0,48%	0,48%	1,09%	713	713	901			
	CF 1	561	374	561	1.274	0,91%	0,91%	2,06%	713	713	901			
	Total Griya	561	374	561	1.274	0,96%	0,96%	2,17%	713	713	901			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	2.277	0,73%	0,73%	1,12%	789	789	830			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	20.206	20.623	1.452	417	2.819	15,83%	2.819	15,83%			
2	Tabungan	162.215	162.215	145.505	145.268	5.655	(236)	(16.947)	-10,45%	(16.947)	-10,45%			
3	Deposito	88.158	88.158	87.060	87.024	260	(35)	(1.134)	-1,29%	(1.134)	-1,29%			
	Total	268.177	268.177	252.770	252.916	7.367	146	(15.261)	-5,69%	(15.261)	-5,69%			
	CASA	180.019	180.019	165.711	165.891	7.107	181	(14.128)	-7,85%	(14.128)	-7,85%			
	(%) CASA	67,13%	67,13%	65,56%	65,59%									
	FDR	65,23%	65,23%	69,79%	69,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	11.585	11.500		(84)	1.567	15,78%	1.567	15,78%			
2	Giro ISE	4.553	4.553	5.908	6.241		333	1.688	37,08%	1.688	37,08%			
3	Tabungan ISE	5.380	5.380	5.677	5.259		(418)	(121)	-2,25%	(121)	-2,25%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	148	148	148	148		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.352	-	-	0	-928	378	378	(378)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.974	17.974	18.352	-	-	0	-928	378	378	(378)			
	• Local Champion	17.620	17.620	17.297	-	-	0	421	-323	-323	323			
	• Value Chain	354	354	1.054	-	-	-	-1.348	700	700	(700)			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	11.822	11.822	12.710	1.215	1.163	-52	1.410	888	888	275	12.379	102,67%	331
	Cilem	11.822	11.822	12.710	1.215	1.163	-52	1.410	888	888	275	12.379	102,67%	331
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	145.130	145.130	145.352	3.296	1.944	-1.352	2.039	222	222	1.722	146.743	99,05%	(1.392)
	CF 1	74.303	74.303	73.594	620	376	-244	-248	-709	-709	1.085	74.594	98,66%	(1.000)
	Total Griya	68.635	68.635	68.069	620	376	-244	0	-566	-566	942	68.769	98,98%	(700)
	• Total Non Program	68.013	68.013	67.447	620	376	-244	48	-566	-566	942			
	• Program	622	622	622	-	-	0	-5	0	0	-			
	Oto	5.668	5.668	5.525	-	-	0	-248	-143	-143	143	5.824	94,85%	(300)
	CF 2	70.827	70.827	71.758	2.676	1.568	-1.108	2.287	931	931	637	72.150	99,46%	(392)
	Mitraguna & Others	69.839	69.839	70.779	2.676	1.568	-1.108	2.296	940	940	628	71.118	99,52%	(340)
	Pensiun	988	988	979	-	-	0	-9	-9	-9	9	1.031	94,96%	(52)
	Total Pembiayaan	174.926	174.926	176.413	4.511	3.107	-1.404	2.522	1.487	1.487	1.619			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	100	-	100	188	0,85%	0,85%	1,48%	88	88	188			
	Cilem	100	-	100	188	0,85%	0,85%	1,48%	88	88	188			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	974	2.175	974	1.332	0,67%	0,67%	0,92%	358	358	(843)			
	CF 1	839	2.039	839	1.195	1,13%	1,13%	1,62%	357	357	(843)			
	Total Griya	839	1.962	839	1.064	1,22%	1,22%	1,56%	226	226	(898)			
	Oto	-	77	-	131	0,00%	0,00%	2,37%	131	131	54			
	CF 2	135	136	135	136	0,19%	0,19%	0,19%	1	1	0			
	Mitraguna & Others	135	136	135	136	0,19%	0,19%	0,19%	1	1	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.074	2.175	1.074	1.520	0,61%	0,61%	0,86%	446	446	(655)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.358	1.455	1.358	1.242	0,94%	0,94%	0,85%	(116)	(116)	(212)			
	CF 1	768	864	768	652	1,03%	1,03%	0,89%	(116)	(116)	(212)			
	Total Griya	768	864	768	652	1,12%	1,12%	0,96%	(116)	(116)	(212)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	590	590	590	590	0,83%	0,83%	0,82%	-	-	-			
	Mitraguna & Others	590	590	590	590	0,85%	0,85%	0,83%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.358	1.455	1.358	1.242	0,78%	0,78%	0,70%	(116)	(116)	(212)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	47.399	47.173	(3.232)	(227)	(10.534)	-18,25%	(10.534)	-18,25%			
2	Tabungan	277.588	277.588	262.959	261.761	(11.439)	(1.198)	(15.827)	-5,70%	(15.827)	-5,70%			
3	Deposito	60.749	60.749	48.866	48.915	(27.094)	49	(11.835)	-19,48%	(11.835)	-19,48%			
	Total	396.043	396.043	359.224	357.848	(41.765)	(1.377)	(38.195)	-9,64%	(38.195)	-9,64%			
	CASA	335.294	335.294	310.358	308.933	(14.671)	(1.425)	(26.361)	-7,86%	(26.361)	-7,86%			
	(%) CASA	84,66%	84,66%	86,40%	86,33%									
	FDR	99,77%	99,77%	110,23%	110,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	3.662	3.929		267	453	13,03%	453	13,03%			
2	Giro ISE	1.723	1.723	1.754	2.011		257	288	16,72%	288	16,72%			
3	Tabungan ISE	1.454	1.454	1.608	1.618		10	165	11,35%	165	11,35%			
4	Deposito ISE	300	300	300	300		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	81.487	140	1.000	860	-2.634	-5.861	-5.861	6.861			
	Linkage	24.829	24.829	24.120	140	-	(140)	-291	-709	-709	709			
	Non-Linkage	62.519	62.519	57.367	-	1.000	1.000	-2.343	-5.152	-5.152	6.152			
	• Local Champion	36.720	36.720	35.886	-	1.000	1.000	-278	-834	-834	1.834			
	• Value Chain	25.799	25.799	21.480	-	-	-	-2.065	-4.319	-4.319	4.319			
2	MBG	44.521	44.521	44.492	930	525	-405	393	-29	-29	554			
	KUR	42.557	42.557	42.570	930	525	-405	490	13	13	512			
	Non KUR	1.963	1.963	1.921	-	-	0	-97	-42	-42	42			
3	PWG	45.791	45.791	49.173	3.879	8.342	4.462	1.577	3.382	3.382	4.959	46.873	104,91%	2.300
	Cilem	25.095	25.095	26.861	1.261	2.937	1.676	500	1.766	1.766	1.171	25.649	104,73%	1.212
	Gadai	20.696	20.696	22.312	2.618	5.404	2.786	1.077	1.616	1.616	3.788	21.224	105,13%	1.088
4	CFG	217.479	217.479	220.821	9.720	5.386	-4.334	-3.292	3.342	3.342	2.044	220.255	100,26%	566
	CF 1	77.433	77.433	79.204	8.066	2.220	-5.846	-255	1.771	1.771	449	78.048	101,48%	1.156
	Total Griya	68.869	68.869	70.805	7.900	2.220	-5.680	0	1.936	1.936	284	69.180	102,35%	1.625
	• Total Non Program	68.869	68.869	70.805	7.900	2.220	-5.680	9.653	1.936	1.936	284			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.399	166	-	-166	-255	-166	-166	166	8.869	94,70%	(470)
	CF 2	140.046	140.046	141.617	1.654	3.166	1.512	-3.037	1.571	1.571	1.595	142.206	99,59%	(590)
	Mitraguna & Others	138.654	138.654	140.232	1.654	3.166	1.512	-3.030	1.578	1.578	1.588	140.775	99,61%	(543)
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	Total Pembiayaan	395.139	395.139	395.972	14.669	15.253	584	-3.956	834	834	14.419			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.582	0,00%	0,00%	12,99%	10.582	10.582	10.582			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	10.582	0,00%	0,00%	18,45%	10.582	10.582	10.582			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	529	602	529	4.613	1,19%	1,19%	10,37%	4.084	4.084	4.011			
	KUR	427	498	427	4.299	1,00%	1,00%	10,10%	3.872	3.872	3.801			
	Non KUR	102	104	102	314	5,19%	5,19%	16,33%	212	212	210			
3	PWG	71	-	71	4.015	0,16%	0,16%	8,17%	3.944	3.944	4.015			
	Cilem	71	-	71	3.676	0,28%	0,28%	13,69%	3.605	3.605	3.676			
	Gadai	-	-	-	339	0,00%	0,00%	1,52%	339	339	339			
4	CFG	1.407	1.367	1.407	8.855	0,65%	0,65%	4,01%	7.448	7.448	7.488			
	CF 1	464	490	464	4.491	0,60%	0,60%	5,67%	4.027	4.027	4.001			
	Total Griya	230	227	230	4.072	0,33%	0,33%	5,75%	3.843	3.843	3.845			
	Oto	234	263	234	419	2,73%	2,73%	4,98%	185	185	156			
	CF 2	943	877	943	4.364	0,67%	0,67%	3,08%	3.421	3.421	3.487			
	Mitraguna & Others	943	877	943	4.364	0,68%	0,68%	3,11%	3.421	3.421	3.487			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.007	1.968	2.007	28.065	0,51%	0,51%	7,09%	26.058	26.058	26.097			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	42	42	42	42	0,05%	0,05%	0,05%	0	0	0			
	Linkage	42	42	42	42	0,17%	0,17%	0,17%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	237	440	237	237	0,53%	0,53%	0,53%	-	-	(203)			
	KUR	237	440	237	237	0,56%	0,56%	0,56%	-	-	(203)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.175	2.240	2.175	2.434	1,00%	1,00%	1,10%	259	259	193			
	CF 1	111	112	111	305	0,14%	0,14%	0,38%	194	194	193			
	Total Griya	111	112	111	305	0,16%	0,16%	0,43%	194	194	193			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.064	2.128	2.064	2.129	1,47%	1,47%	1,50%	65	65	0			
	Mitraguna & Others	2.064	2.128	2.064	2.129	1,49%	1,49%	1,52%	65	65	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.454	2.723	2.454	2.713	0,62%	0,62%	0,69%	259	259	(10)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.698	1.715	(40.188)	18	(73)	-4,09%	(73)	-4,09%			
2	Tabungan	185.639	185.639	167.676	168.090	(6.796)	415	(17.549)	-9,45%	(17.549)	-9,45%			
3	Deposito	54.666	54.666	53.654	53.650	(8.186)	(4)	(1.016)	-1,86%	(1.016)	-1,86%			
	Total	242.093	242.093	223.027	223.455	(55.169)	428	(18.638)	-7,70%	(18.638)	-7,70%			
	CASA	187.428	187.428	169.373	169.806	(46.983)	432	(17.622)	-9,40%	(17.622)	-9,40%			
	(%) CASA	77,42%	77,42%	75,94%	75,99%									
	FDR	86,63%	86,63%	95,02%	94,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	3.854	3.870		16	(146)	-3,62%	(146)	-3,62%			
2	Giro ISE	405	405	491	520		28	115	28,45%	115	28,45%			
3	Tabungan ISE	3.611	3.611	3.362	3.351		(12)	(261)	-7,22%	(261)	-7,22%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	11	-	-	0	-1	0	0	(0)			
	Linkage	11	11	11	-	-	-	-1	0	0	(0)			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.147	10.147	10.218	610	250	-360	652	71	71	179			
	KUR	8.957	8.957	9.034	610	250	-360	675	77	77	173			
	Non KUR	1.190	1.190	1.184	-	-	0	-22	-6	-6	6			
3	PWG	38.209	38.209	41.771	5.855	12.969	7.114	3.105	3.562	3.562	9.407	39.496	105,76%	2.275
	Cilem	13.897	13.897	15.429	1.734	2.148	415	1.948	1.533	1.533	616	14.594	105,73%	836
	Gadai	24.312	24.312	26.342	4.122	10.821	6.699	1.157	2.030	2.030	8.791	24.903	105,78%	1.439
4	CFG	161.370	161.370	159.910	807	270	-537	1.927	-1.461	-1.461	1.731	163.657	97,71%	(3.748)
	CF 1	12.345	12.345	12.266	-	-	0	-23	-80	-80	80	12.624	97,17%	(358)
	Total Griya	11.349	11.349	11.287	-	-	0	0	-62	-62	62	11.474	98,37%	(187)
	• Total Non Program	10.738	10.738	10.677	-	-	0	178	-62	-62	62			
	• Program	611	611	610	-	-	0	-3	-1	-1	1			
	Oto	997	997	979	-	-	0	-23	-17	-17	17	1.150	85,16%	(171)
	CF 2	149.025	149.025	147.644	807	270	-537	1.950	-1.381	-1.381	1.651	151.034	97,76%	(3.390)
	Mitraguna & Others	134.691	134.691	133.447	752	270	-482	1.075	-1.244	-1.244	1.514	136.322	97,89%	(2.874)
	Pensiun	14.334	14.334	14.197	55	-	-55	874	-137	-137	137	14.712	96,50%	(516)
	Total Pembiayaan	209.737	209.737	211.910	7.272	13.489	6.217	5.683	2.173	2.173	11.316			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	180	188	180	1.509	1,78%	1,78%	14,77%	1.329	1.329	1.321			
	KUR	-	-	-	1.180	0,00%	0,00%	13,06%	1.180	1.180	1.180			
	Non KUR	180	188	180	329	15,15%	15,15%	27,81%	149	149	141			
3	PWG	15	-	15	1.123	0,04%	0,04%	2,69%	1.108	1.108	1.123			
	Cilem	15	-	15	592	0,11%	0,11%	3,83%	576	576	592			
	Gadai	-	-	-	532	0,00%	0,00%	2,02%	532	532	532			
4	CFG	2.209	3.194	2.209	12.517	1,37%	1,37%	7,83%	10.308	10.308	9.322			
	CF 1	50	67	50	1.105	0,40%	0,40%	9,01%	1.056	1.056	1.038			
	Total Griya	50	67	50	922	0,44%	0,44%	8,17%	872	872	855			
	Oto	-	-	-	183	0,00%	0,00%	18,73%	183	183	183			
	CF 2	2.159	3.127	2.159	11.412	1,45%	1,45%	7,73%	9.253	9.253	8.284			
	Mitraguna & Others	2.159	3.127	2.159	10.830	1,60%	1,60%	8,12%	8.671	8.671	7.703			
	Pensiun	-	-	-	581	0,00%	0,00%	4,09%	581	581	581			
	Total Pembiayaan	2.404	3.382	2.404	15.149	1,15%	1,15%	7,15%	12.745	12.745	11.767			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.272	3.493	4.272	3.054	2,65%	2,65%	1,91%	(1.218)	(1.218)	(439)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.272	3.493	4.272	3.054	2,87%	2,87%	2,07%	(1.218)	(1.218)	(439)			
	Mitraguna & Others	4.272	3.493	4.272	3.054	3,17%	3,17%	2,29%	(1.218)	(1.218)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.272	3.493	4.272	3.054	2,04%	2,04%	1,44%	(1.218)	(1.218)	(439)			

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,71	3,38	3,25	(0,13)	0,54
CIF Payroll	7.504	3.101	3.821	720	(3.683)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	522	522	(29)	0	237	83,10%	237	83,10%			
2	Tabungan	41.136	41.136	38.748	38.753	116	5	(2.383)	-5,79%	(2.383)	-5,79%			
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%			
	Total	54.022	54.022	51.129	51.134	138	5	(2.887)	-5,34%	(2.887)	-5,34%			
	CASA	41.422	41.422	39.270	39.275	87	5	(2.146)	-5,18%	(2.146)	-5,18%			
	(%) CASA	76,68%	76,68%	76,81%	76,81%									
	FDR	118,63%	118,63%	127,70%	127,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	544	562		18	55	10,80%	55	10,80%			
2	Giro ISE	2	2	1	1		0	(1)	-46,79%	(1)	-46,79%			
3	Tabungan ISE	505	505	543	561		18	56	11,02%	56	11,02%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	65	65	65	65		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	3.913	3.913	5.742	586	1.980	1.394	759	1.829	1.829	151	4.128	139,11%	1.614
	Cilem	3.913	3.913	5.742	586	1.980	1.394	759	1.829	1.829	151	4.128	139,11%	1.614
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	60.175	60.175	59.549	883	-	-883	-207	-626	-626	626	60.249	98,84%	(700)
	CF 1	816	816	808	-	-	0	-4	-8	-8	8	816	99,01%	(8)
	Total Griya	266	266	266	-	-	0	0	0	0	-	266	100,00%	0
	• Total Non Program	266	266	266	-	-	0	-3	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	58.741	883	-	-883	-203	-618	-618	618	59.433	98,84%	(692)
	Mitraguna & Others	55.228	55.228	54.640	883	-	-883	120	-589	-589	589	55.274	98,85%	(635)
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	Total Pembiayaan	64.088	64.088	65.291	1.469	1.980	511	552	1.203	1.203	777			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	806	1.961	806	5.361	1,34%	1,34%	9,00%	4.555	4.555	3.400			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	806	1.961	806	5.361	1,36%	1,36%	9,13%	4.555	4.555	3.400			
	Mitraguna & Others	806	1.961	806	5.361	1,46%	1,46%	9,81%	4.555	4.555	3.400			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	806	1.961	806	5.361	1,26%	1,26%	8,21%	4.555	4.555	3.400			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.678	3.608	1.678	1.677	2,79%	2,79%	2,82%	(1)	(1)	(1.931)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.678	3.608	1.678	1.677	2,83%	2,83%	2,86%	(1)	(1)	(1.931)			
	Mitraguna & Others	1.678	3.433	1.678	1.677	3,04%	3,04%	3,07%	(1)	(1)	(1.756)			
	Pensiun	-	174	-	-	0,00%	0,00%	0,00%	-	-	(174)			
	Total Pembiayaan	1.678	3.608	1.678	1.677	2,62%	2,62%	2,57%	(1)	(1)	(1.931)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	65.548	65.931	(16.221)	383	2.547	4,02%	2.547	4,02%			
2	Tabungan	129.618	129.618	124.053	123.640	3.876	(414)	(5.978)	-4,61%	(5.978)	-4,61%			
3	Deposito	142.400	142.400	144.324	144.321	(1.072)	(3)	1.921	1,35%	1.921	1,35%			
	Total	335.402	335.402	333.925	333.892	(13.417)	(33)	(1.510)	-0,45%	(1.510)	-0,45%			
	CASA	193.002	193.002	189.601	189.571	(12.345)	(30)	(3.431)	-1,78%	(3.431)	-1,78%			
	(%) CASA	57,54%	57,54%	56,78%	56,78%									
	FDR	67,45%	67,45%	68,47%	68,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	3.876	3.824		(52)	37	0,97%	37	0,97%			
2	Giro ISE	1.740	1.740	1.933	1.958		25	218	12,55%	218	12,55%			
3	Tabungan ISE	2.048	2.048	1.943	1.866		(77)	(181)	-8,86%	(181)	-8,86%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	• Local Champion	2.085	2.085	2.543	-	-	0	-568	458	458	(458)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	50.256	50.256	50.045	1.210	955	-255	108	-211	-211	1.166			
	KUR	48.058	48.058	47.922	1.210	955	-255	238	-136	-136	1.091			
	Non KUR	2.198	2.198	2.123	-	-	0	-130	-75	-75	75			
3	PWG	37.531	37.531	39.114	5.289	8.292	3.003	3.181	1.583	1.583	6.708	38.810	100,78%	304
	Cilem	15.345	15.345	17.167	1.305	2.386	1.080	799	1.822	1.822	563	16.031	107,09%	1.136
	Gadai	22.185	22.185	21.947	3.984	5.906	1.923	2.383	-239	-239	6.145	22.779	96,35%	(832)
4	CFG	136.373	136.373	136.928	1.491	1.583	92	1.065	556	556	1.027	137.717	99,43%	(788)
	CF 1	49.942	49.942	49.631	531	103	-428	-29	-311	-311	414	50.292	98,68%	(661)
	Total Griya	38.876	38.876	38.729	340	-	-340	0	-147	-147	147	38.942	99,45%	(213)
	• Total Non Program	38.876	38.876	38.729	340	-	-340	-171	-147	-147	147			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.902	191	103	-88	-29	-164	-164	267	11.351	96,05%	(448)
	CF 2	86.431	86.431	87.297	960	1.480	520	1.094	867	867	613	87.424	99,85%	(127)
	Mitraguna & Others	84.297	84.297	85.187	960	1.480	520	1.015	890	890	590	85.231	99,95%	(44)
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23	2.193	96,22%	(83)
	Total Pembiayaan	226.244	226.244	228.630	7.990	10.830	2.840	3.786	2.386	2.386	8.444			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	370	366	370	6.921	0,74%	0,74%	13,83%	6.551	6.551	6.556			
	KUR	265	250	265	6.258	0,55%	0,55%	13,06%	5.992	5.992	6.008			
	Non KUR	104	116	104	664	4,75%	4,75%	31,26%	559	559	548			
3	PWG	-	-	-	1.284	0,00%	0,00%	3,28%	1.284	1.284	1.284			
	Cilem	-	-	-	694	0,00%	0,00%	4,04%	694	694	694			
	Gadai	-	-	-	590	0,00%	0,00%	2,69%	590	590	590			
4	CFG	3.951	4.014	3.951	3.532	2,90%	2,90%	2,58%	(419)	(419)	(482)			
	CF 1	1.952	2.188	1.952	1.229	3,91%	3,91%	2,48%	(723)	(723)	(958)			
	Total Griya	1.918	2.032	1.918	819	4,93%	4,93%	2,11%	(1.099)	(1.099)	(1.213)			
	Oto	34	156	34	411	0,31%	0,31%	3,77%	377	377	255			
	CF 2	1.999	1.826	1.999	2.303	2,31%	2,31%	2,64%	304	304	476			
	Mitraguna & Others	1.999	1.826	1.999	2.303	2,37%	2,37%	2,70%	304	304	476			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.321	4.380	4.321	11.738	1,91%	1,91%	5,13%	7.417	7.417	7.358			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	58,99%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	58,99%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	378	0,68%	0,68%	0,75%	35	35	(49)			
	KUR	297	343	297	336	0,62%	0,62%	0,70%	39	39	(7)			
	Non KUR	45	84	45	42	2,04%	2,04%	1,97%	(3)	(3)	(42)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.065	1.155	1.065	1.065	0,78%	0,78%	0,78%	-	-	(90)			
	CF 1	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Total Griya	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.065	1.065	1.065	1.065	1,23%	1,23%	1,22%	-	-	0			
	Mitraguna & Others	1.065	1.065	1.065	1.065	1,26%	1,26%	1,25%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.907	3.082	2.907	2.942	1,28%	1,28%	1,29%	35	35	(139)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.651	5.668	(561)	17	2.922	106,42%	2.922	106,42%			
2	Tabungan	88.775	88.775	81.013	83.738	(220)	2.725	(5.037)	-5,67%	(5.037)	-5,67%			
3	Deposito	92.663	92.663	91.950	91.950	3.115	0	(712)	-0,77%	(712)	-0,77%			
	Total	184.184	184.184	178.614	181.356	2.334	2.742	(2.828)	-1,54%	(2.828)	-1,54%			
	CASA	91.521	91.521	86.664	89.406	(781)	2.742	(2.115)	-2,31%	(2.115)	-2,31%			
	(%) CASA	49,69%	49,69%	48,52%	49,30%									
	FDR	84,13%	84,13%	87,24%	85,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	4.516	4.153		(363)	(2.539)	-37,94%	(2.539)	-37,94%			
2	Giro ISE	153	153	170	91		(79)	(62)	-40,79%	(62)	-40,79%			
3	Tabungan ISE	6.539	6.539	4.346	4.062		(284)	(2.477)	-37,88%	(2.477)	-37,88%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	34.594	34.594	34.625	500	510	10	-298	31	31	479			
	KUR	32.406	32.406	32.393	500	460	-40	-57	-14	-14	474			
	Non KUR	2.188	2.188	2.232	-	50	50	-241	44	44	6			
3	PWG	10.768	10.768	11.680	1.519	1.386	-132	1.627	912	912	475	11.346	102,94%	334
	Cilem	10.768	10.768	11.680	1.519	1.386	-132	1.627	912	912	475	11.346	102,94%	334
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	109.588	109.588	109.520	3.032	1.223	-1.809	1.593	-68	-68	1.291	111.114	98,57%	(1.594)
	CF 1	31.639	31.639	31.389	704	-	-704	521	-250	-250	250	32.054	97,93%	(665)
	Total Griya	20.586	20.586	20.502	250	-	-250	0	-84	-84	84	20.662	99,23%	(160)
	• Total Non Program	20.586	20.586	20.502	250	-	-250	175	-84	-84	84			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.887	454	-	-454	521	-166	-166	166	11.392	95,57%	(505)
	CF 2	77.949	77.949	78.131	2.328	1.223	-1.105	1.073	182	182	1.041	79.060	98,83%	(929)
	Mitraguna & Others	74.206	74.206	74.416	2.328	1.223	-1.105	1.101	210	210	1.013	75.246	98,90%	(830)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	Total Pembiayaan	154.950	154.950	155.825	5.051	3.119	-1.931	2.922	875	875	2.245			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	38	110	38	3.496	0,11%	0,11%	10,10%	3.458	3.458	3.386			
	KUR	38	110	38	2.971	0,12%	0,12%	9,17%	2.933	2.933	2.861			
	Non KUR	-	-	-	525	0,00%	0,00%	23,52%	525	525	525			
3	PWG	16	-	16	471	0,15%	0,15%	4,03%	454	454	471			
	Cilem	16	-	16	471	0,15%	0,15%	4,03%	454	454	471			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	647	847	647	2.799	0,59%	0,59%	2,56%	2.152	2.152	1.953			
	CF 1	371	364	371	2.223	1,17%	1,17%	7,08%	1.852	1.852	1.859			
	Total Griya	-	207	-	1.324	0,00%	0,00%	6,46%	1.324	1.324	1.117			
	Oto	371	157	371	899	3,35%	3,35%	8,26%	528	528	742			
	CF 2	277	483	277	577	0,36%	0,36%	0,74%	300	300	94			
	Mitraguna & Others	277	483	277	577	0,37%	0,37%	0,77%	300	300	94			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	702	956	702	6.766	0,45%	0,45%	4,34%	6.064	6.064	5.810			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	KUR	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	386	387	386	521	0,35%	0,35%	0,48%	136	136	134			
	CF 1	203	203	203	203	0,64%	0,64%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	1,84%	1,84%	1,87%	-	-	-			
	CF 2	182	184	182	318	0,23%	0,23%	0,41%	136	136	134			
	Mitraguna & Others	182	184	182	318	0,25%	0,25%	0,43%	136	136	134			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	386	702	386	521	0,25%	0,25%	0,33%	136	136	(181)			

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	3.023	3.015	(3.041)	(7)	198	7,04%	198	7,04%			
2	Tabungan	92.939	92.939	87.543	86.984	(4.038)	(559)	(5.955)	-6,41%	(5.955)	-6,41%			
3	Deposito	27.705	27.705	27.609	27.609	149	0	(96)	-0,35%	(96)	-0,35%			
	Total	123.461	123.461	118.175	117.608	(6.930)	(567)	(5.853)	-4,74%	(5.853)	-4,74%			
	CASA	95.756	95.756	90.566	89.999	(7.079)	(567)	(5.757)	-6,01%	(5.757)	-6,01%			
	(%) CASA	77,56%	77,56%	76,64%	76,52%									
	FDR	85,59%	85,59%	90,63%	91,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	2.391	3.110		719	548	21,38%	548	21,38%			
2	Giro ISE	1.711	1.711	1.589	2.295		706	584	34,14%	584	34,14%			
3	Tabungan ISE	851	851	802	815		13	(36)	-4,25%	(36)	-4,25%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	123	123	123	123		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.282	6.282	6.852	930	660	-270	1.109	570	570	90			
	KUR	6.058	6.058	6.637	930	660	-270	1.116	578	578	82			
	Non KUR	224	224	216	-	-	0	-7	-8	-8	8			
3	PWG	19.948	19.948	21.413	2.457	4.376	1.919	849	1.465	1.465	2.910	20.924	102,34%	490
	Cilem	10.021	10.021	10.821	641	1.377	736	458	800	800	577	10.667	101,45%	154
	Gadai	9.927	9.927	10.592	1.816	2.999	1.183	390	665	665	2.333	10.257	103,27%	335
4	CFG	79.441	79.441	78.830	150	890	740	466	-611	-611	1.501	80.439	98,00%	(1.609)
	CF 1	33.220	33.220	32.437	-	-	0	-172	-783	-783	783	33.444	96,99%	(1.007)
	Total Griya	26.198	26.198	25.556	-	-	0	0	-643	-643	643	26.270	97,28%	(715)
	• Total Non Program	26.198	26.198	25.556	-	-	0	255	-643	-643	643			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.882	-	-	0	-172	-140	-140	140	7.174	95,93%	(292)
	CF 2	46.221	46.221	46.393	150	890	740	638	172	172	718	46.995	98,72%	(602)
	Mitraguna & Others	42.914	42.914	43.121	150	890	740	673	206	206	684	43.648	98,79%	(527)
	Pensiun	3.306	3.306	3.272	-	-	0	-35	-34	-34	34	3.347	97,76%	(75)
	Total Pembiayaan	105.671	105.671	107.096	3.537	5.926	2.389	2.423	1.425	1.425	4.501			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	31	98	31	196	0,49%	0,49%	2,86%	166	166	99			
	KUR	31	98	31	196	0,51%	0,51%	2,96%	166	166	99			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	40	-	40	1.417	0,20%	0,20%	6,62%	1.377	1.377	1.417			
	Cilem	40	-	40	355	0,40%	0,40%	3,28%	315	315	355			
	Gadai	-	-	-	1.062	0,00%	0,00%	10,03%	1.062	1.062	1.062			
4	CFG	579	-	579	2.785	0,73%	0,73%	3,53%	2.206	2.206	2.785			
	CF 1	444	-	444	1.958	1,34%	1,34%	6,04%	1.514	1.514	1.958			
	Total Griya	444	-	444	1.466	1,69%	1,69%	5,74%	1.022	1.022	1.466			
	Oto	-	-	-	492	0,00%	0,00%	7,15%	492	492	492			
	CF 2	135	-	135	827	0,29%	0,29%	1,78%	692	692	827			
	Mitraguna & Others	135	-	135	827	0,31%	0,31%	1,92%	692	692	827			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	649	98	649	4.398	0,61%	0,61%	4,11%	3.749	3.749	4.301			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	71	70	67	1,12%	1,12%	0,97%	(4)	(4)	(5)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	70	71	70	67	31,44%	31,44%	30,93%	(4)	(4)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,54%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,81%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,03%	(8)	(8)	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%	2,04%	-	-	0			
	Mitraguna & Others	948	948	948	948	2,21%	2,21%	2,20%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.289	1.296	1.289	1.278	1,22%	1,22%	1,19%	(11)	(11)	(18)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	17.592	14.361	3.444	(3.231)	2.111	17,23%	2.111	17,23%			
2	Tabungan	124.484	124.484	109.266	108.972	4.513	(294)	(15.512)	-12,46%	(15.512)	-12,46%			
3	Deposito	43.866	43.866	44.377	44.317	(1.049)	(60)	451	1,03%	451	1,03%			
	Total	180.599	180.599	171.235	167.650	6.907	(3.585)	(12.949)	-7,17%	(12.949)	-7,17%			
	CASA	136.734	136.734	126.857	123.333	7.956	(3.525)	(13.401)	-9,80%	(13.401)	-9,80%			
	(%) CASA	75,71%	75,71%	74,08%	73,57%									
	FDR	116,12%	116,12%	123,00%	125,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.306	4.440		133	(172)	-3,74%	(172)	-3,74%			
2	Giro ISE	2.691	2.691	2.417	2.539		122	(152)	-5,64%	(152)	-5,64%			
3	Tabungan ISE	1.791	1.791	1.759	1.771		11	(21)	-1,15%	(21)	-1,15%			
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.295	36.295	35.905	1.500	360	-1.140	468	-390	-390	750			
	KUR	34.990	34.990	34.635	1.500	360	-1.140	648	-355	-355	715			
	Non KUR	1.305	1.305	1.271	-	-	0	-179	-34	-34	34			
3	PWG	32.837	32.837	34.284	3.963	7.599	3.636	1.022	1.447	1.447	6.152	34.075	100,61%	209
	Cilem	12.268	12.268	13.026	1.165	1.601	436	863	758	758	843	12.978	100,37%	48
	Gadai	20.569	20.569	21.258	2.798	5.999	3.201	159	689	689	5.310	21.097	100,76%	161
4	CFG	140.577	140.577	140.434	3.221	1.115	-2.106	4.044	-143	-143	1.258	141.668	99,13%	(1.235)
	CF 1	40.084	40.084	39.800	535	-	-535	294	-285	-285	285	40.267	98,84%	(467)
	Total Griya	34.129	34.129	33.975	400	-	-400	0	-154	-154	154	34.174	99,42%	(199)
	• Total Non Program	34.129	34.129	33.975	400	-	-400	79	-154	-154	154			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.825	135	-	-135	294	-131	-131	131	6.093	95,59%	(268)
	CF 2	100.492	100.492	100.634	2.686	1.115	-1.571	3.751	142	142	973	101.401	99,24%	(767)
	Mitraguna & Others	74.331	74.331	74.360	2.570	736	-1.834	3.354	29	29	707	75.074	99,05%	(714)
	Pensiun	26.162	26.162	26.274	116	379	263	397	112	112	267	26.327	99,80%	(53)
	Total Pembiayaan	209.709	209.709	210.623	8.684	9.074	390	5.534	914	914	8.160			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	776	869	776	3.023	2,14%	2,14%	8,42%	2.247	2.247	2.154			
	KUR	670	761	670	2.885	1,92%	1,92%	8,33%	2.215	2.215	2.125			
	Non KUR	106	109	106	138	8,12%	8,12%	10,87%	32	32	29			
3	PWG	-	-	-	1.150	0,00%	0,00%	3,36%	1.150	1.150	1.150			
	Cilem	-	-	-	715	0,00%	0,00%	5,49%	715	715	715			
	Gadai	-	-	-	435	0,00%	0,00%	2,05%	435	435	435			
4	CFG	1.040	1.255	1.040	5.850	0,74%	0,74%	4,17%	4.810	4.810	4.595			
	CF 1	95	95	95	2.496	0,24%	0,24%	6,27%	2.401	2.401	2.402			
	Total Griya	-	-	-	1.862	0,00%	0,00%	5,48%	1.862	1.862	1.862			
	Oto	95	95	95	634	1,60%	1,60%	10,88%	538	538	539			
	CF 2	944	1.160	944	3.353	0,94%	0,94%	3,33%	2.409	2.409	2.193			
	Mitraguna & Others	944	650	944	2.957	1,27%	1,27%	3,98%	2.013	2.013	2.307			
	Pensiun	-	511	-	397	0,00%	0,00%	1,51%	397	397	(114)			
	Total Pembiayaan	1.816	2.124	1.816	10.024	0,87%	0,87%	4,76%	8.208	8.208	7.899			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	273	308	273	578	0,75%	0,75%	1,61%	305	305	270			
	KUR	250	177	250	555	0,71%	0,71%	1,60%	305	305	378			
	Non KUR	23	131	23	23	1,77%	1,77%	1,82%	-	-	(108)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.433	2.440	2.433	2.510	1,73%	1,73%	1,79%	77	77	70			
	CF 1	1.589	1.589	1.589	1.589	3,96%	3,96%	3,99%	-	-	(0)			
	Total Griya	1.357	1.357	1.357	1.357	3,98%	3,98%	3,99%	-	-	(0)			
	Oto	232	232	232	232	3,90%	3,90%	3,99%	-	-	-			
	CF 2	844	851	844	921	0,84%	0,84%	0,91%	77	77	70			
	Mitraguna & Others	527	534	527	604	0,71%	0,71%	0,81%	77	77	70			
	Pensiun	317	317	317	317	0,15%	0,15%	1,21%	-	-	(0)			
	Total Pembiayaan	2.706	2.748	2.706	3.088	1,29%	1,29%	1,47%	382	382	340			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	10.171	10.117	1.185	(54)	2.674	35,93%	2.674	35,93%			
2	Tabungan	156.767	156.767	150.582	150.883	(69)	301	(5.885)	-3,75%	(5.885)	-3,75%			
3	Deposito	138.100	138.100	135.541	135.540	(206)	(1)	(2.560)	-1,85%	(2.560)	-1,85%			
	Total	302.310	302.310	296.293	296.540	909	247	(5.770)	-1,91%	(5.770)	-1,91%			
	CASA	164.210	164.210	160.752	161.000	1.115	247	(3.210)	-1,96%	(3.210)	-1,96%			
	(%) CASA	54,32%	54,32%	54,25%	54,29%									
	FDR	60,96%	60,96%	62,85%	62,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.271	4.150		(121)	(863)	-17,21%	(863)	-17,21%			
2	Giro ISE	910	910	981	973		(9)	63	6,90%	63	6,90%			
3	Tabungan ISE	4.103	4.103	3.290	3.177		(112)	(925)	-22,55%	(925)	-22,55%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	231	231	231	231		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	39.024	39.024	38.634	1.030	400	-630	82	-390	-390	790			
	KUR	37.140	37.140	36.775	1.030	400	-630	164	-365	-365	765			
	Non KUR	1.884	1.884	1.859	-	-	0	-82	-25	-25	25			
3	PWG	14.951	14.951	16.264	886	1.946	1.060	933	1.313	1.313	633	15.509	104,87%	755
	Cilem	14.951	14.951	16.264	886	1.946	1.060	933	1.313	1.313	633	15.509	104,87%	755
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	130.319	130.319	131.314	2.316	3.097	781	1.170	995	995	2.101	131.604	99,78%	(290)
	CF 1	27.600	27.600	28.162	139	827	688	178	562	562	265	27.888	100,98%	274
	Total Griya	21.447	21.447	21.307	-	-	0	0	-140	-140	140	21.521	99,01%	(214)
	• Total Non Program	21.447	21.447	21.307	-	-	0	-145	-140	-140	140			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.855	139	827	688	178	702	702	124	6.367	107,67%	488
	CF 2	102.719	102.719	103.152	2.177	2.270	93	992	433	433	1.837	103.716	99,46%	(564)
	Mitraguna & Others	102.046	102.046	102.485	2.177	2.270	93	927	440	440	1.830	103.002	99,50%	(516)
	Pensiun	673	673	666	-	-	0	65	-6	-6	6	714	93,33%	(48)
	Total Pembiayaan	184.294	184.294	186.212	4.232	5.443	1.211	2.185	1.918	1.918	3.525			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	865	924	865	7.820	2,22%	2,22%	20,24%	6.955	6.955	6.896			
	KUR	859	854	859	7.678	2,31%	2,31%	20,88%	6.820	6.820	6.824			
	Non KUR	7	70	7	142	0,35%	0,35%	7,64%	135	135	72			
3	PWG	-	-	-	752	0,00%	0,00%	4,62%	752	752	752			
	Cilem	-	-	-	752	0,00%	0,00%	4,62%	752	752	752			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	691	1.095	691	3.396	0,53%	0,53%	2,59%	2.706	2.706	2.301			
	CF 1	360	965	360	1.318	1,30%	1,30%	4,68%	958	958	353			
	Total Griya	217	567	217	603	1,01%	1,01%	2,83%	386	386	36			
	Oto	143	398	143	715	2,33%	2,33%	10,44%	572	572	317			
	CF 2	331	130	331	2.078	0,32%	0,32%	2,01%	1.748	1.748	1.948			
	Mitraguna & Others	331	130	331	2.078	0,32%	0,32%	2,03%	1.748	1.748	1.948			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.556	2.019	1.556	11.969	0,84%	0,84%	6,43%	10.413	10.413	9.949			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.103	1.626	1.103	1.272	2,83%	2,83%	3,29%	169	169	(354)			
	KUR	928	1.506	928	1.100	2,50%	2,50%	2,99%	172	172	(406)			
	Non KUR	175	120	175	173	9,27%	9,27%	9,28%	(2)	(2)	52			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	630	633	630	630	0,48%	0,48%	0,48%	-	-	(4)			
	CF 1	557	559	557	557	2,02%	2,02%	1,98%	-	-	(2)			
	Total Griya	557	559	557	557	2,60%	2,60%	2,62%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	72	74	72	72	0,07%	0,07%	0,07%	-	-	(2)			
	Mitraguna & Others	72	74	72	72	0,07%	0,07%	0,07%	-	-	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.733	2.259	1.733	1.902	0,94%	0,94%	1,02%	169	169	(357)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	102.288	105.432	37.102	3.144	5.870	5,90%	5.870	5,90%			
2	Tabungan	154.868	154.868	149.222	148.684	630	(538)	(6.184)	-3,99%	(6.184)	-3,99%			
3	Deposito	123.913	123.913	149.079	149.079	(194)	0	25.166	20,31%	25.166	20,31%			
	Total	378.344	378.344	400.590	403.196	37.537	2.606	24.852	6,57%	24.852	6,57%			
	CASA	254.431	254.431	251.510	254.116	37.731	2.606	(314)	-0,12%	(314)	-0,12%			
	(%) CASA	67,25%	67,25%	62,79%	63,03%									
	FDR	28,76%	28,76%	27,04%	26,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	7.150	7.089		(62)	(36)	-0,50%	(36)	-0,50%			
2	Giro ISE	3.723	3.723	4.494	4.491		(3)	767	20,61%	767	20,61%			
3	Tabungan ISE	3.401	3.401	2.657	2.598		(59)	(803)	-23,62%	(803)	-23,62%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	127	127	127	127		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	10.716	10.716	11.049	674	880	207	181	332	332	548	11.174	98,88%	(126)
	Cilem	10.716	10.716	11.049	674	880	207	181	332	332	548	11.174	98,88%	(126)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	98.092	98.092	97.282	1.576	40	-1.536	2.628	-810	-810	850	100.185	97,10%	(2.904)
	CF 1	75.967	75.967	75.494	1.116	-	-1.116	737	-472	-472	472	76.523	98,66%	(1.028)
	Total Griya	65.859	65.859	65.586	572	-	-572	0	-273	-273	273	66.157	99,14%	(572)
	• Total Non Program	63.867	63.867	63.601	572	-	-572	71	-266	-266	266			
	• Program	1.992	1.992	1.985	-	-	0	164	-7	-7	7			
	Oto	10.108	10.108	9.909	544	-	-544	737	-199	-199	199	10.365	95,59%	(457)
	CF 2	22.125	22.125	21.787	460	40	-420	1.891	-338	-338	378	23.663	92,07%	(1.875)
	Mitraguna & Others	21.946	21.946	21.609	340	40	-300	1.724	-338	-338	378	23.378	92,43%	(1.770)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	Total Pembiayaan	108.808	108.808	108.330	2.250	920	-1.329	2.809	-478	-478	1.398			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-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	-	-	-	242	0,00%	0,00%	2,19%	242	242	242			
	Cilem	-	-	-	242	0,00%	0,00%	2,19%	242	242	242			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.374	3.029	2.374	4.060	2,42%	2,42%	4,17%	1.686	1.686	1.031			
	CF 1	2.374	3.029	2.374	3.538	3,13%	3,13%	4,69%	1.164	1.164	510			
	Total Griya	2.208	2.856	2.208	3.063	3,35%	3,35%	4,67%	855	855	207			
	Oto	166	173	166	475	1,64%	1,64%	4,80%	309	309	302			
	CF 2	-	-	-	521	0,00%	0,00%	2,39%	521	521	521			
	Mitraguna & Others	-	-	-	521	0,00%	0,00%	2,41%	521	521	521			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.374	3.029	2.374	4.302	2,18%	2,18%	3,97%	1.927	1.927	1.273			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	534	534	534	1.847	0,54%	0,54%	1,90%	1.313	1.313	1.313			
	CF 1	496	496	496	1.809	0,65%	0,65%	2,40%	1.313	1.313	1.313			
	Total Griya	496	496	496	1.809	0,75%	0,75%	2,76%	1.313	1.313	1.313			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	38	38	38	38	0,17%	0,17%	0,17%	-	-	-			
	Mitraguna & Others	38	38	38	38	0,17%	0,17%	0,18%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	534	534	534	1.847	0,49%	0,49%	1,71%	1.313	1.313	1.313			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.065	7.075	(100)	10	355	5,28%	355	5,28%			
2	Tabungan	83.133	83.133	77.022	76.940	5.297	(82)	(6.192)	-7,45%	(6.192)	-7,45%			
3	Deposito	20.186	20.186	21.073	21.072	(4.034)	(1)	886	4,39%	886	4,39%			
	Total	110.039	110.039	105.160	105.088	1.163	(72)	(4.951)	-4,50%	(4.951)	-4,50%			
	CASA	89.853	89.853	84.087	84.015	5.197	(72)	(5.838)	-6,50%	(5.838)	-6,50%			
	(%) CASA	81,66%	81,66%	79,96%	79,95%									
	FDR	184,72%	184,72%	194,03%	194,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	6.753	7.227		473	(1.055)	-12,74%	(1.055)	-12,74%			
2	Giro ISE	1.413	1.413	1.589	1.601		12	188	13,31%	188	13,31%			
3	Tabungan ISE	6.869	6.869	5.165	5.626		462	(1.243)	-18,10%	(1.243)	-18,10%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.821	10.821	10.628	25	-	-25	-420	-193	-193	193			
	KUR	7.910	7.910	7.739	-	-	0	-391	-171	-171	171			
	Non KUR	2.911	2.911	2.889	25	-	-25	-29	-22	-22	22			
3	PWG	25.288	25.288	27.247	3.124	6.018	2.894	1.389	1.959	1.959	4.059	26.355	103,38%	892
	Cilem	12.126	12.126	12.525	906	1.038	132	768	399	399	639	12.797	97,88%	(272)
	Gadai	13.162	13.162	14.722	2.218	4.980	2.763	621	1.559	1.559	3.421	13.558	108,58%	1.163
4	CFG	167.159	167.159	166.171	1.941	2.860	919	2.652	-987	-987	3.847	169.110	98,26%	(2.938)
	CF 1	8.617	8.617	8.545	-	-	0	-111	-72	-72	72	8.727	97,91%	(182)
	Total Griya	5.143	5.143	5.124	-	-	0	0	-19	-19	19	5.169	99,14%	(45)
	• Total Non Program	5.143	5.143	5.124	-	-	0	-42	-19	-19	19			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.421	-	-	0	-111	-53	-53	53	3.559	96,14%	(138)
	CF 2	158.541	158.541	157.626	1.941	2.860	919	2.763	-915	-915	3.775	160.382	98,28%	(2.756)
	Mitraguna & Others	149.853	149.853	149.028	1.941	2.860	919	2.855	-825	-825	3.685	151.610	98,30%	(2.581)
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90	8.773	98,00%	(175)
	Total Pembiayaan	203.268	203.268	204.046	5.090	8.878	3.788	3.622	778	778	8.100			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.138	1.281	1.138	2.625	10,52%	10,52%	24,70%	1.487	1.487	1.343			
	KUR	716	765	716	1.599	9,05%	9,05%	20,66%	884	884	834			
	Non KUR	422	517	422	1.025	14,51%	14,51%	35,50%	603	603	509			
3	PWG	-	-	-	1.113	0,00%	0,00%	4,08%	1.113	1.113	1.113			
	Cilem	-	-	-	785	0,00%	0,00%	6,27%	785	785	785			
	Gadai	-	-	-	328	0,00%	0,00%	2,23%	328	328	328			
4	CFG	265	290	265	4.411	0,16%	0,16%	2,65%	4.146	4.146	4.121			
	CF 1	-	-	-	1.038	0,00%	0,00%	12,14%	1.038	1.038	1.038			
	Total Griya	-	-	-	380	0,00%	0,00%	7,42%	380	380	380			
	Oto	-	-	-	658	0,00%	0,00%	19,22%	658	658	658			
	CF 2	265	290	265	3.374	0,17%	0,17%	2,14%	3.109	3.109	3.083			
	Mitraguna & Others	265	290	265	3.299	0,18%	0,18%	2,21%	3.034	3.034	3.008			
	Pensiun	-	-	-	75	0,00%	0,00%	0,87%	75	75	75			
	Total Pembiayaan	1.402	1.572	1.402	8.148	0,69%	0,69%	3,99%	6.746	6.746	6.577			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	945	962	945	1.107	8,74%	8,74%	10,42%	162	162	145			
	KUR	808	824	808	969	10,21%	10,21%	12,53%	162	162	146			
	Non KUR	138	138	138	138	4,73%	4,73%	4,77%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	941	941	941	941	0,56%	0,56%	0,57%	-	-	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	941	941	941	941	0,59%	0,59%	0,60%	-	-	0			
	Mitraguna & Others	941	941	941	941	0,63%	0,63%	0,63%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.887	1.903	1.887	2.048	0,93%	0,93%	1,00%	162	162	145			

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.712	2.749	2.611	37	357	14,95%	357	14,95%			
2	Tabungan	72.031	72.031	65.206	64.942	(1.583)	(263)	(7.088)	-9,84%	(7.088)	-9,84%			
3	Deposito	7.035	7.035	6.899	6.899	(171)	0	(136)	-1,93%	(136)	-1,93%			
	Total	81.457	81.457	74.817	74.590	857	(226)	(6.867)	-8,43%	(6.867)	-8,43%			
	CASA	74.422	74.422	67.918	67.691	1.028	(226)	(6.731)	-9,04%	(6.731)	-9,04%			
	(%) CASA	91,36%	91,36%	90,78%	90,75%									
	FDR	83,35%	83,35%	90,45%	90,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.973	3.988		15	306	8,31%	306	8,31%			
2	Giro ISE	473	473	479	479		0	6	1,29%	6	1,29%			
3	Tabungan ISE	3.209	3.209	3.494	3.509		15	300	9,35%	300	9,35%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	135	135	135	135		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	6.472	6.472	7.424	786	1.178	392	951	951	951	227	6.827	108,74%	597
	Cilem	6.472	6.472	7.424	786	1.178	392	951	951	951	227	6.827	108,74%	597
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	61.424	61.424	60.245	805	295	-510	1.351	-1.179	-1.179	1.474	62.620	96,21%	(2.375)
	CF 1	-	-	-	-	-	0	0	0	0	-	-		0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	61.424	61.424	60.245	805	295	-510	1.351	-1.179	-1.179	1.474	62.620	96,21%	(2.375)
	Mitraguna & Others	56.414	56.414	55.279	625	295	-330	1.040	-1.135	-1.135	1.430	57.432	96,25%	(2.153)
	Pensiun	5.010	5.010	4.966	180	-	-180	311	-44	-44	44	5.188	95,73%	(221)
	Total Pembiayaan	67.896	67.896	67.669	1.591	1.473	-118	2.302	-227	-227	1.700			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-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	-	-	-	153	0,00%	0,00%	2,06%	153	153	153			
	Cilem	-	-	-	153	0,00%	0,00%	2,06%	153	153	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	867	0,00%	0,00%	1,44%	867	867	867			
	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	-	-	-	867	0,00%	0,00%	1,44%	867	867	867			
	Mitraguna & Others	-	-	-	774	0,00%	0,00%	1,40%	774	774	774			
	Pensiun	-	-	-	93	0,00%	0,00%	1,88%	93	93	93			
	Total Pembiayaan	-	-	-	1.020	0,00%	0,00%	1,51%	1.020	1.020	1.020			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	205	207	205	204	0,33%	0,33%	0,34%	(1)	(1)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	205	207	205	204	0,33%	0,33%	0,34%	(1)	(1)	(3)			
	Mitraguna & Others	205	207	205	204	0,36%	0,36%	0,37%	(1)	(1)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	205	207	205	204	0,30%	0,30%	0,30%	(1)	(1)	(3)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.263	3.284	795	21	(1.371)	-29,44%	(1.371)	-29,44%			
2	Tabungan	158.998	158.998	149.742	149.743	3.411	1	(9.255)	-5,82%	(9.255)	-5,82%			
3	Deposito	27.122	27.122	24.044	24.547	142	503	(2.575)	-9,49%	(2.575)	-9,49%			
	Total	190.774	190.774	177.050	177.574	4.349	524	(13.201)	-6,92%	(13.201)	-6,92%			
	CASA	163.652	163.652	153.005	153.027	4.206	22	(10.625)	-6,49%	(10.625)	-6,49%			
	(%) CASA	85,78%	85,78%	86,42%	86,18%									
	FDR	159,46%	159,46%	172,27%	171,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	1.592	1.658		66	(25)	-1,46%	(25)	-1,46%			
2	Giro ISE	917	917	808	869		61	(48)	-5,20%	(48)	-5,20%			
3	Tabungan ISE	766	766	784	789		5	23	3,01%	23	3,01%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1			
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.675	6.675	6.640	295	75	-220	183	-35	-35	110			
	KUR	6.410	6.410	6.376	295	75	-220	188	-34	-34	109			
	Non KUR	265	265	264	-	-	0	-6	-1	-1	1			
3	PWG	50.693	50.693	54.473	3.742	5.518	1.777	2.501	3.780	3.780	1.738	51.189	106,42%	3.284
	Cilem	50.693	50.693	54.473	3.742	5.518	1.777	2.501	3.780	3.780	1.738	51.189	106,42%	3.284
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	246.792	246.792	243.849	2.702	1.125	-1.577	1.015	-2.943	-2.943	4.068	248.313	98,20%	(4.464)
	CF 1	8.650	8.650	8.584	-	-	0	38	-66	-66	66	8.738	98,24%	(154)
	Total Griya	6.713	6.713	6.699	-	-	0	0	-14	-14	14	6.738	99,41%	(40)
	• Total Non Program	6.572	6.572	6.558	-	-	0	-103	-14	-14	14			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.886	-	-	0	38	-51	-51	51	2.000	94,29%	(114)
	CF 2	238.142	238.142	235.265	2.702	1.125	-1.577	977	-2.877	-2.877	4.002	239.575	98,20%	(4.310)
	Mitraguna & Others	212.823	212.823	210.132	2.538	1.125	-1.413	1.228	-2.692	-2.692	3.817	213.982	98,20%	(3.850)
	Pensiun	25.319	25.319	25.133	164	-	-164	-252	-186	-186	186	25.593	98,20%	(460)
	Total Pembiayaan	304.205	304.205	305.006	6.739	6.718	-20	3.698	801	801	5.917			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	22	0,00%	0,00%	49,28%	22	22	22			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	22	0,00%	0,00%	49,28%	22	22	22			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	145	57	778	0,86%	0,86%	11,72%	721	721	633			
	KUR	57	145	57	652	0,89%	0,89%	10,23%	595	595	507			
	Non KUR	-	-	-	126	0,00%	0,00%	47,65%	126	126	126			
3	PWG	48	-	48	672	0,10%	0,10%	1,23%	624	624	672			
	Cilem	48	-	48	672	0,10%	0,10%	1,23%	624	624	672			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.240	3.375	3.240	7.730	1,31%	1,31%	3,17%	4.491	4.491	4.356			
	CF 1	572	753	572	598	6,61%	6,61%	6,97%	27	27	(155)			
	Total Griya	572	753	572	522	8,51%	8,51%	7,80%	(49)	(49)	(231)			
	Oto	-	-	-	76	0,00%	0,00%	4,02%	76	76	76			
	CF 2	2.668	2.621	2.668	7.132	1,12%	1,12%	3,03%	4.464	4.464	4.511			
	Mitraguna & Others	2.668	2.621	2.668	6.786	1,25%	1,25%	3,23%	4.118	4.118	4.165			
	Pensiun	-	-	-	346	0,00%	0,00%	1,38%	346	346	346			
	Total Pembiayaan	3.345	3.520	3.345	9.203	1,10%	1,10%	3,02%	5.857	5.857	5.683			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.292	3.293	3.292	3.612	1,33%	1,33%	1,48%	320	320	320			
	CF 1	357	429	357	356	4,13%	4,13%	4,14%	(1)	(1)	(73)			
	Total Griya	357	429	357	356	5,32%	5,32%	5,31%	(1)	(1)	(73)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.935	2.864	2.935	3.257	1,23%	1,23%	1,38%	321	321	393			
	Mitraguna & Others	2.935	2.864	2.935	3.257	1,38%	1,38%	1,55%	321	321	393			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.292	3.293	3.292	3.612	1,08%	1,08%	1,18%	320	320	320			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	234	234	(349)	0	(77)	-24,76%	(77)	-24,76%			
2	Tabungan	51.204	51.204	45.940	46.713	(941)	773	(4.491)	-8,77%	(4.491)	-8,77%			
3	Deposito	41.957	41.957	41.967	41.967	(13.425)	0	11	0,03%	11	0,03%			
	Total	93.472	93.472	88.141	88.915	(14.714)	774	(4.557)	-4,88%	(4.557)	-4,88%			
	CASA	51.516	51.516	46.174	46.947	(1.289)	773	(4.568)	-8,87%	(4.568)	-8,87%			
	(%) CASA	55,11%	55,11%	52,39%	52,80%									
	FDR	104,53%	104,53%	110,50%	109,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	988	986		(2)	40	4,19%	40	4,19%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	988	985		(2)	40	4,20%	40	4,20%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	16.820	16.820	17.123	800	580	-220	600	303	303	277			
	KUR	16.338	16.338	16.649	800	580	-220	622	310	310	270			
	Non KUR	481	481	474	-	-	0	-21	-7	-7	7			
3	PWG	7.075	7.075	7.522	539	664	126	184	447	447	218	7.525	99,96%	(3)
	Cilem	7.075	7.075	7.522	539	664	126	184	447	447	218	7.525	99,96%	(3)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	73.812	73.812	72.747	387	505	118	-2.060	-1.065	-1.065	1.570	74.343	97,85%	(1.596)
	CF 1	12.914	12.914	13.040	167	185	18	461	125	125	60	13.057	99,87%	(17)
	Total Griya	11.295	11.295	11.445	60	185	125	0	150	150	35	11.385	100,53%	60
	• Total Non Program	5.334	5.334	5.491	60	185	125	193	157	157	28			
	• Program	5.961	5.961	5.953	-	-	0	324	-7	-7	7			
	Oto	1.620	1.620	1.595	107	-	-107	461	-25	-25	25	1.672	95,38%	(77)
	CF 2	60.898	60.898	59.707	220	320	100	-2.521	-1.190	-1.190	1.510	61.286	97,42%	(1.578)
	Mitraguna & Others	58.278	58.278	57.112	220	320	100	-2.344	-1.166	-1.166	1.486	58.594	97,47%	(1.481)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	Total Pembiayaan	97.707	97.707	97.392	1.726	1.749	23	-1.276	-315	-315	2.065			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	283	278	1.787	1,65%	1,65%	10,44%	1.509	1.509	1.504			
	KUR	278	240	278	1.767	1,70%	1,70%	10,62%	1.489	1.489	1.528			
	Non KUR	-	43	-	20	0,00%	0,00%	4,13%	20	20	(24)			
3	PWG	-	-	-	68	0,00%	0,00%	0,91%	68	68	68			
	Cilem	-	-	-	68	0,00%	0,00%	0,91%	68	68	68			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	6.795	1,77%	1,77%	9,34%	5.486	5.486	4.839			
	CF 1	-	177	-	192	0,00%	0,00%	1,47%	192	192	16			
	Total Griya	-	177	-	176	0,00%	0,00%	1,54%	176	176	(0)			
	Oto	-	-	-	16	0,00%	0,00%	1,00%	16	16	16			
	CF 2	1.309	1.779	1.309	6.603	2,15%	2,15%	11,06%	5.294	5.294	4.823			
	Mitraguna & Others	1.309	1.779	1.309	6.429	2,25%	2,25%	11,26%	5.121	5.121	4.650			
	Pensiun	-	-	-	173	0,00%	0,00%	6,68%	173	173	173			
	Total Pembiayaan	1.587	2.239	1.587	8.650	1,62%	1,62%	8,88%	7.063	7.063	6.411			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	107	107	107	105	0,63%	0,63%	0,61%	(2)	(2)	(2)			
	KUR	70	70	70	68	0,43%	0,43%	0,41%	(2)	(2)	(2)			
	Non KUR	37	37	37	37	7,64%	7,64%	7,75%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.217	4.226	2.217	2.217	3,00%	3,00%	3,05%	-	-	(2.009)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.217	4.226	2.217	2.217	3,64%	3,64%	3,71%	-	-	(2.009)			
	Mitraguna & Others	2.217	4.226	2.217	2.217	3,80%	3,80%	3,88%	-	-	(2.009)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.324	4.333	2.324	2.322	2,38%	2,38%	2,38%	(2)	(2)	(2.011)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.896	3.837	(1.079)	(59)	(1.375)	-26,38%	(1.375)	-26,38%			
2	Tabungan	100.387	100.387	86.627	86.684	(13.130)	57	(13.703)	-13,65%	(13.703)	-13,65%			
3	Deposito	13.976	13.976	13.680	13.680	636	0	(295)	-2,11%	(295)	-2,11%			
	Total	119.574	119.574	104.203	104.201	(13.573)	(2)	(15.373)	-12,86%	(15.373)	-12,86%			
	CASA	105.598	105.598	90.523	90.520	(14.209)	(2)	(15.078)	-14,28%	(15.078)	-14,28%			
	(%) CASA	88,31%	88,31%	86,87%	86,87%									
	FDR	55,17%	55,17%	63,50%	63,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.667	7.747		80	250	3,33%	250	3,33%			
2	Giro ISE	754	754	603	611		8	(143)	-18,99%	(143)	-18,99%			
3	Tabungan ISE	6.743	6.743	7.064	7.136		72	393	5,83%	393	5,83%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	156	156	156	156		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	595	-	-	0	-24	-0	-0	0			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	595	595	595	-	-	0	-24	-0	-0	0			
	• Local Champion	595	595	595	-	-	0	-24	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.646	15.646	15.731	1.000	500	-500	1.477	85	85	415			
	KUR	14.577	14.577	14.677	1.000	500	-500	1.505	99	99	401			
	Non KUR	1.069	1.069	1.054	-	-	0	-28	-14	-14	14			
3	PWG	11.732	11.732	12.117	607	829	223	340	385	385	444	12.211	99,23%	(94)
	Cilem	11.732	11.732	12.117	607	829	223	340	385	385	444	12.211	99,23%	(94)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	37.993	37.993	37.726	1.410	315	-1.095	577	-266	-266	581	40.160	93,94%	(2.434)
	CF 1	17.776	17.776	17.410	639	-	-639	39	-366	-366	366	18.180	95,77%	(770)
	Total Griya	8.967	8.967	8.921	250	-	-250	0	-47	-47	47	9.124	97,78%	(203)
	• Total Non Program	7.001	7.001	6.956	250	-	-250	176	-45	-45	45			
	• Program	1.966	1.966	1.964	-	-	0	173	-2	-2	2			
	Oto	8.809	8.809	8.490	389	-	-389	39	-319	-319	319	9.056	93,74%	(567)
	CF 2	20.216	20.216	20.316	771	315	-456	538	100	100	215	21.981	92,43%	(1.665)
	Mitraguna & Others	19.433	19.433	19.536	645	315	-330	488	103	103	212	21.066	92,74%	(1.530)
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	Total Pembiayaan	65.965	65.965	66.169	3.017	1.644	-1.373	2.370	204	204	1.441			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-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	-	-	-	1.538	0,00%	0,00%	9,78%	1.538	1.538	1.538			
	KUR	-	-	-	1.358	0,00%	0,00%	9,25%	1.358	1.358	1.358			
	Non KUR	-	-	-	180	0,00%	0,00%	17,04%	180	180	180			
3	PWG	104	-	104	517	0,89%	0,89%	4,26%	412	412	517			
	Cilem	104	-	104	517	0,89%	0,89%	4,26%	412	412	517			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	284	726	284	1.563	0,75%	0,75%	4,14%	1.279	1.279	837			
	CF 1	284	708	284	824	1,60%	1,60%	4,73%	540	540	115			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	284	708	284	824	3,22%	3,22%	9,70%	540	540	115			
	CF 2	-	17	-	739	0,00%	0,00%	3,64%	739	739	722			
	Mitraguna & Others	-	17	-	739	0,00%	0,00%	3,78%	739	739	722			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	388	726	388	3.617	0,59%	0,59%	5,47%	3.229	3.229	2.891			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	100	-	167	0,00%	0,00%	0,44%	167	167	67			
	CF 1	-	100	-	167	0,00%	0,00%	0,96%	167	167	67			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	100	-	167	0,00%	0,00%	1,97%	167	167	67			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	100	-	167	0,00%	0,00%	0,25%	167	167	67			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.341	1.332	610	(9)	295	28,48%	295	28,48%			
2	Tabungan	34.954	34.954	33.551	33.502	1.411	(49)	(1.452)	-4,15%	(1.452)	-4,15%			
3	Deposito	2.425	2.425	2.425	2.425	0	0	0	0,00%	0	0,00%			
	Total	38.416	38.416	37.317	37.259	2.021	(58)	(1.157)	-3,01%	(1.157)	-3,01%			
	CASA	35.991	35.991	34.892	34.834	2.021	(58)	(1.157)	-3,21%	(1.157)	-3,21%			
	(%) CASA	93,69%	93,69%	93,50%	93,49%									
	FDR	3,05%	3,05%	3,49%	3,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73		0	(1)	-1,06%	(1)	-1,06%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	74	74	73	73		0	(1)	-1,06%	(1)	-1,06%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	46	46	46	46		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	928	928	1.062	80	173	93	14	135	135	39	1.059	100,35%	4
	Cilem	928	928	1.062	80	173	93	14	135	135	39	1.059	100,35%	4
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	CF 1	-	-	-	-	-	0	0	0	0	-	-		0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,80%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	1.171	1.171	1.302	90	173	83	21	132	132	42			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-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	-	-	-	8	0,00%	0,00%	0,78%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,78%	8	8	8			
	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	-	-	-	8	0,00%	0,00%	0,64%	8	8	8			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

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

PHR & Payroll

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