

AREA PEKANBARU

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.207.639	1.206.298	(209.107)	(1.341)	(99.973)	-7,65%	(99.973)	-7,65%			
2	Tabungan	5.489.217	5.489.217	5.276.472	5.236.861	2.403	(39.611)	(252.357)	-4,60%	(252.357)	-4,60%			
3	Deposito	1.616.443	1.616.443	1.646.181	1.646.107	(28.601)	(74)	29.664	1,84%	29.664	1,84%			
	Total	8.411.932	8.411.932	8.130.292	8.089.265	(235.304)	(41.026)	(322.666)	-3,84%	(322.666)	-3,84%			
	CASA	6.795.488	6.795.488	6.484.111	6.443.159	(206.703)	(40.953)	(352.330)	-5,18%	(352.330)	-5,18%			
	(%) CASA	80,78%	80,78%	79,75%	79,65%									
	FDR	81,75%	81,75%	84,57%	85,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	405.398	406.998		1.601	28.346	7,49%	28.346	7,49%			
2	Giro ISE	119.292	119.292	133.583	135.434		1.850	16.141	13,53%	16.141	13,53%			
3	Tabungan ISE	228.526	228.526	240.980	240.731		(249)	12.205	5,34%	12.205	5,34%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	934.442	1.400	1.305	-95	-14.059	-20.787	-20.787	22.092	0	0,00%	
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159			
	Non-Linkage	239.917	239.917	224.289	1.400	1.305	-95	-9.007	-15.628	-15.628	16.933			
	• Local Champion	175.414	175.414	162.185			0	-6.818	-13.229	-13.229	13.229			
	• Value Chain	64.503	64.503	62.103	1.400	1.305	(95)	-2.189	-2.400	-2.400	3.705			
2	MBG	1.065.809	1.065.809	1.047.108	45.126	12.746	-32.380	13.909	-18.701	-18.701	31.447	1.074.791	97,42%	(27.683)
	KUR	1.007.447	1.007.447	989.729	43.485	12.196	-31.289	13.938	-17.718	-17.718	29.914	1.013.359	97,67%	(23.631)
	Non KUR	58.362	58.362	57.379	1.641	550	-1.091	-29	-983	-983	1.533	61.431	93,40%	(4.052)
3	PWG	580.990	580.990	628.460	90.357	132.215	41.858	42.409	47.470	47.470	84.745	610.368	102,96%	18.092
	Cilem	401.351	401.351	436.897	46.950	57.564	10.615	35.178	35.547	35.547	22.018	422.492	103,41%	14.406
	Gadai	179.639	179.639	191.562	43.408	74.651	31.243	7.231	11.923	11.923	62.728	187.876	101,96%	3.686
4	CFG	4.274.955	4.274.955	4.265.628	119.184	63.476	-55.708	58.138	-9.327	-9.327	72.803	4.330.044	98,51%	(64.415)
	CF 1	914.408	914.408	908.662	25.324	8.008	-17.316	8.567	-5.746	-5.746	13.754	923.115	98,43%	(14.453)
	Total Griya	605.660	605.660	602.981	11.791	3.982	-7.809	0	-2.679	-2.679	6.661	609.020	99,01%	(6.039)
	• Total Non Program	457.747	457.747	456.115	11.152	3.982	-7.170	5.519	-1.633	-1.633	5.615			
	• Program	147.912	147.912	146.866	639	-	-639	-570	-1.046	-1.046	1.046			
	Oto	308.748	308.748	305.681	13.533	4.026	-9.507	8.567	-3.067	-3.067	7.093	314.095	97,32%	(8.414)
	CF 2	3.360.547	3.360.547	3.356.967	93.860	55.469	-38.391	49.571	-3.581	-3.581	59.049	3.406.929	98,53%	(49.962)
	Mitraguna & Others	2.797.690	2.797.690	2.795.089	86.597	49.619	-36.979	47.189	-2.601	-2.601	52.219	2.837.584	98,50%	(42.494)
	Pensiun	562.857	562.857	561.877	7.263	5.850	-1.413	2.382	-980	-980	6.830	569.345	98,69%	(7.468)
	Total Pembiayaan	6.876.983	6.876.983	6.875.637	256.067	209.743	-46.325	100.397	-1.346	-1.346	211.088			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	56.352	0,02%	0,02%	6,03%		56.207	56.207	56.203			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Local Champion	145	149	145	28.401	0,06%	0,06%	12,66%		28.256	28.256	28.252			
	Value Chain	-	-	-	27.951	0,00%	0,00%	17,23%		27.951	27.951	27.951			
2	MBG	11.401	11.401	11.401	94.426	1,07%	1,07%	9,02%		83.025	83.025	83.025			
	KUR	8.946	8.946	8.946	85.716	0,89%	0,89%	8,66%		76.770	76.770	76.770			
	Non KUR	2.456	2.456	2.456	8.711	4,21%	4,21%	15,18%		6.255	6.255	6.255			
3	PWG	2.316	2.316	2.316	60.495	0,40%	0,40%	9,63%		58.179	58.179	58.179			
	Cilem	2.310	2.310	2.310	52.199	0,58%	0,58%	11,95%		49.889	49.889	49.889			
	Gadai	6	6	6	8.296	0,00%	0,00%	4,33%		8.290	8.290	8.290			
4	CFG	53.253	65.976	53.253	213.744	1,25%	1,25%	5,01%		160.491	160.491	147.769			
	CF 1	31.353	37.416	31.353	113.674	3,43%	3,43%	12,51%		82.321	82.321	76.258			
	Total Griya	22.990	28.365	22.990	63.048	3,80%	3,80%	10,46%		40.058	40.058	34.683			
	Oto	8.363	9.051	8.363	50.626	2,71%	2,71%	16,56%		42.263	42.263	41.575			
	CF 2	21.900	28.560	21.900	100.070	0,65%	0,65%	2,98%		78.170	78.170	71.510			
	Mitraguna & Others	20.262	26.523	20.262	91.319	0,72%	0,72%	3,27%		71.057	71.057	64.796			
	Pensiun	1.638	2.037	1.638	8.751	0,29%	0,29%	1,56%		7.112	7.112	6.714			
	Total Pembiayaan	67.115	79.841	67.115	425.018	0,98%	0,98%	6,18%		357.903	357.903	345.176			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,13%		19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,52%		19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	23.449	23.989	23.449	25.308	2,20%	2,20%	2,42%		1.859	1.859	1.319			
	KUR	18.480	19.071	18.480	19.948	1,83%	1,83%	2,02%		1.468	1.468	877			
	Non KUR	4.969	4.918	4.969	5.360	8,51%	8,51%	9,34%		391	391	442			
3	PWG	-	7	-	20	0,00%	0,00%	0,00%		20	20	13			
	Cilem	-	-	-	14	0,00%	0,00%	0,00%		14	14	14			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%		6	6	(1)			
4	CFG	63.759	64.848	63.759	69.973	1,49%	1,49%	1,64%		6.214	6.214	5.125			
	CF 1	20.859	23.133	20.859	23.767	2,28%	2,28%	2,62%		2.908	2.908	633			
	Total Griya	16.535	19.164	16.535	19.391	2,73%	2,73%	3,22%		2.856	2.856	227			
	Oto	4.324	3.970	4.324	4.376	1,40%	1,40%	1,43%		52	52	406			
	CF 2	42.900	41.714	42.900	46.206	1,28%	1,28%	1,38%		3.306	3.306	4.492			
	Mitraguna & Others	41.050	40.668	41.050	44.718	1,47%	1,47%	1,60%		3.669	3.669	4.051			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,26%		(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	96.471	1,28%	1,28%	1,40%		8.111	8.111	6.475			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.762	13.741	2.096	(21)	(230)	-1,64%	(230)	-1,64%			
2	Tabungan	365.569	365.569	320.698	318.730	17.462	(1.968)	(46.839)	-12,81%	(46.839)	-12,81%			
3	Deposito	105.958	105.958	107.438	107.438	(108)	0	1.480	1,40%	1.480	1,40%			
	Total	485.497	485.497	441.898	439.909	19.451	(1.989)	(45.588)	-9,39%	(45.588)	-9,39%			
	CASA	379.539	379.539	334.460	332.471	19.559	(1.989)	(47.068)	-12,40%	(47.068)	-12,40%			
	(%) CASA	78,18%	78,18%	75,69%	75,58%									
	FDR	77,76%	77,76%	85,29%	85,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.672	14.732		60	1.010	7,36%	1.010	7,36%			
2	Giro ISE	2.593	2.593	2.649	2.701		51	107	4,14%	107	4,14%			
3	Tabungan ISE	8.129	8.129	9.023	9.031		8	902	11,10%	902	11,10%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	176	176	176	176		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.512	-	-	0	-1.137	-145	-145	145	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.657	18.657	18.512	-	-	0	-1.137	-145	-145	145			
	• Local Champion	11.632	11.632	11.505	-	-	0	-119	-127	-127	127			
	• Value Chain	7.025	7.025	7.007	-	-	-	-1.018	-18	-18	18			
2	MBG	33.721	33.721	32.941	1.500	100	-1.400	442	-780	-780	880	34.487	95,52%	(1.547)
	KUR	31.276	31.276	30.578	1.300	100	-1.200	326	-698	-698	798	31.487	97,11%	(909)
	Non KUR	2.445	2.445	2.363	200	-	-200	116	-82	-82	82	3.000	78,76%	(637)
3	PWG	50.836	50.836	53.536	6.996	10.609	3.613	2.179	2.700	2.700	7.909	51.977	103,00%	1.559
	Cilem	29.576	29.576	31.598	2.089	3.736	1.647	395	2.022	2.022	1.714	29.980	105,40%	1.618
	Gadai	21.260	21.260	21.938	4.907	6.872	1.966	1.784	677	677	6.195	21.997	99,73%	(60)
4	CFG	274.329	274.329	271.885	5.791	3.562	-2.229	-434	-2.444	-2.444	6.006	275.472	98,70%	(3.587)
	CF 1	15.567	15.567	15.415	565	120	-445	42	-151	-151	272	15.863	97,18%	(447)
	Total Griya	4.373	4.373	4.353	158	-	-158	0	-21	-21	21	4.476	97,25%	(123)
	• Total Non Program	4.207	4.207	4.187	158	-	-158	127	-20	-20	20			
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	11.063	408	120	-287	42	-131	-131	251	11.387	97,15%	(324)
	CF 2	258.763	258.763	256.470	5.226	3.442	-1.784	-477	-2.293	-2.293	5.735	259.610	98,79%	(3.140)
	Mitraguna & Others	235.439	235.439	232.990	5.226	3.088	-2.138	-497	-2.449	-2.449	5.537	236.185	98,65%	(3.195)
	Pensiun	23.323	23.323	23.480	-	354	354	20	156	156	198	23.425	100,23%	55
	Total Pembiayaan	377.543	377.543	376.874	14.288	14.271	-16	1.050	-669	-669	14.940			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	9.111	0,10%	0,10%	49,22%	9.093	9.093	9.094			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	18	18	18	2.611	0,10%	0,10%	14,11%	2.593	2.593	2.594			
	Value Chain	-	-	-	6.500	0,00%	0,00%	56,50%	6.500	6.500	6.500			
2	MBG	430	1.638	430	2.760	1,28%	1,28%	8,38%	2.329	2.329	1.122			
	KUR	354	1.439	354	2.320	1,13%	1,13%	7,59%	1.966	1.966	881			
	Non KUR	76	199	76	440	3,12%	3,12%	18,61%	364	364	241			
3	PWG	-	4	-	6.237	0,00%	0,00%	11,65%	6.237	6.237	6.234			
	Cilem	-	-	-	5.158	0,00%	0,00%	16,32%	5.158	5.158	5.158			
	Gadai	-	4	-	1.080	0,00%	0,00%	4,92%	1.080	1.080	1.076			
4	CFG	1.111	1.012	1.111	12.776	0,40%	0,40%	4,70%	11.665	11.665	11.763			
	CF 1	420	59	420	3.206	2,70%	2,70%	20,80%	2.786	2.786	3.147			
	Total Griya	-	-	-	797	0,00%	0,00%	18,30%	797	797	797			
	Oto	420	59	420	2.410	3,76%	3,76%	21,78%	1.989	1.989	2.351			
	CF 2	690	953	690	9.569	0,27%	0,27%	3,73%	8.879	8.879	8.616			
	Mitraguna & Others	690	953	690	9.569	0,29%	0,29%	4,11%	8.879	8.879	8.616			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.559	2.671	1.559	30.884	0,41%	0,41%	8,19%	29.325	29.325	28.213			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	18	0,00%	0,00%	0,10%	18	18	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	18	0,00%	0,00%	0,10%	18	18	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	308	244	308	369	0,91%	0,91%	1,12%	61	61	125			
	KUR	308	244	308	369	0,98%	0,98%	1,21%	61	61	125			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.395	3.659	3.395	3.829	1,24%	1,24%	1,41%	434	434	170			
	CF 1	280	280	280	280	1,80%	1,80%	1,81%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	280	280	280	280	2,50%	2,50%	2,53%	-	-	-			
	CF 2	3.115	3.380	3.115	3.549	1,20%	1,20%	1,38%	434	434	170			
	Mitraguna & Others	3.115	3.380	3.115	3.549	1,32%	1,32%	1,52%	434	434	170			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.702	3.903	3.702	4.215	0,98%	0,98%	1,12%	513	513	312			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	2.369	2.405	(1.111)	36	(116)	-4,59%	(116)	-4,59%			
2	Tabungan	250.285	250.285	242.516	241.356	(1.512)	(1.160)	(8.928)	-3,57%	(8.928)	-3,57%			
3	Deposito	77.102	77.102	78.179	78.184	(869)	4	1.081	1,40%	1.081	1,40%			
	Total	329.907	329.907	323.064	321.944	(3.492)	(1.120)	(7.963)	-2,41%	(7.963)	-2,41%			
	CASA	252.805	252.805	244.885	243.761	(2.623)	(1.124)	(9.044)	-3,58%	(9.044)	-3,58%			
	(%) CASA	76,63%	76,63%	75,80%	75,72%									
	FDR	42,37%	42,37%	43,47%	43,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.054	9.040		(13)	(834)	-8,45%	(834)	-8,45%			
2	Giro ISE	685	685	787	714		(72)	29	4,29%	29	4,29%			
3	Tabungan ISE	9.190	9.190	8.267	8.326		59	(864)	-9,40%	(864)	-9,40%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	85	85	85	85		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	29.566	29.566	28.935	950	350	-600	-143	-631	-631	981	29.173	99,18%	(239)
	KUR	26.529	26.529	25.968	800	350	-450	-203	-561	-561	911	26.722	97,18%	(754)
	Non KUR	3.037	3.037	2.966	150	-	-150	60	-71	-71	71	2.451	121,02%	
3	PWG	24.297	24.297	25.038	4.488	3.960	-528	3.050	741	741	3.219	25.281	99,04%	(242)
	Cilem	15.956	15.956	16.701	2.269	1.467	-803	1.829	745	745	722	16.535	101,00%	165
	Gadai	8.341	8.341	8.338	2.219	2.493	275	1.221	-4	-4	2.497	8.745	95,34%	(408)
4	CFG	85.909	85.909	86.462	2.326	1.976	-350	1.353	554	554	1.423	87.860	98,41%	(1.398)
	CF 1	22.123	22.123	22.135	678	547	-131	676	11	11	536	22.450	98,59%	(316)
	Total Griya	3.853	3.853	3.813	-	-	0	0	-41	-41	41	3.942	96,72%	(129)
	• Total Non Program	3.853	3.853	3.813	-	-	0	-41	-41	-41	41			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.322	678	547	-131	676	52	52	496	18.508	98,99%	(186)
	CF 2	63.785	63.785	64.328	1.648	1.429	-219	677	543	543	886	65.410	98,35%	(1.082)
	Mitraguna & Others	56.036	56.036	56.647	1.150	1.429	279	312	611	611	818	57.552	98,43%	(905)
	Pensiun	7.749	7.749	7.680	498	-	-498	364	-68	-68	68	7.858	97,74%	(177)
	Total Pembiayaan	139.772	139.772	140.435	7.764	6.287	-1.478	4.260	664	664	5.623			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.288	2.018	1.288	3.863	4,36%	4,36%	13,35%	2.575	2.575	1.845			
	KUR	976	1.533	976	3.391	3,68%	3,68%	13,06%	2.414	2.414	1.858			
	Non KUR	312	485	312	473	10,26%	10,26%	15,93%	161	161	(12)			
3	PWG	-	-	-	2.215	0,00%	0,00%	8,84%	2.215	2.215	2.215			
	Cilem	-	-	-	2.072	0,00%	0,00%	12,41%	2.072	2.072	2.072			
	Gadai	-	-	-	143	0,00%	0,00%	1,71%	143	143	143			
4	CFG	480	499	480	6.101	0,56%	0,56%	7,06%	5.621	5.621	5.601			
	CF 1	274	293	274	3.762	1,24%	1,24%	17,00%	3.488	3.488	3.470			
	Total Griya	41	43	41	625	1,06%	1,06%	16,40%	584	584	582			
	Oto	233	250	233	3.137	1,28%	1,28%	17,12%	2.904	2.904	2.887			
	CF 2	206	207	206	2.338	0,32%	0,32%	3,64%	2.133	2.133	2.132			
	Mitraguna & Others	206	207	206	1.711	0,37%	0,37%	3,02%	1.506	1.506	1.505			
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627			
	Total Pembiayaan	1.768	2.517	1.768	12.179	1,26%	1,26%	8,67%	10.410	10.410	9.661			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.672	1.553	1.672	1.756	5,66%	5,66%	6,07%	84	84	202			
	KUR	1.588	1.553	1.588	1.672	5,99%	5,99%	6,44%	84	84	119			
	Non KUR	84	-	84	84	2,76%	2,76%	2,82%	-	-	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	406	408	406	531	0,47%	0,47%	0,61%	125	125	122			
	CF 1	12	15	12	12	0,06%	0,06%	0,06%	-	-	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	12	15	12	12	0,07%	0,07%	0,07%	-	-	(2)			
	CF 2	394	393	394	518	0,62%	0,62%	0,81%	125	125	125			
	Mitraguna & Others	293	293	293	418	0,52%	0,52%	0,74%	125	125	125			
	Pensiun	101	101	101	101	0,07%	0,07%	1,31%	-	-	-			
	Total Pembiayaan	2.078	1.962	2.078	2.286	1,49%	1,49%	1,63%	208	208	325			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.938	28.063	1.986	125	763	2,80%	763	2,80%			
2	Tabungan	216.636	216.636	221.766	221.143	6.066	(624)	4.507	2,08%	4.507	2,08%			
3	Deposito	18.051	18.051	21.313	21.313	264	0	3.262	18,07%	3.262	18,07%			
	Total	261.987	261.987	271.017	270.519	8.317	(499)	8.532	3,26%	8.532	3,26%			
	CASA	243.936	243.936	249.704	249.206	8.052	(499)	5.270	2,16%	5.270	2,16%			
	(%) CASA	93,11%	93,11%	92,14%	92,12%									
	FDR	65,95%	65,95%	63,60%	63,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	50.318	49.500		(818)	8.564	20,92%	8.564	20,92%			
2	Giro ISE	25.599	25.599	26.338	26.469		131	870	3,40%	870	3,40%			
3	Tabungan ISE	15.337	15.337	23.981	23.031		(949)	7.695	50,17%	7.695	50,17%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	223	223	223	223		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	762	-	-	0	-12	-13	-13	13	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	775	775	762	-	-	0	-12	-13	-13	13			
	• Local Champion	775	775	762	-	-	0	-12	-13	-13	13			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.462	1.825	200	-1.625	78	-916	-916	1.116	45.248	96,05%	(1.786)
	KUR	40.669	40.669	39.799	1.825	200	-1.625	170	-870	-870	1.070	40.968	97,15%	(1.170)
	Non KUR	3.709	3.709	3.663	-	-	0	-92	-45	-45	45	4.280	85,59%	(617)
3	PWG	15.862	15.862	16.638	2.751	2.437	-314	2.148	777	777	1.660	17.148	97,03%	(510)
	Cilem	12.088	12.088	12.987	2.042	1.647	-395	1.794	899	899	748	13.037	99,62%	(50)
	Gadai	3.774	3.774	3.651	709	790	81	354	-122	-122	913	4.112	88,80%	(460)
4	CFG	111.779	111.779	111.501	3.218	1.029	-2.189	2.166	-279	-279	1.307	113.811	97,97%	(2.310)
	CF 1	50.966	50.966	50.621	1.153	364	-789	440	-345	-345	709	51.394	98,50%	(773)
	Total Griya	38.050	38.050	37.734	379	-	-379	0	-316	-316	316	38.241	98,67%	(507)
	• Total Non Program	37.824	37.824	37.508	379	-	-379	-47	-315	-315	315			
	• Program	226	226	226	-	-	0	-1	-1	-1	1			
	Oto	12.916	12.916	12.886	774	364	-410	440	-29	-29	393	13.153	97,97%	(267)
	CF 2	60.814	60.814	60.880	2.065	665	-1.400	1.726	66	66	599	62.417	97,54%	(1.537)
	Mitraguna & Others	57.307	57.307	57.400	2.065	665	-1.400	1.757	93	93	572	58.609	97,94%	(1.209)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.363	7.794	3.666	-4.129	4.380	-431	-431	4.096			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.767	2.989	1.767	3.888	3,98%	3,98%	8,95%	2.121	2.121	899			
	KUR	1.240	2.147	1.240	3.069	3,05%	3,05%	7,71%	1.829	1.829	922			
	Non KUR	528	842	528	819	14,23%	14,23%	22,37%	292	292	(23)			
3	PWG	233	-	233	1.145	1,47%	1,47%	6,88%	912	912	1.145			
	Cilem	233	-	233	1.140	1,93%	1,93%	8,78%	907	907	1.140			
	Gadai	-	-	-	5	0,00%	0,00%	0,12%	5	5	5			
4	CFG	1.744	3.583	1.744	9.116	1,56%	1,56%	8,18%	7.371	7.371	5.532			
	CF 1	1.268	3.357	1.268	6.891	2,49%	2,49%	13,61%	5.623	5.623	3.534			
	Total Griya	843	2.936	843	5.770	2,21%	2,21%	15,29%	4.927	4.927	2.834			
	Oto	425	421	425	1.121	3,29%	3,29%	8,70%	695	695	699			
	CF 2	476	226	476	2.225	0,78%	0,78%	3,65%	1.749	1.749	1.999			
	Mitraguna & Others	476	226	476	2.225	0,83%	0,83%	3,88%	1.749	1.749	1.999			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.745	6.572	3.745	14.149	2,17%	2,17%	8,21%	10.404	10.404	7.576			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.803	1.984	1.803	2.096	4,06%	4,06%	4,82%	293	293	112			
	KUR	889	1.146	889	1.182	2,19%	2,19%	2,97%	293	293	36			
	Non KUR	914	838	914	914	24,65%	24,65%	24,95%	-	-	76			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.686	1.672	1.686	1.308	1,51%	1,51%	1,17%	(377)	(377)	(364)			
	CF 1	1.215	1.202	1.215	838	2,38%	2,38%	1,66%	(377)	(377)	(364)			
	Total Griya	1.124	1.110	1.124	746	2,95%	2,95%	1,98%	(377)	(377)	(364)			
	Oto	92	92	92	92	0,71%	0,71%	0,71%	-	-	-			
	CF 2	470	470	470	470	0,77%	0,77%	0,77%	-	-	-			
	Mitraguna & Others	470	470	470	470	0,82%	0,82%	0,82%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.489	3.656	3.489	3.404	2,02%	2,02%	1,97%	(85)	(85)	(252)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	28.488	30.227	2.735	1.739	11.780	63,86%	11.780	63,86%			
2	Tabungan	208.885	208.885	204.988	203.702	(3.746)	(1.285)	(5.182)	-2,48%	(5.182)	-2,48%			
3	Deposito	44.573	44.573	44.409	44.421	(700)	12	(152)	-0,34%	(152)	-0,34%			
	Total	271.904	271.904	277.884	278.350	(1.711)	465	6.445	2,37%	6.445	2,37%			
	CASA	227.331	227.331	233.475	233.929	(1.011)	453	6.598	2,90%	6.598	2,90%			
	(%) CASA	83,61%	83,61%	84,02%	84,04%									
	FDR	152,80%	152,80%	151,31%	151,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	7.242	7.423		180	124	1,69%	124	1,69%			
2	Giro ISE	831	831	1.082	991		(90)	161	19,37%	161	19,37%			
3	Tabungan ISE	6.469	6.469	6.161	6.431		271	(37)	-0,58%	(37)	-0,58%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	159	159	159	159		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.813	-	-	0	-1.050	28	28	(28)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.813	-	-	0	-1.050	28	28	(28)			
	• Local Champion	11.512	11.512	11.396	-	-	0	-188	-116	-116	116			
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)			
2	MBG	48.412	48.412	47.891	800	950	150	-1.524	-521	-521	1.471	49.308	97,12%	(1.418)
	KUR	46.075	46.075	45.592	800	950	150	-1.446	-483	-483	1.433	46.348	98,37%	(756)
	Non KUR	2.337	2.337	2.299	-	-	0	-79	-39	-39	39	2.961	77,65%	(662)
3	PWG	35.618	35.618	39.550	7.367	11.912	4.545	2.083	3.933	3.933	7.979	37.290	106,06%	2.260
	Cilem	18.317	18.317	20.535	2.543	3.252	709	1.529	2.218	2.218	1.034	19.268	106,58%	1.267
	Gadai	17.300	17.300	19.015	4.824	8.660	3.836	554	1.715	1.715	6.945	18.022	105,51%	993
4	CFG	316.654	316.654	318.201	8.447	6.123	-2.324	3.665	1.546	1.546	4.577	319.051	99,73%	(850)
	CF 1	153.639	153.639	152.723	1.751	432	-1.319	190	-916	-916	1.348	153.986	99,18%	(1.263)
	Total Griya	137.538	137.538	136.472	1.198	-	-1.198	0	-1.066	-1.066	1.066	137.660	99,14%	(1.189)
	• Total Non Program	31.696	31.696	31.377	1.198	-	-1.198	755	-319	-319	319			
	• Program	105.841	105.841	105.095	-	-	0	-897	-747	-747	747			
	Oto	16.101	16.101	16.251	553	432	-121	190	150	150	282	16.326	99,54%	(75)
	CF 2	163.016	163.016	165.478	6.696	5.691	-1.006	3.475	2.462	2.462	3.229	165.064	100,25%	413
	Mitraguna & Others	151.176	151.176	153.634	6.596	5.591	-1.006	3.479	2.458	2.458	3.132	152.890	100,49%	744
	Pensiun	11.840	11.840	11.844	100	100	0	-4	4	4	96	12.175	97,28%	(331)
	Total Pembiayaan	415.469	415.469	420.454	16.614	18.985	2.371	3.173	4.985	4.985	13.999			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.195	0,00%	0,00%	8,07%	1.195	1.195	1.195			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.195	0,00%	0,00%	8,07%	1.195	1.195	1.195			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.567	1.665	1.567	6.011	3,24%	3,24%	12,55%	4.444	4.444	4.346			
	KUR	1.289	1.319	1.289	5.432	2,80%	2,80%	11,91%	4.143	4.143	4.112			
	Non KUR	278	346	278	579	11,91%	11,91%	25,19%	301	301	233			
3	PWG	4	-	4	2.979	0,01%	0,01%	7,53%	2.976	2.976	2.979			
	Cilem	4	-	4	2.565	0,02%	0,02%	12,49%	2.561	2.561	2.565			
	Gadai	-	-	-	415	0,00%	0,00%	2,18%	415	415	415			
4	CFG	16.757	17.721	16.757	26.039	5,29%	5,29%	8,18%	9.282	9.282	8.318			
	CF 1	15.777	16.551	15.777	24.822	10,27%	10,27%	16,25%	9.044	9.044	8.270			
	Total Griya	15.271	16.112	15.271	22.459	11,10%	11,10%	16,46%	7.188	7.188	6.347			
	Oto	506	439	506	2.363	3,14%	3,14%	14,54%	1.856	1.856	1.923			
	CF 2	980	1.170	980	1.218	0,60%	0,60%	0,74%	238	238	48			
	Mitraguna & Others	980	984	980	1.218	0,65%	0,65%	0,79%	238	238	234			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	Total Pembiayaan	18.327	19.386	18.327	36.225	4,41%	4,41%	8,62%	17.897	17.897	16.838			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,21%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,21%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	2.121	3,64%	3,64%	4,43%	360	360	94			
	KUR	1.450	1.759	1.450	1.707	3,15%	3,15%	3,74%	257	257	(52)			
	Non KUR	312	269	312	414	13,34%	13,34%	18,02%	102	102	146			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	11.240	10.963	11.240	13.169	3,55%	3,55%	4,14%	1.929	1.929	2.206			
	CF 1	10.237	10.140	10.237	12.166	6,66%	6,66%	7,97%	1.929	1.929	2.026			
	Total Griya	10.237	10.091	10.237	12.166	7,44%	7,44%	8,91%	1.929	1.929	2.075			
	Oto	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)			
	CF 2	1.003	824	1.003	1.003	0,62%	0,62%	0,61%	-	-	180			
	Mitraguna & Others	824	824	824	824	0,54%	0,54%	0,54%	-	-	(0)			
	Pensiun	180	-	180	180	0,04%	0,04%	1,52%	-	-	180			
	Total Pembiayaan	13.181	13.170	13.181	15.470	3,17%	3,17%	3,68%	2.289	2.289	2.300			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	69.893	70.043	(3.334)	149	14.417	25,92%	14.417	25,92%			
2	Tabungan	265.050	265.050	255.087	252.321	8.047	(2.767)	(12.730)	-4,80%	(12.730)	-4,80%			
3	Deposito	108.525	108.525	108.834	108.834	(20.429)	0	309	0,28%	309	0,28%			
	Total	429.201	429.201	433.814	431.197	(15.717)	(2.617)	1.996	0,47%	1.996	0,47%			
	CASA	320.676	320.676	324.981	322.364	4.713	(2.617)	1.687	0,53%	1.687	0,53%			
	(%) CASA	74,71%	74,71%	74,91%	74,76%									
	FDR	131,19%	131,19%	130,81%	131,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	67.214	68.704		1.490	7.609	12,45%	7.609	12,45%			
2	Giro ISE	35.398	35.398	39.480	40.878		1.399	5.481	15,48%	5.481	15,48%			
3	Tabungan ISE	12.777	12.777	14.814	14.906		92	2.129	16,66%	2.129	16,66%			
4	Deposito ISE	12.920	12.920	12.920	12.920		0	0	0,00%	0	0,00%			
5	CIF ISE	215	215	215	215		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	254.998	254.998	252.765	-	-	0	-3.197	-2.233	-2.233	2.233	0	0,00%	
	Linkage	238.931	238.931	237.588	-	-	-	-1.269	-1.343	-1.343	1.343			
	Non-Linkage	16.067	16.067	15.177	-	-	0	-1.928	-890	-890	890			
	• Local Champion	13.484	13.484	13.377	-	-	0	-341	-107	-107	107			
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783			
2	MBG	20.765	20.765	20.776	555	510	-45	305	11	11	499	20.358	102,05%	418
	KUR	20.063	20.063	20.087	555	510	-45	318	23	23	487	20.218	99,35%	(131)
	Non KUR	702	702	689	-	-	0	-13	-13	-13	13	140	491,46%	
3	PWG	35.608	35.608	38.224	6.177	9.943	3.766	2.853	2.616	2.616	7.327	36.775	103,94%	1.449
	Cilem	21.358	21.358	23.076	3.071	2.951	-119	2.817	1.718	1.718	1.233	21.894	105,40%	1.182
	Gadai	14.250	14.250	15.148	3.106	6.992	3.886	36	898	898	6.094	14.882	101,79%	266
4	CFG	251.678	251.678	255.709	9.859	8.147	-1.712	4.707	4.031	4.031	4.116	253.124	101,02%	2.585
	CF 1	25.008	25.008	27.213	1.600	2.600	1.000	-232	2.205	2.205	395	25.512	106,67%	1.701
	Total Griya	20.858	20.858	23.239	1.600	2.600	1.000	0	2.382	2.382	218	21.162	109,82%	2.078
	• Total Non Program	20.858	20.858	23.239	1.600	2.600	1.000	2.219	2.382	2.382	218			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	3.974	-	-	0	-232	-177	-177	177	4.351	91,34%	(377)
	CF 2	226.670	226.670	228.496	8.259	5.547	-2.712	4.938	1.826	1.826	3.721	227.612	100,39%	884
	Mitraguna & Others	190.470	190.470	192.627	7.531	4.967	-2.564	4.506	2.157	2.157	2.810	191.209	100,74%	1.418
	Pensiun	36.200	36.200	35.869	728	580	-148	432	-331	-331	911	36.403	98,53%	(534)
	Total Pembiayaan	563.050	563.050	567.474	16.591	18.600	2.009	4.668	4.424	4.424	14.176			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.343	0,00%	0,00%	0,93%	2.343	2.343	2.343			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.343	0,00%	0,00%	15,44%	2.343	2.343	2.343			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	8	61	8	1.481	0,04%	0,04%	7,13%	1.472	1.472	1.420			
	KUR	8	61	8	1.481	0,04%	0,04%	7,37%	1.472	1.472	1.420			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	3.226	0,13%	0,13%	8,44%	3.181	3.181	3.226			
	Cilem	45	-	45	2.307	0,21%	0,21%	10,00%	2.262	2.262	2.307			
	Gadai	-	-	-	919	0,00%	0,00%	6,07%	919	919	919			
4	CFG	3.291	4.421	3.291	9.460	1,31%	1,31%	3,70%	6.170	6.170	5.040			
	CF 1	39	143	39	658	0,16%	0,16%	2,42%	619	619	515			
	Total Griya	39	40	39	146	0,19%	0,19%	0,63%	107	107	105			
	Oto	-	102	-	512	0,00%	0,00%	12,89%	512	512	410			
	CF 2	3.252	4.278	3.252	8.803	1,43%	1,43%	3,85%	5.551	5.551	4.524			
	Mitraguna & Others	2.813	3.836	2.813	8.038	1,48%	1,48%	4,17%	5.225	5.225	4.203			
	Pensiun	439	443	439	764	1,21%	1,21%	2,13%	325	325	322			
	Total Pembiayaan	3.345	4.482	3.345	16.511	0,59%	0,59%	2,91%	13.166	13.166	12.029			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	182	186	182	182	0,88%	0,88%	0,88%	-	-	(4)			
	KUR	182	186	182	182	0,91%	0,91%	0,91%	-	-	(4)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,02%	6	6	6			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	6	0,00%	0,00%	0,04%	6	6	6			
4	CFG	4.443	4.566	4.443	4.150	1,77%	1,77%	1,62%	(293)	(293)	(416)			
	CF 1	18	19	18	18	0,07%	0,07%	0,06%	-	-	(2)			
	Total Griya	18	19	18	18	0,08%	0,08%	0,08%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.425	4.547	4.425	4.133	1,95%	1,95%	1,81%	(293)	(293)	(414)			
	Mitraguna & Others	4.425	4.547	4.425	4.133	2,32%	2,32%	2,15%	(293)	(293)	(414)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.625	4.752	4.625	4.338	0,82%	0,82%	0,76%	(287)	(287)	(414)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	505.772	505.248	(5.340)	(524)	(151.078)	-23,02%	(151.078)	-23,02%			
2	Tabungan	608.195	608.195	589.696	582.374	(3.301)	(7.322)	(25.821)	-4,25%	(25.821)	-4,25%			
3	Deposito	252.445	252.445	253.481	253.483	1.484	2	1.038	0,41%	1.038	0,41%			
	Total	1.516.965	1.516.965	1.348.950	1.341.105	(7.157)	(7.844)	(175.860)	-11,59%	(175.860)	-11,59%			
	CASA	1.264.520	1.264.520	1.095.468	1.087.622	(8.641)	(7.846)	(176.898)	-13,99%	(176.898)	-13,99%			
	(%) CASA	83,36%	83,36%	81,21%	81,10%									
	FDR	60,82%	60,82%	67,31%	67,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	50.051	50.461		410	3.865	8,30%	3.865	8,30%			
2	Giro ISE	26.836	26.836	30.777	30.815		38	3.979	14,83%	3.979	14,83%			
3	Tabungan ISE	17.698	17.698	17.213	17.585		372	(113)	-0,64%	(113)	-0,64%			
4	Deposito ISE	2.061	2.061	2.061	2.061		0	0	0,00%	0	0,00%			
5	CIF ISE	177	177	177	177		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	561.205	190	180	-10	-8.417	-16.871	-16.871	17.051	0	0,00%	
	Linkage	447.123	447.123	443.647	-	-	-	-3.452	-3.476	-3.476	3.476			
	Non-Linkage	130.953	130.953	117.558	190	180	-10	-4.965	-13.395	-13.395	13.575			
	• Local Champion	84.867	84.867	73.555	-	-	0	-5.216	-11.312	-11.312	11.312			
	• Value Chain	46.086	46.086	44.003	190	180	(10)	251	-2.083	-2.083	2.263			
2	MBG	17.453	17.453	16.977	600	-	-600	451	-476	-476	476	17.550	96,74%	(573)
	KUR	17.090	17.090	16.620	600	-	-600	358	-469	-469	469	17.169	96,81%	(548)
	Non KUR	364	364	357	-	-	0	93	-7	-7	7	382	93,59%	(24)
3	PWG	72.709	72.709	76.805	11.359	16.113	4.753	2.902	4.097	4.097	12.016	74.643	102,90%	2.162
	Cilem	34.043	34.043	36.514	3.383	4.489	1.107	2.845	2.471	2.471	2.018	34.982	104,38%	1.532
	Gadai	38.666	38.666	40.292	7.977	11.623	3.647	57	1.626	1.626	9.998	39.662	101,59%	630
4	CFG	254.415	254.415	252.992	7.734	2.925	-4.810	2.899	-1.424	-1.424	4.348	258.231	97,97%	(5.239)
	CF 1	57.156	57.156	56.611	1.728	278	-1.451	-19	-544	-544	822	57.500	98,45%	(889)
	Total Griya	44.842	44.842	44.558	1.450	170	-1.280	0	-284	-284	454	44.993	99,03%	(434)
	• Total Non Program	44.842	44.842	44.558	1.450	170	-1.280	1.221	-284	-284	454			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.053	278	108	-171	-19	-261	-261	368	12.507	96,37%	(454)
	CF 2	197.260	197.260	196.380	6.006	2.647	-3.359	2.918	-879	-879	3.526	200.731	97,83%	(4.350)
	Mitraguna & Others	164.992	164.992	163.917	5.598	2.135	-3.463	2.988	-1.075	-1.075	3.210	168.188	97,46%	(4.270)
	Pensiun	32.267	32.267	32.463	408	512	104	-69	195	195	317	32.543	99,75%	(80)
	Total Pembiayaan	922.653	922.653	907.979	19.884	19.217	-666	-2.164	-14.674	-14.674	33.891			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	37.553	0,00%	0,00%	6,69%	37.553	37.553	37.553			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	16.102	0,00%	0,00%	13,70%	16.102	16.102	16.102			
	Value Chain	-	-	-	21.451	0,00%	0,00%	29,16%	21.451	21.451	21.451			
2	MBG	-	-	-	812	0,00%	0,00%	4,78%	812	812	812			
	KUR	-	-	-	758	0,00%	0,00%	4,56%	758	758	758			
	Non KUR	-	-	-	53	0,00%	0,00%	14,97%	53	53	53			
3	PWG	8	-	8	6.704	0,01%	0,01%	8,73%	6.696	6.696	6.704			
	Cilem	8	-	8	4.353	0,02%	0,02%	11,92%	4.346	4.346	4.353			
	Gadai	-	-	-	2.351	0,00%	0,00%	5,83%	2.351	2.351	2.351			
4	CFG	1.884	3.699	1.884	9.318	0,74%	0,74%	3,68%	7.434	7.434	5.620			
	CF 1	852	2.349	852	3.774	1,49%	1,49%	6,67%	2.922	2.922	1.425			
	Total Griya	701	2.195	701	2.079	1,56%	1,56%	4,66%	1.377	1.377	(116)			
	Oto	151	154	151	1.696	1,22%	1,22%	14,07%	1.545	1.545	1.542			
	CF 2	1.032	1.350	1.032	5.544	0,52%	0,52%	2,82%	4.512	4.512	4.194			
	Mitraguna & Others	1.032	979	1.032	4.417	0,63%	0,63%	2,69%	3.385	3.385	3.437			
	Pensiun	-	370	-	1.128	0,00%	0,00%	3,47%	1.128	1.128	757			
	Total Pembiayaan	1.892	3.699	1.892	54.387	0,21%	0,21%	5,99%	52.495	52.495	50.689			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.798	3.338	3.798	3.760	1,49%	1,49%	1,49%	(38)	(38)	422			
	CF 1	-	-	-	423	0,00%	0,00%	0,75%	423	423	423			
	Total Griya	-	-	-	423	0,00%	0,00%	0,95%	423	423	423			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.798	3.338	3.798	3.337	1,93%	1,93%	1,70%	(461)	(461)	(1)			
	Mitraguna & Others	3.437	3.338	3.437	3.337	2,08%	2,08%	2,04%	(100)	(100)	(1)			
	Pensiun	361	-	361	-	0,04%	0,04%	0,00%	(361)	(361)	-			
	Total Pembiayaan	3.798	3.338	3.798	3.760	0,41%	0,41%	0,41%	(38)	(38)	422			

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,88	3,37	3,35	(0,02)	0,47
CIF Payroll	2.678	2.366	2.753	387	75

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	35.148	32.598	(2.041)	(2.550)	(78)	-0,24%	(78)	-0,24%			
2	Tabungan	352.883	352.883	346.067	343.814	14.612	(2.253)	(9.069)	-2,57%	(9.069)	-2,57%			
3	Deposito	70.766	70.766	73.014	73.014	3.773	0	2.249	3,18%	2.249	3,18%			
	Total	456.325	456.325	454.230	449.427	16.344	(4.803)	(6.899)	-1,51%	(6.899)	-1,51%			
	CASA	385.560	385.560	381.216	376.412	12.571	(4.803)	(9.147)	-2,37%	(9.147)	-2,37%			
	(%) CASA	84,49%	84,49%	83,93%	83,75%									
	FDR	88,07%	88,07%	88,30%	89,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	49.070	48.597		(473)	165	0,34%	165	0,34%			
2	Giro ISE	8.986	8.986	9.075	9.241		166	255	2,83%	255	2,83%			
3	Tabungan ISE	39.446	39.446	39.995	39.356		(639)	(90)	-0,23%	(90)	-0,23%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	208	208	208	208		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.293	-	-	0	-842	-817	-817	817	0	0,00%	
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298			
	Non-Linkage	23.776	23.776	23.257	-	-	0	-551	-519	-519	519			
	• Local Champion	21.084	21.084	20.580	-	-	0	-535	-504	-504	504			
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15			
2	MBG	31.249	31.249	30.630	1.800	500	-1.300	1.166	-618	-618	1.118	31.208	98,15%	(578)
	KUR	30.056	30.056	29.463	1.800	500	-1.300	1.197	-592	-592	1.092	30.206	97,54%	(743)
	Non KUR	1.193	1.193	1.167	-	-	0	-31	-26	-26	26	1.002	116,41%	
3	PWG	23.238	23.238	26.391	3.545	6.808	3.263	1.976	3.153	3.153	3.656	24.753	106,61%	1.637
	Cilem	14.162	14.162	15.760	1.175	2.219	1.044	780	1.598	1.598	621	15.052	104,70%	707
	Gadai	9.076	9.076	10.631	2.369	4.589	2.220	1.196	1.555	1.555	3.034	9.701	109,58%	930
4	CFG	295.289	295.289	292.759	10.182	2.965	-7.217	3.166	-2.530	-2.530	5.495	297.492	98,41%	(4.732)
	CF 1	167.918	167.918	165.902	5.283	575	-4.708	-72	-2.016	-2.016	2.591	168.281	98,59%	(2.380)
	Total Griya	144.391	144.391	142.691	4.813	182	-4.631	0	-1.700	-1.700	1.882	144.473	98,77%	(1.782)
	• Total Non Program	144.391	144.391	142.691	4.813	182	-4.631	1.339	-1.700	-1.700	1.882			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.211	470	393	-77	-72	-316	-316	708	23.808	97,49%	(597)
	CF 2	127.372	127.372	126.857	4.899	2.390	-2.509	3.239	-514	-514	2.904	129.210	98,18%	(2.353)
	Mitraguna & Others	122.078	122.078	121.608	4.849	2.390	-2.459	3.234	-469	-469	2.859	123.761	98,26%	(2.153)
	Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45	5.449	96,33%	(200)
	Total Pembiayaan	401.886	401.886	401.073	15.527	10.273	-5.254	5.466	-813	-813	11.086			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.123	1.419	1.123	2.263	3,59%	3,59%	7,39%	1.140	1.140	843			
	KUR	832	1.263	832	2.125	2,77%	2,77%	7,21%	1.293	1.293	862			
	Non KUR	291	156	291	137	24,36%	24,36%	11,77%	(153)	(153)	(19)			
3	PWG	37	-	37	2.959	0,16%	0,16%	11,21%	2.921	2.921	2.959			
	Cilem	37	-	37	2.281	0,26%	0,26%	14,47%	2.243	2.243	2.281			
	Gadai	-	-	-	678	0,00%	0,00%	6,38%	678	678	678			
4	CFG	3.240	2.895	3.240	19.889	1,10%	1,10%	6,79%	16.649	16.649	16.994			
	CF 1	2.408	2.084	2.408	16.769	1,43%	1,43%	10,11%	14.361	14.361	14.685			
	Total Griya	1.257	1.079	1.257	12.354	0,87%	0,87%	8,66%	11.097	11.097	11.275			
	Oto	1.151	1.004	1.151	4.415	4,89%	4,89%	19,02%	3.264	3.264	3.410			
	CF 2	831	812	831	3.120	0,65%	0,65%	2,46%	2.288	2.288	2.308			
	Mitraguna & Others	831	812	831	3.120	0,68%	0,68%	2,57%	2.288	2.288	2.308			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.400	4.314	4.400	25.110	1,09%	1,09%	6,26%	20.711	20.711	20.796			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	153	153	153	153	0,29%	0,29%	0,30%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	153	153	153	153	0,64%	0,64%	0,66%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.318	1.587	1.318	1.586	4,22%	4,22%	5,18%	268	268	(1)			
	KUR	1.009	1.136	1.009	1.135	3,36%	3,36%	3,85%	126	126	(1)			
	Non KUR	309	450	309	451	25,88%	25,88%	38,65%	142	142	1			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.700	5.793	3.700	4.158	1,25%	1,25%	1,42%	458	458	(1.635)			
	CF 1	2.382	4.475	2.382	2.840	1,42%	1,42%	1,71%	458	458	(1.634)			
	Total Griya	1.551	3.638	1.551	2.089	1,07%	1,07%	1,46%	538	538	(1.549)			
	Oto	832	837	832	751	3,53%	3,53%	3,24%	(80)	(80)	(86)			
	CF 2	1.318	1.319	1.318	1.318	1,03%	1,03%	1,04%	-	-	(1)			
	Mitraguna & Others	1.318	1.319	1.318	1.318	1,08%	1,08%	1,08%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.898	1,29%	1,29%	1,47%	726	726	(1.636)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	97	97	27	0	16	19,25%	16	19,25%			
2	Tabungan	167.984	167.984	161.183	158.581	2.400	(2.603)	(9.403)	-5,60%	(9.403)	-5,60%			
3	Deposito	22.146	22.146	21.774	21.774	1.095	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	183.054	180.451	3.522	(2.603)	(9.759)	-5,13%	(9.759)	-5,13%			
	CASA	168.065	168.065	161.280	158.677	2.427	(2.603)	(9.387)	-5,59%	(9.387)	-5,59%			
	(%) CASA	88,36%	88,36%	88,11%	87,93%									
	FDR	121,89%	121,89%	124,58%	126,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.795	1.920		125	171	9,75%	171	9,75%			
2	Giro ISE	0	0	0	0		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.795	1.920		125	171	9,75%	171	9,75%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	92	92	92	92		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.837	-	-	0	-15	-5	-5	5	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.842	1.842	1.837	-	-	0	-15	-5	-5	5			
	• Local Champion	1.842	1.842	1.837	-	-	0	-15	-5	-5	5			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.957	60.957	59.517	2.600	475	-2.125	1.368	-1.440	-1.440	1.915	61.002	97,57%	(1.485)
	KUR	59.683	59.683	58.268	2.600	475	-2.125	1.398	-1.415	-1.415	1.890	59.990	97,13%	(1.721)
	Non KUR	1.274	1.274	1.248	-	-	0	-31	-25	-25	25	1.012	123,33%	
3	PWG	8.442	8.442	9.275	932	1.223	291	598	832	832	391	9.636	96,25%	(361)
	Cilem	8.442	8.442	9.275	932	1.223	291	598	832	832	391	9.388	98,79%	(114)
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	157.429	2.962	110	-2.852	1.685	-3.169	-3.169	3.279	161.619	97,41%	(4.190)
	CF 1	18.759	18.759	18.396	557	-	-557	393	-363	-363	363	18.994	96,85%	(598)
	Total Griya	3.744	3.744	3.709	-	-	0	0	-35	-35	35	3.778	98,18%	(69)
	• Total Non Program	3.434	3.434	3.401	-	-	0	-39	-32	-32	32			
	• Program	310	310	308	-	-	0	-2	-2	-2	2			
	Oto	15.015	15.015	14.686	557	-	-557	393	-329	-329	329	15.216	96,52%	(529)
	CF 2	141.840	141.840	139.033	2.405	110	-2.295	1.292	-2.806	-2.806	2.916	142.625	97,48%	(3.592)
	Mitraguna & Others	138.082	138.082	135.295	2.405	110	-2.295	1.314	-2.787	-2.787	2.897	138.773	97,49%	(3.478)
	Pensiun	3.758	3.758	3.738	-	-	0	-23	-20	-20	20	3.852	97,04%	(114)
	Total Pembiayaan	231.840	231.840	228.057	6.493	1.808	-4.686	3.635	-3.782	-3.782	5.590			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.085	0,00%	0,00%	59,08%	1.085	1.085	1.085			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.085	0,00%	0,00%	59,08%	1.085	1.085	1.085			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	113	70	3.548	0,11%	0,11%	5,96%	3.478	3.478	3.436			
	KUR	70	113	70	3.548	0,12%	0,12%	6,09%	3.478	3.478	3.436			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	746	0,00%	0,00%	8,04%	746	746	746			
	Cilem	-	-	-	746	0,00%	0,00%	8,04%	746	746	746			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.008	2.173	2.008	4.990	1,25%	1,25%	3,17%	2.982	2.982	2.817			
	CF 1	423	376	423	2.148	2,25%	2,25%	11,68%	1.726	1.726	1.772			
	Total Griya	107	109	107	237	2,86%	2,86%	6,38%	130	130	128			
	Oto	315	267	315	1.912	2,10%	2,10%	13,02%	1.596	1.596	1.644			
	CF 2	1.585	1.797	1.585	2.841	1,12%	1,12%	2,04%	1.256	1.256	1.044			
	Mitraguna & Others	1.585	1.797	1.585	2.841	1,15%	1,15%	2,10%	1.256	1.256	1.044			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.078	2.286	2.078	10.369	0,90%	0,90%	4,55%	8.291	8.291	8.083			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	750	750	750	750	40,72%	40,72%	40,83%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	750	750	750	750	40,72%	40,72%	40,83%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	56	58	56	55	0,09%	0,09%	0,09%	(1)	(1)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	56	58	56	55	4,43%	4,43%	4,44%	(1)	(1)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.458	1.317	1.458	2.712	0,91%	0,91%	1,72%	1.253	1.253	1.395			
	CF 1	271	271	271	270	1,45%	1,45%	1,47%	(2)	(2)	(2)			
	Total Griya	140	140	140	138	3,73%	3,73%	3,72%	(2)	(2)	(2)			
	Oto	132	132	132	132	0,88%	0,88%	0,90%	-	-	-			
	CF 2	1.187	1.046	1.187	2.442	0,84%	0,84%	1,76%	1.255	1.255	1.396			
	Mitraguna & Others	1.119	978	1.119	2.374	0,81%	0,81%	1,75%	1.255	1.255	1.396			
	Pensiun	68	68	68	68	0,03%	0,03%	1,82%	-	-	-			
	Total Pembiayaan	2.265	2.126	2.265	3.517	0,98%	0,98%	1,54%	1.253	1.253	1.392			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.022	4.023	(138)	1	1.923	91,58%	1.923	91,58%			
2	Tabungan	103.033	103.033	97.930	97.388	3.218	(543)	(5.645)	-5,48%	(5.645)	-5,48%			
3	Deposito	40.693	40.693	41.283	41.283	(1.149)	0	590	1,45%	590	1,45%			
	Total	145.825	145.825	143.235	142.694	1.931	(542)	(3.132)	-2,15%	(3.132)	-2,15%			
	CASA	105.133	105.133	101.952	101.410	3.080	(542)	(3.722)	-3,54%	(3.722)	-3,54%			
	(%) CASA	72,09%	72,09%	71,18%	71,07%									
	FDR	64,28%	64,28%	65,50%	65,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.212	4.212		1	1.908	82,83%	1.908	82,83%			
2	Giro ISE	1.856	1.856	3.804	3.804		(0)	1.948	104,97%	1.948	104,97%			
3	Tabungan ISE	448	448	408	408		1	(40)	-8,89%	(40)	-8,89%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	99	99	99	99		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	26.618	26.618	26.044	870	300	-570	429	-574	-574	874	26.794	97,20%	(749)
	KUR	26.099	26.099	25.534	870	300	-570	446	-565	-565	865	26.224	97,37%	(689)
	Non KUR	519	519	510	-	-	0	-17	-9	-9	9	570	89,47%	(60)
3	PWG	7.473	7.473	8.077	1.090	1.047	-43	879	604	604	443	8.279	97,56%	(202)
	Cilem	7.473	7.473	8.077	1.090	1.047	-43	879	604	604	443	8.279	97,56%	(202)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	59.647	59.647	59.701	2.400	1.305	-1.095	2.765	55	55	1.250	61.751	96,68%	(2.050)
	CF 1	6.684	6.684	6.614	242	-	-242	413	-70	-70	70	6.824	96,93%	(210)
	Total Griya	348	348	343	-	-	0	0	-5	-5	5	368	93,10%	(25)
	• Total Non Program	348	348	343	-	-	0	-5	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.271	242	-	-242	413	-65	-65	65	6.455	97,14%	(184)
	CF 2	52.963	52.963	53.088	2.158	1.305	-853	2.352	125	125	1.180	54.928	96,65%	(1.840)
	Mitraguna & Others	43.218	43.218	43.108	2.158	950	-1.208	2.423	-110	-110	1.060	44.958	95,88%	(1.850)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	93.823	4.360	2.652	-1.708	4.073	85	85	2.567			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	292	215	292	3.849	1,10%	1,10%	14,78%	3.557	3.557	3.634			
	KUR	241	215	241	3.672	0,92%	0,92%	14,38%	3.431	3.431	3.457			
	Non KUR	51	-	51	177	9,81%	9,81%	34,70%	126	126	177			
3	PWG	2	-	2	887	0,03%	0,03%	10,98%	885	885	887			
	Cilem	2	-	2	887	0,03%	0,03%	10,98%	885	885	887			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	724	583	724	5.046	1,21%	1,21%	8,45%	4.322	4.322	4.463			
	CF 1	299	301	299	2.853	4,47%	4,47%	43,14%	2.554	2.554	2.553			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	299	301	299	2.853	4,72%	4,72%	45,50%	2.554	2.554	2.553			
	CF 2	425	283	425	2.193	0,80%	0,80%	4,13%	1.767	1.767	1.910			
	Mitraguna & Others	348	203	348	2.117	0,80%	0,80%	4,91%	1.769	1.769	1.914			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	Total Pembiayaan	1.018	798	1.018	9.781	1,09%	1,09%	10,43%	8.763	8.763	8.983			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	311	573	311	325	1,17%	1,17%	1,25%	14	14	(248)			
	KUR	154	361	154	169	0,59%	0,59%	0,66%	16	16	(192)			
	Non KUR	158	212	158	156	30,35%	30,35%	30,61%	(1)	(1)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	198	198	198	397	0,33%	0,33%	0,67%	199	199	199			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	198	198	198	397	0,37%	0,37%	0,75%	199	199	199			
	Mitraguna & Others	198	198	198	397	0,46%	0,46%	0,92%	199	199	199			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	509	771	509	723	0,54%	0,54%	0,77%	213	213	(48)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	46.662	46.628	(5.508)	(34)	737	1,61%	737	1,61%			
2	Tabungan	156.974	156.974	152.384	151.312	4.538	(1.072)	(5.661)	-3,61%	(5.661)	-3,61%			
3	Deposito	26.423	26.423	26.515	26.435	(231)	(79)	12	0,05%	12	0,05%			
	Total	229.288	229.288	225.560	224.376	(1.200)	(1.185)	(4.912)	-2,14%	(4.912)	-2,14%			
	CASA	202.864	202.864	199.046	197.940	(969)	(1.105)	(4.924)	-2,43%	(4.924)	-2,43%			
	(%) CASA	88,48%	88,48%	88,24%	88,22%									
	FDR	89,99%	89,99%	91,71%	92,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.606	14.639		33	289	2,02%	289	2,02%			
2	Giro ISE	222	222	251	250		(1)	28	12,64%	28	12,64%			
3	Tabungan ISE	12.328	12.328	12.555	12.589		35	261	2,12%	261	2,12%			
4	Deposito ISE	1.800	1.800	1.800	1.800		0	0	0,00%	0	0,00%			
5	CIF ISE	142	142	142	142		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.883	36.883	36.363	1.975	450	-1.525	660	-520	-520	970	36.980	98,33%	(618)
	KUR	36.001	36.001	35.509	1.975	450	-1.525	691	-492	-492	942	36.223	98,03%	(714)
	Non KUR	882	882	854	-	-	0	-31	-28	-28	28	757	112,70%	
3	PWG	20.756	20.756	22.667	2.708	3.720	1.011	1.781	1.911	1.911	1.808	21.831	103,83%	836
	Cilem	16.839	16.839	18.958	2.211	2.856	644	1.722	2.119	2.119	736	17.570	107,90%	1.388
	Gadai	3.918	3.918	3.710	497	864	367	60	-208	-208	1.072	4.261	87,05%	(552)
4	CFG	148.687	148.687	147.838	2.742	2.700	-42	1.474	-848	-848	3.548	150.535	98,21%	(2.697)
	CF 1	21.391	21.391	21.382	1.150	250	-900	-198	-8	-8	258	21.642	98,80%	(259)
	Total Griya	16.290	16.290	16.451	1.150	250	-900	0	161	161	89	16.365	100,52%	86
	• Total Non Program	16.117	16.117	16.278	990	250	-740	916	161	161	89			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	5.101	5.101	4.931	-	-	0	-198	-169	-169	169	5.276	93,46%	(345)
	CF 2	127.296	127.296	126.456	1.592	2.450	858	1.672	-840	-840	3.290	128.893	98,11%	(2.437)
	Mitraguna & Others	85.341	85.341	84.630	1.500	1.920	420	1.869	-710	-710	2.630	86.539	97,79%	(1.909)
	Pensiun	41.955	41.955	41.826	92	530	438	-197	-129	-129	659	42.354	98,75%	(528)
	Total Pembiayaan	206.326	206.326	206.868	7.425	6.870	-556	3.915	542	542	6.327			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	32	26	2.240	0,07%	0,07%	6,16%	2.214	2.214	2.208			
	KUR	26	32	26	2.043	0,07%	0,07%	5,75%	2.018	2.018	2.012			
	Non KUR	-	-	-	196	0,00%	0,00%	23,00%	196	196	196			
3	PWG	29	-	29	1.806	0,14%	0,14%	7,97%	1.777	1.777	1.806			
	Cilem	29	-	29	1.776	0,17%	0,17%	9,37%	1.747	1.747	1.776			
	Gadai	-	-	-	30	0,00%	0,00%	0,81%	30	30	30			
4	CFG	1.103	812	1.103	6.673	0,74%	0,74%	4,51%	5.570	5.570	5.861			
	CF 1	-	-	-	2.234	0,00%	0,00%	10,45%	2.234	2.234	2.234			
	Total Griya	-	-	-	1.822	0,00%	0,00%	11,07%	1.822	1.822	1.822			
	Oto	-	-	-	412	0,00%	0,00%	8,36%	412	412	412			
	CF 2	1.103	812	1.103	4.438	0,87%	0,87%	3,51%	3.336	3.336	3.627			
	Mitraguna & Others	702	492	702	4.170	0,82%	0,82%	4,93%	3.468	3.468	3.678			
	Pensiun	400	319	400	268	0,95%	0,95%	0,64%	(132)	(132)	(51)			
	Total Pembiayaan	1.157	844	1.157	10.718	0,56%	0,56%	5,18%	9.562	9.562	9.875			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	137	281	137	137	0,37%	0,37%	0,38%	-	-	(144)			
	KUR	86	229	86	86	0,24%	0,24%	0,24%	-	-	(143)			
	Non KUR	51	52	51	51	5,81%	5,81%	6,00%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.331	1.546	1.331	1.657	0,90%	0,90%	1,12%	326	326	111			
	CF 1	170	170	170	-	0,79%	0,79%	0,00%	(170)	(170)	(170)			
	Total Griya	170	170	170	-	1,04%	1,04%	0,00%	(170)	(170)	(170)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.162	1.376	1.162	1.657	0,91%	0,91%	1,31%	495	495	281			
	Mitraguna & Others	888	1.102	888	1.385	1,04%	1,04%	1,64%	496	496	283			
	Pensiun	273	274	273	272	0,13%	0,13%	0,65%	(1)	(1)	(2)			
	Total Pembiayaan	1.468	1.827	1.468	1.794	0,71%	0,71%	0,87%	326	326	(33)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	347	365	43	18	225	159,97%	225	159,97%			
2	Tabungan	109.570	109.570	103.582	102.992	(401)	(590)	(6.577)	-6,00%	(6.577)	-6,00%			
3	Deposito	24.529	24.529	24.922	24.922	(173)	0	392	1,60%	392	1,60%			
	Total	134.239	134.239	128.851	128.279	(531)	(572)	(5.960)	-4,44%	(5.960)	-4,44%			
	CASA	109.710	109.710	103.929	103.357	(358)	(572)	(6.353)	-5,79%	(6.353)	-5,79%			
	(%) CASA	81,73%	81,73%	80,66%	80,57%									
	FDR	143,65%	143,65%	150,27%	150,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.151	2.151	1.837	1.894		57	(256)	-11,92%	(256)	-11,92%			
2	Giro ISE	114	114	194	225		31	111	98,03%	111	98,03%			
3	Tabungan ISE	2.037	2.037	1.644	1.670		26	(368)	-18,05%	(368)	-18,05%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	147	147	147	147		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	22.593	22.593	22.548	850	700	-150	271	-45	-45	745	22.562	99,94%	(15)
	KUR	21.495	21.495	21.479	850	700	-150	317	-15	-15	715	21.652	99,20%	(172)
	Non KUR	1.098	1.098	1.068	-	-	0	-46	-30	-30	30	911	117,32%	(335)
3	PWG	7.428	7.428	7.904	471	835	364	123	476	476	359	8.324	94,95%	(420)
	Cilem	7.428	7.428	7.904	471	835	364	123	476	476	359	8.324	94,95%	(420)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	162.807	162.807	163.170	5.307	3.386	-1.921	2.369	363	363	3.023	165.246	98,74%	(2.076)
	CF 1	7.785	7.785	7.611	-	-	0	-563	-174	-174	174	7.946	95,78%	(335)
	Total Griya	1.713	1.713	1.694	-	-	0	0	-18	-18	18	1.749	96,90%	(54)
	• Total Non Program	1.713	1.713	1.694	-	-	0	-18	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.917	-	-	0	-563	-156	-156	156	6.198	95,46%	(281)
	CF 2	155.022	155.022	155.559	5.307	3.386	-1.921	2.932	537	537	2.849	157.300	98,89%	(1.741)
	Mitraguna & Others	87.772	87.772	88.779	4.182	3.020	-1.162	2.778	1.007	1.007	2.013	89.681	99,00%	(901)
	Pensiun	67.250	67.250	66.780	1.125	366	-759	155	-470	-470	836	67.619	98,76%	(840)
	Total Pembiayaan	192.828	192.828	193.622	6.628	4.921	-1.707	2.763	793	793	4.127			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	185	469	185	3.239	0,82%	0,82%	14,37%	3.055	3.055	2.770			
	KUR	185	469	185	3.169	0,86%	0,86%	14,75%	2.984	2.984	2.700			
	Non KUR	-	-	-	70	0,00%	0,00%	6,57%	70	70	70			
3	PWG	58	-	58	1.466	0,78%	0,78%	18,55%	1.408	1.408	1.466			
	Cilem	58	-	58	1.466	0,78%	0,78%	18,55%	1.408	1.408	1.466			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	372	-	372	2.902	0,23%	0,23%	1,78%	2.530	2.530	2.902			
	CF 1	-	-	-	497	0,00%	0,00%	6,52%	497	497	497			
	Total Griya	-	-	-	63	0,00%	0,00%	3,74%	63	63	63			
	Oto	-	-	-	433	0,00%	0,00%	7,32%	433	433	433			
	CF 2	372	-	372	2.406	0,24%	0,24%	1,55%	2.034	2.034	2.406			
	Mitraguna & Others	-	-	-	1.571	0,00%	0,00%	1,77%	1.571	1.571	1.571			
	Pensiun	372	-	372	835	0,55%	0,55%	1,25%	463	463	835			
	Total Pembiayaan	615	469	615	7.608	0,32%	0,32%	3,93%	6.993	6.993	7.139			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	491	440	491	481	2,17%	2,17%	2,13%	(10)	(10)	41			
	KUR	352	292	352	346	1,64%	1,64%	1,61%	(6)	(6)	54			
	Non KUR	139	147	139	135	12,64%	12,64%	12,64%	(4)	(4)	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	Mitraguna & Others	37	38	37	37	0,04%	0,04%	0,04%	-	-	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	528	477	528	518	0,27%	0,27%	0,27%	(10)	(10)	41			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	165.916	165.916	199.066	33,150	
2	Contribution Margin	7.913	7.913	10.372	2.459	-31,1%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	352.257	352.261	(201.960)	4	1.993	0,57%	1.993	0,57%			
2	Tabungan	225.594	225.594	223.483	222.098	5.642	(1.385)	(3.496)	-1,55%	(3.496)	-1,55%			
3	Deposito	87.919	87.919	86.428	86.428	(487)	0	(1.491)	-1,70%	(1.491)	-1,70%			
	Total	663.781	663.781	662.168	660.787	(196.805)	(1.381)	(2.994)	-0,45%	(2.994)	-0,45%			
	CASA	575.862	575.862	575.740	574.359	(196.318)	(1.381)	(1.503)	-0,26%	(1.503)	-0,26%			
	(%) CASA	86,75%	86,75%	86,95%	86,92%									
	FDR	27,59%	27,59%	27,56%	27,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	22.988	22.993		6	2.436	11,85%	2.436	11,85%			
2	Giro ISE	36	36	25	25		0	(11)	-31,49%	(11)	-31,49%			
3	Tabungan ISE	18.921	18.921	21.363	21.369		6	2.448	12,94%	2.448	12,94%			
4	Deposito ISE	1.600	1.600	1.600	1.600		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.523	60.523	59.005	2.151	600	-1.551	321	-1.518	-1.518	2.118	60.131	98,13%	(1.126)
	KUR	57.137	57.137	55.721	1.900	600	-1.300	191	-1.416	-1.416	2.016	57.478	96,94%	(1.757)
	Non KUR	3.386	3.386	3.284	251	-	-251	130	-102	-102	102	2.653	123,77%	
3	PWG	21.916	21.916	23.435	1.687	2.477	790	714	1.518	1.518	959	22.283	105,17%	1.152
	Cilem	21.916	21.916	23.435	1.687	2.477	790	714	1.518	1.518	959	22.283	105,17%	1.152
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	99.543	99.543	98.929	2.772	1.407	-1.365	1.759	-613	-613	2.021	100.919	98,03%	(1.990)
	CF 1	45.423	45.423	44.955	1.641	275	-1.366	1.238	-468	-468	744	45.699	98,37%	(744)
	Total Griya	22.015	22.015	21.726	158	-	-158	0	-289	-289	289	22.097	98,32%	(371)
	• Total Non Program	17.189	17.189	16.929	-	-	0	-186	-260	-260	260			
	• Program	4.827	4.827	4.798	158	-	-158	131	-29	-29	29			
	Oto	23.408	23.408	23.229	1.484	275	-1.208	1.238	-179	-179	455	23.602	98,42%	(373)
	CF 2	54.119	54.119	53.974	1.131	1.132	1	521	-145	-145	1.277	55.220	97,74%	(1.246)
	Mitraguna & Others	52.990	52.990	52.722	1.131	992	-139	577	-268	-268	1.260	53.910	97,80%	(1.188)
	Pensiun	1.129	1.129	1.252	-	140	140	-56	123	123	17	1.311	95,56%	(58)
	Total Pembiayaan	183.110	183.110	182.497	6.610	4.485	-2.125	2.752	-613	-613	5.097			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	6.972	0,29%	0,29%	11,82%	6.795	6.795	6.112			
	KUR	177	764	177	6.495	0,31%	0,31%	11,66%	6.318	6.318	5.731			
	Non KUR	-	95	-	476	0,00%	0,00%	14,51%	476	476	381			
3	PWG	-	-	-	2.919	0,00%	0,00%	12,45%	2.919	2.919	2.919			
	Cilem	-	-	-	2.919	0,00%	0,00%	12,45%	2.919	2.919	2.919			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	5.991	1,34%	1,34%	6,06%	4.657	4.657	4.537			
	CF 1	1.156	1.453	1.156	4.938	2,54%	2,54%	10,98%	3.783	3.783	3.485			
	Total Griya	615	696	615	1.197	2,79%	2,79%	5,51%	582	582	501			
	Oto	540	757	540	3.741	2,31%	2,31%	16,10%	3.200	3.200	2.984			
	CF 2	178	-	178	1.052	0,33%	0,33%	1,95%	874	874	1.052			
	Mitraguna & Others	178	-	178	1.052	0,34%	0,34%	2,00%	874	874	1.052			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.511	2.313	1.511	17.009	0,82%	0,82%	9,32%	15.498	15.498	14.696			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	652	74	652	652	1,08%	1,08%	1,10%	-	-	578			
	KUR	562	74	562	562	0,98%	0,98%	1,01%	-	-	488			
	Non KUR	90	-	90	90	2,66%	2,66%	2,74%	-	-	90			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.976	1.998	1.976	2.077	1,99%	1,99%	2,10%	101	101	80			
	CF 1	989	1.003	989	1.090	2,18%	2,18%	2,43%	101	101	88			
	Total Griya	613	622	613	714	2,78%	2,78%	3,29%	101	101	92			
	Oto	376	381	376	376	1,61%	1,61%	1,62%	-	-	(4)			
	CF 2	987	995	987	987	1,82%	1,82%	1,83%	(0)	(0)	(8)			
	Mitraguna & Others	987	995	987	987	1,86%	1,86%	1,87%	(0)	(0)	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.729	1,44%	1,44%	1,50%	101	101	657			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	362	362	(50)	1	(100)	-21,64%	(100)	-21,64%			
2	Tabungan	97.563	97.563	93.019	92.819	951	(200)	(4.745)	-4,86%	(4.745)	-4,86%			
3	Deposito	24.097	24.097	24.901	24.886	1	(14)	790	3,28%	790	3,28%			
	Total	122.122	122.122	118.281	118.067	902	(214)	(4.055)	-3,32%	(4.055)	-3,32%			
	CASA	98.026	98.026	93.381	93.181	901	(199)	(4.845)	-4,94%	(4.845)	-4,94%			
	(%) CASA	80,27%	80,27%	78,95%	78,92%									
	FDR	171,70%	171,70%	175,53%	175,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.724	1.724	1.407	1.318		(89)	(406)	-23,54%	(406)	-23,54%			
2	Giro ISE	46	46	112	31		(82)	(16)	-34,25%	(16)	-34,25%			
3	Tabungan ISE	1.677	1.677	1.295	1.287		(7)	(390)	-23,24%	(390)	-23,24%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	71	71	71	71		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.956	60.956	59.543	1.440	370	-1.070	58	-1.413	-1.413	1.783	63.016	94,49%	(3.473)
	KUR	57.384	57.384	56.099	1.440	370	-1.070	229	-1.285	-1.285	1.655	57.683	97,25%	(1.584)
	Non KUR	3.573	3.573	3.445	-	-	0	-171	-128	-128	128	5.334	64,58%	(1.889)
3	PWG	13.174	13.174	13.452	1.260	926	-333	705	278	278	648	13.779	97,62%	(328)
	Cilem	13.174	13.174	13.452	1.260	926	-333	705	278	278	648	13.779	97,62%	(328)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	135.548	135.548	134.627	2.524	414	-2.110	812	-921	-921	1.335	136.439	98,67%	(1.812)
	CF 1	31.143	31.143	31.000	469	280	-189	827	-142	-142	422	31.253	99,19%	(252)
	Total Griya	15.973	15.973	16.106	115	280	165	0	133	133	147	16.021	100,53%	85
	• Total Non Program	15.973	15.973	16.106	115	280	165	-32	133	133	147			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.894	354	-	-354	827	-275	-275	275	15.232	97,78%	(338)
	CF 2	104.406	104.406	103.627	2.055	134	-1.921	-15	-779	-779	913	105.186	98,52%	(1.560)
	Mitraguna & Others	93.868	93.868	93.155	1.965	134	-1.831	-33	-713	-713	847	94.547	98,53%	(1.393)
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66	10.639	98,43%	(167)
	Total Pembiayaan	209.678	209.678	207.622	5.223	1.710	-3.513	1.575	-2.057	-2.057	3.767			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.491	1.713	1.491	6.599	2,45%	2,45%	11,08%	5.108	5.108	4.887			
	KUR	1.132	1.281	1.132	5.931	1,97%	1,97%	10,57%	4.799	4.799	4.649			
	Non KUR	359	431	359	668	10,04%	10,04%	19,40%	310	310	237			
3	PWG	172	-	172	1.103	1,30%	1,30%	8,20%	931	931	1.103			
	Cilem	172	-	172	1.103	1,30%	1,30%	8,20%	931	931	1.103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.390	2.264	2.390	8.104	1,76%	1,76%	6,02%	5.714	5.714	5.840			
	CF 1	181	224	181	3.300	0,58%	0,58%	10,65%	3.120	3.120	3.076			
	Total Griya	-	-	-	285	0,00%	0,00%	1,77%	285	285	285			
	Oto	181	224	181	3.016	1,19%	1,19%	20,25%	2.835	2.835	2.791			
	CF 2	2.210	2.040	2.210	4.804	2,12%	2,12%	4,64%	2.594	2.594	2.764			
	Mitraguna & Others	2.210	2.040	2.210	4.529	2,35%	2,35%	4,86%	2.320	2.320	2.489			
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274			
	Total Pembiayaan	4.053	3.976	4.053	15.806	1,93%	1,93%	7,61%	11.754	11.754	11.830			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	721	686	721	735	1,18%	1,18%	1,23%	14	14	49			
	KUR	564	528	564	579	0,98%	0,98%	1,03%	14	14	50			
	Non KUR	156	158	156	156	4,37%	4,37%	4,54%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.241	1.241	1.241	2.104	0,92%	0,92%	1,56%	863	863	863			
	CF 1	227	227	227	227	0,73%	0,73%	0,73%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	227	227	227	227	1,50%	1,50%	1,52%	-	-	-			
	CF 2	1.014	1.014	1.014	1.877	0,97%	0,97%	1,81%	863	863	863			
	Mitraguna & Others	1.014	1.014	1.014	1.877	1,08%	1,08%	2,01%	863	863	863			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.961	1.927	1.961	2.839	0,94%	0,94%	1,37%	877	877	912			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	228	232	(429)	4	(149)	-39,17%	(149)	-39,17%			
2	Tabungan	110.485	110.485	109.442	108.010	882	(1.432)	(2.475)	-2,24%	(2.475)	-2,24%			
3	Deposito	16.981	16.981	17.087	17.087	11	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	126.756	125.328	464	(1.428)	(2.518)	-1,97%	(2.518)	-1,97%			
	CASA	110.865	110.865	109.670	108.241	453	(1.428)	(2.624)	-2,37%	(2.624)	-2,37%			
	(%) CASA	86,72%	86,72%	86,52%	86,37%									
	FDR	120,72%	120,72%	120,82%	122,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.588	1.535		(54)	(293)	-16,03%	(293)	-16,03%			
2	Giro ISE	5	5	19	32		12	27	597,16%	27	597,16%			
3	Tabungan ISE	1.823	1.823	1.569	1.503		(66)	(320)	-17,56%	(320)	-17,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	101	101	101	101		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	62.077	62.077	60.583	2.955	100	-2.855	856	-1.494	-1.494	1.594	62.484	96,96%	(1.901)
	KUR	57.871	57.871	56.449	2.955	100	-2.855	983	-1.423	-1.423	1.523	58.254	96,90%	(1.805)
	Non KUR	4.206	4.206	4.135	-	-	0	-127	-72	-72	72	4.230	97,75%	(95)
3	PWG	11.503	11.503	12.731	1.308	1.564	256	1.198	1.228	1.228	336	12.208	104,28%	523
	Cilem	11.503	11.503	12.731	1.308	1.564	256	1.198	1.228	1.228	336	12.208	104,28%	523
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.757	80.757	79.830	1.157	227	-931	592	-927	-927	1.153	82.119	97,21%	(2.289)
	CF 1	7.892	7.892	7.477	91	97	5	148	-415	-415	512	8.079	92,54%	(603)
	Total Griya	5.453	5.453	4.998	-	-	0	0	-455	-455	455	5.508	90,73%	(510)
1	• Total Non Program	5.453	5.453	4.998	-	-	0	-247	-455	-455	455			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.479	91	97	5	148	40	40	57	2.571	96,42%	(92)
	CF 2	72.865	72.865	72.353	1.066	130	-936	444	-512	-512	642	74.040	97,72%	(1.686)
	Mitraguna & Others	71.347	71.347	70.844	906	130	-776	292	-503	-503	633	72.282	98,01%	(1.439)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	153.143	5.420	1.890	-3.530	2.646	-1.193	-1.193	3.084			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	553	211	5.587	0,34%	0,34%	9,22%	5.376	5.376	5.034			
	KUR	183	175	183	4.688	0,32%	0,32%	8,30%	4.505	4.505	4.513			
	Non KUR	28	377	28	899	0,67%	0,67%	21,74%	871	871	521			
3	PWG	28	-	28	1.345	0,25%	0,25%	10,56%	1.316	1.316	1.345			
	Cilem	28	-	28	1.345	0,25%	0,25%	10,56%	1.316	1.316	1.345			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	499	186	499	1.206	0,62%	0,62%	1,51%	707	707	1.021			
	CF 1	499	-	499	673	6,33%	6,33%	9,00%	174	174	673			
	Total Griya	415	-	415	483	7,60%	7,60%	9,66%	68	68	483			
	Oto	85	-	85	190	3,48%	3,48%	7,68%	105	105	190			
	CF 2	-	186	-	533	0,00%	0,00%	0,74%	533	533	348			
	Mitraguna & Others	-	186	-	533	0,00%	0,00%	0,75%	533	533	348			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	738	738	738	8.137	0,48%	0,48%	5,31%	7.399	7.399	7.399			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.797	3.797	955	0	(1.317)	-25,75%	(1.317)	-25,75%			
2	Tabungan	62.342	62.342	56.887	56.176	(3.864)	(711)	(6.166)	-9,89%	(6.166)	-9,89%			
3	Deposito	13.260	13.260	15.935	15.935	(140)	0	2.675	20,17%	2.675	20,17%			
	Total	80.716	80.716	76.620	75.909	(3.050)	(711)	(4.807)	-5,96%	(4.807)	-5,96%			
	CASA	67.456	67.456	60.684	59.973	(2.910)	(711)	(7.483)	-11,09%	(7.483)	-11,09%			
	(%) CASA	83,57%	83,57%	79,20%	79,01%									
	FDR	124,47%	124,47%	129,44%	130,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	668	697		29	107	18,23%	107	18,23%			
2	Giro ISE	454	454	494	512		18	58	12,75%	58	12,75%			
3	Tabungan ISE	136	136	174	185		12	50	36,56%	50	36,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	34	34	34	34		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	49.352	49.352	48.544	1.270	650	-620	-318	-808	-808	1.458	49.269	98,53%	(725)
	KUR	47.820	47.820	47.046	1.270	650	-620	-273	-774	-774	1.424	48.194	97,62%	(1.148)
	Non KUR	1.533	1.533	1.498	-	-	0	-45	-35	-35	35	1.075	139,30%	
3	PWG	9.984	9.984	9.911	946	387	-560	773	-73	-73	460	10.780	91,94%	(869)
	Cilem	9.984	9.984	9.911	946	387	-560	773	-73	-73	460	10.780	91,94%	(869)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	41.132	41.132	40.722	921	175	-746	154	-411	-411	586	42.186	96,53%	(1.464)
	CF 1	25.084	25.084	24.633	886	-	-886	-77	-451	-451	451	25.264	97,50%	(631)
	Total Griya	5.189	5.189	5.130	-	-	0	0	-59	-59	59	5.245	97,82%	(114)
	• Total Non Program	4.861	4.861	4.803	-	-	0	-57	-58	-58	58			
	• Program	329	329	328	-	-	0	-2	-1	-1	1			
	Oto	19.895	19.895	19.502	886	-	-886	-77	-392	-392	392	20.019	97,42%	(517)
	CF 2	16.048	16.048	16.089	35	175	140	231	40	40	135	16.922	95,08%	(833)
	Mitraguna & Others	11.187	11.187	11.251	35	175	140	257	65	65	110	11.828	95,13%	(576)
	Pensiun	4.862	4.862	4.838	-	-	0	-26	-24	-24	24	5.094	94,97%	(256)
	Total Pembiayaan	100.469	100.469	99.176	3.138	1.212	-1.926	609	-1.292	-1.292	2.504			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	285	57	2.212	0,12%	0,12%	4,56%	2.155	2.155	1.927			
	KUR	57	285	57	2.045	0,12%	0,12%	4,35%	1.988	1.988	1.760			
	Non KUR	-	-	-	167	0,00%	0,00%	11,17%	167	167	167			
3	PWG	12	-	12	1.088	0,12%	0,12%	10,97%	1.076	1.076	1.088			
	Cilem	12	-	12	1.088	0,12%	0,12%	10,97%	1.076	1.076	1.088			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.704	2.516	1.704	6.803	4,14%	4,14%	16,71%	5.099	5.099	4.286			
	CF 1	835	980	835	4.033	3,33%	3,33%	16,37%	3.197	3.197	3.053			
	Total Griya	61	62	61	192	1,18%	1,18%	3,75%	131	131	130			
	Oto	774	917	774	3.840	3,89%	3,89%	19,69%	3.066	3.066	2.923			
	CF 2	869	1.537	869	2.770	5,41%	5,41%	17,22%	1.901	1.901	1.233			
	Mitraguna & Others	869	1.176	869	2.770	7,76%	7,76%	24,62%	1.901	1.901	1.594			
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	(361)			
	Total Pembiayaan	1.773	2.801	1.773	10.103	1,77%	1,77%	10,19%	8.329	8.329	7.301			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	142	253	142	200	0,29%	0,29%	0,41%	57	57	(53)			
	KUR	60	170	60	117	0,12%	0,12%	0,25%	57	57	(53)			
	Non KUR	83	83	83	83	5,39%	5,39%	5,51%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	647	868	882	2,11%	2,11%	2,17%	14	14	235			
	CF 1	868	647	868	882	3,46%	3,46%	3,58%	14	14	235			
	Total Griya	130	130	130	130	2,51%	2,51%	2,53%	(1)	(1)	(1)			
	Oto	737	517	737	752	3,71%	3,71%	3,86%	15	15	235			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.010	900	1.010	1.082	1,01%	1,01%	1,09%	72	72	182			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	22.242	22.175	538	(67)	(918)	-3,98%	(918)	-3,98%			
2	Tabungan	256.654	256.654	243.179	241.143	9.929	(2.037)	(15.512)	-6,04%	(15.512)	-6,04%			
3	Deposito	34.986	34.986	37.363	37.363	303	0	2.377	6,79%	2.377	6,79%			
	Total	314.733	314.733	302.785	300.681	10.771	(2.104)	(14.053)	-4,46%	(14.053)	-4,46%			
	CASA	279.747	279.747	265.421	263.317	10.467	(2.104)	(16.430)	-5,87%	(16.430)	-5,87%			
	(%) CASA	88,88%	88,88%	87,66%	87,57%									
	FDR	86,27%	86,27%	90,59%	91,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.949	4.958		9	(165)	-3,22%	(165)	-3,22%			
2	Giro ISE	671	671	713	707		(6)	36	5,35%	36	5,35%			
3	Tabungan ISE	4.452	4.452	4.236	4.251		15	(201)	-4,52%	(201)	-4,52%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	112	112	112	112		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.267	-	-	0	-52	-326	-326	326	0	0,00%	
	Linkage	924	924	882	-	-	-	-39	-42	-42	42			
	Non-Linkage	669	669	385	-	-	0	-12	-284	-284	284			
	• Local Champion	669	669	385	-	-	0	-12	-284	-284	284			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.645	73.645	73.508	4.045	1.800	-2.245	1.411	-137	-137	1.937	74.847	98,21%	(1.339)
	KUR	69.530	69.530	69.258	4.045	1.450	-2.595	1.561	-272	-272	1.722	69.871	99,12%	(613)
	Non KUR	4.115	4.115	4.250	-	350	350	-150	135	135	215	4.976	85,42%	(726)
3	PWG	28.268	28.268	30.737	4.663	8.379	3.716	2.478	2.469	2.469	5.910	29.473	104,29%	1.264
	Cilem	18.867	18.867	21.014	1.992	3.600	1.607	1.297	2.147	2.147	1.453	19.682	106,77%	1.332
	Gadai	9.400	9.400	9.722	2.671	4.779	2.108	1.181	322	322	4.457	9.790	99,31%	(68)
4	CFG	168.022	168.022	168.767	7.848	4.615	-3.233	6.037	745	745	3.870	169.241	99,72%	(474)
	CF 1	44.251	44.251	43.831	515	-	-515	48	-420	-420	420	44.503	98,49%	(672)
	Total Griya	38.657	38.657	38.334	321	-	-321	0	-322	-322	322	38.759	98,90%	(424)
	• Total Non Program	15.924	15.924	15.697	-	-	0	-277	-226	-226	226			
	• Program	22.733	22.733	22.637	321	-	-321	164	-96	-96	96			
	Oto	5.595	5.595	5.497	194	-	-194	48	-98	-98	98	5.744	95,69%	(247)
	CF 2	123.771	123.771	124.935	7.333	4.615	-2.718	5.989	1.165	1.165	3.450	124.737	100,16%	198
	Mitraguna & Others	108.996	108.996	110.245	6.511	4.615	-1.896	5.347	1.248	1.248	3.367	109.679	100,52%	565
	Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	84	15.058	97,56%	(367)
	Total Pembiayaan	271.528	271.528	274.279	16.556	14.794	-1.762	9.876	2.751	2.751	12.043			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	686	1.497	686	6.293	0,93%	0,93%	8,56%	5.607	5.607	4.796			
	KUR	397	890	397	5.555	0,57%	0,57%	8,02%	5.157	5.157	4.664			
	Non KUR	289	607	289	738	7,01%	7,01%	17,37%	450	450	132			
3	PWG	42	-	42	2.700	0,15%	0,15%	8,78%	2.658	2.658	2.700			
	Cilem	42	-	42	2.442	0,22%	0,22%	11,62%	2.401	2.401	2.442			
	Gadai	-	-	-	258	0,00%	0,00%	2,65%	258	258	258			
4	CFG	1.944	4.628	1.944	15.012	1,16%	1,16%	8,90%	13.068	13.068	10.384			
	CF 1	1.760	3.322	1.760	6.050	3,98%	3,98%	13,80%	4.290	4.290	2.729			
	Total Griya	1.626	3.064	1.626	4.961	4,21%	4,21%	12,94%	3.334	3.334	1.896			
	Oto	134	258	134	1.090	2,40%	2,40%	19,83%	956	956	832			
	CF 2	184	1.306	184	8.961	0,15%	0,15%	7,17%	8.778	8.778	7.655			
	Mitraguna & Others	184	1.306	184	8.961	0,17%	0,17%	8,13%	8.778	8.778	7.655			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.671	6.125	2.671	24.004	0,98%	0,98%	8,75%	21.333	21.333	17.880			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	52	52	52	52	3,26%	3,26%	4,10%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	52	52	52	52	7,77%	7,77%	13,49%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	362	211	224	0,29%	0,29%	0,30%	12	12	(138)			
	KUR	130	275	130	146	0,19%	0,19%	0,21%	16	16	(128)			
	Non KUR	82	87	82	77	1,98%	1,98%	1,82%	(4)	(4)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.210	3.063	4.210	4.480	2,51%	2,51%	2,65%	270	270	1.417			
	CF 1	1.842	1.534	1.842	2.114	4,16%	4,16%	4,82%	272	272	580			
	Total Griya	1.842	1.534	1.842	2.114	4,77%	4,77%	5,52%	272	272	580			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.367	1.528	2.367	2.365	1,91%	1,91%	1,89%	(2)	(2)	837			
	Mitraguna & Others	2.073	1.234	2.073	2.071	1,90%	1,90%	1,88%	(2)	(2)	837			
	Pensiun	294	294	294	294	0,11%	0,11%	2,00%	(0)	(0)	(0)			
	Total Pembiayaan	4.473	3.477	4.473	4.755	1,65%	1,65%	1,73%	282	282	1.278			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.777	8.779	(10)	2	270	3,18%	270	3,18%			
2	Tabungan	235.306	235.306	234.896	234.119	(123.493)	(777)	(1.187)	-0,50%	(1.187)	-0,50%			
3	Deposito	67.982	67.982	68.550	68.530	1.837	(20)	549	0,81%	549	0,81%			
	Total	311.796	311.796	312.223	311.429	(121.666)	(794)	(367)	-0,12%	(367)	-0,12%			
	CASA	243.814	243.814	243.673	242.898	(123.503)	(775)	(916)	-0,38%	(916)	-0,38%			
	(%) CASA	78,20%	78,20%	78,04%	77,99%									
	FDR	41,99%	41,99%	42,74%	42,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	12.807	12.838		31	184	1,45%	184	1,45%			
2	Giro ISE	1.786	1.786	1.906	1.906		0	120	6,73%	120	6,73%			
3	Tabungan ISE	9.818	9.818	9.851	9.882		31	63	0,64%	63	0,64%			
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	14.129	14.129	13.847	-	-	0	-392	-282	-282	282	14.246	97,20%	(398)
	KUR	12.755	12.755	12.476	-	-	0	-389	-280	-280	280	12.771	97,69%	(295)
	Non KUR	1.374	1.374	1.372	-	-	0	-3	-2	-2	2	1.475	93,00%	(103)
3	PWG	15.393	15.393	16.654	2.838	3.033	195	1.722	1.261	1.261	1.772	16.598	100,34%	56
	Cilem	11.471	11.471	11.708	1.628	939	-689	1.574	237	237	702	12.332	94,94%	(624)
	Gadai	3.922	3.922	4.946	1.210	2.094	884	148	1.024	1.024	1.070	4.266	115,94%	680
4	CFG	101.402	101.402	102.934	3.668	2.458	-1.210	3.795	1.533	1.533	925	103.866	99,10%	(931)
	CF 1	26.966	26.966	27.832	1.706	1.254	-452	1.408	865	865	388	27.577	100,92%	254
	Total Griya	14.837	14.837	14.678	-	-	0	0	-158	-158	158	15.123	97,06%	(444)
	• Total Non Program	14.417	14.417	14.261	-	-	0	-127	-156	-156	156			
	• Program	420	420	417	-	-	0	-3	-3	-3	3			
	Oto	12.130	12.130	13.153	1.706	1.254	-452	1.408	1.024	1.024	230	12.454	105,61%	699
	CF 2	74.436	74.436	75.103	1.962	1.204	-758	2.387	667	667	537	76.288	98,45%	(1.186)
	Mitraguna & Others	73.001	73.001	73.471	1.962	1.000	-962	2.058	470	470	530	74.577	98,52%	(1.106)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	133.436	6.505	5.491	-1.015	5.125	2.512	2.512	2.979			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	106	514	106	603	0,75%	0,75%	4,35%	497	497	88			
	KUR	106	514	106	603	0,83%	0,83%	4,83%	497	497	88			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	333	-	333	1.376	2,16%	2,16%	8,26%	1.043	1.043	1.376			
	Cilem	333	-	333	1.073	2,90%	2,90%	9,16%	740	740	1.073			
	Gadai	-	-	-	303	0,00%	0,00%	6,12%	303	303	303			
4	CFG	1.297	1.446	1.297	5.114	1,28%	1,28%	4,97%	3.817	3.817	3.668			
	CF 1	571	649	571	3.364	2,12%	2,12%	12,09%	2.793	2.793	2.715			
	Total Griya	461	460	461	2.353	3,11%	3,11%	16,03%	1.892	1.892	1.893			
	Oto	110	189	110	1.011	0,91%	0,91%	7,69%	901	901	822			
	CF 2	726	797	726	1.750	0,98%	0,98%	2,33%	1.024	1.024	953			
	Mitraguna & Others	726	797	726	1.750	0,99%	0,99%	2,38%	1.024	1.024	953			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.736	1.960	1.736	7.093	1,33%	1,33%	5,32%	5.356	5.356	5.132			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	9.884	9.863	9.884	9.903	69,96%	69,96%	71,51%	18	18	40			
	KUR	8.569	8.547	8.569	8.587	67,18%	67,18%	68,83%	18	18	40			
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,88%	-	-	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,07%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,10%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.446	1.389	1.446	1.610	1,43%	1,43%	1,56%	165	165	221			
	CF 1	229	231	229	229	0,85%	0,85%	0,82%	-	-	(2)			
	Total Griya	114	116	114	114	0,77%	0,77%	0,78%	-	-	(2)			
	Oto	115	115	115	115	0,95%	0,95%	0,87%	-	-	-			
	CF 2	1.217	1.159	1.217	1.381	1,63%	1,63%	1,84%	165	165	223			
	Mitraguna & Others	1.217	1.159	1.217	1.381	1,67%	1,67%	1,88%	165	165	223			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.330	11.252	11.330	11.524	8,65%	8,65%	8,64%	194	194	272			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	8.365	8.224	395	(141)	543	7,07%	543	7,07%			
2	Tabungan	173.992	173.992	170.509	172.665	21.980	2.156	(1.327)	-0,76%	(1.327)	-0,76%			
3	Deposito	29.204	29.204	27.329	27.326	1.264	(3)	(1.878)	-6,43%	(1.878)	-6,43%			
	Total	210.876	210.876	206.203	208.215	23.639	2.012	(2.662)	-1,26%	(2.662)	-1,26%			
	CASA	181.673	181.673	178.874	180.889	22.375	2.015	(784)	-0,43%	(784)	-0,43%			
	(%) CASA	86,15%	86,15%	86,75%	86,88%									
	FDR	97,40%	97,40%	101,14%	100,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	12.659	11.548		(1.111)	1.341	13,13%	1.341	13,13%			
2	Giro ISE	3.766	3.766	6.055	4.957		(1.098)	1.192	31,65%	1.192	31,65%			
3	Tabungan ISE	6.442	6.442	6.604	6.591		(13)	149	2,31%	149	2,31%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	111	111	111	111		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.990	19.990	19.517	1.075	150	-925	698	-472	-472	622	20.577	94,85%	(1.060)
	KUR	18.928	18.928	18.484	1.075	150	-925	731	-444	-444	594	19.046	97,05%	(562)
	Non KUR	1.062	1.062	1.033	-	-	0	-33	-28	-28	28	1.532	67,47%	(498)
3	PWG	33.132	33.132	38.458	6.670	16.944	10.274	1.280	5.326	5.326	11.617	34.212	112,41%	4.246
	Cilem	14.772	14.772	17.011	2.022	3.058	1.036	1.619	2.238	2.238	820	15.283	111,31%	1.728
	Gadai	18.360	18.360	21.447	4.647	13.886	9.238	-339	3.088	3.088	10.798	18.930	113,30%	2.518
4	CFG	152.281	152.281	150.588	4.415	916	-3.499	2.560	-1.693	-1.693	2.609	154.798	97,28%	(4.209)
	CF 1	20.495	20.495	20.156	1.355	-	-1.355	619	-339	-339	339	20.984	96,05%	(829)
	Total Griya	12.083	12.083	11.982	450	-	-450	0	-101	-101	101	12.373	96,84%	(391)
	• Total Non Program	12.083	12.083	11.982	450	-	-450	343	-101	-101	101			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.173	905	-	-905	619	-239	-239	239	8.611	94,91%	(438)
	CF 2	131.786	131.786	130.433	3.060	916	-2.144	1.940	-1.354	-1.354	2.270	133.813	97,47%	(3.381)
	Mitraguna & Others	118.525	118.525	117.191	3.060	836	-2.224	2.057	-1.334	-1.334	2.170	120.390	97,34%	(3.199)
	Pensiun	13.261	13.261	13.242	-	80	80	-117	-19	-19	99	13.423	98,65%	(182)
	Total Pembiayaan	205.403	205.403	208.564	12.160	18.010	5.850	4.537	3.161	3.161	14.849			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	416	441	416	3.213	2,08%	2,08%	16,46%	2.797	2.797	2.772			
	KUR	416	441	416	3.047	2,20%	2,20%	16,49%	2.631	2.631	2.606			
	Non KUR	-	-	-	166	0,00%	0,00%	16,02%	166	166	166			
3	PWG	482	-	482	4.684	1,45%	1,45%	12,18%	4.202	4.202	4.684			
	Cilem	482	-	482	3.781	3,26%	3,26%	22,23%	3.299	3.299	3.781			
	Gadai	-	-	-	903	0,00%	0,00%	4,21%	903	903	903			
4	CFG	978	854	978	2.713	0,64%	0,64%	1,80%	1.736	1.736	1.860			
	CF 1	401	637	401	1.453	1,95%	1,95%	7,21%	1.052	1.052	816			
	Total Griya	337	341	337	664	2,79%	2,79%	5,54%	327	327	323			
	Oto	64	297	64	789	0,76%	0,76%	9,66%	726	726	493			
	CF 2	577	216	577	1.260	0,44%	0,44%	0,97%	683	683	1.044			
	Mitraguna & Others	385	216	385	573	0,32%	0,32%	0,49%	189	189	357			
	Pensiun	192	-	192	687	1,45%	1,45%	5,19%	495	495	687			
	Total Pembiayaan	1.876	1.295	1.876	10.610	0,91%	0,91%	5,09%	8.734	8.734	9.315			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	490	480	490	787	2,45%	2,45%	4,03%	297	297	306			
	KUR	193	182	193	490	1,02%	1,02%	2,65%	297	297	308			
	Non KUR	296	298	296	296	27,92%	27,92%	28,69%	-	-	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.150	2.151	2.150	2.150	1,41%	1,41%	1,43%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.150	2.151	2.150	2.150	1,63%	1,63%	1,65%	-	-	(1)			
	Mitraguna & Others	2.150	2.151	2.150	2.150	1,81%	1,81%	1,83%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.639	2.631	2.639	2.937	1,29%	1,29%	1,41%	297	297	305			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	18.234	18.005	(217)	(229)	8.443	88,31%	8.443	88,31%			
2	Tabungan	273.687	273.687	265.414	262.106	11.760	(3.308)	(11.581)	-4,23%	(11.581)	-4,23%			
3	Deposito	63.164	63.164	62.558	62.628	786	70	(536)	-0,85%	(536)	-0,85%			
	Total	346.413	346.413	346.206	342.740	12.329	(3.467)	(3.673)	-1,06%	(3.673)	-1,06%			
	CASA	283.249	283.249	283.648	280.111	11.543	(3.537)	(3.138)	-1,11%	(3.138)	-1,11%			
	(%) CASA	81,77%	81,77%	81,93%	81,73%									
	FDR	110,42%	110,42%	112,25%	113,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.766	14.835		69	332	2,29%	332	2,29%			
2	Giro ISE	1.367	1.367	1.238	1.242		4	(125)	-9,18%	(125)	-9,18%			
3	Tabungan ISE	13.137	13.137	13.528	13.594		65	457	3,48%	457	3,48%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.146	1.210	1.125	-85	827	-287	-287	1.412	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	27.146	1.210	1.125	-85	827	-287	-287	1.412			
	• Local Champion	25.473	25.473	24.811	-	-	0	-235	-662	-662	662			
	• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750			
2	MBG	27.691	27.691	27.960	1.800	850	-950	826	269	269	581	28.207	99,12%	(247)
	KUR	25.908	25.908	26.196	1.800	850	-950	965	287	287	563	26.053	100,55%	
	Non KUR	1.783	1.783	1.765	-	-	0	-139	-18	-18	18	2.154	81,92%	(390)
3	PWG	38.487	38.487	43.390	8.811	11.540	2.729	1.979	4.903	4.903	6.637	39.941	108,63%	3.449
	Cilem	21.108	21.108	24.673	2.794	4.737	1.943	1.863	3.566	3.566	1.171	21.892	112,71%	2.781
	Gadai	17.379	17.379	18.716	6.017	6.803	787	117	1.337	1.337	5.466	18.049	103,70%	667
4	CFG	288.898	288.898	290.130	6.815	5.164	-1.650	2.156	1.231	1.231	3.933	291.612	99,49%	(1.483)
	CF 1	35.433	35.433	34.906	447	170	-276	427	-527	-527	697	35.989	96,99%	(1.082)
	Total Griya	29.263	29.263	28.718	-	-	0	0	-545	-545	545	29.577	97,09%	(860)
	• Total Non Program	29.263	29.263	28.718	-	-	0	-229	-545	-545	545			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.189	447	170	-276	427	19	19	152	6.411	96,53%	(223)
	CF 2	253.465	253.465	255.223	6.368	4.994	-1.374	1.729	1.758	1.758	3.236	255.624	99,84%	(400)
	Mitraguna & Others	234.984	234.984	236.903	6.032	4.994	-1.038	1.811	1.918	1.918	3.076	236.903	100,00%	0
	Pensiun	18.481	18.481	18.321	336	-	-336	-82	-160	-160	160	18.721	97,86%	(400)
	Total Pembiayaan	382.510	382.510	388.626	18.635	18.679	44	5.787	6.116	6.116	12.563			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	80	85	80	3.100	0,29%	0,29%	11,42%	3.020	3.020	3.016			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	3.100	0,29%	0,29%	11,42%	3.020	3.020	3.016			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	2.267	0,43%	0,43%	8,11%	2.149	2.149	2.047			
	KUR	39	138	39	1.984	0,15%	0,15%	7,57%	1.945	1.945	1.846			
	Non KUR	80	83	80	284	4,47%	4,47%	16,07%	204	204	200			
3	PWG	139	-	139	3.387	0,36%	0,36%	7,81%	3.249	3.249	3.387			
	Cilem	139	-	139	3.013	0,66%	0,66%	12,21%	2.874	2.874	3.013			
	Gadai	-	-	-	374	0,00%	0,00%	2,00%	374	374	374			
4	CFG	1.840	3.357	1.840	14.871	0,64%	0,64%	5,13%	13.031	13.031	11.514			
	CF 1	551	302	551	3.646	1,55%	1,55%	10,45%	3.095	3.095	3.345			
	Total Griya	135	92	135	2.437	0,46%	0,46%	8,49%	2.301	2.301	2.344			
	Oto	415	209	415	1.209	6,73%	6,73%	19,54%	794	794	1.000			
	CF 2	1.289	3.056	1.289	11.225	0,51%	0,51%	4,40%	9.935	9.935	8.169			
	Mitraguna & Others	1.289	3.056	1.289	11.225	0,55%	0,55%	4,74%	9.935	9.935	8.169			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.177	3.663	2.177	23.626	0,57%	0,57%	6,08%	21.448	21.448	19.963			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	591	593	591	666	2,14%	2,14%	2,38%	74	74	73			
	KUR	398	396	398	436	1,54%	1,54%	1,67%	38	38	40			
	Non KUR	193	196	193	229	10,83%	10,83%	12,99%	36	36	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	8.707	9.961	8.707	8.341	3,01%	3,01%	2,87%	(366)	(366)	(1.620)			
	CF 1	205	205	205	205	0,58%	0,58%	0,59%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	205	205	205	205	3,32%	3,32%	3,31%	-	-	-			
	CF 2	8.502	9.756	8.502	8.136	3,35%	3,35%	3,19%	(366)	(366)	(1.620)			
	Mitraguna & Others	8.502	9.756	8.502	8.136	3,62%	3,62%	3,43%	(366)	(366)	(1.620)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	9.007	2,43%	2,43%	2,32%	(292)	(292)	(1.547)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	7.179	7.226	737	48	1.032	16,67%	1.032	16,67%			
2	Tabungan	175.413	175.413	167.409	166.783	5.019	(627)	(8.630)	-4,92%	(8.630)	-4,92%			
3	Deposito	161.813	161.813	179.996	179.946	(1.250)	(50)	18.133	11,21%	18.133	11,21%			
	Total	343.420	343.420	354.584	353.955	4.506	(629)	10.535	3,07%	10.535	3,07%			
	CASA	181.607	181.607	174.588	174.009	5.756	(579)	(7.598)	-4,18%	(7.598)	-4,18%			
	(%) CASA	52,88%	52,88%	49,24%	49,16%									
	FDR	64,59%	64,59%	62,45%	62,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	10.190	9.695		(494)	1.356	16,26%	1.356	16,26%			
2	Giro ISE	1.784	1.784	2.423	2.330		(93)	546	30,57%	546	30,57%			
3	Tabungan ISE	6.552	6.552	7.764	7.363		(401)	811	12,37%	811	12,37%			
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%			
5	CIF ISE	96	96	96	96		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43.748	43.748	42.548	2.815	200	-2.615	1.559	-1.200	-1.200	1.400	44.514	95,58%	(1.966)
	KUR	42.190	42.190	41.031	2.815	200	-2.615	1.613	-1.159	-1.159	1.359	42.484	96,58%	(1.452)
	Non KUR	1.558	1.558	1.517	-	-	0	-53	-42	-42	42	2.030	74,72%	(513)
3	PWG	18.117	18.117	19.868	2.205	3.600	1.395	884	1.751	1.751	1.849	19.403	102,39%	464
	Cilem	13.647	13.647	14.792	1.499	2.066	567	831	1.145	1.145	921	14.568	101,54%	224
	Gadai	4.470	4.470	5.075	706	1.534	828	53	605	605	929	4.835	104,98%	241
4	CFG	159.960	159.960	159.016	5.425	2.221	-3.204	5.492	-944	-944	3.165	162.869	97,63%	(3.853)
	CF 1	20.767	20.767	20.442	675	-	-675	436	-324	-324	324	21.394	95,55%	(952)
	Total Griya	12.416	12.416	12.295	-	-	0	0	-120	-120	120	12.743	96,49%	(448)
	• Total Non Program	12.416	12.416	12.295	-	-	0	-123	-120	-120	120			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.147	675	-	-675	436	-204	-204	204	8.651	94,17%	(504)
	CF 2	139.193	139.193	138.574	4.750	2.221	-2.529	5.055	-619	-619	2.840	141.475	97,95%	(2.901)
	Mitraguna & Others	124.993	124.993	124.379	4.370	2.101	-2.269	4.883	-614	-614	2.715	127.151	97,82%	(2.772)
	Pensiun	14.200	14.200	14.195	380	120	-260	172	-5	-5	125	14.324	99,10%	(129)
	Total Pembiayaan	221.825	221.825	221.432	10.445	6.021	-4.424	7.935	-393	-393	6.414			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	488	654	488	3.663	1,12%	1,12%	8,61%	3.175	3.175	3.009			
	KUR	458	622	458	3.322	1,08%	1,08%	8,10%	2.864	2.864	2.700			
	Non KUR	30	32	30	341	1,96%	1,96%	22,51%	311	311	309			
3	PWG	3	-	3	1.660	0,02%	0,02%	8,35%	1.657	1.657	1.660			
	Cilem	3	-	3	1.373	0,02%	0,02%	9,28%	1.370	1.370	1.373			
	Gadai	-	-	-	287	0,00%	0,00%	5,65%	287	287	287			
4	CFG	1.788	2.491	1.788	8.521	1,12%	1,12%	5,36%	6.732	6.732	6.030			
	CF 1	520	547	520	1.730	2,50%	2,50%	8,46%	1.210	1.210	1.183			
	Total Griya	49	-	49	279	0,40%	0,40%	2,27%	230	230	279			
	Oto	471	547	471	1.451	5,64%	5,64%	17,81%	980	980	904			
	CF 2	1.269	1.943	1.269	6.791	0,91%	0,91%	4,90%	5.522	5.522	4.847			
	Mitraguna & Others	1.269	1.943	1.269	6.184	1,01%	1,01%	4,97%	4.915	4.915	4.241			
	Pensiun	-	-	-	607	0,00%	0,00%	4,27%	607	607	607			
	Total Pembiayaan	2.280	3.145	2.280	13.843	1,03%	1,03%	6,25%	11.564	11.564	10.698			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	563	500	563	664	1,29%	1,29%	1,56%	101	101	164			
	KUR	433	370	433	534	1,03%	1,03%	1,30%	101	101	164			
	Non KUR	130	130	130	130	8,34%	8,34%	8,57%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.447	3.031	2.447	2.462	1,53%	1,53%	1,55%	15	15	(569)			
	CF 1	144	714	144	144	0,69%	0,69%	0,70%	-	-	(570)			
	Total Griya	46	616	46	46	0,37%	0,37%	0,37%	-	-	(570)			
	Oto	98	98	98	98	1,17%	1,17%	1,20%	-	-	-			
	CF 2	2.303	2.317	2.303	2.319	1,65%	1,65%	1,67%	15	15	1			
	Mitraguna & Others	2.303	2.317	2.303	2.319	1,84%	1,84%	1,86%	15	15	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.010	3.532	3.010	3.126	1,36%	1,36%	1,41%	116	116	(405)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.155	2.156	(526)	0	(1.107)	-33,94%	(1.107)	-33,94%			
2	Tabungan	164.746	164.746	148.374	147.649	2.923	(725)	(17.097)	-10,38%	(17.097)	-10,38%			
3	Deposito	74.583	74.583	74.445	74.445	(691)	0	(138)	-0,18%	(138)	-0,18%			
	Total	242.592	242.592	224.975	224.250	1.706	(725)	(18.342)	-7,56%	(18.342)	-7,56%			
	CASA	168.009	168.009	150.530	149.805	2.397	(725)	(18.205)	-10,84%	(18.205)	-10,84%			
	(%) CASA	69,26%	69,26%	66,91%	66,80%									
	FDR	94,47%	94,47%	101,55%	101,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.745	5.745	3.770	3.656		(114)	(2.089)	-36,37%	(2.089)	-36,37%			
2	Giro ISE	24	24	234	134		(99)	110	454,03%	110	454,03%			
3	Tabungan ISE	5.721	5.721	3.537	3.522		(15)	(2.199)	-38,44%	(2.199)	-38,44%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	117	117	117	117		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	51.101	51.101	50.523	1.950	1.050	-900	1.320	-578	-578	1.628	52.070	97,03%	(1.547)
	KUR	49.224	49.224	48.694	1.870	1.050	-820	1.318	-531	-531	1.581	49.585	98,20%	(891)
	Non KUR	1.876	1.876	1.829	80	-	-80	2	-47	-47	47	2.485	73,62%	(656)
3	PWG	8.004	8.004	8.404	1.132	736	-396	897	400	400	335	8.779	95,73%	(374)
	Cilem	8.004	8.004	8.404	1.132	736	-396	897	400	400	335	8.779	95,73%	(374)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	170.072	170.072	169.531	4.736	1.766	-2.970	1.087	-541	-541	2.307	171.981	98,58%	(2.450)
	CF 1	17.880	17.880	17.564	426	-	-426	259	-316	-316	316	18.071	97,20%	(507)
	Total Griya	980	980	968	-	-	0	0	-12	-12	12	1.034	93,70%	(65)
	• Total Non Program	980	980	968	-	-	0	-12	-12	-12	12			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.595	426	-	-426	259	-304	-304	304	17.037	97,41%	(442)
	CF 2	152.192	152.192	151.967	4.310	1.766	-2.544	828	-225	-225	1.991	153.910	98,74%	(1.943)
	Mitraguna & Others	120.862	120.862	120.578	4.310	1.445	-2.865	935	-284	-284	1.729	122.405	98,51%	(1.827)
	Pensiun	31.329	31.329	31.389	-	321	321	-107	60	60	261	31.505	99,63%	(116)
	Total Pembiayaan	229.177	229.177	228.458	7.818	3.552	-4.266	3.305	-718	-718	4.270			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	77	554	77	4.079	0,15%	0,15%	8,07%	4.001	4.001	3.525			
	KUR	77	529	77	3.804	0,16%	0,16%	7,81%	3.727	3.727	3.275			
	Non KUR	-	25	-	274	0,00%	0,00%	14,98%	274	274	249			
3	PWG	205	-	205	912	2,56%	2,56%	10,85%	707	707	912			
	Cilem	205	-	205	912	2,56%	2,56%	10,85%	707	707	912			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.049	1.580	1.049	5.350	0,62%	0,62%	3,16%	4.301	4.301	3.770			
	CF 1	365	766	365	3.430	2,04%	2,04%	19,53%	3.064	3.064	2.664			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	365	766	365	3.430	2,16%	2,16%	20,67%	3.064	3.064	2.664			
	CF 2	684	814	684	1.920	0,45%	0,45%	1,26%	1.236	1.236	1.106			
	Mitraguna & Others	526	616	526	1.491	0,44%	0,44%	1,24%	965	965	875			
	Pensiun	158	198	158	429	0,50%	0,50%	1,37%	271	271	231			
	Total Pembiayaan	1.331	2.134	1.331	10.340	0,58%	0,58%	4,53%	9.009	9.009	8.206			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	191	151	149	0,30%	0,30%	0,29%	(2)	(2)	(42)			
	KUR	132	154	132	130	0,27%	0,27%	0,27%	(2)	(2)	(23)			
	Non KUR	18	37	18	18	0,98%	0,98%	1,01%	-	-	(19)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.364	2.029	2.364	2.364	1,39%	1,39%	1,39%	-	-	335			
	CF 1	262	113	262	262	1,47%	1,47%	1,49%	-	-	149			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	262	113	262	262	1,55%	1,55%	1,58%	-	-	149			
	CF 2	2.102	1.915	2.102	2.102	1,38%	1,38%	1,38%	-	-	186			
	Mitraguna & Others	1.915	1.915	1.915	1.915	1,58%	1,58%	1,59%	-	-	(0)			
	Pensiun	187	-	187	187	0,08%	0,08%	0,59%	-	-	187			
	Total Pembiayaan	2.515	2.219	2.515	2.513	1,10%	1,10%	1,10%	(2)	(2)	293			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	123	123	28	0	105	561,60%	105	561,60%			
2	Tabungan	72.254	72.254	69.671	68.960	2.232	(711)	(3.295)	-4,56%	(3.295)	-4,56%			
3	Deposito	14.447	14.447	13.515	13.519	(143)	4	(928)	-6,42%	(928)	-6,42%			
	Total	86.720	86.720	83.309	82.601	2.117	(707)	(4.118)	-4,75%	(4.118)	-4,75%			
	CASA	72.273	72.273	69.794	69.083	2.260	(711)	(3.190)	-4,41%	(3.190)	-4,41%			
	(%) CASA	83,34%	83,34%	83,78%	83,63%									
	FDR	106,88%	106,88%	112,65%	113,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	436	439		3	49	12,55%	49	12,55%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	390	390	436	439		3	49	12,55%	49	12,55%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)			
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	7.557	7.557	8.622	1.083	1.509	426	782	1.065	1.065	444	7.949	108,47%	673
	Cilem	7.557	7.557	8.622	1.083	1.509	426	782	1.065	1.065	444	7.949	108,47%	673
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	85.111	85.111	85.211	1.327	1.136	-191	362	99	99	1.037	86.381	98,65%	(1.170)
	CF 1	444	444	439	-	-	0	-3	-5	-5	5	510	86,06%	(71)
	Total Griya	249	249	248	-	-	0	0	-2	-2	2	263	94,18%	(15)
	• Total Non Program	249	249	248	-	-	0	-2	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	84.772	1.327	1.136	-191	365	104	104	1.032	85.871	98,72%	(1.099)
	Mitraguna & Others	38.306	38.306	38.609	735	933	198	101	303	303	630	39.108	98,72%	(500)
	Pensiun	46.362	46.362	46.163	592	203	-389	264	-199	-199	402	46.762	98,72%	(599)
	Total Pembiayaan	92.686	92.686	93.850	2.410	2.645	235	1.144	1.164	1.164	1.481			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	164	-	164	1.170	2,17%	2,17%	13,57%	1.006	1.006	1.170			
	Cilem	164	-	164	1.170	2,17%	2,17%	13,57%	1.006	1.006	1.170			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	387	338	2.581	0,40%	0,40%	3,03%	2.243	2.243	2.194			
	CF 1	-	-	-	248	0,00%	0,00%	56,41%	248	248	248			
	Total Griya	-	-	-	248	0,00%	0,00%	100,00%	248	248	248			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	338	387	338	2.333	0,40%	0,40%	2,75%	1.996	1.996	1.947			
	Mitraguna & Others	338	387	338	1.468	0,88%	0,88%	3,80%	1.131	1.131	1.082			
	Pensiun	-	-	-	865	0,00%	0,00%	1,87%	865	865	865			
	Total Pembiayaan	502	387	502	3.751	0,54%	0,54%	4,00%	3.249	3.249	3.364			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	2	0,00%	0,00%	0,03%	2	2	2			
	Cilem	-	-	-	2	0,00%	0,00%	0,03%	2	2	2			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	228	229	228	257	0,27%	0,27%	0,30%	29	29	28			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	228	229	228	257	0,27%	0,27%	0,30%	29	29	28			
	Mitraguna & Others	228	229	228	257	0,60%	0,60%	0,67%	29	29	28			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	246	247	246	277	0,27%	0,27%	0,30%	31	31	31			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	22.865	22.874	835	9	4.787	26,47%	4.787	26,47%			
2	Tabungan	126.474	126.474	111.717	109.516	6.982	(2.201)	(16.958)	-13,41%	(16.958)	-13,41%			
3	Deposito	24.696	24.696	22.220	22.220	(90)	0	(2.476)	-10,02%	(2.476)	-10,02%			
	Total	169.257	169.257	156.803	154.610	7.727	(2.192)	(14.647)	-8,65%	(14.647)	-8,65%			
	CASA	144.561	144.561	134.582	132.390	7.817	(2.193)	(12.171)	-8,42%	(12.171)	-8,42%			
	(%) CASA	85,41%	85,41%	85,83%	85,63%									
	FDR	107,46%	107,46%	115,42%	117,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.672	6.672	6.823	6.845		21	173	2,59%	173	2,59%			
2	Giro ISE	399	399	376	316		(60)	(83)	-20,89%	(83)	-20,89%			
3	Tabungan ISE	2.172	2.172	2.347	2.429		82	256	11,79%	256	11,79%			
4	Deposito ISE	4.100	4.100	4.100	4.100		0	0	0,00%	0	0,00%			
5	CIF ISE	81	81	81	81		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.366	-	-	0	-47	-45	-45	45	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.366	-	-	0	-47	-45	-45	45			
	• Local Champion	527	527	502	-	-	0	-27	-25	-25	25			
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19			
2	MBG	21.281	21.281	20.943	675	200	-475	218	-338	-338	538	21.924	95,52%	(981)
	KUR	19.291	19.291	18.996	675	200	-475	288	-295	-295	495	19.474	97,55%	(477)
	Non KUR	1.989	1.989	1.946	-	-	0	-70	-43	-43	43	2.451	79,43%	(504)
3	PWG	10.049	10.049	10.903	1.791	1.719	-72	1.470	854	854	865	11.110	98,13%	(208)
	Cilem	9.808	9.808	10.673	1.738	1.693	-45	1.442	865	865	828	10.622	100,48%	51
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01%	(259)
4	CFG	149.139	149.139	147.766	3.263	1.275	-1.988	-108	-1.373	-1.373	2.648	150.955	97,89%	(3.189)
	CF 1	5.577	5.577	5.481	246	-	-246	132	-96	-96	96	5.789	94,68%	(308)
	Total Griya	1.158	1.158	1.153	-	-	0	0	-5	-5	5	1.233	93,51%	(80)
	• Total Non Program	1.158	1.158	1.153	-	-	0	-5	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.328	246	-	-246	132	-90	-90	90	4.556	94,99%	(228)
	CF 2	143.563	143.563	142.285	3.017	1.275	-1.742	-240	-1.278	-1.278	2.553	145.166	98,02%	(2.880)
	Mitraguna & Others	99.354	99.354	98.033	1.975	500	-1.475	-605	-1.321	-1.321	1.821	100.687	97,36%	(2.655)
	Pensiun	44.209	44.209	44.253	1.042	775	-267	365	44	44	731	44.479	99,49%	(226)
	Total Pembiayaan	181.880	181.880	180.978	5.729	3.194	-2.535	1.534	-902	-902	4.096			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	47	47	47	158	3,33%	3,33%	11,56%	111	111	111			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	47	47	47	158	3,33%	3,33%	11,56%	111	111	111			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	798	0,00%	0,00%	3,81%	798	798	798			
	KUR	-	-	-	570	0,00%	0,00%	3,00%	570	570	570			
	Non KUR	-	-	-	228	0,00%	0,00%	11,71%	228	228	228			
3	PWG	225	-	225	985	2,23%	2,23%	9,04%	761	761	985			
	Cilem	225	-	225	950	2,29%	2,29%	8,90%	725	725	950			
	Gadai	-	-	-	35	0,00%	0,00%	15,28%	35	35	35			
4	CFG	1.285	1.682	1.285	3.875	0,86%	0,86%	2,62%	2.589	2.589	2.192			
	CF 1	323	334	323	992	5,78%	5,78%	18,09%	669	669	658			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	323	334	323	992	7,30%	7,30%	22,91%	669	669	658			
	CF 2	963	1.348	963	2.883	0,67%	0,67%	2,03%	1.920	1.920	1.535			
	Mitraguna & Others	963	1.348	963	2.355	0,97%	0,97%	2,40%	1.392	1.392	1.007			
	Pensiun	-	-	-	528	0,00%	0,00%	1,19%	528	528	528			
	Total Pembiayaan	1.557	1.729	1.557	5.815	0,86%	0,86%	3,21%	4.259	4.259	4.086			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	219	219	219	219	1,03%	1,03%	1,05%	-	-	(0)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	219	219	219	219	11,00%	11,00%	11,25%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	419	38	419	750	0,28%	0,28%	0,51%	332	332	713			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	419	38	419	750	0,29%	0,29%	0,53%	332	332	713			
	Mitraguna & Others	419	38	419	750	0,42%	0,42%	0,77%	332	332	713			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	638	257	638	969	0,35%	0,35%	0,54%	332	332	712			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	4.659	4.638	(2.364)	(21)	(1.910)	-29,17%	(1.910)	-29,17%			
2	Tabungan	209.698	209.698	206.481	205.105	9.087	(1.376)	(4.593)	-2,19%	(4.593)	-2,19%			
3	Deposito	52.695	52.695	52.762	52.762	1.736	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	263.901	262.504	8.459	(1.397)	(6.437)	-2,39%	(6.437)	-2,39%			
	CASA	216.246	216.246	211.139	209.742	6.723	(1.397)	(6.504)	-3,01%	(6.504)	-3,01%			
	(%) CASA	80,41%	80,41%	80,01%	79,90%									
	FDR	99,35%	99,35%	100,63%	101,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.532	5.532	6.397	6.412		15	880	15,91%	880	15,91%			
2	Giro ISE	1.958	1.958	2.866	2.922		56	964	49,22%	964	49,22%			
3	Tabungan ISE	3.574	3.574	3.531	3.490		(41)	(84)	-2,34%	(84)	-2,34%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	160	160	160	160		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.285	-	-	0	-68	-65	-65	65	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	• Local Champion	2.350	2.350	2.285	-	-	0	-68	-65	-65	65			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	96.023	4.785	680	-4.105	1.621	-2.275	-2.275	2.955	97.897	98,09%	(1.874)
	KUR	92.529	92.529	90.488	4.785	680	-4.105	1.772	-2.041	-2.041	2.721	92.684	97,63%	(2.196)
	Non KUR	5.768	5.768	5.535	-	-	0	-151	-233	-233	233	5.213	106,17%	
3	PWG	24.887	24.887	26.067	3.108	5.306	2.198	2.706	1.179	1.179	4.126	26.042	100,09%	24
	Cilem	15.605	15.605	17.363	1.612	2.660	1.048	1.924	1.758	1.758	902	16.402	105,86%	961
	Gadai	9.282	9.282	8.703	1.496	2.645	1.149	782	-579	-579	3.224	9.640	90,28%	(937)
4	CFG	141.653	141.653	141.195	4.098	3.257	-841	1.067	-459	-459	3.716	143.051	98,70%	(1.857)
	CF 1	24.615	24.615	24.212	-	-	0	-258	-403	-403	403	24.816	97,56%	(604)
	Total Griya	16.262	16.262	16.055	-	-	0	0	-207	-207	207	16.344	98,23%	(289)
	• Total Non Program	4.835	4.835	4.793	-	-	0	-63	-43	-43	43			
	• Program	11.427	11.427	11.262	-	-	0	-127	-165	-165	165			
	Oto	8.353	8.353	8.157	-	-	0	-258	-196	-196	196	8.473	96,28%	(316)
	CF 2	117.038	117.038	116.983	4.098	3.257	-841	1.325	-56	-56	3.313	118.235	98,94%	(1.252)
	Mitraguna & Others	75.173	75.173	74.749	3.358	2.267	-1.091	695	-424	-424	2.691	76.086	98,24%	(1.337)
	Pensiun	41.865	41.865	42.234	740	990	250	629	368	368	622	42.150	100,20%	84
	Total Pembiayaan	267.188	267.188	265.569	11.991	9.243	-2.748	5.325	-1.619	-1.619	10.862			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	678	0,00%	0,00%	29,67%	678	678	678			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	678	0,00%	0,00%	29,67%	678	678	678			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	468	780	468	10.295	0,48%	0,48%	10,72%	9.827	9.827	9.515			
	KUR	375	683	375	9.698	0,41%	0,41%	10,72%	9.323	9.323	9.015			
	Non KUR	93	97	93	597	1,62%	1,62%	10,79%	504	504	500			
3	PWG	7	-	7	2.996	0,03%	0,03%	11,49%	2.989	2.989	2.996			
	Cilem	1	-	1	2.478	0,01%	0,01%	14,27%	2.477	2.477	2.478			
	Gadai	6	-	6	518	0,06%	0,06%	5,95%	512	512	518			
4	CFG	819	1.430	819	8.230	0,58%	0,58%	5,83%	7.411	7.411	6.800			
	CF 1	819	983	819	4.924	3,33%	3,33%	20,34%	4.105	4.105	3.940			
	Total Griya	655	757	655	3.037	4,03%	4,03%	18,91%	2.382	2.382	2.280			
	Oto	164	226	164	1.887	1,96%	1,96%	23,13%	1.723	1.723	1.661			
	CF 2	-	446	-	3.306	0,00%	0,00%	2,83%	3.306	3.306	2.860			
	Mitraguna & Others	-	446	-	2.867	0,00%	0,00%	3,84%	2.867	2.867	2.421			
	Pensiun	-	-	-	439	0,00%	0,00%	1,04%	439	439	439			
	Total Pembiayaan	1.294	2.209	1.294	22.199	0,48%	0,48%	8,36%	20.904	20.904	19.989			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	922	836	922	1.026	0,94%	0,94%	1,07%	104	104	190			
	KUR	636	547	636	648	0,69%	0,69%	0,72%	11	11	101			
	Non KUR	286	290	286	379	4,96%	4,96%	6,84%	92	92	89			
3	PWG	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.299	1.861	2.299	2.437	1,62%	1,62%	1,73%	138	138	576			
	CF 1	680	687	680	823	2,76%	2,76%	3,40%	143	143	136			
	Total Griya	550	557	550	693	3,38%	3,38%	4,32%	143	143	136			
	Oto	130	130	130	130	1,56%	1,56%	1,59%	-	-	-			
	CF 2	1.618	1.175	1.618	1.614	1,38%	1,38%	1,38%	(4)	(4)	440			
	Mitraguna & Others	1.618	1.175	1.618	1.614	2,15%	2,15%	2,16%	(4)	(4)	440			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.221	2.704	3.221	3.463	1,21%	1,21%	1,30%	242	242	759			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	2.074	2.075	(678)	0	412	24,75%	412	24,75%			
2	Tabungan	147.572	147.572	148.419	148.118	(2.479)	(302)	546	0,37%	546	0,37%			
3	Deposito	33.613	33.613	36.249	36.249	268	0	2.636	7,84%	2.636	7,84%			
	Total	182.848	182.848	186.743	186.441	(2.889)	(301)	3.593	1,97%	3.593	1,97%			
	CASA	149.235	149.235	150.494	150.192	(3.157)	(301)	957	0,64%	957	0,64%			
	(%) CASA	81,62%	81,62%	80,59%	80,56%									
	FDR	70,25%	70,25%	68,73%	68,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.266	2.437		170	110	4,71%	110	4,71%			
2	Giro ISE	230	230	133	136		3	(95)	-41,15%	(95)	-41,15%			
3	Tabungan ISE	1.597	1.597	1.633	1.801		168	204	12,80%	204	12,80%			
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%			
5	CIF ISE	228	228	228	228		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	18.471	18.471	18.379	845	600	-245	-97	-91	-91	691	18.978	96,85%	(599)
	KUR	17.274	17.274	17.127	645	500	-145	-250	-146	-146	646	17.510	97,81%	(383)
	Non KUR	1.197	1.197	1.252	200	100	-100	153	55	55	45	1.468	85,30%	(216)
3	PWG	8.322	8.322	9.300	1.246	1.668	422	915	978	978	691	9.260	100,43%	40
	Cilem	8.322	8.322	9.300	1.246	1.668	422	915	978	978	691	9.012	103,19%	288
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	100.663	1.315	390	-925	-603	-1.000	-1.000	1.390	103.564	97,20%	(2.901)
	CF 1	2.949	2.949	2.900	-	-	0	160	-49	-49	49	3.123	92,87%	(223)
	Total Griya	869	869	863	-	-	0	0	-6	-6	6	925	93,29%	(62)
	• Total Non Program	869	869	863	-	-	0	-6	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.037	-	-	0	160	-43	-43	43	2.198	92,70%	(161)
	CF 2	98.714	98.714	97.763	1.315	390	-925	-763	-951	-951	1.341	100.441	97,33%	(2.679)
	Mitraguna & Others	41.068	41.068	40.593	1.285	300	-985	-350	-476	-476	776	42.577	95,34%	(1.984)
	Pensiun	57.645	57.645	57.170	30	90	60	-413	-476	-476	566	57.864	98,80%	(695)
	Total Pembiayaan	128.456	128.456	128.342	3.406	2.658	-748	215	-114	-114	2.772			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	94	76	2.302	0,41%	0,41%	12,52%	2.225	2.225	2.208			
	KUR	76	94	76	2.042	0,44%	0,44%	11,92%	1.966	1.966	1.948			
	Non KUR	-	-	-	260	0,00%	0,00%	20,75%	260	260	260			
3	PWG	-	-	-	1.034	0,00%	0,00%	11,12%	1.034	1.034	1.034			
	Cilem	-	-	-	1.034	0,00%	0,00%	11,12%	1.034	1.034	1.034			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.147	1.234	1.147	3.732	1,13%	1,13%	3,71%	2.585	2.585	2.498			
	CF 1	23	28	23	306	0,76%	0,76%	10,53%	283	283	277			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	23	28	23	306	1,08%	1,08%	15,00%	283	283	277			
	CF 2	1.124	1.206	1.124	3.426	1,14%	1,14%	3,50%	2.302	2.302	2.220			
	Mitraguna & Others	1.124	1.125	1.124	2.394	2,74%	2,74%	5,90%	1.270	1.270	1.269			
	Pensiun	-	81	-	1.032	0,00%	0,00%	1,81%	1.032	1.032	952			
	Total Pembiayaan	1.223	1.328	1.223	7.068	0,95%	0,95%	5,51%	5.844	5.844	5.739			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	250	366	250	277	1,36%	1,36%	1,51%	27	27	(89)			
	KUR	250	366	250	277	1,45%	1,45%	1,62%	27	27	(89)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	709	632	709	751	0,70%	0,70%	0,75%	41	41	118			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	709	632	709	751	0,72%	0,72%	0,77%	41	41	118			
	Mitraguna & Others	322	322	322	364	0,79%	0,79%	0,90%	42	42	42			
	Pensiun	387	310	387	386	0,30%	0,30%	0,68%	(1)	(1)	76			
	Total Pembiayaan	960	999	960	1.028	0,75%	0,75%	0,80%	68	68	29			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.681	1.772	(363)	91	(920)	-34,17%	(920)	-34,17%			
2	Tabungan	137.470	137.470	132.796	131.037	3.282	(1.759)	(6.433)	-4,68%	(6.433)	-4,68%			
3	Deposito	15.413	15.413	15.587	15.587	(134)	0	174	1,13%	174	1,13%			
	Total	155.576	155.576	150.064	148.397	2.786	(1.668)	(7.179)	-4,61%	(7.179)	-4,61%			
	CASA	140.163	140.163	134.477	132.809	2.919	(1.668)	(7.353)	-5,25%	(7.353)	-5,25%			
	(%) CASA	90,09%	90,09%	89,61%	89,50%									
	FDR	181,44%	181,44%	187,24%	189,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.306	3.516		209	(586)	-14,29%	(586)	-14,29%			
2	Giro ISE	1.309	1.309	1.007	1.031		24	(278)	-21,23%	(278)	-21,23%			
3	Tabungan ISE	2.793	2.793	2.299	2.484		185	(308)	-11,04%	(308)	-11,04%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	146	146	146	146		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9			
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.092	73.092	71.306	3.825	611	-3.214	1.587	-1.786	-1.786	2.397	74.387	95,86%	(3.081)
	KUR	67.461	67.461	65.802	3.625	611	-3.014	1.445	-1.658	-1.658	2.269	67.722	97,16%	(1.920)
	Non KUR	5.631	5.631	5.504	200	-	-200	143	-127	-127	127	6.664	82,58%	(1.161)
3	PWG	10.064	10.064	10.639	1.234	945	-290	1.323	575	575	370	10.767	98,81%	(128)
	Cilem	10.064	10.064	10.639	1.234	945	-290	1.323	575	575	370	10.767	98,81%	(128)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	199.072	199.072	198.997	5.333	2.582	-2.751	4.639	-75	-75	2.657	200.404	99,30%	(1.406)
	CF 1	33.913	33.913	33.469	1.963	235	-1.728	1.962	-444	-444	678	34.224	97,79%	(755)
	Total Griya	5.462	5.462	5.420	-	-	0	0	-42	-42	42	5.505	98,47%	(84)
	• Total Non Program	5.173	5.173	5.132	-	-	0	160	-41	-41	41			
	• Program	290	290	289	-	-	0	-2	-1	-1	1			
	Oto	28.450	28.450	28.049	1.963	235	-1.728	1.962	-402	-402	636	28.719	97,66%	(671)
	CF 2	165.160	165.160	165.528	3.370	2.347	-1.023	2.677	369	369	1.978	166.179	99,61%	(651)
	Mitraguna & Others	151.510	151.510	152.211	3.370	2.347	-1.023	2.913	702	702	1.645	152.405	99,87%	(193)
	Pensiun	13.650	13.650	13.317	-	-	0	-236	-333	-333	333	13.774	96,68%	(458)
	Total Pembiayaan	282.281	282.281	280.986	10.392	4.137	-6.255	7.541	-1.295	-1.295	5.432			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	273	551	273	3.683	0,37%	0,37%	5,17%	3.410	3.410	3.133			
	KUR	231	511	231	3.290	0,34%	0,34%	5,00%	3.059	3.059	2.779			
	Non KUR	41	40	41	393	0,73%	0,73%	7,14%	352	352	353			
3	PWG	90	-	90	959	0,90%	0,90%	9,02%	869	869	959			
	Cilem	90	-	90	959	0,90%	0,90%	9,02%	869	869	959			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.042	2.643	2.042	6.230	1,03%	1,03%	3,13%	4.189	4.189	3.587			
	CF 1	1.503	1.509	1.503	4.698	4,43%	4,43%	14,04%	3.195	3.195	3.189			
	Total Griya	377	379	377	563	6,89%	6,89%	10,38%	186	186	183			
	Oto	1.126	1.130	1.126	4.135	3,96%	3,96%	14,74%	3.009	3.009	3.005			
	CF 2	539	1.134	539	1.533	0,33%	0,33%	0,93%	994	994	398			
	Mitraguna & Others	539	1.134	539	1.341	0,36%	0,36%	0,88%	802	802	207			
	Pensiun	-	-	-	192	0,00%	0,00%	1,44%	192	192	192			
	Total Pembiayaan	2.404	3.194	2.404	10.873	0,85%	0,85%	3,87%	8.469	8.469	7.679			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	518	518	518	518	0,71%	0,71%	0,73%	-	-	(1)			
	KUR	518	518	518	518	0,77%	0,77%	0,79%	-	-	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.771	2.527	2.771	3.368	1,39%	1,39%	1,69%	597	597	841			
	CF 1	827	781	827	944	2,44%	2,44%	2,82%	117	117	163			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	827	781	827	944	2,91%	2,91%	3,37%	117	117	163			
	CF 2	1.944	1.746	1.944	2.424	1,18%	1,18%	1,46%	480	480	678			
	Mitraguna & Others	1.944	1.746	1.944	2.424	1,28%	1,28%	1,59%	480	480	678			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.289	3.045	3.289	3.886	1,17%	1,17%	1,38%	597	597	840			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	64	64	80	83	147	3	20	30,62%	20	30,62%			
3	Deposito	415	415	415	415	415	0	0	0,05%	0	0,05%			
	Total	479	479	495	498	562	3	20	4,12%	20	4,12%			
	CASA	64	64	80	83	147	3	20	30,62%	20	30,62%			
	(%) CASA	13,32%	13,32%	16,12%	16,71%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	35	35	479	444	
2	Contribution Margin	(277)	(277)	(189)	88	31,8%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	583	599	611	16	(1.056)	-63,79%	(1.056)	-63,79%			
2	Tabungan	98.298	98.298	95.922	94.904	584	(1.018)	(3.393)	-3,45%	(3.393)	-3,45%			
3	Deposito	13.600	13.600	13.321	13.321	133	0	(279)	-2,05%	(279)	-2,05%			
	Total	113.553	113.553	109.826	108.825	1.327	(1.002)	(4.728)	-4,16%	(4.728)	-4,16%			
	CASA	99.953	99.953	96.505	95.504	1.194	(1.002)	(4.449)	-4,45%	(4.449)	-4,45%			
	(%) CASA	88,02%	88,02%	87,87%	87,76%									
	FDR	47,00%	47,00%	48,65%	49,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.705	27.529		(176)	159	0,58%	159	0,58%			
2	Giro ISE	1.652	1.652	989	580		(409)	(1.072)	-64,88%	(1.072)	-64,88%			
3	Tabungan ISE	21.917	21.917	22.915	23.148		233	1.231	5,62%	1.231	5,62%			
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%			
5	CIF ISE	116	116	116	116		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	18.862	18.862	18.794	1.170	350	-820	738	-67	-67	417	17.572	106,96%	1.222
	KUR	17.110	17.110	16.964	610	250	-360	182	-147	-147	397	17.347	97,79%	(383)
	Non KUR	1.751	1.751	1.830	560	100	-460	556	79	79	21	225	814,26%	
3	PWG	7.785	7.785	7.899	824	382	-442	660	114	114	268	8.639	91,44%	(740)
	Cilem	7.785	7.785	7.899	824	382	-442	660	114	114	268	8.639	91,44%	(740)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	26.727	26.727	26.734	348	516	168	308	7	7	509	28.510	93,77%	(1.777)
	CF 1	8.971	8.971	8.812	198	31	-167	116	-159	-159	190	9.271	95,05%	(459)
	Total Griya	73	73	70	-	-	0	0	-3	-3	3	117	59,58%	(47)
	• Total Non Program	73	73	70	-	-	0	-3	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.743	198	31	-167	116	-156	-156	187	9.154	95,50%	(412)
	CF 2	17.756	17.756	17.921	150	485	335	192	166	166	319	19.239	93,15%	(1.318)
	Mitraguna & Others	15.505	15.505	15.598	100	405	305	-70	93	93	312	16.683	93,50%	(1.085)
	Pensiun	2.251	2.251	2.323	50	80	30	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	53.427	2.342	1.248	-1.094	1.706	53	53	1.195			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.909	0,00%	0,00%	10,16%	1.909	1.909	1.909			
	KUR	-	-	-	1.635	0,00%	0,00%	9,64%	1.635	1.635	1.635			
	Non KUR	-	-	-	274	0,00%	0,00%	14,97%	274	274	274			
3	PWG	-	-	-	1.050	0,00%	0,00%	13,29%	1.050	1.050	1.050			
	Cilem	-	-	-	1.050	0,00%	0,00%	13,29%	1.050	1.050	1.050			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	87	90	87	1.469	0,32%	0,32%	5,50%	1.383	1.383	1.379			
	CF 1	87	90	87	1.217	0,97%	0,97%	13,81%	1.131	1.131	1.127			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	87	90	87	1.217	0,97%	0,97%	13,92%	1.131	1.131	1.127			
	CF 2	-	-	-	252	0,00%	0,00%	1,41%	252	252	252			
	Mitraguna & Others	-	-	-	252	0,00%	0,00%	1,62%	252	252	252			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	87	90	87	4.428	0,16%	0,16%	8,29%	4.341	4.341	4.338			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	86.938	86.938	114.059	27.121	
2	Contribution Margin	842	842	2.138	1.296	-153,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	14.761	14.761	3.638	0	9.528	182,09%	9.528	182,09%			
2	Tabungan	46.758	46.758	43.547	42.988	3.689	(559)	(3.770)	-8,06%	(3.770)	-8,06%			
3	Deposito	63.174	63.174	63.027	63.027	(15.183)	0	(147)	-0,23%	(147)	-0,23%			
	Total	115.164	115.164	121.335	120.776	(7.856)	(559)	5.612	4,87%	5.612	4,87%			
	CASA	51.991	51.991	58.308	57.749	7.328	(559)	5.758	11,08%	5.758	11,08%			
	(%) CASA	45,14%	45,14%	48,06%	47,82%									
	FDR	29,13%	29,13%	28,49%	28,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	842	848		5	(22)	-2,51%	(22)	-2,51%			
2	Giro ISE	49	49	38	38		0	(11)	-21,54%	(11)	-21,54%			
3	Tabungan ISE	821	821	804	809		5	(11)	-1,38%	(11)	-1,38%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	37	37	37	37		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	4.047	4.047	5.033	855	1.182	327	934	987	987	196	4.663	107,95%	371
	Cilem	4.047	4.047	5.033	855	1.182	327	934	987	987	196	4.663	107,95%	371
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	29.498	29.498	29.533	1.130	330	-800	1.054	35	35	295	32.626	90,52%	(3.092)
	CF 1	8.949	8.949	9.063	-	200	200	-66	114	114	86	9.269	97,78%	(205)
	Total Griya	7.250	7.250	7.412	-	200	200	0	162	162	38	7.394	100,24%	18
	• Total Non Program	6.079	6.079	6.244	-	200	200	-35	164	164	36			
	• Program	1.170	1.170	1.168	-	-	0	-5	-2	-2	2			
	Oto	1.699	1.699	1.651	-	-	0	-66	-48	-48	48	1.875	88,09%	(223)
	CF 2	20.549	20.549	20.470	1.130	130	-1.000	1.120	-79	-79	209	23.357	87,64%	(2.887)
	Mitraguna & Others	19.642	19.642	19.569	1.130	130	-1.000	1.125	-74	-74	204	22.355	87,54%	(2.786)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	34.567	1.985	1.512	-473	1.988	1.022	1.022	490			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	205	0,00%	0,00%	4,07%	205	205	205			
	Cilem	-	-	-	205	0,00%	0,00%	4,07%	205	205	205			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	257	-	166	0,00%	0,00%	0,56%	166	166	(90)			
	CF 1	-	-	-	26	0,00%	0,00%	0,29%	26	26	26			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	26	0,00%	0,00%	1,59%	26	26	26			
	CF 2	-	257	-	140	0,00%	0,00%	0,68%	140	140	(117)			
	Mitraguna & Others	-	257	-	140	0,00%	0,00%	0,71%	140	140	(117)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	257	-	371	0,00%	0,00%	1,07%	371	371	114			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	132.186	132.186	115.164	(17.022)	
2	Contribution Margin	3.601	3.601	2.115	(1.486)	41,3%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	2.800	2.803	337	3	2.032	263,35%	2.032	263,35%			
2	Tabungan	69.784	69.784	59.327	58.869	(234)	(458)	(10.915)	-15,64%	(10.915)	-15,64%			
3	Deposito	33.190	33.190	33.330	33.330	(195)	0	140	0,42%	140	0,42%			
	Total	103.746	103.746	95.458	95.003	(91)	(455)	(8.743)	-8,43%	(8.743)	-8,43%			
	CASA	70.555	70.555	62.128	61.672	103	(455)	(8.883)	-12,59%	(8.883)	-12,59%			
	(%) CASA	68,01%	68,01%	65,08%	64,92%									
	FDR	29,61%	29,61%	33,17%	33,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	1.758	3.778		2.020	2.166	134,39%	2.166	134,39%			
2	Giro ISE	636	636	519	2.448		1.929	1.812	284,65%	1.812	284,65%			
3	Tabungan ISE	976	976	1.239	1.330		91	355	36,36%	355	36,36%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	47	47	47	47		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	8.032	8.032	8.853	812	1.315	503	416	821	821	495	8.542	103,64%	311
	Cilem	8.032	8.032	8.853	812	1.315	503	416	821	821	495	8.542	103,64%	311
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	22.682	22.682	22.808	1.122	400	-722	1.161	126	126	274	24.332	93,73%	(1.524)
	CF 1	6.662	6.662	6.867	-	300	300	120	205	205	95	6.907	99,41%	(41)
	Total Griya	1.470	1.470	1.765	-	300	300	0	295	295	5	1.553	113,66%	212
	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	295	295	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.102	-	-	0	120	-90	-90	90	5.354	95,28%	(253)
	CF 2	16.020	16.020	15.942	1.122	100	-1.022	1.041	-79	-79	179	17.425	91,48%	(1.484)
	Mitraguna & Others	14.468	14.468	14.352	1.102	50	-1.052	1.032	-116	-116	166	15.666	91,61%	(1.314)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	31.661	1.934	1.715	-219	1.577	947	947	769			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	553	0,00%	0,00%	6,25%	553	553	553			
	Cilem	-	-	-	553	0,00%	0,00%	6,25%	553	553	553			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	79	-	1.467	0,00%	0,00%	6,43%	1.467	1.467	1.388			
	CF 1	-	79	-	1.032	0,00%	0,00%	15,03%	1.032	1.032	953			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	79	-	1.032	0,00%	0,00%	20,23%	1.032	1.032	953			
	CF 2	-	-	-	436	0,00%	0,00%	2,73%	436	436	436			
	Mitraguna & Others	-	-	-	436	0,00%	0,00%	3,03%	436	436	436			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	79	-	2.021	0,00%	0,00%	6,38%	2.021	2.021	1.942			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	45	45	45	45	0,20%	0,20%	0,20%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	45	45	45	45	0,28%	0,28%	0,28%	-	-	-			
	Mitraguna & Others	45	45	45	45	0,31%	0,31%	0,32%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-			

Asset & Contribution Margin

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

PHR & Payroll

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