

AREA PEKANBARU

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.255.343	1.385.260	(119.814)	129.918	78.989	6,05%	78.989	6,05%	1.328.008	104,31%	57.252
2	Tabungan	5.489.217	5.489.217	5.253.901	5.248.561	(75.454)	(5.339)	(240.656)	-4,38%	(240.656)	-4,38%	5.489.217	95,62%	(240.656)
3	Deposito	1.616.443	1.616.443	1.655.262	1.655.470	(31.634)	208	39.027	2,41%	39.027	2,41%	1.624.927	101,88%	30.542
Total		8.411.932	8.411.932	8.164.505	8.289.292	(226.902)	124.787	(122.640)	-1,46%	(122.640)	-1,46%	8.442.153	98,19%	(152.861)
CASA		6.795.488	6.795.488	6.509.243	6.633.822	(195.268)	124.579	(161.667)	-2,38%	(161.667)	-2,38%	6.817.225	97,31%	(183.404)
(% CASA		80,78%	80,78%	79,73%	80,03%									
FDR		81,75%	81,75%	84,86%	83,58%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	935.545	1.400	1.905	505	-14.059	-19.684	-19.684	21.589	957.716	97,68%	(22.172)
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159	716.647	99,09%	(6.494)
	Non-Linkage	239.917	239.917	225.392	1.400	1.905	505	-9.007	-14.525	-14.525	16.430	241.069	93,50%	(15.677)
	• Local Champion	175.414	175.414	164.282	-	780	780	-6.818	-11.132	-11.132	11.912	176.520	93,07%	(12.238)
	• Value Chain	64.503	64.503	61.110	1.400	1.125	(275)	-2.189	-3.393	-3.393	4.518	64.550	94,67%	(3.439)
2	MBG	1.065.809	1.065.809	1.057.690	46.556	29.193	-17.363	13.909	-8.119	-8.119	37.312	1.074.791	98,41%	(17.101)
	KUR	1.007.447	1.007.447	1.000.162	44.915	28.092	-16.823	13.938	-7.285	-7.285	35.377	1.013.359	98,70%	(13.198)
	Non KUR	58.362	58.362	57.528	1.641	1.101	-540	-29	-834	-834	1.935	61.431	93,65%	(3.903)
3	PWG	580.990	580.990	655.104	99.330	177.571	78.241	42.409	74.114	74.114	103.457	610.368	107,33%	44.736
	Cilem	401.351	401.351	454.943	50.263	79.061	28.798	35.178	53.593	53.593	25.469	422.492	107,68%	32.452
	Gadai	179.639	179.639	200.161	49.067	98.510	49.443	7.231	20.521	20.521	77.988	187.876	106,54%	12.285
4	CFG	4.274.955	4.274.955	4.280.236	129.522	91.462	-38.060	58.138	5.280	5.280	86.181	4.330.044	98,85%	(49.808)
	CF 1	914.408	914.408	908.619	26.913	10.966	-15.947	8.567	-5.789	-5.789	16.755	923.115	98,43%	(14.496)
	Total Griya	605.660	605.660	602.989	11.791	4.732	-7.059	0	-2.671	-2.671	7.403	609.020	99,01%	(6.031)
	• Total Non Program	457.747	457.747	456.382	11.152	4.732	-6.420	5.519	-1.365	-1.365	6.097			
	• Program	147.912	147.912	146.606	639	-	-639	-570	-1.306	-1.306	1.306			
	Oto	308.748	308.748	305.630	15.122	6.234	-8.888	8.567	-3.118	-3.118	9.352	314.095	97,30%	(8.465)
	CF 2	3.360.547	3.360.547	3.371.617	102.609	80.496	-22.113	49.571	11.069	11.069	69.426	3.406.927	98,96%	(35.312)
	Mitraguna & Others	2.797.690	2.797.690	2.807.790	94.594	72.591	-22.003	47.189	10.100	10.100	62.491	2.837.524	98,95%	(29.794)
	Pensiun	562.857	562.857	563.827	8.015	7.905	-110	2.382	970	970	6.935	569.345	99,03%	(5.518)
Total Pembiayaan		6.876.983	6.876.983	6.928.574	276.808	300.130	23.322	100.397	51.591	51.591	248.540	6.972.918		(44.344)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	7.252	0,02%	0,02%	0,78%	7.107	7.107	7.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	7.252	0,06%	0,06%	3,22%	7.107	7.107	7.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	45.572	1,07%	1,07%	4,31%	34.171	34.171	34.171			
	KUR	8.946	8.946	8.946	39.566	0,89%	0,89%	3,96%	30.620	30.620	30.620			
	Non KUR	2.456	2.456	2.456	6.007	4,21%	4,21%	10,44%	3.551	3.551	3.551			
3	PWG	2.316	2.316	2.316	14.607	0,40%	0,40%	2,23%	12.291	12.291	12.291			
	Cilem	2.310	2.310	2.310	13.144	0,58%	0,58%	2,89%	10.834	10.834	10.834			
	Gadai	6	6	6	1.463	0,00%	0,00%	0,73%	1.457	1.457	1.457			
4	CFG	53.253	65.976	53.253	112.066	1,25%	1,25%	2,62%	58.813	58.813	46.090			
	CF 1	31.353	37.416	31.353	60.402	3,43%	3,43%	6,65%	29.049	29.049	22.986			
	Total Griya	22.990	28.365	22.990	43.856	3,80%	3,80%	7,27%	20.865	20.865	15.491			
	Oto	8.363	9.051	8.363	16.546	2,71%	2,71%	5,41%	8.183	8.183	7.495			
	CF 2	21.900	28.560	21.900	51.664	0,65%	0,65%	1,53%	29.764	29.764	23.105			
	Mitraguna & Others	20.262	26.523	20.262	46.930	0,72%	0,72%	1,67%	26.668	26.668	20.407			
	Pensiun	1.638	2.037	1.638	4.734	0,29%	0,29%	0,84%	3.096	3.096	2.698			
Total Pembiayaan		67.115	79.841	67.115	179.497	0,98%	0,98%	2,59%	112.382	112.382	99.655			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	25.278	2,20%	2,20%	2,39%	1.829	1.829	1.289			
	KUR	18.480	19.071	18.480	19.946	1,83%	1,83%	1,99%	1.466	1.466	875			
	Non KUR	4.969	4.918	4.969	5.332	8,51%	8,51%	9,27%	363	363	414			
3	PWG	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
4	CFG	63.759	64.848	63.759	61.056	1,49%	1,49%	1,43%	(2.702)	(2.702)	(3.791)			
	CF 1	20.859	23.133	20.859	22.117	2,28%	2,28%	2,43%	1.259	1.259	(1.016)			
	Total Griya	16.535	19.164	16.535	18.175	2,73%	2,73%	3,01%	1.641	1.641	(988)			
	Oto	4.324	3.970	4.324	3.942	1,40%	1,40%	1,29%	(382)	(382)	(28)			
	CF 2	42.900	41.714	42.900	38.939	1,28%	1,28%	1,15%	(3.961)	(3.961)	(2.775)			
	Mitraguna & Others	41.050	40.668	41.050	37.451	1,47%	1,47%	1,33%	(3.599)	(3.599)	(3.216)			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,26%	(363)	(363)	441			
Total Pembiayaan		88.360	89.996	88.360	87.510	1,28%	1,28%	1,26%	(849)	(849)	(2.485)			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	14.007	13.885	1.032	(122)	(85)	-0,61%	(85)	-0,61%	14.963	92,80%	(1.078)
2	Tabungan	365.569	365.569	324.303	324.622	18.377	319	(40.947)	-11,20%	(40.947)	-11,20%	365.569	88,80%	(40.947)
3	Deposito	105.958	105.958	108.559	108.258	(322)	(301)	2.300	2,17%	2.300	2,17%	106.313	101,83%	1.945
	Total	485.497	485.497	446.869	446.765	19.087	(104)	(38.732)	-7,98%	(38.732)	-7,98%	486.845	91,77%	(40.080)
	CASA	379.539	379.539	338.311	338.507	19.409	197	(41.032)	-10,81%	(41.032)	-10,81%	380.532	88,96%	(42.024)
	(%) CASA	78,18%	78,18%	75,71%	75,77%									
	FDR	77,76%	77,76%	85,18%	85,20%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.492	-	-	0	-1.137	-165	-165	165	18.838	98,16%	(346)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	18.657	18.657	18.492	-	-	0	-1.137	-165	-165	165	18.838	98,16%	(346)
	• Local Champion	11.632	11.632	11.485	-	-	0	-119	-147	-147	147	11.807	97,27%	(322)
	• Value Chain	7.025	7.025	7.007	-	-	-	-1.018	-18	-18	18	7.031	99,65%	(24)
2	MBG	33.721	33.721	33.252	1.500	600	-900	442	-469	-469	1.069	34.487	96,42%	(1.236)
	KUR	31.276	31.276	30.709	1.300	400	-900	326	-566	-566	966	31.487	97,53%	(778)
	Non KUR	2.445	2.445	2.542	200	200	0	116	97	97	103	3.000	84,74%	(458)
3	PWG	50.836	50.836	57.018	7.409	16.239	8.830	2.179	6.182	6.182	10.057	51.977	109,70%	5.041
	Cilem	29.576	29.576	32.203	2.198	4.917	2.720	395	2.627	2.627	2.291	29.980	107,41%	2.223
	Gadai	21.260	21.260	24.815	5.211	11.322	6.110	1.784	3.555	3.555	7.766	21.997	112,81%	2.818
4	CFG	274.329	274.329	271.886	5.898	4.822	-1.076	-434	-2.443	-2.443	7.266	275.472	98,70%	(3.587)
	CF 1	15.567	15.567	15.144	565	120	-445	42	-423	-423	543	15.863	95,47%	(719)
	Total Griya	4.373	4.373	4.342	158	-	-158	0	-31	-31	31	4.476	97,01%	(134)
1	• Total Non Program	4.207	4.207	4.176	158	-	-158	127	-31	-31	31			
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	10.802	408	120	-287	42	-391	-391	512	11.387	94,86%	(585)
	CF 2	258.763	258.763	256.742	5.333	4.702	-631	-477	-2.021	-2.021	6.723	259.610	98,90%	(2.868)
	Mitraguna & Others	235.439	235.439	233.262	5.333	4.348	-985	-497	-2.177	-2.177	6.525	236.185	98,76%	(2.923)
	Pensiun	23.323	23.323	23.480	-	354	354	20	156	156	198	23.425	100,23%	55
	Total Pembiayaan	377.543	377.543	380.648	14.807	21.662	6.854	1.050	3.105	3.105	18.557			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	1.393	0,10%	0,10%	7,54%	1.375	1.375	1.376			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	18	18	18	1.393	0,10%	0,10%	7,54%	1.375	1.375	1.376			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	430	1.638	430	2.264	1,28%	1,28%	6,81%	1.834	1.834	627			
	KUR	354	1.439	354	1.939	1,13%	1,13%	6,32%	1.585	1.585	500			
	Non KUR	76	199	76	325	3,12%	3,12%	12,78%	249	249	126			
3	PWG	-	4	-	1.008	0,00%	0,00%	1,77%	1.008	1.008	1.004			
	Cilem	-	-	-	565	0,00%	0,00%	1,76%	565	565	565			
	Gadai	-	4	-	443	0,00%	0,00%	1,78%	443	443	439			
4	CFG	1.111	1.012	1.111	2.606	0,40%	0,40%	0,96%	1.495	1.495	1.594			
	CF 1	420	59	420	621	2,70%	2,70%	4,10%	200	200	562			
	Total Griya	-	-	-	13	0,00%	0,00%	0,29%	13	13	13			
	Oto	420	59	420	608	3,76%	3,76%	5,63%	188	188	549			
	CF 2	690	953	690	1.985	0,27%	0,27%	0,77%	1.295	1.295	1.032			
	Mitraguna & Others	690	953	690	1.985	0,29%	0,29%	0,85%	1.295	1.295	1.032			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.559	2.671	1.559	7.272	0,41%	0,41%	1,91%	5.713	5.713	4.600			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	367	0,91%	0,91%	1,10%	59	59	123			
	KUR	308	244	308	367	0,98%	0,98%	1,20%	59	59	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.395	3.659	3.395	2.861	1,24%	1,24%	1,05%	(533)	(533)	(798)			
	CF 1	280	280	280	280	1,80%	1,80%	1,85%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	280	280	280	280	2,50%	2,50%	2,59%	-	-	-			
	CF 2	3.115	3.380	3.115	2.582	1,20%	1,20%	1,01%	(533)	(533)	(798)			
	Mitraguna & Others	3.115	3.380	3.115	2.582	1,32%	1,32%	1,11%	(533)	(533)	(798)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.702	3.903	3.702	3.246	0,98%	0,98%	0,85%	(456)	(456)	(657)			

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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	3.406	3.544	(1.210)	138	1.024	40,61%	1.024	40,61%	3.405	104,08%	139
2	Tabungan	250.285	250.285	242.163	242.253	(3.006)	91	(8.031)	-3,21%	(8.031)	-3,21%	250.285	96,79%	(8.031)
3	Deposito	77.102	77.102	77.815	77.868	(562)	53	766	0,99%	766	0,99%	77.462	100,52%	407
	Total	329.907	329.907	323.383	323.665	(4.778)	282	(6.242)	-1,89%	(6.242)	-1,89%	331.151	97,74%	(7.486)
	CASA	252.805	252.805	245.568	245.797	(4.216)	229	(7.008)	-2,77%	(7.008)	-2,77%	253.689	96,89%	(7.892)
	(%) CASA	76,63%	76,63%	75,94%	75,94%									
	FDR	42,37%	42,37%	43,60%	43,56%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	29.566	29.566	28.941	1.100	550	-550	-143	-625	-625	1.175	29.173	99,20%	(232)
	KUR	26.529	26.529	25.984	950	550	-400	-203	-545	-545	1.095	26.722	97,24%	(738)
	Non KUR	3.037	3.037	2.956	150	-	-150	60	-81	-81	81	2.451	120,61%	
3	PWG	24.297	24.297	25.692	4.672	5.098	426	3.050	1.395	1.395	3.703	25.281	101,63%	412
	Cilem	15.956	15.956	17.148	2.390	1.983	-407	1.829	1.192	1.192	791	16.535	103,71%	613
	Gadai	8.341	8.341	8.544	2.282	3.114	833	1.221	203	203	2.912	8.745	97,70%	(201)
4	CFG	85.909	85.909	86.360	2.939	2.026	-912	1.353	451	451	1.575	87.860	98,29%	(1.500)
	CF 1	22.123	22.123	22.005	1.291	547	-743	676	-119	-119	666	22.450	98,02%	(446)
	Total Griya	3.853	3.853	3.813	-	-	0	0	-41	-41	41	3.942	96,72%	(129)
1	• Total Non Program	3.853	3.853	3.813	-	-	0	-41	-41	-41	41			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.192	1.291	547	-743	676	-78	-78	626	18.508	98,29%	(316)
	CF 2	63.785	63.785	64.355	1.648	1.479	-169	677	570	570	909	65.410	98,39%	(1.054)
	Mitraguna & Others	56.036	56.036	56.679	1.150	1.479	329	312	642	642	837	57.552	98,48%	(873)
	Pensiun	7.749	7.749	7.677	498	-	-498	364	-72	-72	72	7.858	97,70%	(181)
	Total Pembiayaan	139.772	139.772	140.993	8.711	7.674	-1.036	4.260	1.221	1.221	6.453			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	2.865	4,36%	4,36%	9,90%	1.577	1.577	847			
	KUR	976	1.533	976	2.517	3,68%	3,68%	9,68%	1.540	1.540	984			
	Non KUR	312	485	312	349	10,26%	10,26%	11,80%	37	37	(136)			
3	PWG	-	-	-	433	0,00%	0,00%	1,68%	433	433	433			
	Cilem	-	-	-	428	0,00%	0,00%	2,50%	428	428	428			
	Gadai	-	-	-	4	0,00%	0,00%	0,05%	4	4	4			
4	CFG	480	499	480	634	0,56%	0,56%	0,73%	154	154	134			
	CF 1	274	293	274	431	1,24%	1,24%	1,96%	156	156	138			
	Total Griya	41	43	41	40	1,06%	1,06%	1,04%	(1)	(1)	(3)			
	Oto	233	250	233	391	1,28%	1,28%	2,15%	157	157	141			
	CF 2	206	207	206	203	0,32%	0,32%	0,32%	(2)	(2)	(3)			
	Mitraguna & Others	206	207	206	203	0,37%	0,37%	0,36%	(2)	(2)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.768	2.517	1.768	3.932	1,26%	1,26%	2,79%	2.164	2.164	1.415			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	1.716	5,66%	5,66%	5,93%	44	44	163			
	KUR	1.588	1.553	1.588	1.632	5,99%	5,99%	6,28%	44	44	79			
	Non KUR	84	-	84	84	2,76%	2,76%	2,83%	-	-	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	406	408	406	492	0,47%	0,47%	0,57%	87	87	84			
	CF 1	12	15	12	12	0,06%	0,06%	0,06%	-	-	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	12	15	12	12	0,07%	0,07%	0,07%	-	-	(2)			
	CF 2	394	393	394	480	0,62%	0,62%	0,75%	87	87	87			
	Mitraguna & Others	293	293	293	380	0,52%	0,52%	0,67%	87	87	87			
	Pensiun	101	101	101	101	0,07%	0,07%	1,31%	-	-	-			
	Total Pembiayaan	2.078	1.962	2.078	2.209	1,49%	1,49%	1,57%	131	131	247			

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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.854	27.949	1.538	94	649	2,38%	649	2,38%	28.021	99,74%	(73)
2	Tabungan	216.636	216.636	224.267	212.227	3.736	(12.040)	(4.409)	-2,04%	(4.409)	-2,04%	216.636	97,96%	(4.409)
3	Deposito	18.051	18.051	24.297	24.378	234	80	6.326	35,05%	6.326	35,05%	18.337	132,94%	6.040
	Total	261.987	261.987	276.418	264.553	5.508	(11.865)	2.566	0,98%	2.566	0,98%	262.994	100,59%	1.558
	CASA	243.936	243.936	252.121	240.175	5.274	(11.945)	(3.761)	-1,54%	(3.761)	-1,54%	244.657	98,17%	(4.482)
	(%) CASA	93,11%	93,11%	91,21%	90,79%									
	FDR	65,95%	65,95%	62,58%	65,39%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	• Local Champion	775	775	762	-	-	0	-12	-13	-13	13	775	98,31%	(13)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	44.377	44.377	43.286	1.825	300	-1.525	78	-1.091	-1.091	1.391	45.248	95,66%	(1.962)
	KUR	40.669	40.669	39.632	1.825	300	-1.525	170	-1.036	-1.036	1.336	40.968	96,74%	(1.336)
	Non KUR	3.709	3.709	3.653	-	-	0	-92	-55	-55	55	4.280	85,36%	(627)
3	PWG	15.862	15.862	17.280	2.931	3.415	485	2.148	1.418	1.418	1.997	17.148	100,77%	132
	Cilem	12.088	12.088	13.571	2.173	2.446	273	1.794	1.483	1.483	963	13.037	104,10%	534
	Gadai	3.774	3.774	3.709	757	969	212	354	-65	-65	1.034	4.112	90,21%	(403)
4	CFG	111.779	111.779	111.658	3.218	1.279	-1.939	2.166	-121	-121	1.400	113.811	98,11%	(2.153)
	CF 1	50.966	50.966	50.535	1.153	364	-789	440	-430	-430	794	51.394	98,33%	(859)
	Total Griya	38.050	38.050	37.678	379	-	-379	0	-372	-372	372	38.241	98,53%	(563)
1	• Total Non Program	37.824	37.824	37.452	379	-	-379	-47	-372	-372	372			
	• Program	226	226	226	-	-	0	-1	-1	-1	1			
	Oto	12.916	12.916	12.857	774	364	-410	440	-58	-58	422	13.153	97,75%	(296)
	CF 2	60.814	60.814	61.123	2.065	915	-1.150	1.726	309	309	606	62.417	97,93%	(1.294)
	Mitraguna & Others	57.307	57.307	57.643	2.065	915	-1.150	1.757	336	336	579	58.609	98,35%	(966)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.986	7.973	4.994	-2.980	4.380	193	193	4.801			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	3.194	3,98%	3,98%	7,38%	1.427	1.427	205			
	KUR	1.240	2.147	1.240	2.378	3,05%	3,05%	6,00%	1.138	1.138	231			
	Non KUR	528	842	528	816	14,23%	14,23%	22,35%	289	289	(26)			
3	PWG	233	-	233	343	1,47%	1,47%	1,98%	110	110	343			
	Cilem	233	-	233	339	1,93%	1,93%	2,50%	107	107	339			
	Gadai	-	-	-	4	0,00%	0,00%	0,10%	4	4	4			
4	CFG	1.744	3.583	1.744	5.822	1,56%	1,56%	5,21%	4.078	4.078	2.239			
	CF 1	1.268	3.357	1.268	5.260	2,49%	2,49%	10,41%	3.992	3.992	1.903			
	Total Griya	843	2.936	843	4.631	2,21%	2,21%	12,29%	3.788	3.788	1.695			
	Oto	425	421	425	629	3,29%	3,29%	4,89%	204	204	208			
	CF 2	476	226	476	562	0,78%	0,78%	0,92%	86	86	336			
	Mitraguna & Others	476	226	476	562	0,83%	0,83%	0,98%	86	86	336			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.745	6.572	3.745	9.359	2,17%	2,17%	5,41%	5.615	5.615	2.787			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	2.087	4,06%	4,06%	4,82%	284	284	103			
	KUR	889	1.146	889	1.175	2,19%	2,19%	2,96%	286	286	29			
	Non KUR	914	838	914	912	24,65%	24,65%	24,97%	(2)	(2)	74			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.686	1.672	1.686	1.304	1,51%	1,51%	1,17%	(382)	(382)	(368)			
	CF 1	1.215	1.202	1.215	834	2,38%	2,38%	1,65%	(382)	(382)	(368)			
	Total Griya	1.124	1.110	1.124	742	2,95%	2,95%	1,97%	(382)	(382)	(368)			
	Oto	92	92	92	92	0,71%	0,71%	0,71%	-	-	-			
	CF 2	470	470	470	470	0,77%	0,77%	0,77%	-	-	-			
	Mitraguna & Others	470	470	470	470	0,82%	0,82%	0,82%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.489	3.656	3.489	3.391	2,02%	2,02%	1,96%	(98)	(98)	(265)			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	50.291	36.725	(21.790)	(13.566)	18.278	99,09%	18.278	99,09%	19.548	187,87%	17.177
2	Tabungan	208.885	208.885	207.236	210.612	(10.377)	3.375	1.727	0,83%	1.727	0,83%	208.885	100,83%	1.727
3	Deposito	44.573	44.573	44.331	44.331	(1.060)	0	(242)	-0,54%	(242)	-0,54%	44.963	98,59%	(632)
	Total	271.904	271.904	301.858	291.668	(33.227)	(10.190)	19.763	7,27%	19.763	7,27%	273.396	106,68%	18.272
	CASA	227.331	227.331	257.527	247.337	(32.168)	(10.190)	20.005	8,80%	20.005	8,80%	228.433	108,28%	18.904
	(%) CASA	83,61%	83,61%	85,31%	84,80%									
	FDR	152,80%	152,80%	140,46%	145,37%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.739	-	-	0	-1.050	-46	-46	46	15.024	98,10%	(285)
	Linkage	-	-	-	-	-	-	0	0	0	-	100		(100)
	Non-Linkage	14.785	14.785	14.739	-	-	0	-1.050	-46	-46	46	14.924	98,76%	(185)
	• Local Champion	11.512	11.512	11.322	-	-	0	-188	-190	-190	190	11.647	97,21%	(325)
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)	3.277	104,27%	
2	MBG	48.412	48.412	48.333	800	1.800	1.000	-1.524	-80	-80	1.880	49.308	98,02%	(976)
	KUR	46.075	46.075	46.047	800	1.800	1.000	-1.446	-27	-27	1.827	46.348	99,35%	(300)
	Non KUR	2.337	2.337	2.285	-	-	0	-79	-52	-52	52	2.961	77,18%	(676)
3	PWG	35.618	35.618	40.235	7.656	14.644	6.988	2.083	4.618	4.618	10.026	37.290	107,90%	2.945
	Cilem	18.317	18.317	21.086	2.619	4.135	1.516	1.529	2.768	2.768	1.367	19.268	109,44%	1.818
	Gadai	17.300	17.300	19.150	5.037	10.509	5.472	554	1.849	1.849	8.660	18.022	106,25%	1.127
4	CFG	316.654	316.654	320.686	8.991	9.105	113	3.665	4.032	4.032	5.073	319.051	100,51%	1.636
	CF 1	153.639	153.639	152.370	1.895	432	-1.463	190	-1.268	-1.268	1.701	153.986	98,95%	(1.616)
	Total Griya	137.538	137.538	136.166	1.198	-	-1.198	0	-1.371	-1.371	1.371	137.660	98,91%	(1.494)
	• Total Non Program	31.696	31.696	31.256	1.198	-	-1.198	755	-441	-441	441			
	• Program	105.841	105.841	104.911	-	-	0	-897	-930	-930	930			
	Oto	16.101	16.101	16.204	697	432	-265	190	103	103	329	16.326	99,25%	(122)
	CF 2	163.016	163.016	168.316	7.096	8.672	1.576	3.475	5.300	5.300	3.372	165.064	101,97%	3.252
	Mitraguna & Others	151.176	151.176	156.474	6.996	8.572	1.576	3.479	5.298	5.298	3.274	152.890	102,34%	3.584
	Pensiun	11.840	11.840	11.842	100	100	0	-4	2	2	98	12.175	97,27%	(332)
	Total Pembiayaan	415.469	415.469	423.993	17.448	25.549	8.101	3.173	8.524	8.524	17.025			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	930	0,00%	0,00%	6,31%	930	930	930			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	930	0,00%	0,00%	6,31%	930	930	930			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.567	1.665	1.567	3.142	3,24%	3,24%	6,50%	1.575	1.575	1.477			
	KUR	1.289	1.319	1.289	2.717	2,80%	2,80%	5,90%	1.429	1.429	1.398			
	Non KUR	278	346	278	424	11,91%	11,91%	18,57%	146	146	79			
3	PWG	4	-	4	196	0,01%	0,01%	0,49%	193	193	196			
	Cilem	4	-	4	196	0,02%	0,02%	0,93%	193	193	196			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.757	17.721	16.757	22.091	5,29%	5,29%	6,89%	5.334	5.334	4.370			
	CF 1	15.777	16.551	15.777	21.117	10,27%	10,27%	13,86%	5.339	5.339	4.566			
	Total Griya	15.271	16.112	15.271	20.623	11,10%	11,10%	15,15%	5.353	5.353	4.511			
	Oto	506	439	506	493	3,14%	3,14%	3,04%	(13)	(13)	54			
	CF 2	980	1.170	980	974	0,60%	0,60%	0,58%	(5)	(5)	(196)			
	Mitraguna & Others	980	984	980	974	0,65%	0,65%	0,62%	(5)	(5)	(10)			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	Total Pembiayaan	18.327	19.386	18.327	26.359	4,41%	4,41%	6,22%	8.031	8.031	6.973			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,22%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,22%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	2.029	3,64%	3,64%	4,20%	267	267	1			
	KUR	1.450	1.759	1.450	1.619	3,15%	3,15%	3,52%	170	170	(140)			
	Non KUR	312	269	312	409	13,34%	13,34%	17,91%	97	97	141			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	11.240	10.963	11.240	12.598	3,55%	3,55%	3,93%	1.358	1.358	1.635			
	CF 1	10.237	10.140	10.237	11.727	6,66%	6,66%	7,70%	1.490	1.490	1.588			
	Total Griya	10.237	10.091	10.237	11.727	7,44%	7,44%	8,61%	1.490	1.490	1.637			
	Oto	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)			
	CF 2	1.003	824	1.003	871	0,62%	0,62%	0,52%	(132)	(132)	47			
	Mitraguna & Others	824	824	824	691	0,54%	0,54%	0,44%	(132)	(132)	(133)			
	Pensiun	180	-	180	180	0,04%	0,04%	1,52%	-	-	180			
	Total Pembiayaan	13.181	13.170	13.181	14.806	3,17%	3,17%	3,49%	1.625	1.625	1.636			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	87.230	85.546	(8.165)	(1.684)	29.920	53,79%	29.920	53,79%	56.837	150,51%	28.710
2	Tabungan	265.050	265.050	254.474	255.809	9.030	1.335	(9.241)	-3,49%	(9.241)	-3,49%	265.050	96,51%	(9.241)
3	Deposito	108.525	108.525	108.017	108.670	(20.426)	653	145	0,13%	145	0,13%	108.875	99,81%	(204)
	Total	429.201	429.201	449.721	450.026	(19.561)	304	20.824	4,85%	20.824	4,85%	430.762	104,47%	19.264
	CASA	320.676	320.676	341.704	341.355	865	(349)	20.679	6,45%	20.679	6,45%	321.887	106,05%	19.468
	(%) CASA	74,71%	74,71%	75,98%	75,85%									
	FDR	131,19%	131,19%	126,76%	126,67%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	254.998	254.998	252.688	-	-	0	-3.197	-2.310	-2.310	2.310	255.713	98,82%	(3.024)
	Linkage	238.931	238.931	237.588	-	-	-	-1.269	-1.343	-1.343	1.343	239.433	99,23%	(1.845)
	Non-Linkage	16.067	16.067	15.100	-	-	0	-1.928	-967	-967	967	16.280	92,74%	(1.179)
	• Local Champion	13.484	13.484	13.300	-	-	0	-341	-184	-184	184	13.684	97,20%	(384)
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783	2.596	69,35%	(796)
2	MBG	20.765	20.765	20.968	655	810	155	305	202	202	608	20.358	103,00%	610
	KUR	20.063	20.063	20.278	655	810	155	318	215	215	595	20.218	100,30%	
	Non KUR	702	702	689	-	-	0	-13	-13	-13	13	140	491,46%	
3	PWG	35.608	35.608	39.675	7.106	13.142	6.037	2.853	4.067	4.067	9.075	36.775	107,88%	2.900
	Cilem	21.358	21.358	24.337	3.424	4.270	846	2.817	2.979	2.979	1.291	21.894	111,16%	2.444
	Gadai	14.250	14.250	15.338	3.682	8.873	5.191	36	1.088	1.088	7.785	14.882	103,06%	456
4	CFG	251.678	251.678	256.724	11.371	10.446	-925	4.707	5.046	5.046	5.400	253.124	101,42%	3.601
	CF 1	25.008	25.008	27.169	1.600	2.600	1.000	-232	2.161	2.161	439	25.512	106,49%	1.657
	Total Griya	20.858	20.858	23.238	1.600	2.600	1.000	0	2.380	2.380	220	21.162	109,81%	2.076
1	• Total Non Program	20.858	20.858	23.238	1.600	2.600	1.000	2.219	2.380	2.380	220			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	3.931	-	-	0	-232	-219	-219	219	4.351	90,36%	(419)
	CF 2	226.670	226.670	229.556	9.771	7.846	-1.925	4.938	2.886	2.886	4.960	227.612	100,85%	1.944
	Mitraguna & Others	190.470	190.470	193.687	9.043	7.266	-1.777	4.506	3.216	3.216	4.050	191.209	101,30%	2.478
	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	570.055	19.132	24.398	5.267	4.668	7.006	7.006	17.393			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	99	0,00%	0,00%	0,04%	99	99	99			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	99	0,00%	0,00%	0,66%	99	99	99			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	8	61	8	420	0,04%	0,04%	2,00%	412	412	359			
	KUR	8	61	8	420	0,04%	0,04%	2,07%	412	412	359			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	678	0,13%	0,13%	1,71%	633	633	678			
	Cilem	45	-	45	565	0,21%	0,21%	2,32%	520	520	565			
	Gadai	-	-	-	113	0,00%	0,00%	0,74%	113	113	113			
4	CFG	3.291	4.421	3.291	5.172	1,31%	1,31%	2,01%	1.881	1.881	751			
	CF 1	39	143	39	116	0,16%	0,16%	0,43%	77	77	(26)			
	Total Griya	39	40	39	38	0,19%	0,19%	0,16%	(1)	(1)	(2)			
	Oto	-	102	-	78	0,00%	0,00%	1,99%	78	78	(24)			
	CF 2	3.252	4.278	3.252	5.056	1,43%	1,43%	2,20%	1.804	1.804	778			
	Mitraguna & Others	2.813	3.836	2.813	4.621	1,48%	1,48%	2,39%	1.807	1.807	785			
	Pensiun	439	443	439	435	1,21%	1,21%	1,21%	(3)	(3)	(7)			
	Total Pembiayaan	3.345	4.482	3.345	6.370	0,59%	0,59%	1,12%	3.025	3.025	1.888			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	182	186	182	182	0,88%	0,88%	0,87%	-	-	(4)			
	KUR	182	186	182	182	0,91%	0,91%	0,90%	-	-	(4)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,01%	6	6	6			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	6	0,00%	0,00%	0,04%	6	6	6			
4	CFG	4.443	4.566	4.443	3.482	1,77%	1,77%	1,36%	(961)	(961)	(1.084)			
	CF 1	18	19	18	17	0,07%	0,07%	0,06%	(1)	(1)	(2)			
	Total Griya	18	19	18	17	0,08%	0,08%	0,07%	(1)	(1)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.425	4.547	4.425	3.465	1,95%	1,95%	1,51%	(960)	(960)	(1.082)			
	Mitraguna & Others	4.425	4.547	4.425	3.465	2,32%	2,32%	1,79%	(960)	(960)	(1.082)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.625	4.752	4.625	3.670	0,82%	0,82%	0,64%	(955)	(955)	(1.082)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	504.991	650.577	102.621	145.586	(5.749)	-0,88%	(5.749)	-0,88%	658.221	98,84%	(7.645)
2	Tabungan	608.195	608.195	583.276	585.516	346	2.240	(22.679)	-3,73%	(22.679)	-3,73%	608.195	96,27%	(22.679)
3	Deposito	252.445	252.445	259.979	259.742	(566)	(236)	7.297	2,89%	7.297	2,89%	253.003	102,66%	6.740
	Total	1.516.965	1.516.965	1.348.245	1.495.835	102.402	147.590	(21.131)	-1,39%	(21.131)	-1,39%	1.519.419	98,45%	(23.584)
	CASA	1.264.520	1.264.520	1.088.266	1.236.093	102.967	147.827	(28.428)	-2,25%	(28.428)	-2,25%	1.266.416	97,61%	(30.324)
	(%) CASA	83,36%	83,36%	80,72%	82,64%									
	FDR	60,82%	60,82%	67,72%	61,03%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	562.599	190	780	590	-8.417	-15.477	-15.477	16.257	578.902	97,18%	(16.303)
	Linkage	447.123	447.123	443.647	-	-	-	-3.452	-3.476	-3.476	3.476	447.731	99,09%	(4.084)
	Non-Linkage	130.953	130.953	118.952	190	780	590	-4.965	-12.001	-12.001	12.781	131.171	90,68%	(12.219)
	• Local Champion	84.867	84.867	75.942	-	780	780	-5.216	-8.925	-8.925	9.705	85.082	89,26%	(9.140)
	• Value Chain	46.086	46.086	43.010	190	-	(190)	251	-3.076	-3.076	3.076	46.089	93,32%	(3.079)
2	MBG	17.453	17.453	17.233	600	295	-305	451	-220	-220	515	17.550	98,20%	(317)
	KUR	17.090	17.090	16.876	600	295	-305	358	-213	-213	508	17.169	98,30%	(292)
	Non KUR	364	364	357	-	-	0	93	-7	-7	7	382	93,59%	(24)
3	PWG	72.709	72.709	79.747	13.337	23.100	9.763	2.902	7.038	7.038	16.062	74.643	106,84%	5.104
	Cilem	34.043	34.043	37.231	3.980	5.468	1.487	2.845	3.188	3.188	2.279	34.982	106,43%	2.250
	Gadai	38.666	38.666	42.516	9.357	17.633	8.275	57	3.850	3.850	13.783	39.662	107,20%	2.854
4	CFG	254.415	254.415	253.391	8.943	4.063	-4.880	2.899	-1.024	-1.024	5.088	258.231	98,13%	(4.840)
	CF 1	57.156	57.156	56.710	1.937	536	-1.401	-19	-445	-445	982	57.500	98,63%	(790)
	Total Griya	44.842	44.842	44.479	1.450	170	-1.280	0	-363	-363	533	44.993	98,86%	(513)
1	• Total Non Program	44.842	44.842	44.479	1.450	170	-1.280	1.221	-363	-363	533			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.231	487	366	-121	-19	-82	-82	449	12.507	97,79%	(276)
	CF 2	197.260	197.260	196.680	7.006	3.527	-3.479	2.918	-579	-579	4.106	200.731	97,98%	(4.050)
	Mitraguna & Others	164.992	164.992	164.167	6.598	2.965	-3.633	2.988	-825	-825	3.790	168.188	97,61%	(4.020)
	Pensiun	32.267	32.267	32.513	408	562	154	-69	245	245	317	32.543	99,91%	(30)
	Total Pembiayaan	922.653	922.653	912.971	23.071	28.239	5.168	-2.164	-9.683	-9.683	37.922			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	8	-	8	704	0,01%	0,01%	0,88%	696	696	704			
	Cilem	8	-	8	386	0,02%	0,02%	1,04%	378	378	386			
	Gadai	-	-	-	318	0,00%	0,00%	0,75%	318	318	318			
4	CFG	1.884	3.699	1.884	5.001	0,74%	0,74%	1,97%	3.117	3.117	1.302			
	CF 1	852	2.349	852	2.128	1,49%	1,49%	3,75%	1.276	1.276	(221)			
	Total Griya	701	2.195	701	1.772	1,56%	1,56%	3,98%	1.071	1.071	(423)			
	Oto	151	154	151	356	1,22%	1,22%	2,91%	206	206	202			
	CF 2	1.032	1.350	1.032	2.873	0,52%	0,52%	1,46%	1.841	1.841	1.523			
	Mitraguna & Others	1.032	979	1.032	1.953	0,63%	0,63%	1,19%	921	921	973			
	Pensiun	-	370	-	920	0,00%	0,00%	2,83%	920	920	550			
	Total Pembiayaan	1.892	3.699	1.892	5.705	0,21%	0,21%	0,62%	3.813	3.813	2.006			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	3.477	1,49%	1,49%	1,37%	(322)	(322)	139			
	CF 1	-	-	-	476	0,00%	0,00%	0,84%	476	476	476			
	Total Griya	-	-	-	365	0,00%	0,00%	0,82%	365	365	365			
	Oto	-	-	-	111	0,00%	0,00%	0,91%	111	111	111			
	CF 2	3.798	3.338	3.798	3.001	1,93%	1,93%	1,53%	(797)	(797)	(337)			
	Mitraguna & Others	3.437	3.338	3.437	3.001	2,08%	2,08%	1,83%	(436)	(436)	(337)			
	Pensiun	361	-	361	-	0,04%	0,04%	0,00%	(361)	(361)	-			
	Total Pembiayaan	3.798	3.338	3.798	3.477	0,41%	0,41%	0,38%	(322)	(322)	139			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	36.880	36.762	2.147	(117)	4.086	12,50%	4.086	12,50%	33.889	108,48%	2.873
2	Tabungan	352.883	352.883	340.094	339.543	16.332	(552)	(13.341)	-3,78%	(13.341)	-3,78%	352.883	96,22%	(13.341)
3	Deposito	70.766	70.766	72.022	72.002	2.828	(19)	1.237	1,75%	1.237	1,75%	71.115	101,25%	887
	Total	456.325	456.325	448.996	448.307	21.307	(688)	(8.018)	-1,76%	(8.018)	-1,76%	457.888	97,91%	(9.580)
	CASA	385.560	385.560	376.974	376.305	18.479	(669)	(9.255)	-2,40%	(9.255)	-2,40%	386.772	97,29%	(10.467)
	(%) CASA	84,49%	84,49%	83,96%	83,94%									
	FDR	88,07%	88,07%	90,24%	90,38%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.293	-	-	0	-842	-817	-817	817	52.389	97,91%	(1.096)
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298	28.459	98,51%	(423)
	Non-Linkage	23.776	23.776	23.257	-	-	0	-551	-519	-519	519	23.930	97,19%	(674)
	• Local Champion	21.084	21.084	20.580	-	-	0	-535	-504	-504	504	21.235	96,91%	(655)
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15	2.695	99,32%	(18)
2	MBG	31.249	31.249	30.726	1.800	950	-850	1.166	-523	-523	1.473	31.208	98,45%	(483)
	KUR	30.056	30.056	29.566	1.800	950	-850	1.197	-489	-489	1.439	30.206	97,88%	(640)
	Non KUR	1.193	1.193	1.159	-	-	0	-31	-34	-34	34	1.002	115,65%	
3	PWG	23.238	23.238	28.850	4.071	10.450	6.379	1.976	5.612	5.612	4.839	24.753	116,55%	4.096
	Cilem	14.162	14.162	17.426	1.202	3.969	2.767	780	3.264	3.264	705	15.052	115,77%	2.374
	Gadai	9.076	9.076	11.424	2.869	6.482	3.612	1.196	2.348	2.348	4.134	9.701	117,76%	1.723
4	CFG	295.289	295.289	294.295	10.757	4.717	-6.040	3.166	-995	-995	5.712	297.492	98,93%	(3.197)
	CF 1	167.918	167.918	166.783	5.283	1.612	-3.671	-72	-1.135	-1.135	2.747	168.281	99,11%	(1.499)
	Total Griya	144.391	144.391	143.361	4.813	932	-3.881	0	-1.030	-1.030	1.962	144.473	99,23%	(1.112)
1	• Total Non Program	144.391	144.391	143.361	4.813	932	-3.881	1.339	-1.030	-1.030	1.962			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	23.421	470	680	210	-72	-105	-105	785	23.808	98,38%	(387)
	CF 2	127.372	127.372	127.512	5.474	3.105	-2.369	3.239	140	140	2.965	129.210	98,69%	(1.698)
	Mitraguna & Others	122.078	122.078	122.194	5.424	2.985	-2.439	3.234	116	116	2.869	123.761	98,73%	(1.567)
	Pensiun	5.294	5.294	5.318	50	120	70	5	24	24	96	5.449	97,60%	(131)
	Total Pembiayaan	401.886	401.886	405.163	16.628	16.117	-511	5.466	3.277	3.277	12.840			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.123	1.419	1.123	1.574	3,59%	3,59%	5,12%	451	451	154			
	KUR	832	1.263	832	1.369	2,77%	2,77%	4,63%	537	537	106			
	Non KUR	291	156	291	204	24,36%	24,36%	17,61%	(86)	(86)	48			
3	PWG	37	-	37	1.246	0,16%	0,16%	4,32%	1.209	1.209	1.246			
	Cilem	37	-	37	1.011	0,26%	0,26%	5,80%	974	974	1.011			
	Gadai	-	-	-	235	0,00%	0,00%	2,06%	235	235	235			
4	CFG	3.240	2.895	3.240	7.429	1,10%	1,10%	2,52%	4.189	4.189	4.533			
	CF 1	2.408	2.084	2.408	5.352	1,43%	1,43%	3,21%	2.944	2.944	3.268			
	Total Griya	1.257	1.079	1.257	3.423	0,87%	0,87%	2,39%	2.165	2.165	2.343			
	Oto	1.151	1.004	1.151	1.929	4,89%	4,89%	8,24%	778	778	925			
	CF 2	831	812	831	2.077	0,65%	0,65%	1,63%	1.246	1.246	1.265			
	Mitraguna & Others	831	812	831	2.077	0,68%	0,68%	1,70%	1.246	1.246	1.265			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.400	4.314	4.400	10.249	1,09%	1,09%	2,53%	5.849	5.849	5.934			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	153	153	153	153	0,29%	0,29%	0,30%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	153	153	153	153	0,64%	0,64%	0,66%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.318	1.587	1.318	1.419	4,22%	4,22%	4,62%	101	101	(168)			
	KUR	1.009	1.136	1.009	968	3,36%	3,36%	3,27%	(41)	(41)	(168)			
	Non KUR	309	450	309	451	25,88%	25,88%	38,90%	142	142	1			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.700	5.793	3.700	3.679	1,25%	1,25%	1,25%	(21)	(21)	(2.114)			
	CF 1	2.382	4.475	2.382	2.361	1,42%	1,42%	1,42%	(21)	(21)	(2.113)			
	Total Griya	1.551	3.638	1.551	1.610	1,07%	1,07%	1,12%	59	59	(2.028)			
	Oto	832	837	832	751	3,53%	3,53%	3,21%	(80)	(80)	(86)			
	CF 2	1.318	1.319	1.318	1.318	1,03%	1,03%	1,03%	-	-	(1)			
	Mitraguna & Others	1.318	1.319	1.318	1.318	1,08%	1,08%	1,08%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.252	1,29%	1,29%	1,30%	80	80	(2.282)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	82	82	12	0	1	0,79%	1	0,79%	803	10,16%	(722)
2	Tabungan	167.984	167.984	157.293	159.350	1.414	2.057	(8.634)	-5,14%	(8.634)	-5,14%	167.984	94,86%	(8.634)
3	Deposito	22.146	22.146	21.749	21.749	1.095	0	(397)	-1,79%	(397)	-1,79%	22.434	96,94%	(686)
	Total	190.211	190.211	179.123	181.180	2.521	2.057	(9.030)	-4,75%	(9.030)	-4,75%	191.221	94,75%	(10.041)
	CASA	168.065	168.065	157.374	159.431	1.427	2.057	(8.633)	-5,14%	(8.633)	-5,14%	168.787	94,46%	(9.356)
	(%) CASA	88,36%	88,36%	87,86%	88,00%									
	FDR	121,89%	121,89%	128,19%	126,73%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	1.842	99,56%	(8)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	1.842	99,56%	(8)
	• Local Champion	1.842	1.842	1.834	-	-	0	-15	-8	-8	8	1.842	99,56%	(8)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.957	60.957	60.128	2.850	1.375	-1.475	1.368	-828	-828	2.203	61.002	98,57%	(874)
	KUR	59.683	59.683	58.884	2.850	1.375	-1.475	1.398	-799	-799	2.174	59.990	98,16%	(1.106)
	Non KUR	1.274	1.274	1.244	-	-	0	-31	-29	-29	29	1.012	122,92%	
3	PWG	8.442	8.442	9.594	969	1.571	602	598	1.151	1.151	420	9.636	99,57%	(42)
	Cilem	8.442	8.442	9.594	969	1.571	602	598	1.151	1.151	420	9.388	102,19%	206
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	158.054	2.962	940	-2.022	1.685	-2.545	-2.545	3.485	161.619	97,79%	(3.565)
	CF 1	18.759	18.759	18.210	557	-	-557	393	-549	-549	549	18.994	95,87%	(784)
	Total Griya	3.744	3.744	3.706	-	-	0	0	-38	-38	38	3.778	98,08%	(72)
1	• Total Non Program	3.434	3.434	3.398	-	-	0	-39	-36	-36	36			
	• Program	310	310	308	-	-	0	-2	-2	-2	2			
	Oto	15.015	15.015	14.504	557	-	-557	393	-511	-511	511	15.216	95,32%	(712)
	CF 2	141.840	141.840	139.844	2.405	940	-1.465	1.292	-1.995	-1.995	2.935	142.625	98,05%	(2.781)
	Mitraguna & Others	138.082	138.082	136.106	2.405	940	-1.465	1.314	-1.976	-1.976	2.916	138.773	98,08%	(2.667)
	Pensiun	3.758	3.758	3.738	-	-	0	-23	-20	-20	20	3.852	97,04%	(114)
	Total Pembiayaan	231.840	231.840	229.610	6.780	3.886	-2.894	3.635	-2.230	-2.230	6.116			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	598	0,00%	0,00%	32,58%	598	598	598			
	Linkage	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	598	0,00%	0,00%	32,58%	598	598	598			
	Value Chain	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	113	70	400	0,11%	0,11%	0,66%	330	330	287			
	KUR	70	113	70	400	0,12%	0,12%	0,68%	330	330	287			
	Non KUR	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	24	0,00%	0,00%	0,25%	24	24	24			
	Cilem	-	-	-	24	0,00%	0,00%	0,25%	24	24	24			
	Gadai	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.008	2.173	2.008	1.253	1,25%	1,25%	0,79%	(755)	(755)	(920)			
	CF 1	423	376	423	717	2,25%	2,25%	3,94%	295	295	341			
	Total Griya	107	109	107	342	2,86%	2,86%	9,24%	235	235	234			
	Oto	315	267	315	375	2,10%	2,10%	2,59%	59	59	108			
	CF 2	1.585	1.797	1.585	535	1,12%	1,12%	0,38%	(1.050)	(1.050)	(1.261)			
	Mitraguna & Others	1.585	1.797	1.585	535	1,15%	1,15%	0,39%	(1.050)	(1.050)	(1.261)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.078	2.286	2.078	2.275	0,90%	0,90%	0,99%	197	197	(11)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	750	750	750	750	40,72%	40,72%	40,91%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	750	750	750	750	40,72%	40,72%	40,91%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	56	58	56	55	0,09%	0,09%	0,09%	(1)	(1)	(3)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	56	58	56	55	4,43%	4,43%	4,45%	(1)	(1)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.458	1.317	1.458	2.712	0,91%	0,91%	1,72%	1.253	1.253	1.395			
	CF 1	271	271	271	278	1,45%	1,45%	1,48%	(2)	(2)	(2)			
	Total Griya	140	140	140	138	3,73%	3,73%	3,73%	(2)	(2)	(2)			
	Oto	132	132	132	132	0,88%	0,88%	0,91%	-	-	-			
	CF 2	1.187	1.046	1.187	2.442	0,84%	0,84%	1,75%	1.255	1.255	1.396			
	Mitraguna & Others	1.119	978	1.119	2.374	0,81%	0,81%	1,74%	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%	1,53%	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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.171	4.172	(88)	1	2.072	98,70%	2.072	98,70%	2.649	157,50%	1.523
2	Tabungan	103.033	103.033	97.043	97.317	4.012	274	(5.716)	-5,55%	(5.716)	-5,55%	103.033	94,45%	(5.716)
3	Deposito	40.693	40.693	41.284	41.434	(1.149)	150	741	1,82%	741	1,82%	40.895	101,32%	539
	Total	145.825	145.825	142.497	142.923	2.776	425	(2.903)	-1,99%	(2.903)	-1,99%	146.577	97,51%	(3.654)
	CASA	105.133	105.133	101.214	101.489	3.925	275	(3.644)	-3,47%	(3.644)	-3,47%	105.682	96,03%	(4.193)
	(%) CASA	72,09%	72,09%	71,03%	71,01%									
	FDR	64,28%	64,28%	66,73%	66,53%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	26.618	26.618	26.447	1.270	800	-470	429	-171	-171	971	26.794	98,71%	(347)
	KUR	26.099	26.099	25.941	1.270	800	-470	446	-159	-159	959	26.224	98,92%	(283)
	Non KUR	519	519	506	-	-	0	-17	-13	-13	13	570	88,81%	(64)
3	PWG	7.473	7.473	8.484	1.127	1.517	390	879	1.011	1.011	507	8.279	102,47%	204
	Cilem	7.473	7.473	8.484	1.127	1.517	390	879	1.011	1.011	507	8.279	102,47%	204
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	59.647	59.647	60.153	2.989	1.815	-1.174	2.765	507	507	1.308	61.751	97,41%	(1.598)
	CF 1	6.684	6.684	6.585	543	-	-543	413	-99	-99	99	6.824	96,50%	(239)
	Total Griya	348	348	343	-	-	0	0	-5	-5	5	368	93,10%	(25)
1	• Total Non Program	348	348	343	-	-	0	-5	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.242	543	-	-543	413	-94	-94	94	6.455	96,70%	(213)
	CF 2	52.963	52.963	53.569	2.446	1.815	-631	2.352	606	606	1.209	54.928	97,53%	(1.359)
	Mitraguna & Others	43.218	43.218	43.589	2.446	1.460	-986	2.423	371	371	1.089	44.958	96,95%	(1.369)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	95.084	5.386	4.132	-1.254	4.073	1.346	1.346	2.786			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	1.745	1,10%	1,10%	6,60%	1.453	1.453	1.530			
	KUR	241	215	241	1.694	0,92%	0,92%	6,53%	1.454	1.454	1.480			
	Non KUR	51	-	51	50	9,81%	9,81%	9,91%	(1)	(1)	50			
3	PWG	2	-	2	136	0,03%	0,03%	1,60%	134	134	136			
	Cilem	2	-	2	136	0,03%	0,03%	1,60%	134	134	136			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	724	583	724	4.016	1,21%	1,21%	6,68%	3.292	3.292	3.433			
	CF 1	299	301	299	1.869	4,47%	4,47%	28,38%	1.570	1.570	1.568			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	299	301	299	1.869	4,72%	4,72%	29,94%	1.570	1.570	1.568			
	CF 2	425	283	425	2.147	0,80%	0,80%	4,01%	1.722	1.722	1.865			
	Mitraguna & Others	348	203	348	2.072	0,80%	0,80%	4,75%	1.724	1.724	1.869			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	Total Pembiayaan	1.018	798	1.018	5.897	1,09%	1,09%	6,20%	4.879	4.879	5.098			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	303	1,17%	1,17%	1,14%	(8)	(8)	(270)			
	KUR	154	361	154	147	0,59%	0,59%	0,56%	(7)	(7)	(214)			
	Non KUR	158	212	158	156	30,35%	30,35%	30,84%	(1)	(1)	(56)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	198	198	198	397	0,33%	0,33%	0,66%	199	199	199			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	198	198	198	397	0,37%	0,37%	0,74%	199	199	199			
	Mitraguna & Others	198	198	198	397	0,46%	0,46%	0,91%	199	199	199			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	509	771	509	700	0,54%	0,54%	0,74%	191	191	(71)			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	46.970	46.201	(5.303)	(769)	311	0,68%	311	0,68%	46.645	99,05%	(444)
2	Tabungan	156.974	156.974	152.018	152.136	2.392	119	(4.837)	-3,08%	(4.837)	-3,08%	156.974	96,92%	(4.837)
3	Deposito	26.423	26.423	26.542	26.542	(165)	0	119	0,45%	119	0,45%	26.725	99,32%	(183)
	Total	229.288	229.288	225.530	224.880	(3.077)	(650)	(4.408)	-1,92%	(4.408)	-1,92%	230.343	97,63%	(5.463)
	CASA	202.864	202.864	198.988	198.338	(2.912)	(650)	(4.526)	-2,23%	(4.526)	-2,23%	203.618	97,41%	(5.281)
	(%) CASA	88,48%	88,48%	88,23%	88,20%									
	FDR	89,99%	89,99%	92,76%	93,03%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	36.883	36.883	36.926	1.975	1.250	-725	660	43	43	1.207	36.980	99,85%	(55)
	KUR	36.001	36.001	36.073	1.975	1.250	-725	691	72	72	1.178	36.223	99,59%	(150)
	Non KUR	882	882	852	-	-	0	-31	-30	-30	30	757	112,53%	
3	PWG	20.756	20.756	23.494	2.888	4.625	1.737	1.781	2.738	2.738	1.888	21.831	107,62%	1.663
	Cilem	16.839	16.839	19.331	2.313	3.273	960	1.722	2.492	2.492	781	17.570	110,02%	1.761
	Gadai	3.918	3.918	4.163	575	1.353	777	60	245	245	1.107	4.261	97,70%	(98)
4	CFG	148.687	148.687	148.789	4.757	3.885	-872	1.474	102	102	3.783	150.535	98,84%	(1.746)
	CF 1	21.391	21.391	21.362	1.150	250	-900	-198	-29	-29	279	21.642	98,71%	(280)
	Total Griya	16.290	16.290	16.450	1.150	250	-900	0	159	159	91	16.365	100,52%	84
1	• Total Non Program	16.117	16.117	16.277	990	250	-740	916	160	160	90			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	5.101	5.101	4.912	-	-	0	-198	-188	-188	188	5.276	93,10%	(364)
	CF 2	127.296	127.296	127.427	3.607	3.635	28	1.672	132	132	3.503	128.893	98,86%	(1.466)
	Mitraguna & Others	85.341	85.341	85.602	3.515	3.105	-410	1.869	261	261	2.844	86.539	98,92%	(938)
	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	209.208	9.620	9.760	140	3.915	2.882	2.882	6.878			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	841	0,07%	0,07%	2,28%	815	815	809			
	KUR	26	32	26	833	0,07%	0,07%	2,31%	807	807	801			
	Non KUR	-	-	-	9	0,00%	0,00%	1,00%	9	9	9			
3	PWG	29	-	29	96	0,14%	0,14%	0,41%	68	68	96			
	Cilem	29	-	29	96	0,17%	0,17%	0,50%	68	68	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.103	812	1.103	4.361	0,74%	0,74%	2,93%	3.258	3.258	3.549			
	CF 1	-	-	-	2.093	0,00%	0,00%	9,80%	2.093	2.093	2.093			
	Total Griya	-	-	-	1.820	0,00%	0,00%	11,07%	1.820	1.820	1.820			
	Oto	-	-	-	273	0,00%	0,00%	5,55%	273	273	273			
	CF 2	1.103	812	1.103	2.267	0,87%	0,87%	1,78%	1.165	1.165	1.456			
	Mitraguna & Others	702	492	702	2.185	0,82%	0,82%	2,55%	1.482	1.482	1.692			
	Pensiun	400	319	400	83	0,95%	0,95%	0,20%	(317)	(317)	(236)			
	Total Pembiayaan	1.157	844	1.157	5.298	0,56%	0,56%	2,53%	4.141	4.141	4.454			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	137	281	137	137	0,37%	0,37%	0,37%	-	-	(144)			
	KUR	86	229	86	86	0,24%	0,24%	0,24%	-	-	(143)			
	Non KUR	51	52	51	51	5,81%	5,81%	6,01%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.331	1.546	1.331	1.455	0,90%	0,90%	0,98%	124	124	(90)			
	CF 1	170	170	170	-	0,79%	0,79%	0,00%	(170)	(170)	(170)			
	Total Griya	170	170	170	-	1,04%	1,04%	0,00%	(170)	(170)	(170)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.162	1.376	1.162	1.455	0,91%	0,91%	1,14%	294	294	80			
	Mitraguna & Others	888	1.102	888	1.183	1,04%	1,04%	1,38%	294	294	81			
	Pensiun	273	274	273	272	0,13%	0,13%	0,65%	(1)	(1)	(2)			
	Total Pembiayaan	1.468	1.827	1.468	1.592	0,71%	0,71%	0,76%	124	124	(234)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	635	543	13	(92)	403	286,99%	403	286,99%	791	68,70%	(248)
2	Tabungan	109.570	109.570	103.784	103.240	(1.058)	(544)	(6.330)	-5,78%	(6.330)	-5,78%	109.570	94,22%	(6.330)
3	Deposito	24.529	24.529	24.922	24.922	(173)	0	392	1,60%	392	1,60%	24.825	100,39%	96
	Total	134.239	134.239	129.340	128.705	(1.218)	(635)	(5.534)	-4,12%	(5.534)	-4,12%	135.186	95,21%	(6.481)
	CASA	109.710	109.710	104.419	103.783	(1.045)	(635)	(5.927)	-5,40%	(5.927)	-5,40%	110.361	94,04%	(6.577)
	(%) CASA	81,73%	81,73%	80,73%	80,64%									
	FDR	143,65%	143,65%	151,83%	152,58%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	22.593	22.593	22.581	850	900	50	271	-12	-12	912	22.562	100,08%	19
	KUR	21.495	21.495	21.518	850	900	50	317	23	23	877	21.652	99,38%	(134)
	Non KUR	1.098	1.098	1.064	-	-	0	-46	-35	-35	35	911	116,80%	
3	PWG	7.428	7.428	8.138	509	1.196	688	123	710	710	486	8.324	97,76%	(186)
	Cilem	7.428	7.428	8.138	509	1.196	688	123	710	710	486	8.324	97,76%	(186)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	162.807	162.807	165.658	5.557	6.208	651	2.369	2.851	2.851	3.357	165.246	100,25%	412
	CF 1	7.785	7.785	7.582	-	-	0	-563	-203	-203	203	7.946	95,42%	(364)
	Total Griya	1.713	1.713	1.694	-	-	0	0	-18	-18	18	1.749	96,90%	(54)
1	• Total Non Program	1.713	1.713	1.694	-	-	0	-18	-18	-18	18			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.888	-	-	0	-563	-185	-185	185	6.198	95,00%	(310)
	CF 2	155.022	155.022	158.076	5.557	6.208	651	2.932	3.053	3.053	3.154	157.300	100,49%	776
	Mitraguna & Others	87.772	87.772	90.977	4.432	5.522	1.090	2.778	3.205	3.205	2.317	89.681	101,45%	1.297
	Pensiun	67.250	67.250	67.098	1.125	686	-439	155	-151	-151	837	67.619	99,23%	(521)
	Total Pembiayaan	192.828	192.828	196.377	6.916	8.304	1.388	2.763	3.549	3.549	4.755			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	1.581	0,82%	0,82%	7,00%	1.396	1.396	1.112			
	KUR	185	469	185	1.496	0,86%	0,86%	6,95%	1.311	1.311	1.027			
	Non KUR	-	-	-	85	0,00%	0,00%	7,99%	85	85	85			
3	PWG	58	-	58	617	0,78%	0,78%	7,58%	559	559	617			
	Cilem	58	-	58	617	0,78%	0,78%	7,58%	559	559	617			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	372	-	372	860	0,23%	0,23%	0,52%	488	488	860			
	CF 1	-	-	-	231	0,00%	0,00%	3,04%	231	231	231			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	231	0,00%	0,00%	3,92%	231	231	231			
	CF 2	372	-	372	629	0,24%	0,24%	0,40%	257	257	629			
	Mitraguna & Others	-	-	-	158	0,00%	0,00%	0,17%	158	158	158			
	Pensiun	372	-	372	471	0,55%	0,55%	0,70%	99	99	471			
	Total Pembiayaan	615	469	615	3.058	0,32%	0,32%	1,56%	2.443	2.443	2.589			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	12,67%	(4)	(4)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	Mitraguna & Others	37	38	37	37	0,04%	0,04%	0,04%	-	-	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	528	477	528	518	0,27%	0,27%	0,26%	(10)	(10)	41			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	348.126	348.341	(201.635)	215	(1.928)	-0,55%	(1.928)	-0,55%	350.816	99,29%	(2.476)
2	Tabungan	225.594	225.594	224.026	224.432	5.103	406	(1.162)	-0,51%	(1.162)	-0,51%	225.594	99,49%	(1.162)
3	Deposito	87.919	87.919	86.538	86.416	(442)	(122)	(1.503)	-1,71%	(1.503)	-1,71%	88.120	98,07%	(1.704)
	Total	663.781	663.781	658.689	659.189	(196.975)	500	(4.592)	-0,69%	(4.592)	-0,69%	664.530	99,20%	(5.342)
	CASA	575.862	575.862	572.151	572.773	(196.533)	621	(3.089)	-0,54%	(3.089)	-0,54%	576.410	99,37%	(3.637)
	(%) CASA	86,75%	86,75%	86,86%	86,89%									
	FDR	27,59%	27,59%	27,88%	27,86%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.119	-	-	0	-41	-9	-9	9	1.128	99,23%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.128	1.128	1.119	-	-	0	-41	-9	-9	9	1.128	99,23%	(9)
	• Local Champion	1.128	1.128	1.119	-	-	0	-41	-9	-9	9	1.128	99,23%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.523	60.523	59.728	2.301	1.600	-701	321	-794	-794	2.394	60.131	99,33%	(403)
	KUR	57.137	57.137	56.266	2.050	1.300	-750	191	-871	-871	2.171	57.478	97,89%	(1.212)
	Non KUR	3.386	3.386	3.462	251	300	49	130	77	77	223	2.653	130,51%	
3	PWG	21.916	21.916	23.962	1.735	3.234	1.499	714	2.046	2.046	1.188	22.283	107,54%	1.679
	Cilem	21.916	21.916	23.962	1.735	3.234	1.499	714	2.046	2.046	1.188	22.283	107,54%	1.679
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	99.543	99.543	98.842	2.772	1.553	-1.219	1.759	-701	-701	2.254	100.919	97,94%	(2.077)
	CF 1	45.423	45.423	44.729	1.641	275	-1.366	1.238	-694	-694	969	45.699	97,88%	(970)
	Total Griya	22.015	22.015	21.690	158	-	-158	0	-325	-325	325	22.097	98,16%	(407)
	• Total Non Program	17.189	17.189	16.901	-	-	0	-186	-288	-288	288			
	• Program	4.827	4.827	4.790	158	-	-158	131	-37	-37	37			
	Oto	23.408	23.408	23.039	1.484	275	-1.208	1.238	-369	-369	644	23.602	97,62%	(563)
	CF 2	54.119	54.119	54.113	1.131	1.278	147	521	-7	-7	1.285	55.220	97,99%	(1.107)
	Mitraguna & Others	52.990	52.990	52.799	1.131	1.077	-54	577	-191	-191	1.268	53.910	97,94%	(1.110)
	Pensiun	1.129	1.129	1.313	-	201	201	-56	184	184	17	1.311	100,21%	3
	Total Pembiayaan	183.110	183.110	183.652	6.808	6.387	-421	2.752	542	542	5.845			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.119	0,00%	0,00%	100,00%	1.119	1.119	1.119			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.119	0,00%	0,00%	100,00%	1.119	1.119	1.119			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	1.098	0,29%	0,29%	1,84%	921	921	239			
	KUR	177	764	177	905	0,31%	0,31%	1,61%	728	728	140			
	Non KUR	-	95	-	194	0,00%	0,00%	5,59%	194	194	98			
3	PWG	-	-	-	482	0,00%	0,00%	2,01%	482	482	482			
	Cilem	-	-	-	482	0,00%	0,00%	2,01%	482	482	482			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	2.706	1,34%	1,34%	2,74%	1.372	1.372	1.253			
	CF 1	1.156	1.453	1.156	2.419	2,54%	2,54%	5,41%	1.263	1.263	966			
	Total Griya	615	696	615	1.091	2,79%	2,79%	5,03%	475	475	394			
	Oto	540	757	540	1.328	2,31%	2,31%	5,77%	788	788	571			
	CF 2	178	-	178	287	0,33%	0,33%	0,53%	109	109	287			
	Mitraguna & Others	178	-	178	287	0,34%	0,34%	0,54%	109	109	287			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.511	2.313	1.511	5.405	0,82%	0,82%	2,94%	3.895	3.895	3.093			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	1,09%	-	-	578			
	KUR	562	74	562	562	0,98%	0,98%	1,00%	-	-	488			
	Non KUR	90	-	90	90	2,66%	2,66%	2,60%	-	-	90			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.976	1.998	1.976	1.797	1,99%	1,99%	1,82%	(179)	(179)	(201)			
	CF 1	989	1.003	989	816	2,18%	2,18%	1,83%	(171)	(171)	(185)			
	Total Griya	613	622	613	706	2,78%	2,78%	3,25%	93	93	84			
	Oto	376	381	376	112	1,61%	1,61%	0,49%	(264)	(264)	(269)			
	CF 2	987	995	987	979	1,82%	1,82%	1,81%	(8)	(8)	(16)			
	Mitraguna & Others	987	995	987	979	1,86%	1,86%	1,85%	(8)	(8)	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.449	1,44%	1,44%	1,33%	(179)	(179)	377			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	526	495	(40)	(31)	32	6,96%	32	6,96%	725	68,20%	(231)
2	Tabungan	97.563	97.563	92.428	91.974	1.573	(453)	(5.589)	-5,73%	(5.589)	-5,73%	97.563	94,27%	(5.589)
3	Deposito	24.097	24.097	24.546	24.496	12	(51)	399	1,66%	399	1,66%	24.378	100,48%	118
	Total	122.122	122.122	117.500	116.965	1.545	(536)	(5.158)	-4,22%	(5.158)	-4,22%	122.667	95,35%	(5.702)
	CASA	98.026	98.026	92.954	92.469	1.533	(485)	(5.557)	-5,67%	(5.557)	-5,67%	98.289	94,08%	(5.819)
	(%) CASA	80,27%	80,27%	79,11%	79,06%									
	FDR	171,70%	171,70%	177,70%	178,51%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	60.956	60.956	60.322	1.590	1.470	-120	58	-634	-634	2.104	63.016	95,73%	(2.694)
	KUR	57.384	57.384	56.889	1.590	1.470	-120	229	-494	-494	1.964	57.683	98,62%	(793)
	Non KUR	3.573	3.573	3.433	-	-	0	-171	-140	-140	140	5.334	64,37%	(1.900)
3	PWG	13.174	13.174	13.740	1.305	1.428	123	705	566	566	862	13.779	99,71%	(40)
	Cilem	13.174	13.174	13.740	1.305	1.428	123	705	566	566	862	13.779	99,71%	(40)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	135.548	135.548	134.732	2.524	603	-1.921	812	-817	-817	1.420	136.439	98,75%	(1.707)
	CF 1	31.143	31.143	31.088	469	439	-30	827	-54	-54	493	31.253	99,47%	(164)
	Total Griya	15.973	15.973	16.104	115	280	165	0	131	131	149	16.021	100,52%	83
1	• Total Non Program	15.973	15.973	16.104	115	280	165	-32	131	131	149			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.985	354	159	-195	827	-185	-185	344	15.232	98,38%	(247)
	CF 2	104.406	104.406	103.643	2.055	164	-1.891	-15	-762	-762	926	105.186	98,53%	(1.543)
	Mitraguna & Others	93.868	93.868	93.172	1.965	164	-1.801	-33	-696	-696	860	94.547	98,55%	(1.375)
	Pensiun	10.537	10.537	10.471	90	-	-90	17	-67	-67	67	10.639	98,42%	(168)
	Total Pembiayaan	209.678	209.678	208.794	5.419	3.501	-1.918	1.575	-885	-885	4.386			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	4.854	2,45%	2,45%	8,05%	3.363	3.363	3.141			
	KUR	1.132	1.281	1.132	4.095	1,97%	1,97%	7,20%	2.963	2.963	2.813			
	Non KUR	359	431	359	759	10,04%	10,04%	22,11%	400	400	328			
3	PWG	172	-	172	554	1,30%	1,30%	4,03%	382	382	554			
	Cilem	172	-	172	554	1,30%	1,30%	4,03%	382	382	554			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.390	2.264	2.390	3.843	1,76%	1,76%	2,85%	1.453	1.453	1.579			
	CF 1	181	224	181	612	0,58%	0,58%	1,97%	431	431	388			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	181	224	181	612	1,19%	1,19%	4,08%	431	431	388			
	CF 2	2.210	2.040	2.210	3.231	2,12%	2,12%	3,12%	1.022	1.022	1.191			
	Mitraguna & Others	2.210	2.040	2.210	2.957	2,35%	2,35%	3,17%	747	747	917			
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274			
	Total Pembiayaan	4.053	3.976	4.053	9.251	1,93%	1,93%	4,43%	5.198	5.198	5.274			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	884	1,18%	1,18%	1,47%	164	164	198			
	KUR	564	528	564	730	0,98%	0,98%	1,28%	165	165	201			
	Non KUR	156	158	156	154	4,37%	4,37%	4,50%	(2)	(2)	(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	1.241	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	2.988	0,94%	0,94%	1,43%	1.027	1.027	1.061			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	266	272	(354)	6	(108)	-28,43%	(108)	-28,43%	782	34,86%	(509)
2	Tabungan	110.485	110.485	109.121	109.109	1.233	(12)	(1.376)	-1,25%	(1.376)	-1,25%	110.485	98,75%	(1.376)
3	Deposito	16.981	16.981	17.087	17.087	11	0	106	0,62%	106	0,62%	17.187	99,42%	(100)
	Total	127.846	127.846	126.474	126.468	891	(6)	(1.379)	-1,08%	(1.379)	-1,08%	128.453	98,45%	(1.985)
	CASA	110.865	110.865	109.387	109.381	880	(6)	(1.484)	-1,34%	(1.484)	-1,34%	111.266	98,31%	(1.885)
	(%) CASA	86,72%	86,72%	86,49%	86,49%									
	FDR	120,72%	120,72%	122,31%	122,32%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	62.077	62.077	61.304	2.955	1.250	-1.705	856	-773	-773	2.023	62.484	98,11%	(1.180)
	KUR	57.871	57.871	57.183	2.955	1.250	-1.705	983	-688	-688	1.938	58.254	98,16%	(1.071)
	Non KUR	4.206	4.206	4.121	-	-	0	-127	-85	-85	85	4.230	97,43%	(109)
3	PWG	11.503	11.503	13.595	1.497	2.504	1.007	1.198	2.092	2.092	412	12.208	111,36%	1.387
	Cilem	11.503	11.503	13.595	1.497	2.504	1.007	1.198	2.092	2.092	412	12.208	111,36%	1.387
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.757	80.757	79.794	1.157	227	-931	592	-963	-963	1.190	82.119	97,17%	(2.325)
	CF 1	7.892	7.892	7.472	91	97	5	148	-420	-420	517	8.079	92,48%	(607)
	Total Griya	5.453	5.453	4.995	-	-	0	0	-458	-458	458	5.508	90,68%	(513)
1	• Total Non Program	5.453	5.453	4.995	-	-	0	-247	-458	-458	458			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.477	91	97	5	148	38	38	58	2.571	96,34%	(94)
	CF 2	72.865	72.865	72.322	1.066	130	-936	444	-543	-543	673	74.040	97,68%	(1.718)
	Mitraguna & Others	71.347	71.347	70.813	906	130	-776	292	-534	-534	664	72.282	97,97%	(1.470)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	154.693	5.610	3.981	-1.629	2.646	356	356	3.625			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	2.325	0,34%	0,34%	3,79%	2.114	2.114	1.772			
	KUR	183	175	183	1.717	0,32%	0,32%	3,00%	1.534	1.534	1.542			
	Non KUR	28	377	28	608	0,67%	0,67%	14,75%	580	580	230			
3	PWG	28	-	28	371	0,25%	0,25%	2,73%	343	343	371			
	Cilem	28	-	28	371	0,25%	0,25%	2,73%	343	343	371			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	499	186	499	696	0,62%	0,62%	0,87%	197	197	510			
	CF 1	499	-	499	539	6,33%	6,33%	7,21%	39	39	539			
	Total Griya	415	-	415	413	7,60%	7,60%	8,27%	(2)	(2)	413			
	Oto	85	-	85	126	3,48%	3,48%	5,07%	41	41	126			
	CF 2	-	186	-	157	0,00%	0,00%	0,22%	157	157	(28)			
	Mitraguna & Others	-	186	-	157	0,00%	0,00%	0,22%	157	157	(28)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	738	738	738	3.392	0,48%	0,48%	2,19%	2.653	2.653	2.653			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.934	3.944	3.354	10	(1.169)	-22,87%	(1.169)	-22,87%	5.344	73,81%	(1.399)
2	Tabungan	62.342	62.342	57.956	58.223	(4.544)	267	(4.119)	-6,61%	(4.119)	-6,61%	62.342	93,39%	(4.119)
3	Deposito	13.260	13.260	15.935	15.935	(2.640)	0	2.675	20,17%	2.675	20,17%	13.386	119,04%	2.549
	Total	80.716	80.716	77.826	78.103	(3.830)	277	(2.613)	-3,24%	(2.613)	-3,24%	81.072	96,34%	(2.969)
	CASA	67.456	67.456	61.891	62.168	(1.190)	277	(5.288)	-7,84%	(5.288)	-7,84%	67.686	91,85%	(5.518)
	(%) CASA	83,57%	83,57%	79,52%	79,60%									
	FDR	124,47%	124,47%	130,08%	129,62%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	49.352	49.352	49.470	1.270	1.800	530	-318	118	118	1.682	49.269	100,41%	201
	KUR	47.820	47.820	47.980	1.270	1.800	530	-273	161	161	1.639	48.194	99,56%	(214)
	Non KUR	1.533	1.533	1.489	-	-	0	-45	-43	-43	43	1.075	138,51%	
3	PWG	9.984	9.984	10.517	1.067	1.113	47	773	533	533	580	10.780	97,56%	(263)
	Cilem	9.984	9.984	10.517	1.067	1.113	47	773	533	533	580	10.780	97,56%	(263)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	41.132	41.132	41.253	921	821	-100	154	120	120	701	42.186	97,79%	(933)
	CF 1	25.084	25.084	24.953	886	416	-470	-77	-131	-131	547	25.264	98,77%	(310)
	Total Griya	5.189	5.189	5.129	-	-	0	0	-61	-61	61	5.245	97,79%	(116)
1	• Total Non Program	4.861	4.861	4.802	-	-	0	-57	-59	-59	59			
	• Program	329	329	327	-	-	0	-2	-2	-2	2			
	Oto	19.895	19.895	19.825	886	416	-470	-77	-70	-70	486	20.019	99,03%	(195)
	CF 2	16.048	16.048	16.299	35	405	370	231	251	251	154	16.922	96,32%	(623)
	Mitraguna & Others	11.187	11.187	11.232	35	175	140	257	45	45	130	11.828	94,96%	(596)
	Pensiun	4.862	4.862	5.068	-	230	230	-26	206	206	24	5.094	99,48%	(26)
	Total Pembiayaan	100.469	100.469	101.239	3.258	3.734	476	609	771	771	2.964			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	285	57	1.103	0,12%	0,12%	2,23%	1.045	1.045	817			
	KUR	57	285	57	971	0,12%	0,12%	2,02%	914	914	686			
	Non KUR	-	-	-	132	0,00%	0,00%	8,84%	132	132	132			
3	PWG	12	-	12	303	0,12%	0,12%	2,88%	291	291	303			
	Cilem	12	-	12	303	0,12%	0,12%	2,88%	291	291	303			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.704	2.516	1.704	2.601	4,14%	4,14%	6,31%	897	897	85			
	CF 1	835	980	835	1.014	3,33%	3,33%	4,06%	178	178	34			
	Total Griya	61	62	61	60	1,18%	1,18%	1,17%	(1)	(1)	(2)			
	Oto	774	917	774	954	3,89%	3,89%	4,81%	179	179	36			
	CF 2	869	1.537	869	1.588	5,41%	5,41%	9,74%	719	719	51			
	Mitraguna & Others	869	1.176	869	1.588	7,76%	7,76%	14,13%	719	719	412			
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	(361)			
	Total Pembiayaan	1.773	2.801	1.773	4.007	1,77%	1,77%	3,96%	2.233	2.233	1.205			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	0,40%	57	57	(53)			
	KUR	60	170	60	117	0,12%	0,12%	0,24%	57	57	(53)			
	Non KUR	83	83	83	83	5,39%	5,39%	5,54%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	647	868	867	2,11%	2,11%	2,10%	(1)	(1)	220			
	CF 1	868	647	868	867	3,46%	3,46%	3,48%	(1)	(1)	220			
	Total Griya	130	130	130	130	2,51%	2,51%	2,53%	(1)	(1)	(1)			
	Oto	737	517	737	737	3,71%	3,71%	3,72%	-	-	220			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.010	900	1.010	1.067	1,01%	1,01%	1,05%	57	57	167			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	25.626	25.307	2.792	(319)	2.214	9,59%	2.214	9,59%	23.812	106,28%	1.495
2	Tabungan	256.654	256.654	241.775	243.101	5.062	1.326	(13.553)	-5,28%	(13.553)	-5,28%	256.654	94,72%	(13.553)
3	Deposito	34.986	34.986	37.155	37.255	1.695	100	2.269	6,48%	2.269	6,48%	35.273	105,62%	1.983
	Total	314.733	314.733	304.555	305.663	9.548	1.108	(9.070)	-2,88%	(9.070)	-2,88%	315.739	96,81%	(10.076)
	CASA	279.747	279.747	267.400	268.408	7.853	1.008	(11.339)	-4,05%	(11.339)	-4,05%	280.466	95,70%	(12.059)
	(%) CASA	88,88%	88,88%	87,80%	87,81%									
	FDR	86,27%	86,27%	90,63%	90,31%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.259	-	-	0	-52	-334	-334	334	1.593	79,00%	(334)
	Linkage	924	924	882	-	-	-	-39	-42	-42	42	924	95,41%	(42)
	Non-Linkage	669	669	377	-	-	0	-12	-292	-292	292	669	56,35%	(292)
	• Local Champion	669	669	377	-	-	0	-12	-292	-292	292	669	56,35%	(292)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	73.645	73.645	73.348	4.045	2.050	-1.995	1.411	-297	-297	2.347	74.847	98,00%	(1.500)
	KUR	69.530	69.530	69.124	4.045	1.700	-2.345	1.561	-406	-406	2.106	69.871	98,93%	(747)
	Non KUR	4.115	4.115	4.224	-	350	350	-150	108	108	242	4.976	84,88%	(752)
3	PWG	28.268	28.268	31.735	4.819	9.819	4.999	2.478	3.467	3.467	6.352	29.473	107,67%	2.262
	Cilem	18.867	18.867	21.646	2.016	4.383	2.366	1.297	2.778	2.778	1.604	19.682	109,98%	1.963
	Gadai	9.400	9.400	10.089	2.803	5.436	2.633	1.181	688	688	4.748	9.790	103,05%	298
4	CFG	168.022	168.022	169.692	7.848	5.688	-2.160	6.037	1.670	1.670	4.017	169.241	100,27%	452
	CF 1	44.251	44.251	43.956	515	233	-282	48	-296	-296	528	44.503	98,77%	(547)
	Total Griya	38.657	38.657	38.263	321	-	-321	0	-393	-393	393	38.759	98,72%	(495)
1	• Total Non Program	15.924	15.924	15.666	-	-	0	-277	-257	-257	257			
	• Program	22.733	22.733	22.597	321	-	-321	164	-136	-136	136			
	Oto	5.595	5.595	5.692	194	233	39	48	97	97	135	5.744	99,09%	(52)
	CF 2	123.771	123.771	125.737	7.333	5.455	-1.878	5.989	1.966	1.966	3.489	124.737	100,80%	999
	Mitraguna & Others	108.996	108.996	111.046	6.511	5.455	-1.056	5.347	2.050	2.050	3.405	109.679	101,25%	1.367
	Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	84	15.058	97,56%	(367)
	Total Pembiayaan	271.528	271.528	276.033	16.712	17.556	845	9.876	4.505	4.505	13.051			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	686	1.497	686	4.012	0,93%	0,93%	5,47%	3.327	3.327	2.516			
	KUR	397	890	397	3.450	0,57%	0,57%	4,99%	3.053	3.053	2.560			
	Non KUR	289	607	289	563	7,01%	7,01%	13,32%	274	274	(44)			
3	PWG	42	-	42	610	0,15%	0,15%	1,92%	569	569	610			
	Cilem	42	-	42	572	0,22%	0,22%	2,64%	530	530	572			
	Gadai	-	-	-	38	0,00%	0,00%	0,38%	38	38	38			
4	CFG	1.944	4.628	1.944	6.658	1,16%	1,16%	3,92%	4.714	4.714	2.030			
	CF 1	1.760	3.322	1.760	4.372	3,98%	3,98%	9,95%	2.611	2.611	1.050			
	Total Griya	1.626	3.064	1.626	3.394	4,21%	4,21%	8,87%	1.767	1.767	329			
	Oto	134	258	134	978	2,40%	2,40%	17,18%	844	844	720			
	CF 2	184	1.306	184	2.286	0,15%	0,15%	1,82%	2.103	2.103	980			
	Mitraguna & Others	184	1.306	184	2.286	0,17%	0,17%	2,06%	2.103	2.103	980			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.671	6.125	2.671	11.281	0,98%	0,98%	4,09%	8.609	8.609	5.156			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	52	52	52	52	3,26%	3,26%	4,13%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	52	52	52	52	7,77%	7,77%	13,78%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	362	211	283	0,29%	0,29%	0,39%	72	72	(79)			
	KUR	130	275	130	207	0,19%	0,19%	0,30%	77	77	(68)			
	Non KUR	82	87	82	76	1,98%	1,98%	1,81%	(5)	(5)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.210	3.063	4.210	4.386	2,51%	2,51%	2,58%	176	176	1.323			
	CF 1	1.842	1.534	1.842	2.033	4,16%	4,16%	4,62%	190	190	498			
	Total Griya	1.842	1.534	1.842	2.033	4,77%	4,77%	5,31%	190	190	498			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.367	1.528	2.367	2.353	1,91%	1,91%	1,87%	(14)	(14)	825			
	Mitraguna & Others	2.073	1.234	2.073	2.059	1,90%	1,90%	1,85%	(14)	(14)	825			
	Pensiun	294	294	294	294	0,11%	0,11%	2,00%	(0)	(0)	(0)			
	Total Pembiayaan	4.473	3.477	4.473	4.721	1,65%	1,65%	1,71%	248	248	1.244			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.770	8.705	11	(65)	196	2,31%	196	2,31%	9.231	94,30%	(526)
2	Tabungan	235.306	235.306	231.023	230.733	(181.931)	(290)	(4.573)	-1,94%	(4.573)	-1,94%	235.306	98,06%	(4.573)
3	Deposito	67.982	67.982	68.557	68.561	1.820	4	579	0,85%	579	0,85%	68.263	100,44%	298
	Total	311.796	311.796	308.349	307.998	(180.100)	(351)	(3.798)	-1,22%	(3.798)	-1,22%	312.799	98,47%	(4.801)
	CASA	243.814	243.814	239.792	239.438	(181.920)	(355)	(4.377)	-1,80%	(4.377)	-1,80%	244.537	97,91%	(5.099)
	(%) CASA	78,20%	78,20%	77,77%	77,74%									
	FDR	41,99%	41,99%	43,52%	43,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	13.226	13.192		(35)	537	4,25%	537	4,25%			
2	Giro ISE	1.786	1.786	1.906	1.906		0	120	6,73%	120	6,73%			
3	Tabungan ISE	9.818	9.818	10.270	10.236		(35)	417	4,25%	417	4,25%			
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	14.129	14.129	13.800	-	-	0	-392	-329	-329	329	14.246	96,87%	(446)
	KUR	12.755	12.755	12.428	-	-	0	-389	-327	-327	327	12.771	97,32%	(343)
	Non KUR	1.374	1.374	1.372	-	-	0	-3	-2	-2	2	1.475	93,00%	(103)
3	PWG	15.393	15.393	17.744	3.141	4.537	1.395	1.722	2.351	2.351	2.186	16.598	106,90%	1.146
	Cilem	11.471	11.471	12.254	1.652	1.519	-134	1.574	783	783	736	12.332	99,36%	(79)
	Gadai	3.922	3.922	5.490	1.489	3.018	1.529	148	1.568	1.568	1.450	4.266	128,70%	1.224
4	CFG	101.402	101.402	102.635	4.449	2.458	-1.991	3.795	1.233	1.233	1.225	103.866	98,81%	(1.231)
	CF 1	26.966	26.966	27.783	1.706	1.254	-452	1.408	817	817	437	27.577	100,75%	206
	Total Griya	14.837	14.837	14.658	-	-	0	0	-178	-178	178	15.123	96,93%	(465)
1	• Total Non Program	14.417	14.417	14.241	-	-	0	-127	-176	-176	176			
	• Program	420	420	417	-	-	0	-3	-3	-3	3			
	Oto	12.130	12.130	13.125	1.706	1.254	-452	1.408	996	996	258	12.454	105,39%	671
	CF 2	74.436	74.436	74.851	2.743	1.204	-1.539	2.387	416	416	788	76.288	98,12%	(1.437)
	Mitraguna & Others	73.001	73.001	73.220	2.407	1.000	-1.407	2.058	219	219	781	74.577	98,18%	(1.357)
	Pensiun	1.434	1.434	1.631	336	204	-132	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	134.178	7.590	6.994	-596	5.125	3.255	3.255	3.740			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	411	0,75%	0,75%	2,97%	305	305	(104)			
	KUR	106	514	106	411	0,83%	0,83%	3,30%	305	305	(104)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	333	-	333	732	2,16%	2,16%	4,12%	399	399	732			
	Cilem	333	-	333	624	2,90%	2,90%	5,09%	291	291	624			
	Gadai	-	-	-	108	0,00%	0,00%	1,96%	108	108	108			
4	CFG	1.297	1.446	1.297	2.393	1,28%	1,28%	2,33%	1.096	1.096	947			
	CF 1	571	649	571	1.059	2,12%	2,12%	3,81%	488	488	410			
	Total Griya	461	460	461	863	3,11%	3,11%	5,89%	402	402	403			
	Oto	110	189	110	196	0,91%	0,91%	1,50%	86	86	7			
	CF 2	726	797	726	1.334	0,98%	0,98%	1,78%	608	608	536			
	Mitraguna & Others	726	797	726	1.334	0,99%	0,99%	1,82%	608	608	536			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.736	1.960	1.736	3.535	1,33%	1,33%	2,63%	1.799	1.799	1.575			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	71,76%	18	18	40			
	KUR	8.569	8.547	8.569	8.587	67,18%	67,18%	69,10%	18	18	40			
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,88%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.446	1.389	1.446	1.376	1,43%	1,43%	1,34%	(69)	(69)	(13)			
	CF 1	229	231	229	229	0,85%	0,85%	0,82%	-	-	(2)			
	Total Griya	114	116	114	114	0,77%	0,77%	0,78%	-	-	(2)			
	Oto	115	115	115	115	0,95%	0,95%	0,87%	-	-	-			
	CF 2	1.217	1.159	1.217	1.147	1,63%	1,63%	1,53%	(69)	(69)	(11)			
	Mitraguna & Others	1.217	1.159	1.217	1.147	1,67%	1,67%	1,57%	(69)	(69)	(11)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.330	11.252	11.330	11.279	8,65%	8,65%	8,41%	(51)	(51)	27			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	8.936	8.716	283	(220)	1.035	13,48%	1.035	13,48%	9.133	95,44%	(417)
2	Tabungan	173.992	173.992	177.349	176.556	18.784	(793)	2.564	1,47%	2.564	1,47%	173.992	101,47%	2.564
3	Deposito	29.204	29.204	27.116	26.864	1.561	(251)	(2.339)	-8,01%	(2.339)	-8,01%	29.474	91,15%	(2.610)
	Total	210.876	210.876	213.401	212.137	20.628	(1.264)	1.260	0,60%	1.260	0,60%	212.599	99,78%	(462)
	CASA	181.673	181.673	186.285	185.272	19.067	(1.013)	3.599	1,98%	3.599	1,98%	183.125	101,17%	2.147
	(%) CASA	86,15%	86,15%	87,29%	87,34%									
	FDR	97,40%	97,40%	98,69%	99,28%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	19.990	19.990	20.082	1.075	850	-225	698	92	92	758	20.577	97,59%	(495)
	KUR	18.928	18.928	19.052	1.075	850	-225	731	125	125	725	19.046	100,04%	
	Non KUR	1.062	1.062	1.029	-	-	0	-33	-33	-33	33	1.532	67,20%	(502)
3	PWG	33.132	33.132	39.283	7.551	19.404	11.853	1.280	6.151	6.151	13.253	34.212	114,82%	5.071
	Cilem	14.772	14.772	17.426	2.439	3.562	1.123	1.619	2.654	2.654	908	15.283	114,02%	2.143
	Gadai	18.360	18.360	21.857	5.112	15.842	10.729	-339	3.498	3.498	12.344	18.930	115,46%	2.927
4	CFG	152.281	152.281	151.234	4.440	4.056	-384	2.560	-1.047	-1.047	5.103	154.798	97,70%	(3.563)
	CF 1	20.495	20.495	20.255	1.355	300	-1.055	619	-240	-240	540	20.984	96,53%	(729)
	Total Griya	12.083	12.083	11.972	450	-	-450	0	-111	-111	111	12.373	96,76%	(400)
1	• Total Non Program	12.083	12.083	11.972	450	-	-450	343	-111	-111	111			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.283	905	300	-605	619	-129	-129	429	8.611	96,18%	(329)
	CF 2	131.786	131.786	130.979	3.085	3.756	671	1.940	-807	-807	4.563	133.813	97,88%	(2.834)
	Mitraguna & Others	118.525	118.525	117.768	3.085	3.676	591	2.057	-757	-757	4.433	120.390	97,82%	(2.622)
	Pensiun	13.261	13.261	13.211	-	80	80	-117	-50	-50	130	13.423	98,42%	(213)
	Total Pembiayaan	205.403	205.403	210.599	13.066	24.310	11.243	4.537	5.196	5.196	19.113			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	416	441	416	1.141	2,08%	2,08%	5,68%	725	725	700			
	KUR	416	441	416	1.141	2,20%	2,20%	5,99%	725	725	700			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	482	-	482	1.532	1,45%	1,45%	3,90%	1.051	1.051	1.532			
	Cilem	482	-	482	1.448	3,26%	3,26%	8,31%	966	966	1.448			
	Gadai	-	-	-	84	0,00%	0,00%	0,39%	84	84	84			
4	CFG	978	854	978	1.450	0,64%	0,64%	0,96%	472	472	596			
	CF 1	401	637	401	398	1,95%	1,95%	1,96%	(3)	(3)	(240)			
	Total Griya	337	341	337	336	2,79%	2,79%	2,81%	(1)	(1)	(5)			
	Oto	64	297	64	62	0,76%	0,76%	0,75%	(2)	(2)	(235)			
	CF 2	577	216	577	1.052	0,44%	0,44%	0,80%	475	475	835			
	Mitraguna & Others	385	216	385	467	0,32%	0,32%	0,40%	82	82	250			
	Pensiun	192	-	192	585	1,45%	1,45%	4,43%	393	393	585			
	Total Pembiayaan	1.876	1.295	1.876	4.123	0,91%	0,91%	1,96%	2.248	2.248	2.828			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	850	2,45%	2,45%	4,23%	361	361	370			
	KUR	193	182	193	555	1,02%	1,02%	2,91%	362	362	373			
	Non KUR	296	298	296	295	27,92%	27,92%	28,67%	(1)	(1)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.150	2.151	2.150	685	1,41%	1,41%	0,45%	(1.465)	(1.465)	(1.466)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.150	2.151	2.150	685	1,63%	1,63%	0,52%	(1.465)	(1.465)	(1.466)			
	Mitraguna & Others	2.150	2.151	2.150	685	1,81%	1,81%	0,58%	(1.465)	(1.465)	(1.466)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.639	2.631	2.639	1.535	1,29%	1,29%	0,73%	(1.104)	(1.104)	(1.096)			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	18.229	18.184	49	(45)	8.622	90,18%	8.622	90,18%	10.674	170,35%	7.510
2	Tabungan	273.687	273.687	264.763	266.084	10.509	1.320	(7.604)	-2,78%	(7.604)	-2,78%	273.687	97,22%	(7.604)
3	Deposito	63.164	63.164	62.720	62.924	850	204	(240)	-0,38%	(240)	-0,38%	63.551	99,01%	(627)
	Total	346.413	346.413	345.713	347.192	11.408	1.479	779	0,22%	779	0,22%	347.913	99,79%	(721)
	CASA	283.249	283.249	282.992	284.267	10.558	1.275	1.019	0,36%	1.019	0,36%	284.362	99,97%	(94)
	(%) CASA	81,77%	81,77%	81,86%	81,88%									
	FDR	110,42%	110,42%	113,51%	113,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.721	14.974		254	471	3,25%	471	3,25%			
2	Giro ISE	1.367	1.367	1.257	1.252		(5)	(115)	-8,38%	(115)	-8,38%			
3	Tabungan ISE	13.137	13.137	13.464	13.722		258	586	4,46%	586	4,46%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	27.054	1.210	1.125	-85	827	-379	-379	1.504	27.680	97,74%	(627)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	27.433	27.433	27.054	1.210	1.125	-85	827	-379	-379	1.504	27.680	97,74%	(627)
	• Local Champion	25.473	25.473	24.719	-	-	0	-235	-754	-754	754	25.702	96,17%	(984)
	• Value Chain	1.960	1.960	2.335	1.210	1.125	(85)	1.062	375	375	750	1.978	118,05%	
2	MBG	27.691	27.691	28.197	1.200	1.906	-700	826	506	506	694	28.207	99,96%	(10)
	KUR	25.908	25.908	26.443	1.900	1.200	-700	965	535	535	665	26.053	101,50%	
	Non KUR	1.783	1.783	1.754	-	-	0	-139	-29	-29	29	2.154	81,42%	(400)
3	PWG	38.487	38.487	45.499	9.493	15.044	5.551	1.979	7.012	7.012	8.032	39.941	113,92%	5.558
	Cilem	21.108	21.108	26.255	2.819	6.566	3.747	1.863	5.148	5.148	1.418	21.892	119,93%	4.364
	Gadai	17.379	17.379	19.244	6.675	8.478	1.804	117	1.865	1.865	6.614	18.049	106,62%	1.194
4	CFG	288.898	288.898	291.661	7.025	7.072	48	2.156	2.762	2.762	4.310	291.612	100,02%	48
	CF 1	35.433	35.433	34.988	447	298	-148	427	-445	-445	744	35.989	97,22%	(1.001)
	Total Griya	29.263	29.263	28.694	-	-	0	0	-569	-569	569	29.577	97,01%	(883)
1	• Total Non Program	29.263	29.263	28.694	-	-	0	-229	-569	-569	569			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.294	447	298	-148	427	123	123	175	6.411	98,16%	(118)
	CF 2	253.465	253.465	256.673	6.578	6.774	196	1.729	3.208	3.208	3.566	255.624	100,41%	1.049
	Mitraguna & Others	234.984	234.984	238.152	6.242	6.574	332	1.811	3.168	3.168	3.406	236.903	100,53%	1.250
	Pensiun	18.481	18.481	18.521	336	200	-136	-82	40	40	160	18.721	98,93%	(200)
	Total Pembiayaan	382.510	382.510	392.411	19.628	24.442	4.813	5.787	9.901	9.901	14.541			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	80	85	80	3.065	0,29%	0,29%	11,33%	2.985	2.985	2.981			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	3.065	0,29%	0,29%	11,33%	2.985	2.985	2.981			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	960	0,43%	0,43%	3,40%	841	841	739			
	KUR	39	138	39	742	0,15%	0,15%	2,81%	703	703	605			
	Non KUR	80	83	80	217	4,47%	4,47%	12,38%	138	138	134			
3	PWG	139	-	139	577	0,36%	0,36%	1,27%	439	439	577			
	Cilem	139	-	139	577	0,66%	0,66%	2,20%	439	439	577			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.840	3.357	1.840	11.632	0,64%	0,64%	3,99%	9.792	9.792	8.275			
	CF 1	551	302	551	2.373	1,55%	1,55%	6,78%	1.822	1.822	2.071			
	Total Griya	135	92	135	1.741	0,46%	0,46%	6,07%	1.606	1.606	1.649			
	Oto	415	209	415	631	6,73%	6,73%	10,03%	216	216	422			
	CF 2	1.289	3.056	1.289	9.260	0,51%	0,51%	3,61%	7.970	7.970	6.204			
	Mitraguna & Others	1.289	3.056	1.289	9.260	0,55%	0,55%	3,89%	7.970	7.970	6.204			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.177	3.663	2.177	16.234	0,57%	0,57%	4,14%	14.057	14.057	12.572			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	665	2,14%	2,14%	2,36%	74	74	72			
	KUR	398	396	398	436	1,54%	1,54%	1,65%	37	37	39			
	Non KUR	193	196	193	229	10,83%	10,83%	13,07%	36	36	33			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	8.707	9.961	8.707	8.052	3,01%	3,01%	2,76%	(655)	(655)	(1.909)			
	CF 1	205	205	205	205	0,58%	0,58%	0,58%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	205	205	205	205	3,32%	3,32%	3,25%	-	-	-			
	CF 2	8.502	9.756	8.502	7.847	3,35%	3,35%	3,06%	(655)	(655)	(1.909)			
	Mitraguna & Others	8.502	9.756	8.502	7.847	3,62%	3,62%	3,30%	(655)	(655)	(1.909)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	8.717	2,43%	2,43%	2,22%	(582)	(582)	(1.837)			

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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	6.836	6.836	1.177	0	642	10,37%	642	10,37%	7.407	92,29%	(571)
2	Tabungan	175.413	175.413	167.202	168.962	5.978	1.760	(6.451)	-3,68%	(6.451)	-3,68%	175.413	96,32%	(6.451)
3	Deposito	161.813	161.813	180.104	180.106	(970)	2	18.293	11,31%	18.293	11,31%	162.340	110,94%	17.766
	Total	343.420	343.420	354.142	355.905	6.185	1.763	12.485	3,64%	12.485	3,64%	345.160	103,11%	10.744
	CASA	181.607	181.607	174.038	175.799	7.155	1.760	(5.809)	-3,20%	(5.809)	-3,20%	182.820	96,16%	(7.022)
	(%) CASA	52,88%	52,88%	49,14%	49,39%									
	FDR	64,59%	64,59%	63,22%	62,90%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	43.748	43.748	43.741	2.815	1.580	-1.235	1.559	-7	-7	1.587	44.514	98,26%	(773)
	KUR	42.190	42.190	42.229	2.815	1.580	-1.235	1.613	39	39	1.541	42.484	99,40%	(254)
	Non KUR	1.558	1.558	1.512	-	-	0	-53	-47	-47	47	2.030	74,46%	(519)
3	PWG	18.117	18.117	20.492	2.821	4.730	1.909	884	2.375	2.375	2.355	19.403	105,61%	1.089
	Cilem	13.647	13.647	15.488	1.668	2.871	1.203	831	1.840	1.840	1.030	14.568	106,31%	919
	Gadai	4.470	4.470	5.005	1.154	1.859	705	53	535	535	1.324	4.835	103,51%	170
4	CFG	159.960	159.960	159.648	6.005	3.611	-2.394	5.492	-312	-312	3.923	162.869	98,02%	(3.221)
	CF 1	20.767	20.767	20.408	675	-	-675	436	-359	-359	359	21.394	95,39%	(986)
	Total Griya	12.416	12.416	12.289	-	-	0	0	-127	-127	127	12.743	96,44%	(454)
1	• Total Non Program	12.416	12.416	12.289	-	-	0	-123	-127	-127	127			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.119	675	-	-675	436	-232	-232	232	8.651	93,85%	(532)
	CF 2	139.193	139.193	139.240	5.330	3.611	-1.719	5.055	47	47	3.564	141.475	98,42%	(2.235)
	Mitraguna & Others	124.993	124.993	125.045	4.950	3.491	-1.459	4.883	52	52	3.439	127.151	98,34%	(2.106)
	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	223.881	11.642	9.921	-1.721	7.935	2.056	2.056	7.865			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	1.815	1,12%	1,12%	4,15%	1.327	1.327	1.160			
	KUR	458	622	458	1.623	1,08%	1,08%	3,84%	1.165	1.165	1.001			
	Non KUR	30	32	30	192	1,96%	1,96%	12,67%	161	161	159			
3	PWG	3	-	3	483	0,02%	0,02%	2,36%	480	480	483			
	Cilem	3	-	3	483	0,02%	0,02%	3,12%	480	480	483			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.788	2.491	1.788	4.417	1,12%	1,12%	2,77%	2.629	2.629	1.926			
	CF 1	520	547	520	845	2,50%	2,50%	4,14%	325	325	298			
	Total Griya	49	-	49	-	0,40%	0,40%	0,00%	(49)	(49)	-			
	Oto	471	547	471	845	5,64%	5,64%	10,41%	375	375	298			
	CF 2	1.269	1.943	1.269	3.572	0,91%	0,91%	2,57%	2.303	2.303	1.628			
	Mitraguna & Others	1.269	1.943	1.269	3.250	1,01%	1,01%	2,60%	1.981	1.981	1.306			
	Pensiun	-	-	-	322	0,00%	0,00%	2,27%	322	322	322			
	Total Pembiayaan	2.280	3.145	2.280	6.714	1,03%	1,03%	3,00%	4.435	4.435	3.569			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	563	500	563	751	1,29%	1,29%	1,72%	188	188	251			
	KUR	433	370	433	621	1,03%	1,03%	1,47%	188	188	251			
	Non KUR	130	130	130	130	8,34%	8,34%	8,60%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.447	3.031	2.447	1.744	1,53%	1,53%	1,09%	(703)	(703)	(1.287)			
	CF 1	144	714	144	143	0,69%	0,69%	0,70%	(1)	(1)	(571)			
	Total Griya	46	616	46	45	0,37%	0,37%	0,37%	(1)	(1)	(571)			
	Oto	98	98	98	98	1,17%	1,17%	1,21%	-	-	-			
	CF 2	2.303	2.317	2.303	1.601	1,65%	1,65%	1,15%	(702)	(702)	(716)			
	Mitraguna & Others	2.303	2.317	2.303	1.601	1,84%	1,84%	1,28%	(702)	(702)	(716)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.010	3.532	3.010	2.495	1,36%	1,36%	1,11%	(515)	(515)	(1.037)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.399	2.360	(516)	(39)	(904)	-27,69%	(904)	-27,69%	3.987	59,18%	(1.627)
2	Tabungan	164.746	164.746	144.958	143.853	2.400	(1.105)	(20.893)	-12,68%	(20.893)	-12,68%	164.746	87,32%	(20.893)
3	Deposito	74.583	74.583	74.353	74.245	(686)	(108)	(338)	-0,45%	(338)	-0,45%	75.053	98,92%	(808)
	Total	242.592	242.592	221.710	220.457	1.197	(1.253)	(22.135)	-9,12%	(22.135)	-9,12%	243.786	90,43%	(23.329)
	CASA	168.009	168.009	147.357	146.212	1.883	(1.145)	(21.797)	-12,97%	(21.797)	-12,97%	168.733	86,65%	(22.521)
	(%) CASA	69,26%	69,26%	66,46%	66,32%									
	FDR	94,47%	94,47%	103,25%	103,83%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	51.101	51.101	50.849	2.080	1.550	-530	1.320	-251	-251	1.801	52.070	97,66%	(1.220)
	KUR	49.224	49.224	49.023	2.000	1.550	-450	1.318	-201	-201	1.751	49.585	98,87%	(561)
	Non KUR	1.876	1.876	1.826	80	-	-80	2	-50	-50	50	2.485	73,49%	(659)
3	PWG	8.004	8.004	8.973	1.167	1.404	237	897	968	968	436	8.779	102,21%	194
	Cilem	8.004	8.004	8.973	1.167	1.404	237	897	968	968	436	8.779	102,21%	194
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	170.072	170.072	169.083	4.890	2.106	-2.784	1.087	-989	-989	3.095	171.981	98,32%	(2.897)
	CF 1	17.880	17.880	17.344	530	-	-530	259	-537	-537	537	18.071	95,98%	(727)
	Total Griya	980	980	968	-	-	0	0	-12	-12	12	1.034	93,70%	(65)
1	• Total Non Program	980	980	968	-	-	0	-12	-12	-12	12			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.375	530	-	-530	259	-525	-525	525	17.037	96,11%	(662)
	CF 2	152.192	152.192	151.740	4.360	2.106	-2.254	828	-452	-452	2.558	153.910	98,59%	(2.170)
	Mitraguna & Others	120.862	120.862	120.351	4.360	1.785	-2.575	935	-512	-512	2.297	122.405	98,32%	(2.055)
	Pensiun	31.329	31.329	31.389	-	321	321	-107	60	60	261	31.505	99,63%	(116)
	Total Pembiayaan	229.177	229.177	228.905	8.138	5.060	-3.077	3.305	-272	-272	5.332			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	77	554	77	2.124	0,15%	0,15%	4,18%	2.047	2.047	1.570			
	KUR	77	529	77	1.989	0,16%	0,16%	4,06%	1.912	1.912	1.460			
	Non KUR	-	25	-	135	0,00%	0,00%	7,39%	135	135	110			
3	PWG	205	-	205	461	2,56%	2,56%	5,14%	256	256	461			
	Cilem	205	-	205	461	2,56%	2,56%	5,14%	256	256	461			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.049	1.580	1.049	2.819	0,62%	0,62%	1,67%	1.770	1.770	1.239			
	CF 1	365	766	365	1.066	2,04%	2,04%	6,14%	700	700	300			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	365	766	365	1.066	2,16%	2,16%	6,51%	700	700	300			
	CF 2	684	814	684	1.753	0,45%	0,45%	1,16%	1.069	1.069	939			
	Mitraguna & Others	526	616	526	1.324	0,44%	0,44%	1,10%	798	798	708			
	Pensiun	158	198	158	429	0,50%	0,50%	1,37%	271	271	231			
	Total Pembiayaan	1.331	2.134	1.331	5.404	0,58%	0,58%	2,36%	4.073	4.073	3.270			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	200	198	(9)	(2)	180	966,33%	180	966,33%	245	80,85%	(47)
2	Tabungan	72.254	72.254	69.239	67.612	1.625	(1.626)	(4.642)	-6,42%	(4.642)	-6,42%	72.254	93,58%	(4.642)
3	Deposito	14.447	14.447	13.479	13.479	258	0	(967)	-6,70%	(967)	-6,70%	14.569	92,52%	(1.090)
	Total	86.720	86.720	82.918	81.290	1.874	(1.628)	(5.429)	-6,26%	(5.429)	-6,26%	87.068	93,36%	(5.778)
	CASA	72.273	72.273	69.439	67.811	1.616	(1.628)	(4.462)	-6,17%	(4.462)	-6,17%	72.500	93,53%	(4.689)
	(%) CASA	83,34%	83,34%	83,74%	83,42%									
	FDR	106,88%	106,88%	114,07%	116,36%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)	18	100,26%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	7.557	7.557	8.723	1.167	1.633	466	782	1.166	1.166	467	7.949	109,74%	774
	Cilem	7.557	7.557	8.723	1.167	1.633	466	782	1.166	1.166	467	7.949	109,74%	774
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	85.111	85.111	85.846	1.427	1.786	359	362	734	734	1.052	86.381	99,38%	(535)
	CF 1	444	444	439	-	-	0	-3	-5	-5	5	510	86,06%	(71)
	Total Griya	249	249	248	-	-	0	0	-2	-2	2	263	94,18%	(15)
	• Total Non Program	249	249	248	-	-	0	-2	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	85.407	1.427	1.786	359	365	739	739	1.047	85.871	99,46%	(464)
	Mitraguna & Others	38.306	38.306	38.602	835	933	98	101	296	296	637	39.108	98,70%	(507)
	Pensiun	46.362	46.362	46.805	592	853	261	264	443	443	410	46.762	100,09%	43
	Total Pembiayaan	92.686	92.686	94.586	2.594	3.419	825	1.144	1.900	1.900	1.519			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	281	2,17%	2,17%	3,22%	117	117	281			
	Cilem	164	-	164	281	2,17%	2,17%	3,22%	117	117	281			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	387	338	344	0,40%	0,40%	0,40%	6	6	(43)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	338	387	338	344	0,40%	0,40%	0,40%	6	6	(43)			
	Mitraguna & Others	338	387	338	344	0,88%	0,88%	0,89%	6	6	(43)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	502	387	502	625	0,54%	0,54%	0,66%	123	123	238			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	228	229	228	219	0,27%	0,27%	0,26%	(9)	(9)	(9)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	228	229	228	219	0,27%	0,27%	0,26%	(9)	(9)	(9)			
	Mitraguna & Others	228	229	228	219	0,60%	0,60%	0,57%	(9)	(9)	(9)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	246	247	246	238	0,27%	0,27%	0,25%	(8)	(8)	(9)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	23.312	23.346	825	35	5.259	29,08%	5.259	29,08%	18.807	124,14%	4.540
2	Tabungan	126.474	126.474	109.367	108.843	6.139	(523)	(17.630)	-13,94%	(17.630)	-13,94%	126.474	86,06%	(17.630)
3	Deposito	24.696	24.696	22.221	22.221	(89)	0	(2.475)	-10,02%	(2.475)	-10,02%	25.028	88,79%	(2.806)
	Total	169.257	169.257	154.900	154.411	6.875	(489)	(14.846)	-8,77%	(14.846)	-8,77%	170.308	90,67%	(15.897)
	CASA	144.561	144.561	132.679	132.190	6.964	(489)	(12.371)	-8,56%	(12.371)	-8,56%	145.281	90,99%	(13.091)
	(%) CASA	85,41%	85,41%	85,65%	85,61%									
	FDR	107,46%	107,46%	117,89%	118,27%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.363	-	-	0	-47	-48	-48	48	1.411	96,60%	(48)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	1.411	1.411	1.363	-	-	0	-47	-48	-48	48	1.411	96,60%	(48)
	• Local Champion	527	527	498	-	-	0	-27	-29	-29	29	527	94,56%	(29)
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19	884	97,81%	(19)
2	MBG	21.281	21.281	21.239	675	620	-55	218	-42	-42	662	21.924	96,87%	(686)
	KUR	19.291	19.291	19.309	675	620	-55	288	18	18	602	19.474	99,16%	(164)
	Non KUR	1.989	1.989	1.929	-	-	0	-70	-60	-60	60	2.451	78,73%	(521)
3	PWG	10.049	10.049	11.844	1.803	2.698	895	1.470	1.795	1.795	903	11.110	106,60%	733
	Cilem	9.808	9.808	11.633	1.750	2.673	922	1.442	1.825	1.825	847	10.622	109,52%	1.011
	Gadai	241	241	210	53	26	-28	28	-30	-30	56	488	43,09%	(278)
4	CFG	149.139	149.139	148.169	3.263	1.778	-1.485	-108	-970	-970	2.748	150.955	98,15%	(2.786)
	CF 1	5.577	5.577	5.450	246	-	-246	132	-127	-127	127	5.789	94,14%	(339)
	Total Griya	1.158	1.158	1.153	-	-	0	0	-5	-5	5	1.233	93,51%	(80)
	• Total Non Program	1.158	1.158	1.153	-	-	0	-5	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.297	246	-	-246	132	-121	-121	121	4.556	94,31%	(259)
	CF 2	143.563	143.563	142.719	3.017	1.778	-1.239	-240	-844	-844	2.622	145.166	98,31%	(2.447)
	Mitraguna & Others	99.354	99.354	98.471	1.975	1.003	-972	-605	-883	-883	1.886	100.687	97,80%	(2.216)
	Pensiun	44.209	44.209	44.248	1.042	775	-267	365	39	39	736	44.479	99,48%	(231)
	Total Pembiayaan	181.880	181.880	182.614	5.741	5.096	-645	1.534	734	734	4.362			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	47	47	47	47	3,33%	3,33%	3,46%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	47	47	47	47	3,33%	3,33%	3,46%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	327	0,00%	0,00%	1,54%	327	327	327			
	KUR	-	-	-	148	0,00%	0,00%	0,77%	148	148	148			
	Non KUR	-	-	-	179	0,00%	0,00%	9,29%	179	179	179			
3	PWG	225	-	225	616	2,23%	2,23%	5,20%	391	391	616			
	Cilem	225	-	225	581	2,29%	2,29%	4,99%	356	356	581			
	Gadai	-	-	-	35	0,00%	0,00%	16,67%	35	35	35			
4	CFG	1.285	1.682	1.285	1.399	0,86%	0,86%	0,94%	114	114	(283)			
	CF 1	323	334	323	311	5,78%	5,78%	5,71%	(11)	(11)	(23)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	323	334	323	311	7,30%	7,30%	7,24%	(11)	(11)	(23)			
	CF 2	963	1.348	963	1.088	0,67%	0,67%	0,76%	126	126	(260)			
	Mitraguna & Others	963	1.348	963	1.088	0,97%	0,97%	1,11%	126	126	(260)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.557	1.729	1.557	2.390	0,86%	0,86%	1,31%	833	833	661			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	219	219	219	219	1,03%	1,03%	1,03%	-	-	(0)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	219	219	219	219	11,00%	11,00%	11,35%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	419	38	419	750	0,28%	0,28%	0,51%	332	332	713			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	419	38	419	750	0,29%	0,29%	0,53%	332	332	713			
	Mitraguna & Others	419	38	419	750	0,42%	0,42%	0,76%	332	332	713			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	638	257	638	969	0,35%	0,35%	0,53%	332	332	712			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	6.652	7.349	60	697	801	12,24%	801	12,24%	7.101	103,49%	248
2	Tabungan	209.698	209.698	201.901	201.909	8.084	8	(7.789)	-3,71%	(7.789)	-3,71%	209.698	96,29%	(7.789)
3	Deposito	52.695	52.695	54.742	54.742	1.756	0	2.046	3,88%	2.046	3,88%	52.999	103,29%	1.743
Total		268.941	268.941	263.295	264.000	9.901	705	(4.941)	-1,84%	(4.941)	-1,84%	269.798	97,85%	(5.798)
CASA		216.246	216.246	208.553	209.258	8.144	705	(6.988)	-3,23%	(6.988)	-3,23%	216.800	96,52%	(7.542)
(% CASA)		80,41%	80,41%	79,21%	79,26%									
FDR		99,35%	99,35%	101,47%	101,20%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	• Local Champion	2.350	2.350	2.281	-	-	0	-68	-69	-69	69	2.350	97,06%	(69)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	98.298	98.298	97.455	4.785	2.430	-2.355	1.621	-842	-842	3.272	97.897	99,55%	(442)
	KUR	92.529	92.529	91.935	4.785	2.430	-2.355	1.772	-594	-594	3.024	92.684	99,19%	(749)
	Non KUR	5.768	5.768	5.520	-	-	0	-151	-248	-248	248	5.213	105,89%	
3	PWG	24.887	24.887	26.808	3.851	7.128	3.277	2.706	1.921	1.921	5.207	26.042	102,94%	766
	Cilem	15.605	15.605	18.201	1.840	3.530	1.690	1.924	2.596	2.596	934	16.402	110,97%	1.799
	Gadai	9.282	9.282	8.607	2.011	3.598	1.587	782	-675	-675	4.273	9.640	89,29%	(1.033)
4	CFG	141.653	141.653	140.611	4.298	4.110	-188	1.067	-1.043	-1.043	5.153	143.051	98,29%	(2.441)
	CF 1	24.615	24.615	24.125	-	-	0	-258	-489	-489	489	24.816	97,22%	(691)
	Total Griya	16.262	16.262	16.028	-	-	0	0	-234	-234	234	16.344	98,07%	(316)
	• Total Non Program	4.835	4.835	4.790	-	-	0	-63	-45	-45	45			
	• Program	11.427	11.427	11.238	-	-	0	-127	-189	-189	189			
	Oto	8.353	8.353	8.098	-	-	0	-258	-255	-255	255	8.473	95,57%	(375)
	CF 2	117.038	117.038	116.485	4.298	4.110	-188	1.325	-553	-553	4.663	118.235	98,52%	(1.750)
	Mitraguna & Others	75.173	75.173	74.251	3.358	3.120	-238	695	-922	-922	4.042	76.086	97,59%	(1.834)
	Pensiun	41.865	41.865	42.234	940	990	50	629	368	368	622	42.150	100,20%	84
Total Pembiayaan		267.188	267.188	267.155	12.934	13.668	734	5.325	-33	-33	13.701			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	468	780	468	4.039	0,48%	0,48%	4,14%	3.570	3.570	3.259			
	KUR	375	683	375	3.787	0,41%	0,41%	4,12%	3.412	3.412	3.104			
	Non KUR	93	97	93	252	1,62%	1,62%	4,57%	159	159	155			
3	PWG	7	-	7	1.270	0,03%	0,03%	4,74%	1.263	1.263	1.270			
	Cilem	1	-	1	1.189	0,01%	0,01%	6,53%	1.187	1.187	1.189			
	Gadai	6	-	6	81	0,06%	0,06%	0,94%	76	76	81			
4	CFG	819	1.430	819	5.814	0,58%	0,58%	4,13%	4.995	4.995	4.384			
	CF 1	819	983	819	2.890	3,33%	3,33%	11,98%	2.071	2.071	1.906			
	Total Griya	655	757	655	2.882	4,03%	4,03%	17,98%	2.227	2.227	2.125			
	Oto	164	226	164	7	1,96%	1,96%	0,09%	(157)	(157)	(219)			
	CF 2	-	446	-	2.924	0,00%	0,00%	2,51%	2.924	2.924	2.478			
	Mitraguna & Others	-	446	-	2.575	0,00%	0,00%	3,47%	2.575	2.575	2.129			
	Pensiun	-	-	-	349	0,00%	0,00%	0,83%	349	349	349			
Total Pembiayaan		1.294	2.209	1.294	11.122	0,48%	0,48%	4,16%	9.828	9.828	8.913			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	976	0,94%	0,94%	1,00%	54	54	140			
	KUR	636	547	636	614	0,69%	0,69%	0,67%	(22)	(22)	68			
	Non KUR	286	290	286	362	4,96%	4,96%	6,56%	76	76	72			
3	PWG	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.299	1.861	2.299	1.396	1,62%	1,62%	0,99%	(902)	(902)	(465)			
	CF 1	680	687	680	679	2,76%	2,76%	2,81%	(1)	(1)	(8)			
	Total Griya	550	557	550	549	3,38%	3,38%	3,42%	(1)	(1)	(8)			
	Oto	130	130	130	130	1,56%	1,56%	1,61%	-	-	-			
	CF 2	1.618	1.175	1.618	717	1,38%	1,38%	0,62%	(901)	(901)	(457)			
	Mitraguna & Others	1.618	1.175	1.618	717	2,15%	2,15%	0,97%	(901)	(901)	(457)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		3.221	2.704	3.221	2.373	1,21%	1,21%	0,89%	(849)	(849)	(332)			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	2.295	2.429	(974)	134	765	46,02%	765	46,02%	2.212	109,80%	217
2	Tabungan	147.572	147.572	148.142	148.108	(2.129)	(34)	536	0,36%	536	0,36%	147.572	100,36%	536
3	Deposito	33.613	33.613	35.852	35.852	281	0	2.238	6,66%	2.238	6,66%	33.823	106,00%	2.028
	Total	182.848	182.848	186.288	186.388	(2.822)	100	3.540	1,94%	3.540	1,94%	183.607	101,51%	2.782
	CASA	149.235	149.235	150.437	150.537	(3.104)	100	1.302	0,87%	1.302	0,87%	149.784	100,50%	753
	(%) CASA	81,62%	81,62%	80,75%	80,77%									
	FDR	70,25%	70,25%	69,25%	69,22%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	18.471	18.471	18.075	845	600	-245	-97	-396	-396	996	18.978	95,24%	(903)
	KUR	17.274	17.274	16.872	645	500	-145	-250	-402	-402	902	17.510	96,35%	(639)
	Non KUR	1.197	1.197	1.203	200	100	-100	153	6	6	94	1.468	81,98%	(264)
3	PWG	8.322	8.322	9.800	1.307	2.203	896	915	1.477	1.477	725	9.260	105,83%	540
	Cilem	8.322	8.322	9.800	1.307	2.203	896	915	1.477	1.477	725	9.012	108,74%	787
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	101.137	1.315	912	-403	-603	-526	-526	1.438	103.564	97,66%	(2.427)
	CF 1	2.949	2.949	2.894	-	-	0	160	-56	-56	56	3.123	92,65%	(229)
	Total Griya	869	869	863	-	-	0	0	-6	-6	6	925	93,29%	(62)
1	• Total Non Program	869	869	863	-	-	0	-6	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.030	-	-	0	160	-50	-50	50	2.198	92,38%	(167)
	CF 2	98.714	98.714	98.244	1.315	912	-403	-763	-470	-470	1.382	100.441	97,81%	(2.198)
	Mitraguna & Others	41.068	41.068	41.078	1.285	822	-463	-350	9	9	813	42.577	96,48%	(1.499)
	Pensiun	57.645	57.645	57.166	30	90	60	-413	-479	-479	569	57.864	98,79%	(698)
	Total Pembiayaan	128.456	128.456	129.012	3.467	3.715	248	215	556	556	3.159			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	539	0,41%	0,41%	2,98%	463	463	445			
	KUR	76	94	76	453	0,44%	0,44%	2,68%	376	376	358			
	Non KUR	-	-	-	87	0,00%	0,00%	7,21%	87	87	87			
3	PWG	-	-	-	307	0,00%	0,00%	3,13%	307	307	307			
	Cilem	-	-	-	307	0,00%	0,00%	3,13%	307	307	307			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.147	1.234	1.147	2.226	1,13%	1,13%	2,20%	1.079	1.079	992			
	CF 1	23	28	23	241	0,76%	0,76%	8,31%	218	218	212			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	23	28	23	241	1,08%	1,08%	11,85%	218	218	212			
	CF 2	1.124	1.206	1.124	1.985	1,14%	1,14%	2,02%	861	861	779			
	Mitraguna & Others	1.124	1.125	1.124	1.388	2,74%	2,74%	3,38%	263	263	262			
	Pensiun	-	81	-	598	0,00%	0,00%	1,05%	598	598	517			
	Total Pembiayaan	1.223	1.328	1.223	3.072	0,95%	0,95%	2,38%	1.849	1.849	1.744			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	1,53%	27	27	(89)			
	KUR	250	366	250	277	1,45%	1,45%	1,64%	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	709	0,70%	0,70%	0,70%	(1)	(1)	76			
	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	709	0,72%	0,72%	0,72%	(1)	(1)	76			
	Mitraguna & Others	322	322	322	322	0,79%	0,79%	0,78%	-	-	0			
	Pensiun	387	310	387	386	0,30%	0,30%	0,68%	(1)	(1)	76			
	Total Pembiayaan	960	999	960	986	0,75%	0,75%	0,76%	26	26	(13)			

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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.651	1.665	(247)	13	(1.028)	-38,17%	(1.028)	-38,17%	3.278	50,79%	(1.613)
2	Tabungan	137.470	137.470	129.183	127.763	3.260	(1.420)	(9.707)	-7,06%	(9.707)	-7,06%	137.470	92,94%	(9.707)
3	Deposito	15.413	15.413	15.587	15.587	(131)	0	174	1,13%	174	1,13%	15.708	99,23%	(121)
	Total	155.576	155.576	146.422	145.015	2.881	(1.407)	(10.561)	-6,79%	(10.561)	-6,79%	156.456	92,69%	(11.441)
	CASA	140.163	140.163	130.834	129.428	3.012	(1.407)	(10.735)	-7,66%	(10.735)	-7,66%	140.748	91,96%	(11.320)
	(%) CASA	90,09%	90,09%	89,35%	89,25%									
	FDR	181,44%	181,44%	191,83%	193,69%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9	53	82,94%	(9)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	73.092	73.092	71.614	3.825	1.311	-2.514	1.587	-1.478	-1.478	2.789	74.387	96,27%	(2.773)
	KUR	67.461	67.461	66.142	3.625	1.311	-2.314	1.445	-1.319	-1.319	2.630	67.722	97,67%	(1.580)
	Non KUR	5.631	5.631	5.472	200	-	-200	143	-159	-159	159	6.664	82,11%	(1.193)
3	PWG	10.064	10.064	10.923	1.280	1.260	-20	1.323	859	859	400	10.767	101,45%	157
	Cilem	10.064	10.064	10.923	1.280	1.260	-20	1.323	859	859	400	10.767	101,45%	157
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	199.072	199.072	198.300	5.912	3.192	-2.719	4.639	-773	-773	3.965	200.404	98,95%	(2.104)
	CF 1	33.913	33.913	33.253	2.102	314	-1.787	1.962	-660	-660	974	34.224	97,16%	(971)
	Total Griya	5.462	5.462	5.419	-	-	0	0	-43	-43	43	5.505	98,44%	(86)
1	• Total Non Program	5.173	5.173	5.132	-	-	0	160	-41	-41	41			
	• Program	290	290	288	-	-	0	-2	-2	-2	2			
	Oto	28.450	28.450	27.834	2.102	314	-1.787	1.962	-616	-616	931	28.719	96,92%	(886)
	CF 2	165.160	165.160	165.047	3.810	2.878	-932	2.677	-113	-113	2.991	166.179	99,32%	(1.133)
	Mitraguna & Others	151.510	151.510	151.306	3.810	2.454	-1.356	2.913	-204	-204	2.658	152.405	99,28%	(1.099)
	Pensiun	13.650	13.650	13.741	-	424	424	-236	91	91	333	13.774	99,76%	(34)
	Total Pembiayaan	282.281	282.281	280.880	11.016	5.763	-5.253	7.541	-1.401	-1.401	7.163			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	273	551	273	2.203	0,37%	0,37%	3,08%	1.931	1.931	1.653			
	KUR	231	511	231	2.013	0,34%	0,34%	3,04%	1.782	1.782	1.503			
	Non KUR	41	40	41	190	0,73%	0,73%	3,47%	149	149	150			
3	PWG	90	-	90	372	0,90%	0,90%	3,40%	282	282	372			
	Cilem	90	-	90	372	0,90%	0,90%	3,40%	282	282	372			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.042	2.643	2.042	3.151	1,03%	1,03%	1,59%	1.110	1.110	508			
	CF 1	1.503	1.509	1.503	1.910	4,43%	4,43%	5,74%	407	407	400			
	Total Griya	377	379	377	374	6,89%	6,89%	6,90%	(3)	(3)	(5)			
	Oto	1.126	1.130	1.126	1.536	3,96%	3,96%	5,52%	409	409	406			
	CF 2	539	1.134	539	1.241	0,33%	0,33%	0,75%	703	703	107			
	Mitraguna & Others	539	1.134	539	1.049	0,36%	0,36%	0,69%	511	511	(85)			
	Pensiun	-	-	-	192	0,00%	0,00%	1,40%	192	192	192			
	Total Pembiayaan	2.404	3.194	2.404	5.726	0,85%	0,85%	2,04%	3.322	3.322	2.532			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	518	518	518	518	0,71%	0,71%	0,72%	-	-	(1)			
	KUR	518	518	518	518	0,77%	0,77%	0,78%	-	-	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.771	2.527	2.771	2.595	1,39%	1,39%	1,31%	(176)	(176)	68			
	CF 1	827	781	827	827	2,44%	2,44%	2,49%	-	-	46			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	827	781	827	827	2,91%	2,91%	2,97%	-	-	46			
	CF 2	1.944	1.746	1.944	1.767	1,18%	1,18%	1,07%	(176)	(176)	21			
	Mitraguna & Others	1.944	1.746	1.944	1.767	1,28%	1,28%	1,17%	(176)	(176)	21			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.289	3.045	3.289	3.112	1,17%	1,17%	1,11%	(176)	(176)	67			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%	0	0,00%	0
2	Tabungan	64	64	76	75	60	(1)	11	17,54%	11	17,54%	64	117,54%	11
3	Deposito	415	415	555	555	415	0	140	33,78%	140	33,78%	415	133,78%	140
	Total	479	479	631	630	475	(1)	151	31,62%	151	31,62%	479	131,62%	151
	CASA	64	64	76	75	60	(1)	11	17,54%	11	17,54%	64	117,54%	11
	(%) CASA	13,32%	13,32%	11,98%	11,89%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	29-Jan-26	31-Dec-25	31-Dec-25	29-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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	896	917	622	21	(738)	-44,61%	(738)	-44,61%	1.882	48,71%	(965)
2	Tabungan	98.298	98.298	96.454	95.806	(144)	(648)	(2.491)	-2,53%	(2.491)	-2,53%	98.298	97,47%	(2.491)
3	Deposito	13.600	13.600	13.321	13.371	133	50	(229)	-1,68%	(229)	-1,68%	13.726	97,41%	(355)
	Total	113.553	113.553	110.672	110.094	612	(577)	(3.459)	-3,05%	(3.459)	-3,05%	113.906	96,65%	(3.811)
	CASA	99.953	99.953	97.350	96.723	479	(627)	(3.229)	-3,23%	(3.229)	-3,23%	100.180	96,55%	(3.457)
	(%) CASA	88,02%	88,02%	87,96%	87,85%									
	FDR	47,00%	47,00%	49,44%	49,70%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	18.862	18.862	19.647	1.170	1.252	82	738	785	785	467	17.572	111,81%	2.075
	KUR	17.110	17.110	17.776	610	1.101	491	182	665	665	436	17.347	102,47%	
	Non KUR	1.751	1.751	1.871	560	151	-409	556	120	120	31	225	832,46%	
3	PWG	7.785	7.785	8.154	837	664	-173	660	369	369	295	8.639	94,39%	(485)
	Cilem	7.785	7.785	8.154	837	664	-173	660	369	369	295	8.639	94,39%	(485)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	26.727	26.727	26.918	642	728	86	308	191	191	538	28.510	94,41%	(1.593)
	CF 1	8.971	8.971	8.996	276	243	-33	116	25	25	218	9.271	97,03%	(275)
	Total Griya	73	73	70	-	-	0	0	-3	-3	3	117	59,58%	(47)
1	• Total Non Program	73	73	70	-	-	0	-3	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.926	276	243	-33	116	28	28	215	9.154	97,51%	(228)
	CF 2	17.756	17.756	17.921	366	485	119	192	166	166	319	19.239	93,15%	(1.318)
	Mitraguna & Others	15.505	15.505	15.598	100	405	305	-70	93	93	312	16.683	93,50%	(1.085)
	Pensiun	2.251	2.251	2.323	266	80	-186	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	54.719	2.649	2.644	-5	1.706	1.344	1.344	1.300			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	-	-	-	596	0,00%	0,00%	3,04%	596	596	596			
	KUR	-	-	-	359	0,00%	0,00%	2,02%	359	359	359			
	Non KUR	-	-	-	238	0,00%	0,00%	12,71%	238	238	238			
3	PWG	-	-	-	94	0,00%	0,00%	1,16%	94	94	94			
	Cilem	-	-	-	94	0,00%	0,00%	1,16%	94	94	94			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	87	90	87	473	0,32%	0,32%	1,76%	386	386	383			
	CF 1	87	90	87	221	0,97%	0,97%	2,46%	134	134	131			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	87	90	87	221	0,97%	0,97%	2,48%	134	134	131			
	CF 2	-	-	-	252	0,00%	0,00%	1,41%	252	252	252			
	Mitraguna & Others	-	-	-	252	0,00%	0,00%	1,62%	252	252	252			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	87	90	87	1.164	0,16%	0,16%	2,13%	1.077	1.077	1.074			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	17.348	17.370	3.642	21	12.137	231,94%	12.137	231,94%	5.782	300,41%	11.588
2	Tabungan	46.758	46.758	42.569	42.325	2.129	(245)	(4.433)	-9,48%	(4.433)	-9,48%	46.758	90,52%	(4.433)
3	Deposito	63.174	63.174	62.777	62.777	(15.183)	0	(397)	-0,63%	(397)	-0,63%	63.376	99,05%	(599)
	Total	115.164	115.164	122.695	122.471	(9.412)	(224)	7.307	6,34%	7.307	6,34%	115.916	105,66%	6.555
	CASA	51.991	51.991	59.918	59.694	5.771	(224)	7.703	14,82%	7.703	14,82%	52.540	113,62%	7.154
	(%) CASA	45,14%	45,14%	48,83%	48,74%									
	FDR	29,13%	29,13%	28,73%	28,78%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	4.047	4.047	5.437	963	1.599	636	934	1.391	1.391	208	4.663	116,62%	775
	Cilem	4.047	4.047	5.437	963	1.599	636	934	1.391	1.391	208	4.663	116,62%	775
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	29.498	29.498	29.813	1.130	620	-510	1.054	315	315	305	32.626	91,38%	(2.813)
	CF 1	8.949	8.949	9.053	-	200	200	-66	104	104	96	9.269	97,67%	(216)
	Total Griya	7.250	7.250	7.410	-	200	200	0	160	160	40	7.394	100,22%	16
1	• Total Non Program	6.079	6.079	6.244	-	200	200	-35	164	164	36			
	• Program	1.170	1.170	1.166	-	-	0	-5	-4	-4	4			
	Oto	1.699	1.699	1.643	-	-	0	-66	-56	-56	56	1.875	87,64%	(232)
	CF 2	20.549	20.549	20.760	1.130	420	-710	1.120	211	211	209	23.357	88,88%	(2.597)
	Mitraguna & Others	19.642	19.642	19.859	1.130	420	-710	1.125	216	216	204	22.355	88,84%	(2.496)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	35.251	2.093	2.219	126	1.988	1.706	1.706	513			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	-	-	-	60	0,00%	0,00%	1,11%	60	60	60			
	Cilem	-	-	-	60	0,00%	0,00%	1,11%	60	60	60			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	257	-	-	0,00%	0,00%	0,00%	-	-	(257)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	257	-	-	0,00%	0,00%	0,00%	-	-	(257)			
	Mitraguna & Others	-	257	-	-	0,00%	0,00%	0,00%	-	-	(257)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	257	-	60	0,00%	0,00%	0,17%	60	60	(196)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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 (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	2.825	2.841	340	16	2.069	268,22%	2.069	268,22%	1.017	279,25%	1.823
2	Tabungan	69.784	69.784	60.420	60.468	158	48	(9.316)	-13,35%	(9.316)	-13,35%	69.784	86,65%	(9.316)
3	Deposito	33.190	33.190	33.100	33.100	(20)	0	(90)	-0,27%	(90)	-0,27%	33.313	99,36%	(212)
	Total	103.746	103.746	96.345	96.409	478	64	(7.337)	-7,07%	(7.337)	-7,07%	104.114	92,60%	(7.705)
	CASA	70.555	70.555	63.245	63.309	498	64	(7.247)	-10,27%	(7.247)	-10,27%	70.801	89,42%	(7.493)
	(%) CASA	68,01%	68,01%	65,64%	65,67%									
	FDR	29,61%	29,61%	34,13%	34,11%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-	0		
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0		
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0		
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0		
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	8.032	8.032	9.668	850	2.171	1.321	416	1.636	1.636	535	8.542	113,18%	1.126
	Cilem	8.032	8.032	9.668	850	2.171	1.321	416	1.636	1.636	535	8.542	113,18%	1.126
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	22.682	22.682	23.215	1.122	835	-287	1.161	533	533	302	24.332	95,41%	(1.117)
	CF 1	6.662	6.662	6.978	-	435	435	120	316	316	119	6.907	101,03%	71
	Total Griya	1.470	1.470	1.765	-	300	300	0	295	295	5	1.553	113,66%	212
1	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	295	295	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.213	-	135	135	120	21	21	114	5.354	97,37%	(141)
	CF 2	16.020	16.020	16.237	1.122	400	-722	1.041	217	217	183	17.425	93,18%	(1.188)
	Mitraguna & Others	14.468	14.468	14.648	1.102	350	-752	1.032	180	180	170	15.666	93,50%	(1.019)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	32.883	1.972	3.006	1.034	1.577	2.169	2.169	837			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	21	0,00%	0,00%	0,21%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,21%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	79	-	200	0,00%	0,00%	0,86%	200	200	121			
	CF 1	-	79	-	200	0,00%	0,00%	2,87%	200	200	121			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	79	-	200	0,00%	0,00%	3,84%	200	200	121			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	79	-	221	0,00%	0,00%	0,67%	221	221	142			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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%	0,19%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	45	45	45	45	0,28%	0,28%	0,28%	-	-	-			
	Mitraguna & Others	45	45	45	45	0,31%	0,31%	0,31%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-			

Asset & Contribution Margin

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

PHR & Payroll

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