

AREA PEKANBARU

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.197.811	1.215.264	6.060	17.453	(91.007)	-6,97%	(91.007)	-6,97%			
2	Tabungan	5.489.217	5.489.217	5.271.993	5.271.615	(102.983)	(378)	(217.602)	-3,96%	(217.602)	-3,96%			
3	Deposito	1.616.443	1.616.443	1.647.914	1.647.750	(16.427)	(163)	31.307	1,94%	31.307	1,94%			
	Total	8.411.932	8.411.932	8.117.717	8.134.629	(113.349)	16.912	(277.303)	-3,30%	(277.303)	-3,30%			
	CASA	6.795.488	6.795.488	6.469.804	6.486.879	(96.923)	17.075	(308.610)	-4,54%	(308.610)	-4,54%			
	(%) CASA	80,78%	80,78%	79,70%	79,74%									
	FDR	81,75%	81,75%	84,75%	84,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	399.634	397.674		(1.960)	19.023	5,02%	19.023	5,02%			
2	Giro ISE	119.292	119.292	129.936	129.421		(516)	10.128	8,49%	10.128	8,49%			
3	Tabungan ISE	228.526	228.526	238.864	237.420		(1.444)	8.894	3,89%	8.894	3,89%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	940.740	1.400	1.180	-220	-14.059	-14.489	-14.489	15.669			
	Linkage	715.312	715.312	712.783	-	-	-	-5.052	-2.529	-2.529	2.529			
	Non-Linkage	239.917	239.917	227.957	1.400	1.180	-220	-9.007	-11.960	-11.960	13.140			
	• Local Champion	175.414	175.414	163.249	190	-	-190	-6.818	-12.165	-12.165	12.165			
	• Value Chain	64.503	64.503	64.708	1.210	1.180	(30)	-2.189	205	205	975			
2	MBG	1.065.809	1.065.809	1.052.375	31.520	9.365	-22.155	13.909	-13.434	-13.434	22.799			
	KUR	1.007.447	1.007.447	994.758	30.010	8.965	-21.045	13.938	-12.689	-12.689	21.654			
	Non KUR	58.362	58.362	57.617	1.510	400	-1.110	-29	-745	-745	1.145			
3	PWG	580.990	580.990	622.850	69.430	108.725	39.295	42.409	41.860	41.860	66.865	610.368	102,04%	12.482
	Cilem	401.351	401.351	435.236	37.187	44.959	7.772	35.178	33.885	33.885	11.074	422.492	103,02%	12.744
	Gadai	179.639	179.639	187.614	32.243	63.766	31.523	7.231	7.975	7.975	55.792	187.876	99,86%	(262)
4	CFG	4.274.955	4.274.955	4.263.764	87.253	47.618	-39.635	58.138	-11.192	-11.192	58.809	4.330.044	98,47%	(66.280)
	CF 1	914.408	914.408	910.119	21.032	6.887	-14.145	8.567	-4.289	-4.289	11.176	923.115	98,59%	(12.996)
	Total Griya	605.660	605.660	604.973	11.381	3.982	-7.399	0	-687	-687	4.669	609.020	99,34%	(4.047)
	• Total Non Program	457.747	457.747	457.851	10.902	3.982	-6.920	5.519	103	103	3.879			
	• Program	147.912	147.912	147.122	478	-	-478	-570	-790	-790	790			
	Oto	308.748	308.748	305.146	9.652	2.905	-6.746	8.567	-3.602	-3.602	6.507	314.095	97,15%	(8.949)
	CF 2	3.360.547	3.360.547	3.353.645	66.221	40.731	-25.490	49.571	-6.902	-6.902	47.633	3.406.929	98,44%	(53.284)
	Mitraguna & Others	2.797.690	2.797.690	2.792.988	60.828	36.800	-24.029	47.189	-4.702	-4.702	41.502	2.837.584	98,43%	(44.596)
	Pensiun	562.857	562.857	560.657	5.393	3.931	-1.462	2.382	-2.200	-2.200	6.131	569.345	98,47%	(8.688)
	Total Pembiayaan	6.876.983	6.876.983	6.879.728	189.603	166.888	-22.715	100.397	2.745	2.745	164.143			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	8.086	0,02%	0,02%	0,86%		7.941	7.941	7.937			
	Linkage	-	-	-	825	0,00%	0,00%	0,12%		825	825	825			
	Local Champion	145	149	145	7.261	0,06%	0,06%	3,19%		7.116	7.116	7.112			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	11.401	11.401	11.401	63.345	1,07%	1,07%	6,02%		51.944	51.944	51.944			
	KUR	8.946	8.946	8.946	55.984	0,89%	0,89%	5,63%		47.038	47.038	47.038			
	Non KUR	2.456	2.456	2.456	7.362	4,21%	4,21%	12,78%		4.906	4.906	4.906			
3	PWG	2.316	2.316	2.316	15.126	0,40%	0,40%	2,43%		12.811	12.811	12.811			
	Cilem	2.310	2.310	2.310	11.866	0,58%	0,58%	2,73%		9.556	9.556	9.556			
	Gadai	6	6	6	3.260	0,00%	0,00%	1,74%		3.254	3.254	3.254			
4	CFG	53.253	65.976	53.253	142.906	1,25%	1,25%	3,35%		89.652	89.652	76.930			
	CF 1	31.353	37.416	31.353	66.946	3,43%	3,43%	7,36%		35.593	35.593	29.530			
	Total Griya	22.990	28.365	22.990	38.949	3,80%	3,80%	6,44%		15.959	15.959	10.584			
	Oto	8.363	9.051	8.363	27.996	2,71%	2,71%	9,17%		19.634	19.634	18.945			
	CF 2	21.900	28.560	21.900	75.960	0,65%	0,65%	2,26%		54.060	54.060	47.400			
	Mitraguna & Others	20.262	26.523	20.262	66.121	0,72%	0,72%	2,37%		45.860	45.860	39.599			
	Pensiun	1.638	2.037	1.638	9.839	0,29%	0,29%	1,75%		8.200	8.200	7.802			
	Total Pembiayaan	67.115	79.841	67.115	229.463	0,98%	0,98%	3,34%		162.348	162.348	149.622			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,12%		19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,51%		19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	23.449	23.989	23.449	24.975	2,20%	2,20%	2,37%		1.526	1.526	987			
	KUR	18.480	19.071	18.480	19.723	1,83%	1,83%	1,98%		1.243	1.243	652			
	Non KUR	4.969	4.918	4.969	5.252	8,51%	8,51%	9,12%		284	284	334			
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	66.260	1,49%	1,49%	1,55%		2.501	2.501	1.412			
	CF 1	20.859	23.133	20.859	23.324	2,28%	2,28%	2,56%		2.465	2.465	191			
	Total Griya	16.535	19.164	16.535	19.025	2,73%	2,73%	3,14%		2.491	2.491	(138)			
	Oto	4.324	3.970	4.324	4.298	1,40%	1,40%	1,41%		(25)	(25)	329			
	CF 2	42.900	41.714	42.900	42.936	1,28%	1,28%	1,28%		36	36	1.222			
	Mitraguna & Others	41.050	40.668	41.050	41.448	1,47%	1,47%	1,48%		398	398	780			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,27%		(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	92.412	1,28%	1,28%	1,34%		4.052	4.052	2.416			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.970	13.970	13.849	14.406	1.646	557	436	3,12%	436	3,12%			
2	Tabungan	365.569	365.569	324.400	324.668	(31.360)	267	(40.901)	-11,19%	(40.901)	-11,19%			
3	Deposito	105.958	105.958	107.443	107.443	(118)	(0)	1.485	1,40%	1.485	1,40%			
	Total	485.497	485.497	445.693	446.517	(29.832)	824	(38.980)	-8,03%	(38.980)	-8,03%			
	CASA	379.539	379.539	338.250	339.074	(29.714)	824	(40.466)	-10,66%	(40.466)	-10,66%			
	(%) CASA	78,18%	78,18%	75,89%	75,94%									
	FDR	77,76%	77,76%	84,49%	84,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.722	13.722	14.317	14.395		78	673	4,90%	673	4,90%			
2	Giro ISE	2.593	2.593	2.642	2.642		0	49	1,91%	49	1,91%			
3	Tabungan ISE	8.129	8.129	8.674	8.752		78	623	7,67%	623	7,67%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.657	18.657	18.651	-	-	0	-1.137	-6	-6	6			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.657	18.657	18.651	-	-	0	-1.137	-6	-6	6			
	• Local Champion	11.632	11.632	11.626	-	-	0	-119	-6	-6	6			
	• Value Chain	7.025	7.025	7.025	-	-	-	-1.018	0	0	(0)			
2	MBG	33.721	33.721	33.132	1.400	100	-1.300	442	-588	-588	688			
	KUR	31.276	31.276	30.752	1.200	100	-1.100	326	-523	-523	623			
	Non KUR	2.445	2.445	2.380	200	-	-200	116	-65	-65	65			
3	PWG	50.836	50.836	53.249	5.155	8.939	3.784	2.179	2.413	2.413	6.526	51.977	102,45%	1.272
	Cilem	29.576	29.576	31.422	1.616	2.910	1.293	395	1.846	1.846	1.064	29.980	104,81%	1.442
	Gadai	21.260	21.260	21.828	3.539	6.030	2.491	1.784	568	568	5.462	21.997	99,23%	(170)
4	CFG	274.329	274.329	271.540	3.322	2.678	-644	-434	-2.789	-2.789	5.467	275.472	98,57%	(3.932)
	CF 1	15.567	15.567	15.449	565	120	-445	42	-118	-118	238	15.863	97,39%	(414)
	Total Griya	4.373	4.373	4.366	158	-	-158	0	-7	-7	7	4.476	97,55%	(110)
	• Total Non Program	4.207	4.207	4.200	158	-	-158	127	-7	-7	7			
	• Program	167	167	166	-	-	0	-1	-1	-1	1			
	Oto	11.193	11.193	11.083	408	120	-287	42	-110	-110	231	11.387	97,33%	(304)
	CF 2	258.763	258.763	256.091	2.757	2.558	-199	-477	-2.671	-2.671	5.229	259.610	98,64%	(3.518)
	Mitraguna & Others	235.439	235.439	232.963	2.757	2.558	-199	-497	-2.476	-2.476	5.034	236.185	98,64%	(3.222)
	Pensiun	23.323	23.323	23.129	-	-	0	20	-195	-195	195	23.425	98,74%	(296)
	Total Pembiayaan	377.543	377.543	376.573	9.878	11.718	1.840	1.050	-970	-970	12.688			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	18	18	18	-	0,10%	0,10%	0,00%	(18)	(18)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	430	1.638	430	1.706	1,28%	1,28%	5,15%	1.275	1.275	68			
	KUR	354	1.439	354	1.306	1,13%	1,13%	4,25%	952	952	(133)			
	Non KUR	76	199	76	400	3,12%	3,12%	16,80%	324	324	201			
3	PWG	-	4	-	940	0,00%	0,00%	1,77%	940	940	936			
	Cilem	-	-	-	646	0,00%	0,00%	2,06%	646	646	646			
	Gadai	-	4	-	294	0,00%	0,00%	1,35%	294	294	290			
4	CFG	1.111	1.012	1.111	6.967	0,40%	0,40%	2,57%	5.857	5.857	5.955			
	CF 1	420	59	420	1.655	2,70%	2,70%	10,71%	1.234	1.234	1.596			
	Total Griya	-	-	-	784	0,00%	0,00%	17,96%	784	784	784			
	Oto	420	59	420	871	3,76%	3,76%	7,86%	450	450	812			
	CF 2	690	953	690	5.313	0,27%	0,27%	2,07%	4.623	4.623	4.359			
	Mitraguna & Others	690	953	690	4.914	0,29%	0,29%	2,11%	4.224	4.224	3.961			
	Pensiun	-	-	-	399	0,00%	0,00%	1,72%	399	399	399			
	Total Pembiayaan	1.559	2.671	1.559	9.613	0,41%	0,41%	2,55%	8.054	8.054	6.942			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	18	0,00%	0,00%	0,09%	18	18	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	18	0,00%	0,00%	0,09%	18	18	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	308	244	308	369	0,91%	0,91%	1,11%	61	61	125			
	KUR	308	244	308	369	0,98%	0,98%	1,20%	61	61	125			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.395	3.659	3.395	3.641	1,24%	1,24%	1,34%	246	246	(19)			
	CF 1	280	280	280	280	1,80%	1,80%	1,81%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	280	280	280	280	2,50%	2,50%	2,52%	-	-	-			
	CF 2	3.115	3.380	3.115	3.361	1,20%	1,20%	1,31%	246	246	(19)			
	Mitraguna & Others	3.115	3.380	3.115	3.361	1,32%	1,32%	1,44%	246	246	(19)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.702	3.903	3.702	4.027	0,98%	0,98%	1,07%	325	325	124			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.520	2.520	2.104	2.186	(949)	82	(334)	-13,26%	(334)	-13,26%			
2	Tabungan	250.285	250.285	241.827	240.910	(8.288)	(916)	(9.375)	-3,75%	(9.375)	-3,75%			
3	Deposito	77.102	77.102	78.041	78.239	(551)	197	1.136	1,47%	1.136	1,47%			
	Total	329.907	329.907	321.972	321.335	(9.789)	(637)	(8.572)	-2,60%	(8.572)	-2,60%			
	CASA	252.805	252.805	243.931	243.096	(9.237)	(835)	(9.709)	-3,84%	(9.709)	-3,84%			
	(%) CASA	76,63%	76,63%	75,76%	75,65%									
	FDR	42,37%	42,37%	43,61%	43,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.875	9.875	9.187	9.060		(127)	(815)	-8,25%	(815)	-8,25%			
2	Giro ISE	685	685	669	716		47	31	4,55%	31	4,55%			
3	Tabungan ISE	9.190	9.190	8.518	8.344		(174)	(846)	-9,21%	(846)	-9,21%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	29.566	29.566	29.201	750	350	-400	-143	-365	-365	715			
	KUR	26.529	26.529	26.204	600	350	-250	-203	-325	-325	675			
	Non KUR	3.037	3.037	2.997	150	-	-150	60	-40	-40	40			
3	PWG	24.297	24.297	24.480	3.618	2.771	-847	3.050	183	183	2.588	25.281	96,83%	(801)
	Cilem	15.956	15.956	16.305	1.982	797	-1.185	1.829	349	349	448	16.535	98,61%	(230)
	Gadai	8.341	8.341	8.175	1.636	1.973	338	1.221	-166	-166	2.140	8.745	93,48%	(570)
4	CFG	85.909	85.909	86.733	1.730	1.926	197	1.353	824	824	1.102	87.860	98,72%	(1.127)
	CF 1	22.123	22.123	22.181	551	547	-3	676	57	57	490	22.450	98,80%	(269)
	Total Griya	3.853	3.853	3.840	-	-	0	0	-14	-14	14	3.942	97,41%	(102)
	• Total Non Program	3.853	3.853	3.840	-	-	0	-41	-14	-14	14			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	18.270	18.270	18.341	551	547	-3	676	71	71	477	18.508	99,10%	(167)
	CF 2	63.785	63.785	64.552	1.179	1.379	200	677	767	767	612	65.410	98,69%	(858)
	Mitraguna & Others	56.036	56.036	56.872	949	1.379	430	312	835	835	544	57.552	98,82%	(680)
	Pensiun	7.749	7.749	7.680	230	-	-230	364	-68	-68	68	7.858	97,74%	(177)
	Total Pembiayaan	139.772	139.772	140.414	6.098	5.047	-1.051	4.260	642	642	4.405			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.288	2.018	1.288	4.191	4,36%	4,36%	14,35%	2.903	2.903	2.173			
	KUR	976	1.533	976	3.601	3,68%	3,68%	13,74%	2.624	2.624	2.068			
	Non KUR	312	485	312	591	10,26%	10,26%	19,70%	279	279	105			
3	PWG	-	-	-	663	0,00%	0,00%	2,71%	663	663	663			
	Cilem	-	-	-	531	0,00%	0,00%	3,26%	531	531	531			
	Gadai	-	-	-	131	0,00%	0,00%	1,61%	131	131	131			
4	CFG	480	499	480	4.258	0,56%	0,56%	4,91%	3.778	3.778	3.758			
	CF 1	274	293	274	2.032	1,24%	1,24%	9,16%	1.757	1.757	1.739			
	Total Griya	41	43	41	41	1,06%	1,06%	1,07%	-	-	(2)			
	Oto	233	250	233	1.991	1,28%	1,28%	10,85%	1.757	1.757	1.741			
	CF 2	206	207	206	2.226	0,32%	0,32%	3,45%	2.021	2.021	2.020			
	Mitraguna & Others	206	207	206	1.599	0,37%	0,37%	2,81%	1.393	1.393	1.393			
	Pensiun	-	-	-	627	0,00%	0,00%	8,16%	627	627	627			
	Total Pembiayaan	1.768	2.517	1.768	9.112	1,26%	1,26%	6,49%	7.343	7.343	6.594			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.672	1.553	1.672	1.756	5,66%	5,66%	6,01%	84	84	202			
	KUR	1.588	1.553	1.588	1.672	5,99%	5,99%	6,38%	84	84	119			
	Non KUR	84	-	84	84	2,76%	2,76%	2,79%	-	-	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%	0,74%	87	87	87			
	Mitraguna & Others	293	293	293	380	0,52%	0,52%	0,67%	87	87	87			
	Pensiun	101	101	101	101	0,07%	0,07%	1,31%	-	-	-			
	Total Pembiayaan	2.078	1.962	2.078	2.248	1,49%	1,49%	1,60%	170	170	286			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.300	27.300	27.803	27.828	2.133	25	528	1,93%	528	1,93%			
2	Tabungan	216.636	216.636	220.317	221.466	(1.785)	1.149	4.830	2,23%	4.830	2,23%			
3	Deposito	18.051	18.051	21.742	21.743	196	1	3.692	20,45%	3.692	20,45%			
	Total	261.987	261.987	269.862	271.037	543	1.174	9.050	3,45%	9.050	3,45%			
	CASA	243.936	243.936	248.120	249.294	347	1.174	5.358	2,20%	5.358	2,20%			
	(%) CASA	93,11%	93,11%	91,94%	91,98%									
	FDR	65,95%	65,95%	64,05%	63,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.936	40.936	47.067	47.466		399	6.530	15,95%	6.530	15,95%			
2	Giro ISE	25.599	25.599	26.198	26.326		128	726	2,84%	726	2,84%			
3	Tabungan ISE	15.337	15.337	20.870	21.140		271	5.804	37,84%	5.804	37,84%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	775	775	767	-	-	0	-12	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	775	775	767	-	-	0	-12	-8	-8	8			
	• Local Champion	775	775	767	-	-	0	-12	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	44.377	44.377	43.670	1.525	200	-1.325	78	-707	-707	907			
	KUR	40.669	40.669	39.997	1.525	200	-1.325	170	-672	-672	872			
	Non KUR	3.709	3.709	3.673	-	-	0	-92	-36	-36	36			
3	PWG	15.862	15.862	16.821	2.138	2.041	-97	2.148	959	959	1.083	17.148	98,09%	(328)
	Cilem	12.088	12.088	13.029	1.550	1.293	-256	1.794	942	942	352	13.037	99,95%	(7)
	Gadai	3.774	3.774	3.791	589	748	159	354	17	17	731	4.112	92,20%	(321)
4	CFG	111.779	111.779	111.594	3.218	524	-2.694	2.166	-186	-186	710	113.811	98,05%	(2.217)
	CF 1	50.966	50.966	50.669	1.153	159	-994	440	-297	-297	456	51.394	98,59%	(725)
	Total Griya	38.050	38.050	37.945	379	-	-379	0	-105	-105	105	38.241	99,23%	(296)
	• Total Non Program	37.824	37.824	37.719	379	-	-379	-47	-105	-105	105			
	• Program	226	226	226	-	-	0	-1	0	0	-			
	Oto	12.916	12.916	12.724	774	159	-615	440	-192	-192	351	13.153	96,74%	(429)
	CF 2	60.814	60.814	60.925	2.065	365	-1.700	1.726	111	111	254	62.417	97,61%	(1.492)
	Mitraguna & Others	57.307	57.307	57.444	2.065	365	-1.700	1.757	138	138	227	58.609	98,01%	(1.165)
	Pensiun	3.507	3.507	3.480	-	-	0	-31	-27	-27	27	3.808	91,39%	(328)
	Total Pembiayaan	172.793	172.793	172.851	6.881	2.766	-4.115	4.380	58	58	2.707			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.767	2.989	1.767	4.571	3,98%	3,98%	10,47%	2.803	2.803	1.582			
	KUR	1.240	2.147	1.240	3.746	3,05%	3,05%	9,36%	2.506	2.506	1.599			
	Non KUR	528	842	528	825	14,23%	14,23%	22,46%	297	297	(17)			
3	PWG	233	-	233	845	1,47%	1,47%	5,02%	612	612	845			
	Cilem	233	-	233	835	1,93%	1,93%	6,41%	603	603	835			
	Gadai	-	-	-	9	0,00%	0,00%	0,24%	9	9	9			
4	CFG	1.744	3.583	1.744	3.918	1,56%	1,56%	3,51%	2.173	2.173	334			
	CF 1	1.268	3.357	1.268	3.235	2,49%	2,49%	6,38%	1.967	1.967	(122)			
	Total Griya	843	2.936	843	1.582	2,21%	2,21%	4,17%	739	739	(1.354)			
	Oto	425	421	425	1.653	3,29%	3,29%	12,99%	1.228	1.228	1.232			
	CF 2	476	226	476	683	0,78%	0,78%	1,12%	206	206	456			
	Mitraguna & Others	476	226	476	683	0,83%	0,83%	1,19%	206	206	456			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.745	6.572	3.745	9.333	2,17%	2,17%	5,40%	5.588	5.588	2.760			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.803	1.984	1.803	1.955	4,06%	4,06%	4,48%	152	152	(28)			
	KUR	889	1.146	889	1.041	2,19%	2,19%	2,60%	152	152	(105)			
	Non KUR	914	838	914	914	24,65%	24,65%	24,89%	-	-	76			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.686	1.672	1.686	1.587	1,51%	1,51%	1,42%	(99)	(99)	(85)			
	CF 1	1.215	1.202	1.215	1.116	2,38%	2,38%	2,20%	(99)	(99)	(85)			
	Total Griya	1.124	1.110	1.124	1.025	2,95%	2,95%	2,70%	(99)	(99)	(85)			
	Oto	92	92	92	92	0,71%	0,71%	0,72%	-	-	-			
	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	3.542	2,02%	2,02%	2,05%	53	53	(114)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.447	18.447	14.650	31.986	5.739	17.336	13.539	73,40%	13.539	73,40%			
2	Tabungan	208.885	208.885	204.052	203.991	(7.456)	(61)	(4.894)	-2,34%	(4.894)	-2,34%			
3	Deposito	44.573	44.573	44.458	44.407	(18)	(51)	(166)	-0,37%	(166)	-0,37%			
	Total	271.904	271.904	263.161	280.384	(1.735)	17.224	8.480	3,12%	8.480	3,12%			
	CASA	227.331	227.331	218.702	235.977	(1.717)	17.275	8.646	3,80%	8.646	3,80%			
	(%) CASA	83,61%	83,61%	83,11%	84,16%									
	FDR	152,80%	152,80%	159,78%	149,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.299	7.299	8.185	7.187		(998)	(112)	-1,53%	(112)	-1,53%			
2	Giro ISE	831	831	918	886		(32)	56	6,69%	56	6,69%			
3	Tabungan ISE	6.469	6.469	7.267	6.301		(966)	(167)	-2,59%	(167)	-2,59%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.785	14.785	14.885	-	-	0	-1.050	100	100	(100)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	14.785	14.785	14.885	-	-	0	-1.050	100	100	(100)			
	• Local Champion	11.512	11.512	11.468	-	-	0	-188	-44	-44	44			
	• Value Chain	3.273	3.273	3.417	-	-	-	-863	144	144	(144)			
2	MBG	48.412	48.412	48.242	450	830	380	-1.524	-170	-170	1.000			
	KUR	46.075	46.075	45.928	450	830	380	-1.446	-147	-147	977			
	Non KUR	2.337	2.337	2.314	-	-	0	-79	-23	-23	23			
3	PWG	35.618	35.618	38.916	5.722	9.520	3.797	2.083	3.299	3.299	6.221	37.290	104,36%	1.626
	Cilem	18.317	18.317	20.262	2.160	2.476	317	1.529	1.945	1.945	531	19.268	105,16%	995
	Gadai	17.300	17.300	18.654	3.562	7.043	3.481	554	1.354	1.354	5.690	18.022	103,50%	632
4	CFG	316.654	316.654	318.436	5.176	5.093	-83	3.665	1.782	1.782	3.311	319.051	99,81%	(614)
	CF 1	153.639	153.639	153.010	1.322	432	-889	190	-629	-629	1.061	153.986	99,37%	(976)
	Total Griya	137.538	137.538	136.738	948	-	-948	0	-800	-800	800	137.660	99,33%	(922)
	• Total Non Program	31.696	31.696	31.457	948	-	-948	755	-240	-240	240			
	• Program	105.841	105.841	105.281	-	-	0	-897	-560	-560	560			
	Oto	16.101	16.101	16.272	374	432	59	190	171	171	262	16.326	99,67%	(54)
	CF 2	163.016	163.016	165.427	3.854	4.661	806	3.475	2.411	2.411	2.250	165.064	100,22%	362
	Mitraguna & Others	151.176	151.176	153.574	3.754	4.561	806	3.479	2.398	2.398	2.162	152.890	100,45%	684
	Pensiun	11.840	11.840	11.853	100	100	0	-4	13	13	87	12.175	97,36%	(322)
	Total Pembiayaan	415.469	415.469	420.479	11.348	15.442	4.094	3.173	5.010	5.010	10.432			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.567	1.665	1.567	3.527	3,24%	3,24%	7,31%	1.960	1.960	1.861			
	KUR	1.289	1.319	1.289	3.014	2,80%	2,80%	6,56%	1.726	1.726	1.695			
	Non KUR	278	346	278	512	11,91%	11,91%	22,13%	234	234	166			
3	PWG	4	-	4	694	0,01%	0,01%	1,78%	690	690	694			
	Cilem	4	-	4	525	0,02%	0,02%	2,59%	521	521	525			
	Gadai	-	-	-	169	0,00%	0,00%	0,90%	169	169	169			
4	CFG	16.757	17.721	16.757	22.147	5,29%	5,29%	6,96%	5.390	5.390	4.426			
	CF 1	15.777	16.551	15.777	20.461	10,27%	10,27%	13,37%	4.684	4.684	3.910			
	Total Griya	15.271	16.112	15.271	19.821	11,10%	11,10%	14,50%	4.550	4.550	3.709			
	Oto	506	439	506	640	3,14%	3,14%	3,93%	134	134	201			
	CF 2	980	1.170	980	1.686	0,60%	0,60%	1,02%	707	707	517			
	Mitraguna & Others	980	984	980	1.686	0,65%	0,65%	1,10%	707	707	702			
	Pensiun	-	186	-	-	0,00%	0,00%	0,00%	-	-	(186)			
	Total Pembiayaan	18.327	19.386	18.327	26.367	4,41%	4,41%	6,27%	8.040	8.040	6.981			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	1,21%	1,21%	1,20%	0	0	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	1,21%	1,21%	1,20%	0	0	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.762	2.028	1.762	2.121	3,64%	3,64%	4,40%	360	360	94			
	KUR	1.450	1.759	1.450	1.707	3,15%	3,15%	3,72%	257	257	(52)			
	Non KUR	312	269	312	414	13,34%	13,34%	17,90%	102	102	146			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	11.240	10.963	11.240	12.840	3,55%	3,55%	4,03%	1.600	1.600	1.877			
	CF 1	10.237	10.140	10.237	11.837	6,66%	6,66%	7,74%	1.600	1.600	1.697			
	Total Griya	10.237	10.091	10.237	11.837	7,44%	7,44%	8,66%	1.600	1.600	1.746			
	Oto	-	49	-	-	0,00%	0,00%	0,00%	-	-	(49)			
	CF 2	1.003	824	1.003	1.003	0,62%	0,62%	0,61%	-	-	180			
	Mitraguna & Others	824	824	824	824	0,54%	0,54%	0,54%	-	-	(0)			
	Pensiun	180	-	180	180	0,04%	0,04%	1,52%	-	-	180			
	Total Pembiayaan	13.181	13.170	13.181	15.141	3,17%	3,17%	3,60%	1.960	1.960	1.971			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	55.626	55.626	51.077	54.810	10.054	3.733	(816)	-1,47%	(816)	-1,47%			
2	Tabungan	265.050	265.050	256.729	256.798	7.562	69	(8.253)	-3,11%	(8.253)	-3,11%			
3	Deposito	108.525	108.525	108.940	108.940	(23.732)	(0)	415	0,38%	415	0,38%			
	Total	429.201	429.201	416.746	420.548	(6.116)	3.802	(8.654)	-2,02%	(8.654)	-2,02%			
	CASA	320.676	320.676	307.806	311.608	17.616	3.802	(9.068)	-2,83%	(9.068)	-2,83%			
	(%) CASA	74,71%	74,71%	73,86%	74,10%									
	FDR	131,19%	131,19%	135,79%	134,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	61.095	61.095	65.735	66.437		702	5.342	8,74%	5.342	8,74%			
2	Giro ISE	35.398	35.398	38.014	38.400		385	3.002	8,48%	3.002	8,48%			
3	Tabungan ISE	12.777	12.777	14.800	15.117		316	2.340	18,31%	2.340	18,31%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	254.998	254.998	253.309	-	-	0	-3.197	-1.689	-1.689	1.689			
	Linkage	238.931	238.931	238.033	-	-	-	-1.269	-898	-898	898			
	Non-Linkage	16.067	16.067	15.276	-	-	0	-1.928	-791	-791	791			
	• Local Champion	13.484	13.484	13.476	-	-	0	-341	-8	-8	8			
	• Value Chain	2.583	2.583	1.800	-	-	-	-1.586	-783	-783	783			
2	MBG	20.765	20.765	20.894	435	510	75	305	128	128	382			
	KUR	20.063	20.063	20.195	435	510	75	318	132	132	378			
	Non KUR	702	702	698	-	-	0	-13	-3	-3	3			
3	PWG	35.608	35.608	38.088	3.608	9.085	5.477	2.853	2.480	2.480	6.605	36.775	103,57%	1.313
	Cilem	21.358	21.358	23.062	2.248	2.475	227	2.817	1.704	1.704	771	21.894	105,34%	1.169
	Gadai	14.250	14.250	15.026	1.360	6.610	5.251	36	776	776	5.834	14.882	100,97%	144
4	CFG	251.678	251.678	253.589	6.615	5.487	-1.128	4.707	1.911	1.911	3.576	253.124	100,18%	465
	CF 1	25.008	25.008	27.283	1.600	2.600	1.000	-232	2.275	2.275	325	25.512	106,94%	1.771
	Total Griya	20.858	20.858	23.297	1.600	2.600	1.000	0	2.439	2.439	161	21.162	110,09%	2.135
	• Total Non Program	20.858	20.858	23.297	1.600	2.600	1.000	2.219	2.439	2.439	161			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.151	4.151	3.986	-	-	0	-232	-164	-164	164	4.351	91,62%	(365)
	CF 2	226.670	226.670	226.306	5.015	2.887	-2.128	4.938	-364	-364	3.251	227.612	99,43%	(1.306)
	Mitraguna & Others	190.470	190.470	190.199	4.287	2.307	-1.980	4.506	-271	-271	2.578	191.209	99,47%	(1.009)
	Pensiun	36.200	36.200	36.107	728	580	-148	432	-93	-93	673	36.403	99,19%	(296)
	Total Pembiayaan	563.050	563.050	565.880	10.658	15.082	4.424	4.668	2.830	2.830	12.252			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	99	0,00%	0,00%	0,04%	99	99	99			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	99	0,00%	0,00%	0,65%	99	99	99			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	8	61	8	484	0,04%	0,04%	2,32%	475	475	423			
	KUR	8	61	8	484	0,04%	0,04%	2,40%	475	475	423			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	45	-	45	1.356	0,13%	0,13%	3,56%	1.310	1.310	1.356			
	Cilem	45	-	45	1.010	0,21%	0,21%	4,38%	965	965	1.010			
	Gadai	-	-	-	346	0,00%	0,00%	2,30%	346	346	346			
4	CFG	3.291	4.421	3.291	7.339	1,31%	1,31%	2,89%	4.048	4.048	2.918			
	CF 1	39	143	39	562	0,16%	0,16%	2,06%	523	523	420			
	Total Griya	39	40	39	393	0,19%	0,19%	1,69%	354	354	353			
	Oto	-	102	-	169	0,00%	0,00%	4,25%	169	169	67			
	CF 2	3.252	4.278	3.252	6.776	1,43%	1,43%	2,99%	3.525	3.525	2.498			
	Mitraguna & Others	2.813	3.836	2.813	6.341	1,48%	1,48%	3,33%	3.528	3.528	2.506			
	Pensiun	439	443	439	435	1,21%	1,21%	1,21%	(3)	(3)	(7)			
	Total Pembiayaan	3.345	4.482	3.345	9.277	0,59%	0,59%	1,64%	5.933	5.933	4.795			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	182	186	182	182	0,88%	0,88%	0,87%	-	-	(4)			
	KUR	182	186	182	182	0,91%	0,91%	0,90%	-	-	(4)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,02%	6	6	6			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	6	0,00%	0,00%	0,04%	6	6	6			
4	CFG	4.443	4.566	4.443	4.150	1,77%	1,77%	1,64%	(293)	(293)	(416)			
	CF 1	18	19	18	18	0,07%	0,07%	0,06%	-	-	(2)			
	Total Griya	18	19	18	18	0,08%	0,08%	0,08%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.425	4.547	4.425	4.133	1,95%	1,95%	1,83%	(293)	(293)	(414)			
	Mitraguna & Others	4.425	4.547	4.425	4.133	2,32%	2,32%	2,17%	(293)	(293)	(414)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.625	4.752	4.625	4.338	0,82%	0,82%	0,77%	(287)	(287)	(414)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	656.325	656.325	529.359	522.495	(30.057)	(6.864)	(133.830)	-20,39%	(133.830)	-20,39%			
2	Tabungan	608.195	608.195	590.519	589.456	(9.035)	(1.063)	(18.739)	-3,08%	(18.739)	-3,08%			
3	Deposito	252.445	252.445	253.793	253.745	37	(48)	1.300	0,51%	1.300	0,51%			
	Total	1.516.965	1.516.965	1.373.672	1.365.697	(39.055)	(7.975)	(151.269)	-9,97%	(151.269)	-9,97%			
	CASA	1.264.520	1.264.520	1.119.879	1.111.951	(39.092)	(7.927)	(152.569)	-12,07%	(152.569)	-12,07%			
	(%) CASA	83,36%	83,36%	81,52%	81,42%									
	FDR	60,82%	60,82%	66,43%	66,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	46.596	46.596	48.901	47.268		(1.633)	673	1,44%	673	1,44%			
2	Giro ISE	26.836	26.836	29.058	27.529		(1.529)	693	2,58%	693	2,58%			
3	Tabungan ISE	17.698	17.698	17.782	17.678		(104)	(20)	-0,11%	(20)	-0,11%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	578.076	578.076	566.269	190	180	-10	-8.417	-11.807	-11.807	11.987			
	Linkage	447.123	447.123	445.833	-	-	-	-3.452	-1.290	-1.290	1.290			
	Non-Linkage	130.953	130.953	120.437	190	180	-10	-4.965	-10.516	-10.516	10.696			
	• Local Champion	84.867	84.867	73.722	190	-	-190	-5.216	-11.145	-11.145	11.145			
	• Value Chain	46.086	46.086	46.714	-	180	180	251	628	628	(448)			
2	MBG	17.453	17.453	17.076	600	-	-600	451	-377	-377	377			
	KUR	17.090	17.090	16.716	600	-	-600	358	-373	-373	373			
	Non KUR	364	364	360	-	-	0	93	-4	-4	4			
3	PWG	72.709	72.709	76.051	8.672	11.969	3.297	2.902	3.342	3.342	8.626	74.643	101,89%	1.408
	Cilem	34.043	34.043	36.364	2.323	3.101	779	2.845	2.322	2.322	780	34.982	103,95%	1.383
	Gadai	38.666	38.666	39.687	6.349	8.867	2.518	57	1.021	1.021	7.846	39.662	100,06%	25
4	CFG	254.415	254.415	253.143	5.766	2.594	-3.172	2.899	-1.272	-1.272	3.866	258.231	98,03%	(5.088)
	CF 1	57.156	57.156	56.795	1.450	278	-1.172	-19	-361	-361	639	57.500	98,77%	(705)
	Total Griya	44.842	44.842	44.714	1.450	170	-1.280	0	-128	-128	298	44.993	99,38%	(279)
	• Total Non Program	44.842	44.842	44.714	1.450	170	-1.280	1.221	-128	-128	298			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	12.314	12.314	12.081	-	108	108	-19	-233	-233	341	12.507	96,59%	(427)
	CF 2	197.260	197.260	196.348	4.316	2.316	-2.000	2.918	-912	-912	3.228	200.731	97,82%	(4.383)
	Mitraguna & Others	164.992	164.992	164.170	3.968	2.115	-1.853	2.988	-822	-822	2.937	168.188	97,61%	(4.018)
	Pensiun	32.267	32.267	32.178	348	201	-147	-69	-89	-89	290	32.543	98,88%	(365)
	Total Pembiayaan	922.653	922.653	912.539	15.228	14.742	-485	-2.164	-10.114	-10.114	24.856			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.485	0,00%	0,00%	0,79%	4.485	4.485	4.485			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	4.485	0,00%	0,00%	3,72%	4.485	4.485	4.485			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	804	0,00%	0,00%	4,71%	804	804	804			
	KUR	-	-	-	751	0,00%	0,00%	4,49%	751	751	751			
	Non KUR	-	-	-	53	0,00%	0,00%	14,85%	53	53	53			
3	PWG	8	-	8	1.449	0,01%	0,01%	1,91%	1.442	1.442	1.449			
	Cilem	8	-	8	770	0,02%	0,02%	2,12%	762	762	770			
	Gadai	-	-	-	679	0,00%	0,00%	1,71%	679	679	679			
4	CFG	1.884	3.699	1.884	4.968	0,74%	0,74%	1,96%	3.084	3.084	1.269			
	CF 1	852	2.349	852	1.323	1,49%	1,49%	2,33%	471	471	(1.025)			
	Total Griya	701	2.195	701	688	1,56%	1,56%	1,54%	(14)	(14)	(1.507)			
	Oto	151	154	151	636	1,22%	1,22%	5,26%	485	485	482			
	CF 2	1.032	1.350	1.032	3.644	0,52%	0,52%	1,86%	2.612	2.612	2.294			
	Mitraguna & Others	1.032	979	1.032	2.646	0,63%	0,63%	1,61%	1.614	1.614	1.667			
	Pensiun	-	370	-	998	0,00%	0,00%	3,10%	998	998	627			
	Total Pembiayaan	1.892	3.699	1.892	11.707	0,21%	0,21%	1,28%	9.815	9.815	8.008			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.798	3.338	3.798	3.760	1,49%	1,49%	1,49%	(38)	(38)	422			
	CF 1	-	-	-	423	0,00%	0,00%	0,74%	423	423	423			
	Total Griya	-	-	-	423	0,00%	0,00%	0,95%	423	423	423			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.798	3.338	3.798	3.337	1,93%	1,93%	1,70%	(461)	(461)	(1)			
	Mitraguna & Others	3.437	3.338	3.437	3.337	2,08%	2,08%	2,03%	(100)	(100)	(1)			
	Pensiun	361	-	361	-	0,04%	0,04%	0,00%	(361)	(361)	-			
	Total Pembiayaan	3.798	3.338	3.798	3.760	0,41%	0,41%	0,41%	(38)	(38)	422			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	32.676	32.676	30.261	32.286	4.823	2.025	(391)	-1,20%	(391)	-1,20%			
2	Tabungan	352.883	352.883	346.035	344.804	8.096	(1.230)	(8.079)	-2,29%	(8.079)	-2,29%			
3	Deposito	70.766	70.766	72.961	72.961	3.174	1	2.196	3,10%	2.196	3,10%			
	Total	456.325	456.325	449.256	450.051	16.093	796	(6.274)	-1,37%	(6.274)	-1,37%			
	CASA	385.560	385.560	376.295	377.090	12.919	795	(8.470)	-2,20%	(8.470)	-2,20%			
	(%) CASA	84,49%	84,49%	83,76%	83,79%									
	FDR	88,07%	88,07%	89,36%	89,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	48.433	48.433	48.762	48.424		(338)	(9)	-0,02%	(9)	-0,02%			
2	Giro ISE	8.986	8.986	9.180	9.332		152	345	3,84%	345	3,84%			
3	Tabungan ISE	39.446	39.446	39.582	39.092		(490)	(354)	-0,90%	(354)	-0,90%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	52.110	52.110	51.737	-	-	0	-842	-373	-373	373			
	Linkage	28.334	28.334	28.036	-	-	-	-291	-298	-298	298			
	Non-Linkage	23.776	23.776	23.701	-	-	0	-551	-75	-75	75			
	• Local Champion	21.084	21.084	21.024	-	-	0	-535	-60	-60	60			
	• Value Chain	2.692	2.692	2.677	-	-	-	-16	-15	-15	15			
2	MBG	31.249	31.249	30.828	800	500	-300	1.166	-421	-421	921			
	KUR	30.056	30.056	29.654	800	500	-300	1.197	-402	-402	902			
	Non KUR	1.193	1.193	1.174	-	-	0	-31	-19	-19	19			
3	PWG	23.238	23.238	26.235	2.946	6.132	3.186	1.976	2.997	2.997	3.135	24.753	105,99%	1.482
	Cilem	14.162	14.162	15.749	876	1.919	1.043	780	1.587	1.587	332	15.052	104,63%	697
	Gadai	9.076	9.076	10.486	2.069	4.213	2.143	1.196	1.410	1.410	2.803	9.701	108,09%	785
4	CFG	295.289	295.289	292.637	7.707	2.032	-5.675	3.166	-2.653	-2.653	4.685	297.492	98,37%	(4.855)
	CF 1	167.918	167.918	165.908	5.011	182	-4.829	-72	-2.009	-2.009	2.191	168.281	98,59%	(2.373)
	Total Griya	144.391	144.391	143.051	4.813	182	-4.631	0	-1.340	-1.340	1.522	144.473	99,02%	(1.422)
	• Total Non Program	144.391	144.391	143.051	4.813	182	-4.631	1.339	-1.340	-1.340	1.522			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	23.526	23.526	22.857	199	-	-199	-72	-669	-669	669	23.808	96,01%	(951)
	CF 2	127.372	127.372	126.728	2.696	1.850	-846	3.239	-644	-644	2.494	129.210	98,08%	(2.482)
	Mitraguna & Others	122.078	122.078	121.479	2.646	1.850	-796	3.234	-599	-599	2.449	123.761	98,16%	(2.282)
	Pensiun	5.294	5.294	5.249	50	-	-50	5	-45	-45	45	5.449	96,33%	(200)
	Total Pembiayaan	401.886	401.886	401.436	11.453	8.664	-2.789	5.466	-450	-450	9.114			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.123	1.419	1.123	2.028	3,59%	3,59%	6,58%	905	905	608			
	KUR	832	1.263	832	1.890	2,77%	2,77%	6,37%	1.058	1.058	627			
	Non KUR	291	156	291	137	24,36%	24,36%	11,70%	(153)	(153)	(19)			
3	PWG	37	-	37	861	0,16%	0,16%	3,28%	824	824	861			
	Cilem	37	-	37	511	0,26%	0,26%	3,24%	473	473	511			
	Gadai	-	-	-	351	0,00%	0,00%	3,35%	351	351	351			
4	CFG	3.240	2.895	3.240	8.727	1,10%	1,10%	2,98%	5.488	5.488	5.832			
	CF 1	2.408	2.084	2.408	6.872	1,43%	1,43%	4,14%	4.464	4.464	4.789			
	Total Griya	1.257	1.079	1.257	4.300	0,87%	0,87%	3,01%	3.042	3.042	3.220			
	Oto	1.151	1.004	1.151	2.573	4,89%	4,89%	11,26%	1.422	1.422	1.569			
	CF 2	831	812	831	1.855	0,65%	0,65%	1,46%	1.023	1.023	1.043			
	Mitraguna & Others	831	812	831	1.855	0,68%	0,68%	1,53%	1.023	1.023	1.043			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.400	4.314	4.400	11.616	1,09%	1,09%	2,89%	7.217	7.217	7.302			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	0,65%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.318	1.587	1.318	1.548	4,22%	4,22%	5,02%	230	230	(39)			
	KUR	1.009	1.136	1.009	1.097	3,36%	3,36%	3,70%	88	88	(39)			
	Non KUR	309	450	309	451	25,88%	25,88%	38,42%	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	3.832	1,25%	1,25%	1,31%	131	131	(1.961)			
	CF 1	2.382	4.475	2.382	2.514	1,42%	1,42%	1,52%	131	131	(1.961)			
	Total Griya	1.551	3.638	1.551	1.918	1,07%	1,07%	1,34%	367	367	(1.719)			
	Oto	832	837	832	596	3,53%	3,53%	2,61%	(236)	(236)	(241)			
	CF 2	1.318	1.319	1.318	1.318	1,03%	1,03%	1,04%	-	-	(1)			
	Mitraguna & Others	1.318	1.319	1.318	1.318	1,08%	1,08%	1,08%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.171	7.533	5.171	5.533	1,29%	1,29%	1,38%	362	362	(2.000)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	81	81	111	111	26	0	30	36,77%	30	36,77%			
2	Tabungan	167.984	167.984	159.925	159.039	1.784	(886)	(8.945)	-5,32%	(8.945)	-5,32%			
3	Deposito	22.146	22.146	21.774	21.774	895	0	(372)	-1,68%	(372)	-1,68%			
	Total	190.211	190.211	181.810	180.924	2.705	(886)	(9.287)	-4,88%	(9.287)	-4,88%			
	CASA	168.065	168.065	160.036	159.150	1.811	(886)	(8.915)	-5,30%	(8.915)	-5,30%			
	(%) CASA	88,36%	88,36%	88,02%	87,97%									
	FDR	121,89%	121,89%	126,13%	126,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.749	1.749	1.752	1.753		2	4	0,25%	4	0,25%			
2	Giro ISE	0	0	0	0		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.749	1.749	1.751	1.753		2	4	0,25%	4	0,25%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	• Local Champion	1.842	1.842	1.841	-	-	0	-15	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.957	60.957	60.014	2.100	275	-1.825	1.368	-942	-942	1.217			
	KUR	59.683	59.683	58.760	2.100	275	-1.825	1.398	-923	-923	1.198			
	Non KUR	1.274	1.274	1.254	-	-	0	-31	-20	-20	20			
3	PWG	8.442	8.442	9.224	780	868	87	598	781	781	86	9.636	95,73%	(412)
	Cilem	8.442	8.442	9.224	780	868	87	598	781	781	86	9.388	98,25%	(164)
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	160.599	160.599	158.235	1.937	110	-1.827	1.685	-2.363	-2.363	2.473	161.619	97,91%	(3.384)
	CF 1	18.759	18.759	18.446	557	-	-557	393	-313	-313	313	18.994	97,12%	(548)
	Total Griya	3.744	3.744	3.732	-	-	0	0	-12	-12	12	3.778	98,77%	(46)
	• Total Non Program	3.434	3.434	3.423	-	-	0	-39	-11	-11	11			
	• Program	310	310	309	-	-	0	-2	-1	-1	1			
	Oto	15.015	15.015	14.714	557	-	-557	393	-301	-301	301	15.216	96,71%	(501)
	CF 2	141.840	141.840	139.789	1.380	110	-1.270	1.292	-2.051	-2.051	2.161	142.625	98,01%	(2.836)
	Mitraguna & Others	138.082	138.082	136.047	1.380	110	-1.270	1.314	-2.035	-2.035	2.145	138.773	98,04%	(2.726)
	Pensiun	3.758	3.758	3.743	-	-	0	-23	-15	-15	15	3.852	97,15%	(110)
	Total Pembiayaan	231.840	231.840	229.314	4.817	1.253	-3.564	3.635	-2.526	-2.526	3.778			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	598	0,00%	0,00%	32,46%	598	598	598			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	598	0,00%	0,00%	32,46%	598	598	598			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	113	70	2.740	0,11%	0,11%	4,57%	2.670	2.670	2.628			
	KUR	70	113	70	2.694	0,12%	0,12%	4,59%	2.624	2.624	2.582			
	Non KUR	-	-	-	46	0,00%	0,00%	3,67%	46	46	46			
3	PWG	-	-	-	61	0,00%	0,00%	0,66%	61	61	61			
	Cilem	-	-	-	61	0,00%	0,00%	0,66%	61	61	61			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.008	2.173	2.008	5.165	1,25%	1,25%	3,26%	3.157	3.157	2.992			
	CF 1	423	376	423	1.602	2,25%	2,25%	8,68%	1.179	1.179	1.226			
	Total Griya	107	109	107	344	2,86%	2,86%	9,21%	237	237	235			
	Oto	315	267	315	1.258	2,10%	2,10%	8,55%	943	943	991			
	CF 2	1.585	1.797	1.585	3.563	1,12%	1,12%	2,55%	1.978	1.978	1.766			
	Mitraguna & Others	1.585	1.797	1.585	2.987	1,15%	1,15%	2,20%	1.402	1.402	1.190			
	Pensiun	-	-	-	576	0,00%	0,00%	15,39%	576	576	576			
	Total Pembiayaan	2.078	2.286	2.078	8.564	0,90%	0,90%	3,73%	6.486	6.486	6.278			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	750	750	750	750	40,72%	40,72%	40,75%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	750	750	750	750	40,72%	40,72%	40,75%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	56	58	56	56	0,09%	0,09%	0,09%	-	-	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	56	58	56	56	4,43%	4,43%	4,50%	-	-	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.458	1.317	1.458	1.457	0,91%	0,91%	0,92%	(2)	(2)	139			
	CF 1	271	271	271	270	1,45%	1,45%	1,46%	(2)	(2)	(2)			
	Total Griya	140	140	140	138	3,73%	3,73%	3,70%	(2)	(2)	(2)			
	Oto	132	132	132	132	0,88%	0,88%	0,89%	-	-	-			
	CF 2	1.187	1.046	1.187	1.187	0,84%	0,84%	0,85%	-	-	141			
	Mitraguna & Others	1.119	978	1.119	1.119	0,81%	0,81%	0,82%	-	-	141			
	Pensiun	68	68	68	68	0,03%	0,03%	1,81%	-	-	-			
	Total Pembiayaan	2.265	2.126	2.265	2.263	0,98%	0,98%	0,99%	(2)	(2)	138			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.100	2.100	4.012	4.017	(166)	4	1.917	91,29%	1.917	91,29%			
2	Tabungan	103.033	103.033	99.170	99.238	3.833	68	(3.795)	-3,68%	(3.795)	-3,68%			
3	Deposito	40.693	40.693	41.283	41.283	(99)	0	590	1,45%	590	1,45%			
	Total	145.825	145.825	144.465	144.537	3.568	73	(1.288)	-0,88%	(1.288)	-0,88%			
	CASA	105.133	105.133	103.182	103.254	3.667	73	(1.878)	-1,79%	(1.878)	-1,79%			
	(%) CASA	72,09%	72,09%	71,42%	71,44%									
	FDR	64,28%	64,28%	64,90%	64,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.304	2.304	4.209	4.209		(0)	1.905	82,68%	1.905	82,68%			
2	Giro ISE	1.856	1.856	3.804	3.803		(0)	1.948	104,95%	1.948	104,95%			
3	Tabungan ISE	448	448	406	406		0	(43)	-9,52%	(43)	-9,52%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	26.618	26.618	26.238	870	200	-670	429	-380	-380	580			
	KUR	26.099	26.099	25.726	870	200	-670	446	-373	-373	573			
	Non KUR	519	519	512	-	-	0	-17	-7	-7	7			
3	PWG	7.473	7.473	7.989	936	750	-187	879	516	516	234	8.279	96,50%	(290)
	Cilem	7.473	7.473	7.989	936	750	-187	879	516	516	234	8.279	96,50%	(290)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	59.647	59.647	59.534	1.938	1.075	-863	2.765	-112	-112	1.187	61.751	96,41%	(2.217)
	CF 1	6.684	6.684	6.626	-	-	0	413	-58	-58	58	6.824	97,11%	(198)
	Total Griya	348	348	346	-	-	0	0	-2	-2	2	368	93,94%	(22)
	• Total Non Program	348	348	346	-	-	0	-5	-2	-2	2			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.336	6.336	6.280	-	-	0	413	-56	-56	56	6.455	97,29%	(175)
	CF 2	52.963	52.963	52.908	1.938	1.075	-863	2.352	-54	-54	1.129	54.928	96,32%	(2.019)
	Mitraguna & Others	43.218	43.218	42.929	1.938	720	-1.218	2.423	-289	-289	1.009	44.958	95,49%	(2.029)
	Pensiun	9.745	9.745	9.980	-	355	355	-70	235	235	120	9.970	100,10%	10
	Total Pembiayaan	93.738	93.738	93.761	3.744	2.025	-1.720	4.073	24	24	2.001			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	292	215	292	2.578	1,10%	1,10%	9,82%	2.286	2.286	2.363			
	KUR	241	215	241	2.441	0,92%	0,92%	9,49%	2.200	2.200	2.226			
	Non KUR	51	-	51	136	9,81%	9,81%	26,67%	86	86	136			
3	PWG	2	-	2	108	0,03%	0,03%	1,36%	106	106	108			
	Cilem	2	-	2	108	0,03%	0,03%	1,36%	106	106	108			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	724	583	724	3.302	1,21%	1,21%	5,55%	2.577	2.577	2.718			
	CF 1	299	301	299	496	4,47%	4,47%	7,49%	197	197	195			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	299	301	299	496	4,72%	4,72%	7,90%	197	197	195			
	CF 2	425	283	425	2.805	0,80%	0,80%	5,30%	2.380	2.380	2.523			
	Mitraguna & Others	348	203	348	2.730	0,80%	0,80%	6,36%	2.382	2.382	2.527			
	Pensiun	78	80	78	76	0,80%	0,80%	0,76%	(2)	(2)	(4)			
	Total Pembiayaan	1.018	798	1.018	5.988	1,09%	1,09%	6,39%	4.970	4.970	5.190			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	311	573	311	307	1,17%	1,17%	1,17%	(4)	(4)	(265)			
	KUR	154	361	154	151	0,59%	0,59%	0,59%	(2)	(2)	(210)			
	Non KUR	158	212	158	156	30,35%	30,35%	30,51%	(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	198	0,33%	0,33%	0,33%	-	-	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	198	198	198	198	0,37%	0,37%	0,37%	-	-	0			
	Mitraguna & Others	198	198	198	198	0,46%	0,46%	0,46%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	509	771	509	506	0,54%	0,54%	0,54%	(4)	(4)	(265)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	45.891	45.891	44.882	45.413	(1.858)	531	(477)	-1,04%	(477)	-1,04%			
2	Tabungan	156.974	156.974	153.186	151.908	5.778	(1.278)	(5.066)	-3,23%	(5.066)	-3,23%			
3	Deposito	26.423	26.423	26.415	26.415	(160)	0	(9)	-0,03%	(9)	-0,03%			
	Total	229.288	229.288	224.483	223.736	3.760	(747)	(5.552)	-2,42%	(5.552)	-2,42%			
	CASA	202.864	202.864	198.068	197.321	3.920	(747)	(5.543)	-2,73%	(5.543)	-2,73%			
	(%) CASA	88,48%	88,48%	88,23%	88,19%									
	FDR	89,99%	89,99%	91,62%	91,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.350	14.350	14.540	14.530		(10)	180	1,25%	180	1,25%			
2	Giro ISE	222	222	222	226		3	4	1,72%	4	1,72%			
3	Tabungan ISE	12.328	12.328	12.518	12.504		(14)	176	1,43%	176	1,43%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.883	36.883	36.622	1.475	350	-1.125	660	-261	-261	611			
	KUR	36.001	36.001	35.755	1.475	350	-1.125	691	-246	-246	596			
	Non KUR	882	882	867	-	-	0	-31	-15	-15	15			
3	PWG	20.756	20.756	22.003	2.066	2.672	607	1.781	1.247	1.247	1.426	21.831	100,79%	172
	Cilem	16.839	16.839	18.449	1.744	2.122	378	1.722	1.610	1.610	512	17.570	105,00%	879
	Gadai	3.918	3.918	3.554	322	550	228	60	-363	-363	914	4.261	83,41%	(707)
4	CFG	148.687	148.687	147.042	1.772	1.580	-192	1.474	-1.645	-1.645	3.225	150.535	97,68%	(3.493)
	CF 1	21.391	21.391	21.449	990	250	-740	-198	59	59	191	21.642	99,11%	(192)
	Total Griya	16.290	16.290	16.499	990	250	-740	0	209	209	41	16.365	100,82%	134
	• Total Non Program	16.117	16.117	16.326	990	250	-740	916	209	209	41			
	• Program	173	173	173	-	-	0	173	0	0	-			
	Oto	5.101	5.101	4.950	-	-	0	-198	-151	-151	151	5.276	93,81%	(326)
	CF 2	127.296	127.296	125.592	782	1.330	548	1.672	-1.704	-1.704	3.034	128.893	97,44%	(3.301)
	Mitraguna & Others	85.341	85.341	83.766	690	800	110	1.869	-1.574	-1.574	2.374	86.539	96,80%	(2.773)
	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	205.666	5.313	4.602	-710	3.915	-659	-659	5.262			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	32	26	2.359	0,07%	0,07%	6,44%	2.333	2.333	2.327			
	KUR	26	32	26	2.359	0,07%	0,07%	6,60%	2.333	2.333	2.327			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	29	-	29	1.978	0,14%	0,14%	8,99%	1.949	1.949	1.978			
	Cilem	29	-	29	1.959	0,17%	0,17%	10,62%	1.931	1.931	1.959			
	Gadai	-	-	-	19	0,00%	0,00%	0,53%	19	19	19			
4	CFG	1.103	812	1.103	1.644	0,74%	0,74%	1,12%	542	542	832			
	CF 1	-	-	-	153	0,00%	0,00%	0,71%	153	153	153			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	153	0,00%	0,00%	3,10%	153	153	153			
	CF 2	1.103	812	1.103	1.491	0,87%	0,87%	1,19%	388	388	679			
	Mitraguna & Others	702	492	702	1.223	0,82%	0,82%	1,46%	520	520	730			
	Pensiun	400	319	400	268	0,95%	0,95%	0,64%	(132)	(132)	(51)			
	Total Pembiayaan	1.157	844	1.157	5.981	0,56%	0,56%	2,91%	4.824	4.824	5.137			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	5,91%	-	-	(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	1.887	0,90%	0,90%	1,28%	556	556	342			
	CF 1	170	170	170	168	0,79%	0,79%	0,78%	(2)	(2)	(2)			
	Total Griya	170	170	170	168	1,04%	1,04%	1,02%	(2)	(2)	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.162	1.376	1.162	1.719	0,91%	0,91%	1,37%	557	557	343			
	Mitraguna & Others	888	1.102	888	1.447	1,04%	1,04%	1,73%	558	558	345			
	Pensiun	273	274	273	272	0,13%	0,13%	0,65%	(1)	(1)	(2)			
	Total Pembiayaan	1.468	1.827	1.468	2.024	0,71%	0,71%	0,98%	556	556	197			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	140	140	299	286	(6)	(14)	145	103,38%	145	103,38%			
2	Tabungan	109.570	109.570	102.376	102.469	(2.409)	93	(7.101)	-6,48%	(7.101)	-6,48%			
3	Deposito	24.529	24.529	24.921	24.921	(173)	0	392	1,60%	392	1,60%			
	Total	134.239	134.239	127.596	127.676	(2.589)	79	(6.563)	-4,89%	(6.563)	-4,89%			
	CASA	109.710	109.710	102.675	102.754	(2.416)	79	(6.956)	-6,34%	(6.956)	-6,34%			
	(%) CASA	81,73%	81,73%	80,47%	80,48%									
	FDR	143,65%	143,65%	150,84%	150,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.151	2.151	1.826	1.892		66	(259)	-12,02%	(259)	-12,02%			
2	Giro ISE	114	114	160	176		16	62	54,74%	62	54,74%			
3	Tabungan ISE	2.037	2.037	1.667	1.717		50	(321)	-15,74%	(321)	-15,74%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	22.593	22.593	22.641	565	650	85	271	48	48	602			
	KUR	21.495	21.495	21.562	565	650	85	317	67	67	583			
	Non KUR	1.098	1.098	1.079	-	-	0	-46	-19	-19	19			
3	PWG	7.428	7.428	7.845	318	562	245	123	417	417	145	8.324	94,25%	(479)
	Cilem	7.428	7.428	7.845	318	562	245	123	417	417	145	8.324	94,25%	(479)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	162.807	162.807	161.976	3.905	2.027	-1.878	2.369	-831	-831	2.858	165.246	98,02%	(3.270)
	CF 1	7.785	7.785	7.621	-	-	0	-563	-164	-164	164	7.946	95,91%	(325)
	Total Griya	1.713	1.713	1.701	-	-	0	0	-12	-12	12	1.749	97,25%	(48)
	• Total Non Program	1.713	1.713	1.701	-	-	0	-18	-12	-12	12			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.073	6.073	5.921	-	-	0	-563	-152	-152	152	6.198	95,53%	(277)
	CF 2	155.022	155.022	154.355	3.905	2.027	-1.878	2.932	-667	-667	2.694	157.300	98,13%	(2.945)
	Mitraguna & Others	87.772	87.772	87.635	3.032	1.815	-1.217	2.778	-138	-138	1.953	89.681	97,72%	(2.046)
	Pensiun	67.250	67.250	66.720	873	212	-661	155	-530	-530	742	67.619	98,67%	(899)
	Total Pembiayaan	192.828	192.828	192.462	4.788	3.239	-1.548	2.763	-366	-366	3.605			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	185	469	185	2.606	0,82%	0,82%	11,51%	2.422	2.422	2.137			
	KUR	185	469	185	2.466	0,86%	0,86%	11,43%	2.281	2.281	1.996			
	Non KUR	-	-	-	141	0,00%	0,00%	13,05%	141	141	141			
3	PWG	58	-	58	266	0,78%	0,78%	3,39%	208	208	266			
	Cilem	58	-	58	266	0,78%	0,78%	3,39%	208	208	266			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	372	-	372	3.453	0,23%	0,23%	2,13%	3.081	3.081	3.453			
	CF 1	-	-	-	391	0,00%	0,00%	5,13%	391	391	391			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	391	0,00%	0,00%	6,61%	391	391	391			
	CF 2	372	-	372	3.062	0,24%	0,24%	1,98%	2.690	2.690	3.062			
	Mitraguna & Others	-	-	-	1.859	0,00%	0,00%	2,12%	1.859	1.859	1.859			
	Pensiun	372	-	372	1.203	0,55%	0,55%	1,80%	831	831	1.203			
	Total Pembiayaan	615	469	615	6.325	0,32%	0,32%	3,29%	5.711	5.711	5.856			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	491	440	491	482	2,17%	2,17%	2,13%	(9)	(9)	43			
	KUR	352	292	352	347	1,64%	1,64%	1,61%	(5)	(5)	55			
	Non KUR	139	147	139	135	12,64%	12,64%	12,51%	(4)	(4)	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	37	38	37	37	0,02%	0,02%	0,02%	-	-	(0)			
	Mitraguna & Others	37	38	37	37	0,04%	0,04%	0,04%	-	-	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	528	477	528	519	0,27%	0,27%	0,27%	(9)	(9)	42			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	350.268	350.268	351.464	351.418	1.138	(46)	1.149	0,33%	1.149	0,33%			
2	Tabungan	225.594	225.594	220.704	221.624	(1.081)	920	(3.970)	-1,76%	(3.970)	-1,76%			
3	Deposito	87.919	87.919	86.540	86.538	255	(2)	(1.381)	-1,57%	(1.381)	-1,57%			
	Total	663.781	663.781	658.707	659.579	313	872	(4.202)	-0,63%	(4.202)	-0,63%			
	CASA	575.862	575.862	572.167	573.042	57	874	(2.821)	-0,49%	(2.821)	-0,49%			
	(%) CASA	86,75%	86,75%	86,86%	86,88%									
	FDR	27,59%	27,59%	27,88%	27,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.557	20.557	22.781	22.881		100	2.324	11,31%	2.324	11,31%			
2	Giro ISE	36	36	29	21		(9)	(15)	-42,11%	(15)	-42,11%			
3	Tabungan ISE	18.921	18.921	21.152	21.260		109	2.339	12,36%	2.339	12,36%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Local Champion	1.128	1.128	1.128	-	-	0	-41	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.523	60.523	59.636	1.400	600	-800	321	-886	-886	1.486			
	KUR	57.137	57.137	56.320	1.200	600	-600	191	-818	-818	1.418			
	Non KUR	3.386	3.386	3.317	200	-	-200	130	-69	-69	69			
3	PWG	21.916	21.916	23.506	1.211	1.939	728	714	1.590	1.590	349	22.283	105,49%	1.224
	Cilem	21.916	21.916	23.506	1.211	1.939	728	714	1.590	1.590	349	22.283	105,49%	1.224
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	99.543	99.543	99.374	2.580	1.267	-1.312	1.759	-168	-168	1.436	100.919	98,47%	(1.545)
	CF 1	45.423	45.423	45.094	1.514	275	-1.238	1.238	-329	-329	604	45.699	98,68%	(605)
	Total Griya	22.015	22.015	21.842	158	-	-158	0	-173	-173	173	22.097	98,85%	(255)
	• Total Non Program	17.189	17.189	17.035	-	-	0	-186	-154	-154	154			
	• Program	4.827	4.827	4.807	158	-	-158	131	-20	-20	20			
	Oto	23.408	23.408	23.252	1.356	275	-1.081	1.238	-156	-156	431	23.602	98,52%	(350)
	CF 2	54.119	54.119	54.280	1.066	992	-74	521	161	161	831	55.220	98,30%	(940)
	Mitraguna & Others	52.990	52.990	53.168	1.066	992	-74	577	178	178	814	53.910	98,62%	(742)
	Pensiun	1.129	1.129	1.112	-	-	0	-56	-17	-17	17	1.311	84,87%	(198)
	Total Pembiayaan	183.110	183.110	183.645	5.191	3.806	-1.385	2.752	535	535	3.271			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.128	0,00%	0,00%	100,00%	1.128	1.128	1.128			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	860	177	4.624	0,29%	0,29%	7,75%	4.447	4.447	3.764			
	KUR	177	764	177	4.291	0,31%	0,31%	7,62%	4.114	4.114	3.527			
	Non KUR	-	95	-	332	0,00%	0,00%	10,02%	332	332	237			
3	PWG	-	-	-	420	0,00%	0,00%	1,79%	420	420	420			
	Cilem	-	-	-	420	0,00%	0,00%	1,79%	420	420	420			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.334	1.453	1.334	3.389	1,34%	1,34%	3,41%	2.056	2.056	1.936			
	CF 1	1.156	1.453	1.156	3.211	2,54%	2,54%	7,12%	2.056	2.056	1.758			
	Total Griya	615	696	615	964	2,79%	2,79%	4,41%	349	349	268			
	Oto	540	757	540	2.247	2,31%	2,31%	9,66%	1.706	1.706	1.490			
	CF 2	178	-	178	178	0,33%	0,33%	0,33%	-	-	178			
	Mitraguna & Others	178	-	178	178	0,34%	0,34%	0,33%	-	-	178			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.511	2.313	1.511	9.561	0,82%	0,82%	5,21%	8.050	8.050	7.248			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	2,72%	-	-	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	1.975	1,99%	1,99%	1,99%	(1)	(1)	(23)			
	CF 1	989	1.003	989	988	2,18%	2,18%	2,19%	(1)	(1)	(14)			
	Total Griya	613	622	613	612	2,78%	2,78%	2,80%	(1)	(1)	(10)			
	Oto	376	381	376	376	1,61%	1,61%	1,62%	-	-	(4)			
	CF 2	987	995	987	987	1,82%	1,82%	1,82%	(0)	(0)	(8)			
	Mitraguna & Others	987	995	987	987	1,86%	1,86%	1,86%	(0)	(0)	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.628	2.072	2.628	2.627	1,44%	1,44%	1,43%	(1)	(1)	555			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	462	462	396	455	10	58	(8)	-1,63%	(8)	-1,63%			
2	Tabungan	97.563	97.563	92.067	92.392	(2.211)	325	(5.171)	-5,30%	(5.171)	-5,30%			
3	Deposito	24.097	24.097	24.908	24.908	40	0	811	3,37%	811	3,37%			
	Total	122.122	122.122	117.371	117.755	(2.160)	384	(4.368)	-3,58%	(4.368)	-3,58%			
	CASA	98.026	98.026	92.464	92.847	(2.201)	384	(5.179)	-5,28%	(5.179)	-5,28%			
	(%) CASA	80,27%	80,27%	78,78%	78,85%									
	FDR	171,70%	171,70%	177,94%	177,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.724	1.724	1.364	1.391		27	(333)	-19,32%	(333)	-19,32%			
2	Giro ISE	46	46	82	107		25	60	130,21%	60	130,21%			
3	Tabungan ISE	1.677	1.677	1.282	1.284		2	(393)	-23,45%	(393)	-23,45%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	60.956	60.956	59.900	970	300	-670	58	-1.057	-1.057	1.357			
	KUR	57.384	57.384	56.429	970	300	-670	229	-954	-954	1.254			
	Non KUR	3.573	3.573	3.471	-	-	0	-171	-102	-102	102			
3	PWG	13.174	13.174	13.593	1.013	751	-262	705	419	419	332	13.779	98,64%	(187)
	Cilem	13.174	13.174	13.593	1.013	751	-262	705	419	419	332	13.779	98,64%	(187)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	135.548	135.548	135.353	2.254	414	-1.840	812	-195	-195	609	136.439	99,20%	(1.086)
	CF 1	31.143	31.143	31.144	214	280	66	827	1	1	279	31.253	99,65%	(109)
	Total Griya	15.973	15.973	16.223	115	280	165	0	250	250	30	16.021	101,26%	202
	• Total Non Program	15.973	15.973	16.223	115	280	165	-32	250	250	30			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	15.169	15.169	14.921	99	-	-99	827	-248	-248	248	15.232	97,96%	(311)
	CF 2	104.406	104.406	104.209	2.040	134	-1.906	-15	-196	-196	330	105.186	99,07%	(977)
	Mitraguna & Others	93.868	93.868	93.738	1.950	134	-1.816	-33	-131	-131	265	94.547	99,14%	(810)
	Pensiun	10.537	10.537	10.472	90	-	-90	17	-66	-66	66	10.639	98,43%	(167)
	Total Pembiayaan	209.678	209.678	208.845	4.237	1.465	-2.772	1.575	-833	-833	2.297			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.491	1.713	1.491	4.310	2,45%	2,45%	7,19%	2.819	2.819	2.597			
	KUR	1.132	1.281	1.132	3.733	1,97%	1,97%	6,62%	2.601	2.601	2.452			
	Non KUR	359	431	359	577	10,04%	10,04%	16,62%	218	218	145			
3	PWG	172	-	172	155	1,30%	1,30%	1,14%	(17)	(17)	155			
	Cilem	172	-	172	155	1,30%	1,30%	1,14%	(17)	(17)	155			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.390	2.264	2.390	5.591	1,76%	1,76%	4,13%	3.201	3.201	3.327			
	CF 1	181	224	181	1.496	0,58%	0,58%	4,80%	1.316	1.316	1.272			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	181	224	181	1.496	1,19%	1,19%	10,03%	1.316	1.316	1.272			
	CF 2	2.210	2.040	2.210	4.095	2,12%	2,12%	3,93%	1.885	1.885	2.055			
	Mitraguna & Others	2.210	2.040	2.210	3.820	2,35%	2,35%	4,08%	1.611	1.611	1.781			
	Pensiun	-	-	-	274	0,00%	0,00%	2,62%	274	274	274			
	Total Pembiayaan	4.053	3.976	4.053	10.055	1,93%	1,93%	4,81%	6.003	6.003	6.079			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	721	686	721	735	1,18%	1,18%	1,23%	14	14	49			
	KUR	564	528	564	579	0,98%	0,98%	1,03%	14	14	50			
	Non KUR	156	158	156	156	4,37%	4,37%	4,50%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.241	1.241	1.241	1.240	0,92%	0,92%	0,92%	(1)	(1)	(0)			
	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	1.013	0,97%	0,97%	0,97%	(1)	(1)	(0)			
	Mitraguna & Others	1.014	1.014	1.014	1.013	1,08%	1,08%	1,08%	(1)	(1)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.961	1.927	1.961	1.975	0,94%	0,94%	0,95%	14	14	48			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	381	381	189	194	(304)	4	(187)	-49,09%	(187)	-49,09%			
2	Tabungan	110.485	110.485	109.122	108.873	(927)	(249)	(1.612)	-1,46%	(1.612)	-1,46%			
3	Deposito	16.981	16.981	17.087	17.087	5	0	106	0,62%	106	0,62%			
	Total	127.846	127.846	126.398	126.154	(1.226)	(244)	(1.693)	-1,32%	(1.693)	-1,32%			
	CASA	110.865	110.865	109.311	109.067	(1.231)	(244)	(1.798)	-1,62%	(1.798)	-1,62%			
	(%) CASA	86,72%	86,72%	86,48%	86,46%									
	FDR	120,72%	120,72%	121,77%	122,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.828	1.828	1.758	1.825		67	(2)	-0,13%	(2)	-0,13%			
2	Giro ISE	5	5	45	10		(34)	6	129,77%	6	129,77%			
3	Tabungan ISE	1.823	1.823	1.713	1.815		102	(8)	-0,45%	(8)	-0,45%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	62.077	62.077	60.913	2.600	-	-2.600	856	-1.165	-1.165	1.165			
	KUR	57.871	57.871	56.747	2.600	-	-2.600	983	-1.124	-1.124	1.124			
	Non KUR	4.206	4.206	4.165	-	-	0	-127	-41	-41	41			
3	PWG	11.503	11.503	12.716	1.081	1.307	226	1.198	1.213	1.213	94	12.208	104,16%	508
	Cilem	11.503	11.503	12.716	1.081	1.307	226	1.198	1.213	1.213	94	12.208	104,16%	508
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.757	80.757	80.283	1.142	97	-1.046	592	-474	-474	570	82.119	97,76%	(1.836)
	CF 1	7.892	7.892	7.526	91	97	5	148	-366	-366	463	8.079	93,15%	(553)
	Total Griya	5.453	5.453	5.034	-	-	0	0	-419	-419	419	5.508	91,40%	(474)
	• Total Non Program	5.453	5.453	5.034	-	-	0	-247	-419	-419	419			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.439	2.439	2.491	91	97	5	148	52	52	44	2.571	96,90%	(80)
	CF 2	72.865	72.865	72.757	1.051	-	-1.051	444	-108	-108	108	74.040	98,27%	(1.282)
	Mitraguna & Others	71.347	71.347	71.248	891	-	-891	292	-99	-99	99	72.282	98,57%	(1.034)
	Pensiun	1.518	1.518	1.509	160	-	-160	152	-9	-9	9	1.757	85,89%	(248)
	Total Pembiayaan	154.337	154.337	153.911	4.824	1.404	-3.420	2.646	-425	-425	1.829			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	553	211	2.940	0,34%	0,34%	4,83%	2.729	2.729	2.388			
	KUR	183	175	183	2.233	0,32%	0,32%	3,94%	2.051	2.051	2.058			
	Non KUR	28	377	28	707	0,67%	0,67%	16,97%	679	679	329			
3	PWG	28	-	28	231	0,25%	0,25%	1,81%	202	202	231			
	Cilem	28	-	28	231	0,25%	0,25%	1,81%	202	202	231			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	499	186	499	1.578	0,62%	0,62%	1,96%	1.078	1.078	1.392			
	CF 1	499	-	499	889	6,33%	6,33%	11,82%	390	390	889			
	Total Griya	415	-	415	415	7,60%	7,60%	8,23%	-	-	415			
	Oto	85	-	85	475	3,48%	3,48%	19,06%	390	390	475			
	CF 2	-	186	-	688	0,00%	0,00%	0,95%	688	688	503			
	Mitraguna & Others	-	186	-	688	0,00%	0,00%	0,97%	688	688	503			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	738	738	738	4.748	0,48%	0,48%	3,08%	4.010	4.010	4.010			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	94	114	94	154	0,15%	0,15%	0,25%	60	60	40			
	KUR	17	36	17	76	0,03%	0,03%	0,13%	60	60	40			
	Non KUR	78	78	78	78	1,85%	1,85%	1,86%	-	-	(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	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	340	0,18%	0,18%	0,22%	60	60	(281)			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.114	5.114	3.829	3.837	893	8	(1.277)	-24,97%	(1.277)	-24,97%			
2	Tabungan	62.342	62.342	56.469	56.782	(3.013)	314	(5.560)	-8,92%	(5.560)	-8,92%			
3	Deposito	13.260	13.260	16.295	16.295	0	0	3.035	22,89%	3.035	22,89%			
	Total	80.716	80.716	76.594	76.915	(2.119)	321	(3.802)	-4,71%	(3.802)	-4,71%			
	CASA	67.456	67.456	60.298	60.619	(2.119)	321	(6.837)	-10,14%	(6.837)	-10,14%			
	(%) CASA	83,57%	83,57%	78,72%	78,81%									
	FDR	124,47%	124,47%	130,50%	129,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	590	590	781	718		(63)	128	21,75%	128	21,75%			
2	Giro ISE	454	454	585	544		(41)	91	19,94%	91	19,94%			
3	Tabungan ISE	136	136	195	174		(22)	38	27,82%	38	27,82%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	49.352	49.352	48.937	1.070	650	-420	-318	-415	-415	1.065			
	KUR	47.820	47.820	47.432	1.070	650	-420	-273	-387	-387	1.037			
	Non KUR	1.533	1.533	1.505	-	-	0	-45	-27	-27	27			
3	PWG	9.984	9.984	10.130	839	387	-452	773	146	146	241	10.780	93,97%	(650)
	Cilem	9.984	9.984	10.130	839	387	-452	773	146	146	241	10.780	93,97%	(650)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	41.132	41.132	40.890	921	175	-746	154	-242	-242	417	42.186	96,93%	(1.296)
	CF 1	25.084	25.084	24.711	886	-	-886	-77	-373	-373	373	25.264	97,81%	(553)
	Total Griya	5.189	5.189	5.171	-	-	0	0	-18	-18	18	5.245	98,60%	(73)
	• Total Non Program	4.861	4.861	4.844	-	-	0	-57	-17	-17	17			
	• Program	329	329	328	-	-	0	-2	-1	-1	1			
	Oto	19.895	19.895	19.539	886	-	-886	-77	-355	-355	355	20.019	97,60%	(480)
	CF 2	16.048	16.048	16.179	35	175	140	231	131	131	44	16.922	95,61%	(742)
	Mitraguna & Others	11.187	11.187	11.342	35	175	140	257	155	155	20	11.828	95,89%	(486)
	Pensiun	4.862	4.862	4.838	-	-	0	-26	-24	-24	24	5.094	94,97%	(256)
	Total Pembiayaan	100.469	100.469	99.957	2.830	1.212	-1.619	609	-511	-511	1.723			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	285	57	420	0,12%	0,12%	0,86%	363	363	135			
	KUR	57	285	57	420	0,12%	0,12%	0,89%	363	363	135			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	12	-	12	127	0,12%	0,12%	1,26%	115	115	127			
	Cilem	12	-	12	127	0,12%	0,12%	1,26%	115	115	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.704	2.516	1.704	2.680	4,14%	4,14%	6,55%	976	976	164			
	CF 1	835	980	835	1.812	3,33%	3,33%	7,33%	976	976	832			
	Total Griya	61	62	61	-	1,18%	1,18%	0,00%	(61)	(61)	(62)			
	Oto	774	917	774	1.812	3,89%	3,89%	9,27%	1.038	1.038	894			
	CF 2	869	1.537	869	869	5,41%	5,41%	5,37%	-	-	(668)			
	Mitraguna & Others	869	1.176	869	869	7,76%	7,76%	7,66%	-	-	(307)			
	Pensiun	-	361	-	-	0,00%	0,00%	0,00%	-	-	(361)			
	Total Pembiayaan	1.773	2.801	1.773	3.228	1,77%	1,77%	3,23%	1.454	1.454	426			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	142	253	142	200	0,29%	0,29%	0,41%	57	57	(53)			
	KUR	60	170	60	117	0,12%	0,12%	0,25%	57	57	(53)			
	Non KUR	83	83	83	83	5,39%	5,39%	5,48%	-	-	-			
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	961	2,11%	2,11%	2,35%	93	93	313			
	CF 1	868	647	868	961	3,46%	3,46%	3,89%	93	93	313			
	Total Griya	130	130	130	130	2,51%	2,51%	2,51%	(1)	(1)	(1)			
	Oto	737	517	737	831	3,71%	3,71%	4,25%	94	94	314			
	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	1.161	1,01%	1,01%	1,16%	150	150	260			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.093	23.093	21.795	22.451	515	656	(642)	-2,78%	(642)	-2,78%			
2	Tabungan	256.654	256.654	245.596	244.762	5.035	(834)	(11.892)	-4,63%	(11.892)	-4,63%			
3	Deposito	34.986	34.986	37.363	37.363	303	0	2.377	6,79%	2.377	6,79%			
	Total	314.733	314.733	304.754	304.576	5.853	(178)	(10.157)	-3,23%	(10.157)	-3,23%			
	CASA	279.747	279.747	267.391	267.213	5.550	(178)	(12.534)	-4,48%	(12.534)	-4,48%			
	(%) CASA	88,88%	88,88%	87,74%	87,73%									
	FDR	86,27%	86,27%	90,00%	90,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.123	5.123	4.896	4.893		(3)	(230)	-4,49%	(230)	-4,49%			
2	Giro ISE	671	671	635	661		26	(10)	-1,45%	(10)	-1,45%			
3	Tabungan ISE	4.452	4.452	4.261	4.232		(29)	(220)	-4,95%	(220)	-4,95%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.593	1.593	1.551	-	-	0	-52	-42	-42	42			
	Linkage	924	924	882	-	-	-	-39	-42	-42	42			
	Non-Linkage	669	669	669	-	-	0	-12	0	0	(0)			
	• Local Champion	669	669	669	-	-	0	-12	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.645	73.645	73.280	2.330	1.170	-1.160	1.411	-365	-365	1.535			
	KUR	69.530	69.530	69.161	2.330	970	-1.360	1.561	-369	-369	1.339			
	Non KUR	4.115	4.115	4.119	-	200	200	-150	3	3	197			
3	PWG	28.268	28.268	30.718	3.635	7.456	3.822	2.478	2.450	2.450	5.006	29.473	104,23%	1.245
	Cilem	18.867	18.867	21.220	1.727	3.104	1.377	1.297	2.353	2.353	751	19.682	107,81%	1.538
	Gadai	9.400	9.400	9.498	1.908	4.353	2.445	1.181	98	98	4.255	9.790	97,01%	(292)
4	CFG	168.022	168.022	168.722	5.723	4.165	-1.558	6.037	700	700	3.465	169.241	99,69%	(519)
	CF 1	44.251	44.251	44.025	515	-	-515	48	-226	-226	226	44.503	98,93%	(478)
	Total Griya	38.657	38.657	38.524	321	-	-321	0	-133	-133	133	38.759	99,39%	(235)
	• Total Non Program	15.924	15.924	15.861	-	-	0	-277	-62	-62	62			
	• Program	22.733	22.733	22.662	321	-	-321	164	-70	-70	70			
	Oto	5.595	5.595	5.501	194	-	-194	48	-93	-93	93	5.744	95,77%	(243)
	CF 2	123.771	123.771	124.696	5.208	4.165	-1.043	5.989	926	926	3.239	124.737	99,97%	(41)
	Mitraguna & Others	108.996	108.996	110.006	4.386	4.165	-221	5.347	1.010	1.010	3.155	109.679	100,30%	327
	Pensiun	14.774	14.774	14.690	822	-	-822	642	-84	-84	84	15.058	97,56%	(367)
	Total Pembiayaan	271.528	271.528	274.270	11.687	12.791	1.104	9.876	2.742	2.742	10.049			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	825	0,00%	0,00%	53,23%	825	825	825			
	Linkage	-	-	-	825	0,00%	0,00%	93,64%	825	825	825			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	686	1.497	686	4.501	0,93%	0,93%	6,14%	3.815	3.815	3.004			
	KUR	397	890	397	4.022	0,57%	0,57%	5,82%	3.625	3.625	3.132			
	Non KUR	289	607	289	478	7,01%	7,01%	11,62%	190	190	(128)			
3	PWG	42	-	42	333	0,15%	0,15%	1,08%	291	291	333			
	Cilem	42	-	42	231	0,22%	0,22%	1,09%	189	189	231			
	Gadai	-	-	-	102	0,00%	0,00%	1,07%	102	102	102			
4	CFG	1.944	4.628	1.944	9.586	1,16%	1,16%	5,68%	7.642	7.642	4.958			
	CF 1	1.760	3.322	1.760	3.552	3,98%	3,98%	8,07%	1.791	1.791	230			
	Total Griya	1.626	3.064	1.626	2.859	4,21%	4,21%	7,42%	1.232	1.232	(206)			
	Oto	134	258	134	693	2,40%	2,40%	12,60%	559	559	435			
	CF 2	184	1.306	184	6.034	0,15%	0,15%	4,84%	5.850	5.850	4.728			
	Mitraguna & Others	184	1.306	184	6.034	0,17%	0,17%	5,49%	5.850	5.850	4.728			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.671	6.125	2.671	15.245	0,98%	0,98%	5,56%	12.573	12.573	9.120			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	52	52	52	52	3,26%	3,26%	3,35%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	52	52	52	52	7,77%	7,77%	7,77%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	211	362	211	207	0,29%	0,29%	0,28%	(4)	(4)	(155)			
	KUR	130	275	130	130	0,19%	0,19%	0,19%	-	-	(145)			
	Non KUR	82	87	82	77	1,98%	1,98%	1,88%	(4)	(4)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.210	3.063	4.210	4.270	2,51%	2,51%	2,53%	60	60	1.208			
	CF 1	1.842	1.534	1.842	1.904	4,16%	4,16%	4,32%	62	62	369			
	Total Griya	1.842	1.534	1.842	1.904	4,77%	4,77%	4,94%	62	62	369			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.367	1.528	2.367	2.366	1,91%	1,91%	1,90%	(1)	(1)	838			
	Mitraguna & Others	2.073	1.234	2.073	2.072	1,90%	1,90%	1,88%	(1)	(1)	838			
	Pensiun	294	294	294	294	0,11%	0,11%	2,00%	(0)	(0)	(0)			
	Total Pembiayaan	4.473	3.477	4.473	4.529	1,65%	1,65%	1,65%	56	56	1.053			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.509	8.509	8.660	8.660	(84)	0	152	1,78%	152	1,78%			
2	Tabungan	235.306	235.306	233.580	233.506	(98.963)	(74)	(1.800)	-0,76%	(1.800)	-0,76%			
3	Deposito	67.982	67.982	68.454	68.654	1.243	199	672	0,99%	672	0,99%			
	Total	311.796	311.796	310.694	310.820	(97.803)	126	(976)	-0,31%	(976)	-0,31%			
	CASA	243.814	243.814	242.240	242.166	(99.046)	(74)	(1.648)	-0,68%	(1.648)	-0,68%			
	(%) CASA	78,20%	78,20%	77,97%	77,91%									
	FDR	41,99%	41,99%	42,88%	42,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.654	12.654	13.504	13.286		(219)	631	4,99%	631	4,99%			
2	Giro ISE	1.786	1.786	1.903	1.906		4	120	6,73%	120	6,73%			
3	Tabungan ISE	9.818	9.818	10.552	10.330		(222)	511	5,21%	511	5,21%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	14.129	14.129	13.874	-	-	0	-392	-255	-255	255			
	KUR	12.755	12.755	12.501	-	-	0	-389	-255	-255	255			
	Non KUR	1.374	1.374	1.374	-	-	0	-3	0	0	-			
3	PWG	15.393	15.393	16.477	2.411	2.546	135	1.722	1.084	1.084	1.461	16.598	99,27%	(121)
	Cilem	11.471	11.471	11.878	1.464	828	-635	1.574	407	407	421	12.332	96,32%	(454)
	Gadai	3.922	3.922	4.599	947	1.717	770	148	677	677	1.040	4.266	107,81%	333
4	CFG	101.402	101.402	102.878	1.949	1.934	-15	3.795	1.476	1.476	458	103.866	99,05%	(988)
	CF 1	26.966	26.966	27.400	647	730	83	1.408	433	433	297	27.577	99,36%	(178)
	Total Griya	14.837	14.837	14.750	-	-	0	0	-87	-87	87	15.123	97,53%	(373)
	• Total Non Program	14.417	14.417	14.330	-	-	0	-127	-87	-87	87			
	• Program	420	420	420	-	-	0	-3	0	0	-			
	Oto	12.130	12.130	12.650	647	730	83	1.408	520	520	210	12.454	101,57%	196
	CF 2	74.436	74.436	75.478	1.302	1.204	-98	2.387	1.043	1.043	161	76.288	98,94%	(810)
	Mitraguna & Others	73.001	73.001	73.847	1.302	1.000	-302	2.058	846	846	154	74.577	99,02%	(730)
	Pensiun	1.434	1.434	1.631	-	204	204	330	197	197	7	1.711	95,33%	(80)
	Total Pembiayaan	130.924	130.924	133.229	4.360	4.480	120	5.125	2.306	2.306	2.174			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	106	514	106	442	0,75%	0,75%	3,19%	336	336	(72)			
	KUR	106	514	106	442	0,83%	0,83%	3,54%	336	336	(72)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	333	-	333	375	2,16%	2,16%	2,28%	42	42	375			
	Cilem	333	-	333	307	2,90%	2,90%	2,58%	(27)	(27)	307			
	Gadai	-	-	-	69	0,00%	0,00%	1,50%	69	69	69			
4	CFG	1.297	1.446	1.297	3.155	1,28%	1,28%	3,07%	1.857	1.857	1.708			
	CF 1	571	649	571	2.360	2,12%	2,12%	8,61%	1.788	1.788	1.711			
	Total Griya	461	460	461	1.214	3,11%	3,11%	8,23%	753	753	754			
	Oto	110	189	110	1.146	0,91%	0,91%	9,06%	1.035	1.035	956			
	CF 2	726	797	726	795	0,98%	0,98%	1,05%	69	69	(2)			
	Mitraguna & Others	726	797	726	795	0,99%	0,99%	1,08%	69	69	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.736	1.960	1.736	3.972	1,33%	1,33%	2,98%	2.236	2.236	2.012			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	9.884	9.863	9.884	9.888	69,96%	69,96%	71,27%	4	4	25			
	KUR	8.569	8.547	8.569	8.573	67,18%	67,18%	68,58%	4	4	26			
	Non KUR	1.315	1.316	1.315	1.315	95,74%	95,74%	95,74%	-	-	(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	1.384	1,43%	1,43%	1,34%	(62)	(62)	(6)			
	CF 1	229	231	229	229	0,85%	0,85%	0,84%	-	-	(2)			
	Total Griya	114	116	114	114	0,77%	0,77%	0,77%	-	-	(2)			
	Oto	115	115	115	115	0,95%	0,95%	0,91%	-	-	-			
	CF 2	1.217	1.159	1.217	1.155	1,63%	1,63%	1,53%	(62)	(62)	(4)			
	Mitraguna & Others	1.217	1.159	1.217	1.155	1,67%	1,67%	1,56%	(62)	(62)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.330	11.252	11.330	11.272	8,65%	8,65%	8,46%	(59)	(59)	19			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.681	9.486	9.393	1.165	(94)	1.712	22,29%	1.712	22,29%			
2	Tabungan	173.992	173.992	172.009	170.513	16.549	(1.497)	(3.479)	-2,00%	(3.479)	-2,00%			
3	Deposito	29.204	29.204	27.891	27.590	1.117	(301)	(1.613)	-5,52%	(1.613)	-5,52%			
	Total	210.876	210.876	209.387	207.495	18.831	(1.892)	(3.381)	-1,60%	(3.381)	-1,60%			
	CASA	181.673	181.673	181.496	179.905	17.714	(1.590)	(1.768)	-0,97%	(1.768)	-0,97%			
	(%) CASA	86,15%	86,15%	86,68%	86,70%									
	FDR	97,40%	97,40%	99,29%	100,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.208	10.208	11.889	12.105		215	1.897	18,58%	1.897	18,58%			
2	Giro ISE	3.766	3.766	5.457	5.662		205	1.896	50,35%	1.896	50,35%			
3	Tabungan ISE	6.442	6.442	6.433	6.443		11	1	0,02%	1	0,02%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.990	19.990	19.625	575	150	-425	698	-365	-365	515			
	KUR	18.928	18.928	18.591	575	150	-425	731	-337	-337	487			
	Non KUR	1.062	1.062	1.033	-	-	0	-33	-28	-28	28			
3	PWG	33.132	33.132	37.127	4.876	14.714	9.838	1.280	3.996	3.996	10.718	34.212	108,52%	2.915
	Cilem	14.772	14.772	16.787	1.575	2.426	851	1.619	2.015	2.015	411	15.283	109,84%	1.504
	Gadai	18.360	18.360	20.341	3.302	12.288	8.987	-339	1.981	1.981	10.307	18.930	107,45%	1.411
4	CFG	152.281	152.281	151.150	3.976	836	-3.140	2.560	-1.131	-1.131	1.967	154.798	97,64%	(3.647)
	CF 1	20.495	20.495	20.219	1.086	-	-1.086	619	-276	-276	276	20.984	96,35%	(766)
	Total Griya	12.083	12.083	12.037	450	-	-450	0	-46	-46	46	12.373	97,28%	(336)
	• Total Non Program	12.083	12.083	12.037	450	-	-450	343	-46	-46	46			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.412	8.412	8.182	636	-	-636	619	-230	-230	230	8.611	95,01%	(430)
	CF 2	131.786	131.786	130.932	2.890	836	-2.054	1.940	-855	-855	1.691	133.813	97,85%	(2.881)
	Mitraguna & Others	118.525	118.525	117.770	2.890	836	-2.054	2.057	-755	-755	1.591	120.390	97,82%	(2.620)
	Pensiun	13.261	13.261	13.162	-	-	0	-117	-99	-99	99	13.423	98,05%	(262)
	Total Pembiayaan	205.403	205.403	207.903	9.428	15.700	6.273	4.537	2.500	2.500	13.201			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	416	441	416	1.316	2,08%	2,08%	6,71%	900	900	875			
	KUR	416	441	416	1.316	2,20%	2,20%	7,08%	900	900	875			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	482	-	482	1.059	1,45%	1,45%	2,85%	577	577	1.059			
	Cilem	482	-	482	489	3,26%	3,26%	2,91%	8	8	489			
	Gadai	-	-	-	569	0,00%	0,00%	2,80%	569	569	569			
4	CFG	978	854	978	2.269	0,64%	0,64%	1,50%	1.292	1.292	1.416			
	CF 1	401	637	401	1.115	1,95%	1,95%	5,51%	714	714	477			
	Total Griya	337	341	337	567	2,79%	2,79%	4,71%	230	230	226			
	Oto	64	297	64	548	0,76%	0,76%	6,70%	484	484	251			
	CF 2	577	216	577	1.155	0,44%	0,44%	0,88%	578	578	938			
	Mitraguna & Others	385	216	385	467	0,32%	0,32%	0,40%	83	83	251			
	Pensiun	192	-	192	687	1,45%	1,45%	5,22%	495	495	687			
	Total Pembiayaan	1.876	1.295	1.876	4.644	0,91%	0,91%	2,23%	2.769	2.769	3.349			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	490	480	490	787	2,45%	2,45%	4,01%	297	297	306			
	KUR	193	182	193	490	1,02%	1,02%	2,64%	297	297	308			
	Non KUR	296	298	296	296	27,92%	27,92%	28,69%	-	-	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.150	2.151	2.150	2.150	1,41%	1,41%	1,42%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.150	2.151	2.150	2.150	1,63%	1,63%	1,64%	-	-	(1)			
	Mitraguna & Others	2.150	2.151	2.150	2.150	1,81%	1,81%	1,83%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.639	2.631	2.639	2.937	1,29%	1,29%	1,41%	297	297	305			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.562	9.562	25.065	25.244	5.437	179	15.682	164,01%	15.682	164,01%			
2	Tabungan	273.687	273.687	263.517	263.656	6.616	139	(10.031)	-3,67%	(10.031)	-3,67%			
3	Deposito	63.164	63.164	63.067	62.996	662	(71)	(168)	-0,27%	(168)	-0,27%			
	Total	346.413	346.413	351.649	351.896	12.716	247	5.483	1,58%	5.483	1,58%			
	CASA	283.249	283.249	288.583	288.900	12.053	318	5.651	2,00%	5.651	2,00%			
	(%) CASA	81,77%	81,77%	82,07%	82,10%									
	FDR	110,42%	110,42%	109,60%	109,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.504	14.504	14.919	14.991		72	487	3,36%	487	3,36%			
2	Giro ISE	1.367	1.367	1.242	1.239		(3)	(128)	-9,37%	(128)	-9,37%			
3	Tabungan ISE	13.137	13.137	13.677	13.752		75	615	4,69%	615	4,69%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	27.433	27.433	26.869	1.210	1.000	-210	827	-564	-564	1.564			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	27.433	27.433	26.869	1.210	1.000	-210	827	-564	-564	1.564			
	• Local Champion	25.473	25.473	24.659	-	-	0	-235	-814	-814	814			
	• Value Chain	1.960	1.960	2.210	1.210	1.000	(210)	1.062	250	250	750			
2	MBG	27.691	27.691	27.631	1.400	350	-1.050	826	-60	-60	410			
	KUR	25.908	25.908	25.861	1.400	350	-1.050	965	-47	-47	397			
	Non KUR	1.783	1.783	1.770	-	-	0	-139	-13	-13	13			
3	PWG	38.487	38.487	42.631	7.199	9.815	2.616	1.979	4.144	4.144	5.671	39.941	106,73%	2.690
	Cilem	21.108	21.108	24.198	2.211	3.822	1.610	1.863	3.091	3.091	731	21.892	110,54%	2.306
	Gadai	17.379	17.379	18.433	4.987	5.993	1.006	117	1.053	1.053	4.940	18.049	102,12%	383
4	CFG	288.898	288.898	288.275	5.889	2.744	-3.145	2.156	-623	-623	3.368	291.612	98,86%	(3.337)
	CF 1	35.433	35.433	34.973	337	170	-167	427	-460	-460	631	35.989	97,18%	(1.016)
	Total Griya	29.263	29.263	28.773	-	-	0	0	-490	-490	490	29.577	97,28%	(804)
	• Total Non Program	29.263	29.263	28.773	-	-	0	-229	-490	-490	490			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.170	6.170	6.200	337	170	-167	427	30	30	141	6.411	96,70%	(212)
	CF 2	253.465	253.465	253.302	5.552	2.574	-2.978	1.729	-163	-163	2.737	255.624	99,09%	(2.321)
	Mitraguna & Others	234.984	234.984	234.982	5.266	2.574	-2.692	1.811	-3	-3	2.577	236.903	99,19%	(1.921)
	Pensiun	18.481	18.481	18.321	286	-	-286	-82	-160	-160	160	18.721	97,86%	(400)
	Total Pembiayaan	382.510	382.510	385.406	15.698	13.909	-1.789	5.787	2.896	2.896	11.013			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	80	85	80	115	0,29%	0,29%	0,43%	35	35	30			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	80	85	80	115	0,29%	0,29%	0,43%	35	35	30			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	119	221	119	1.241	0,43%	0,43%	4,49%	1.122	1.122	1.020			
	KUR	39	138	39	1.133	0,15%	0,15%	4,38%	1.094	1.094	996			
	Non KUR	80	83	80	108	4,47%	4,47%	6,08%	28	28	25			
3	PWG	139	-	139	939	0,36%	0,36%	2,20%	800	800	939			
	Cilem	139	-	139	856	0,66%	0,66%	3,54%	718	718	856			
	Gadai	-	-	-	82	0,00%	0,00%	0,45%	82	82	82			
4	CFG	1.840	3.357	1.840	9.997	0,64%	0,64%	3,47%	8.157	8.157	6.640			
	CF 1	551	302	551	2.524	1,55%	1,55%	7,22%	1.973	1.973	2.222			
	Total Griya	135	92	135	1.556	0,46%	0,46%	5,41%	1.421	1.421	1.464			
	Oto	415	209	415	968	6,73%	6,73%	15,61%	552	552	759			
	CF 2	1.289	3.056	1.289	7.473	0,51%	0,51%	2,95%	6.184	6.184	4.418			
	Mitraguna & Others	1.289	3.056	1.289	7.473	0,55%	0,55%	3,18%	6.184	6.184	4.418			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.177	3.663	2.177	12.291	0,57%	0,57%	3,19%	10.114	10.114	8.629			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	591	593	591	666	2,14%	2,14%	2,41%	74	74	73			
	KUR	398	396	398	436	1,54%	1,54%	1,69%	38	38	40			
	Non KUR	193	196	193	229	10,83%	10,83%	12,96%	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	8.704	3,01%	3,01%	3,02%	(3)	(3)	(1.257)			
	CF 1	205	205	205	205	0,58%	0,58%	0,59%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	205	205	205	205	3,32%	3,32%	3,30%	-	-	-			
	CF 2	8.502	9.756	8.502	8.500	3,35%	3,35%	3,36%	(3)	(3)	(1.257)			
	Mitraguna & Others	8.502	9.756	8.502	8.500	3,62%	3,62%	3,62%	(3)	(3)	(1.257)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.298	10.553	9.298	9.370	2,43%	2,43%	2,43%	71	71	(1.184)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.194	6.194	6.265	6.687	22	421	493	7,95%	493	7,95%			
2	Tabungan	175.413	175.413	169.908	171.488	2.309	1.580	(3.925)	-2,24%	(3.925)	-2,24%			
3	Deposito	161.813	161.813	180.001	180.001	(297)	(0)	18.188	11,24%	18.188	11,24%			
	Total	343.420	343.420	356.174	358.176	2.035	2.001	14.756	4,30%	14.756	4,30%			
	CASA	181.607	181.607	176.174	178.175	2.332	2.001	(3.432)	-1,89%	(3.432)	-1,89%			
	(%) CASA	52,88%	52,88%	49,46%	49,75%									
	FDR	64,59%	64,59%	62,31%	61,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.339	8.339	10.044	10.109		65	1.769	21,22%	1.769	21,22%			
2	Giro ISE	1.784	1.784	2.403	2.412		9	627	35,17%	627	35,17%			
3	Tabungan ISE	6.552	6.552	7.638	7.694		56	1.142	17,43%	1.142	17,43%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43.748	43.748	42.654	1.665	-	-1.665	1.559	-1.094	-1.094	1.094			
	KUR	42.190	42.190	41.116	1.665	-	-1.665	1.613	-1.074	-1.074	1.074			
	Non KUR	1.558	1.558	1.538	-	-	0	-53	-21	-21	21			
3	PWG	18.117	18.117	19.665	1.638	2.820	1.182	884	1.548	1.548	1.272	19.403	101,35%	262
	Cilem	13.647	13.647	14.594	1.204	1.581	377	831	947	947	634	14.568	100,18%	26
	Gadai	4.470	4.470	5.071	434	1.240	806	53	601	601	638	4.835	104,89%	236
4	CFG	159.960	159.960	159.612	3.787	2.209	-1.578	5.492	-348	-348	2.557	162.869	98,00%	(3.257)
	CF 1	20.767	20.767	20.531	237	-	-237	436	-236	-236	236	21.394	95,96%	(864)
	Total Griya	12.416	12.416	12.362	-	-	0	0	-54	-54	54	12.743	97,01%	(381)
	• Total Non Program	12.416	12.416	12.362	-	-	0	-123	-54	-54	54			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.351	8.351	8.169	237	-	-237	436	-182	-182	182	8.651	94,43%	(482)
	CF 2	139.193	139.193	139.081	3.550	2.209	-1.341	5.055	-112	-112	2.321	141.475	98,31%	(2.394)
	Mitraguna & Others	124.993	124.993	124.884	3.550	2.089	-1.461	4.883	-109	-109	2.198	127.151	98,22%	(2.267)
	Pensiun	14.200	14.200	14.198	-	120	120	172	-3	-3	123	14.324	99,12%	(126)
	Total Pembiayaan	221.825	221.825	221.931	7.090	5.029	-2.060	7.935	106	106	4.923			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	488	654	488	2.401	1,12%	1,12%	5,63%	1.913	1.913	1.747			
	KUR	458	622	458	2.111	1,08%	1,08%	5,13%	1.653	1.653	1.489			
	Non KUR	30	32	30	291	1,96%	1,96%	18,89%	260	260	258			
3	PWG	3	-	3	1.055	0,02%	0,02%	5,37%	1.052	1.052	1.055			
	Cilem	3	-	3	657	0,02%	0,02%	4,50%	654	654	657			
	Gadai	-	-	-	398	0,00%	0,00%	7,85%	398	398	398			
4	CFG	1.788	2.491	1.788	5.474	1,12%	1,12%	3,43%	3.686	3.686	2.983			
	CF 1	520	547	520	919	2,50%	2,50%	4,48%	399	399	372			
	Total Griya	49	-	49	237	0,40%	0,40%	1,92%	188	188	237			
	Oto	471	547	471	682	5,64%	5,64%	8,35%	211	211	135			
	CF 2	1.269	1.943	1.269	4.555	0,91%	0,91%	3,28%	3.286	3.286	2.612			
	Mitraguna & Others	1.269	1.943	1.269	4.337	1,01%	1,01%	3,47%	3.069	3.069	2.394			
	Pensiun	-	-	-	218	0,00%	0,00%	1,53%	218	218	218			
	Total Pembiayaan	2.280	3.145	2.280	8.930	1,03%	1,03%	4,02%	6.651	6.651	5.785			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	563	500	563	664	1,29%	1,29%	1,56%	101	101	164			
	KUR	433	370	433	534	1,03%	1,03%	1,30%	101	101	164			
	Non KUR	130	130	130	130	8,34%	8,34%	8,45%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.447	3.031	2.447	2.462	1,53%	1,53%	1,54%	15	15	(569)			
	CF 1	144	714	144	144	0,69%	0,69%	0,70%	-	-	(570)			
	Total Griya	46	616	46	46	0,37%	0,37%	0,37%	-	-	(570)			
	Oto	98	98	98	98	1,17%	1,17%	1,20%	-	-	-			
	CF 2	2.303	2.317	2.303	2.319	1,65%	1,65%	1,67%	15	15	1			
	Mitraguna & Others	2.303	2.317	2.303	2.319	1,84%	1,84%	1,86%	15	15	1			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.010	3.532	3.010	3.126	1,36%	1,36%	1,41%	116	116	(405)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.263	3.263	2.005	2.279	(31)	274	(984)	-30,15%	(984)	-30,15%			
2	Tabungan	164.746	164.746	148.322	148.276	(4.400)	(45)	(16.470)	-10,00%	(16.470)	-10,00%			
3	Deposito	74.583	74.583	74.734	74.732	(223)	(2)	149	0,20%	149	0,20%			
	Total	242.592	242.592	225.061	225.287	(4.654)	227	(17.305)	-7,13%	(17.305)	-7,13%			
	CASA	168.009	168.009	150.327	150.556	(4.431)	229	(17.454)	-10,39%	(17.454)	-10,39%			
	(%) CASA	69,26%	69,26%	66,79%	66,83%									
	FDR	94,47%	94,47%	101,90%	101,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.745	5.745	4.502	3.824		(678)	(1.921)	-33,44%	(1.921)	-33,44%			
2	Giro ISE	24	24	241	233		(8)	208	860,11%	208	860,11%			
3	Tabungan ISE	5.721	5.721	4.261	3.592		(669)	(2.129)	-37,22%	(2.129)	-37,22%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	51.101	51.101	50.801	1.000	1.050	50	1.320	-300	-300	1.350			
	KUR	49.224	49.224	48.959	1.000	1.050	50	1.318	-266	-266	1.316			
	Non KUR	1.876	1.876	1.842	-	-	0	2	-34	-34	34			
3	PWG	8.004	8.004	8.520	991	611	-380	897	515	515	96	8.779	97,05%	(259)
	Cilem	8.004	8.004	8.520	991	611	-380	897	515	515	96	8.779	97,05%	(259)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	170.072	170.072	170.021	2.911	1.345	-1.566	1.087	-51	-51	1.396	171.981	98,86%	(1.959)
	CF 1	17.880	17.880	17.618	426	-	-426	259	-262	-262	262	18.071	97,50%	(453)
	Total Griya	980	980	970	-	-	0	0	-11	-11	11	1.034	93,80%	(64)
	• Total Non Program	980	980	970	-	-	0	-12	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	16.900	16.900	16.649	426	-	-426	259	-251	-251	251	17.037	97,72%	(388)
	CF 2	152.192	152.192	152.403	2.485	1.345	-1.140	828	211	211	1.134	153.910	99,02%	(1.507)
	Mitraguna & Others	120.862	120.862	121.333	2.485	1.345	-1.140	935	470	470	875	122.405	99,12%	(1.073)
	Pensiun	31.329	31.329	31.070	-	-	0	-107	-259	-259	259	31.505	98,62%	(434)
	Total Pembiayaan	229.177	229.177	229.341	4.902	3.006	-1.896	3.305	165	165	2.842			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	77	554	77	2.962	0,15%	0,15%	5,83%	2.885	2.885	2.408			
	KUR	77	529	77	2.696	0,16%	0,16%	5,51%	2.618	2.618	2.167			
	Non KUR	-	25	-	266	0,00%	0,00%	14,46%	266	266	242			
3	PWG	205	-	205	109	2,56%	2,56%	1,28%	(96)	(96)	109			
	Cilem	205	-	205	109	2,56%	2,56%	1,28%	(96)	(96)	109			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.049	1.580	1.049	3.942	0,62%	0,62%	2,32%	2.893	2.893	2.362			
	CF 1	365	766	365	1.703	2,04%	2,04%	9,66%	1.337	1.337	937			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	365	766	365	1.703	2,16%	2,16%	10,23%	1.337	1.337	937			
	CF 2	684	814	684	2.239	0,45%	0,45%	1,47%	1.555	1.555	1.425			
	Mitraguna & Others	526	616	526	1.810	0,44%	0,44%	1,49%	1.284	1.284	1.194			
	Pensiun	158	198	158	429	0,50%	0,50%	1,38%	271	271	231			
	Total Pembiayaan	1.331	2.134	1.331	7.013	0,58%	0,58%	3,06%	5.682	5.682	4.878			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	191	151	151	0,30%	0,30%	0,30%	(0)	(0)	(40)			
	KUR	132	154	132	132	0,27%	0,27%	0,27%	(0)	(0)	(21)			
	Non KUR	18	37	18	18	0,98%	0,98%	1,00%	-	-	(19)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.364	2.029	2.364	2.364	1,39%	1,39%	1,39%	-	-	335			
	CF 1	262	113	262	262	1,47%	1,47%	1,49%	-	-	149			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	262	113	262	262	1,55%	1,55%	1,57%	-	-	149			
	CF 2	2.102	1.915	2.102	2.102	1,38%	1,38%	1,38%	-	-	186			
	Mitraguna & Others	1.915	1.915	1.915	1.915	1,58%	1,58%	1,58%	-	-	(0)			
	Pensiun	187	-	187	187	0,08%	0,08%	0,60%	-	-	187			
	Total Pembiayaan	2.515	2.219	2.515	2.515	1,10%	1,10%	1,10%	(0)	(0)	295			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19	19	202	198	(5)	(4)	179	962,05%	179	962,05%			
2	Tabungan	72.254	72.254	69.993	70.301	(1.601)	308	(1.953)	-2,70%	(1.953)	-2,70%			
3	Deposito	14.447	14.447	13.530	13.530	(118)	0	(917)	-6,35%	(917)	-6,35%			
	Total	86.720	86.720	83.724	84.028	(1.724)	304	(2.691)	-3,10%	(2.691)	-3,10%			
	CASA	72.273	72.273	70.194	70.499	(1.606)	304	(1.774)	-2,45%	(1.774)	-2,45%			
	(%) CASA	83,34%	83,34%	83,84%	83,90%									
	FDR	106,88%	106,88%	111,55%	111,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	390	390	426	426		0	36	9,14%	36	9,14%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	390	390	426	426		0	36	9,14%	36	9,14%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	-0	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18	18	18	-	-	0	-0	0	0	(0)			
	• Local Champion	18	18	18	-	-	0	-0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	7.557	7.557	8.830	872	1.348	475	782	1.273	1.273	75	7.949	111,09%	881
	Cilem	7.557	7.557	8.830	872	1.348	475	782	1.273	1.273	75	7.949	111,09%	881
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	85.111	85.111	84.542	862	451	-411	362	-569	-569	1.020	86.381	97,87%	(1.839)
	CF 1	444	444	441	-	-	0	-3	-3	-3	3	510	86,38%	(69)
	Total Griya	249	249	249	-	-	0	0	0	0	-	263	94,82%	(14)
	• Total Non Program	249	249	249	-	-	0	-2	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	194	194	191	-	-	0	-3	-3	-3	3	247	77,41%	(56)
	CF 2	84.668	84.668	84.101	862	451	-411	365	-566	-566	1.017	85.871	97,94%	(1.769)
	Mitraguna & Others	38.306	38.306	37.938	370	248	-122	101	-368	-368	616	39.108	97,01%	(1.171)
	Pensiun	46.362	46.362	46.164	492	203	-289	264	-198	-198	401	46.762	98,72%	(598)
	Total Pembiayaan	92.686	92.686	93.390	1.734	1.799	64	1.144	704	704	1.095			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	164	-	164	66	2,17%	2,17%	0,74%	(98)	(98)	66			
	Cilem	164	-	164	66	2,17%	2,17%	0,74%	(98)	(98)	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	387	338	2.667	0,40%	0,40%	3,15%	2.329	2.329	2.280			
	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	2.667	0,40%	0,40%	3,17%	2.329	2.329	2.280			
	Mitraguna & Others	338	387	338	1.559	0,88%	0,88%	4,11%	1.221	1.221	1.172			
	Pensiun	-	-	-	1.108	0,00%	0,00%	2,40%	1.108	1.108	1.108			
	Total Pembiayaan	502	387	502	2.732	0,54%	0,54%	2,93%	2.230	2.230	2.345			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	224	0,27%	0,27%	0,27%	(4)	(4)	(4)			
	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	224	0,27%	0,27%	0,27%	(4)	(4)	(4)			
	Mitraguna & Others	228	229	228	224	0,60%	0,60%	0,59%	(4)	(4)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	246	247	246	242	0,27%	0,27%	0,26%	(4)	(4)	(4)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.087	18.087	22.984	23.027	938	43	4.940	27,31%	4.940	27,31%			
2	Tabungan	126.474	126.474	109.421	109.515	4.622	95	(16.959)	-13,41%	(16.959)	-13,41%			
3	Deposito	24.696	24.696	22.220	22.220	910	0	(2.476)	-10,03%	(2.476)	-10,03%			
	Total	169.257	169.257	154.625	154.763	6.470	138	(14.495)	-8,56%	(14.495)	-8,56%			
	CASA	144.561	144.561	132.405	132.542	5.560	138	(12.019)	-8,31%	(12.019)	-8,31%			
	(%) CASA	85,41%	85,41%	85,63%	85,64%									
	FDR	107,46%	107,46%	117,28%	117,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.672	6.672	6.627	6.764		137	92	1,38%	92	1,38%			
2	Giro ISE	399	399	331	358		26	(42)	-10,41%	(42)	-10,41%			
3	Tabungan ISE	2.172	2.172	2.195	2.306		111	134	6,15%	134	6,15%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.411	1.411	1.370	-	-	0	-47	-41	-41	41			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.411	1.411	1.370	-	-	0	-47	-41	-41	41			
	• Local Champion	527	527	506	-	-	0	-27	-21	-21	21			
	• Value Chain	884	884	865	-	-	-	-20	-19	-19	19			
2	MBG	21.281	21.281	21.100	575	200	-375	218	-181	-181	381			
	KUR	19.291	19.291	19.140	575	200	-375	288	-151	-151	351			
	Non KUR	1.989	1.989	1.959	-	-	0	-70	-30	-30	30			
3	PWG	10.049	10.049	10.727	1.689	1.338	-352	1.470	678	678	660	11.110	96,55%	(384)
	Cilem	9.808	9.808	10.497	1.636	1.312	-324	1.442	689	689	623	10.622	98,83%	(125)
	Gadai	241	241	230	53	26	-28	28	-11	-11	37	488	47,01%	(259)
4	CFG	149.139	149.139	148.147	2.917	548	-2.369	-108	-992	-992	1.540	150.955	98,14%	(2.808)
	CF 1	5.577	5.577	5.486	-	-	0	132	-90	-90	90	5.789	94,77%	(303)
	Total Griya	1.158	1.158	1.154	-	-	0	0	-4	-4	4	1.233	93,58%	(79)
	• Total Non Program	1.158	1.158	1.154	-	-	0	-5	-4	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.418	4.418	4.332	-	-	0	132	-86	-86	86	4.556	95,09%	(224)
	CF 2	143.563	143.563	142.661	2.917	548	-2.369	-240	-902	-902	1.450	145.166	98,27%	(2.505)
	Mitraguna & Others	99.354	99.354	98.638	1.875	320	-1.555	-605	-716	-716	1.036	100.687	97,96%	(2.050)
	Pensiun	44.209	44.209	44.023	1.042	228	-814	365	-186	-186	414	44.479	98,98%	(456)
	Total Pembiayaan	181.880	181.880	181.344	5.181	2.086	-3.096	1.534	-537	-537	2.622			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	47	47	47	158	3,33%	3,33%	11,53%	111	111	111			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	47	47	47	158	3,33%	3,33%	11,53%	111	111	111			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	686	0,00%	0,00%	3,25%	686	686	686			
	KUR	-	-	-	540	0,00%	0,00%	2,82%	540	540	540			
	Non KUR	-	-	-	146	0,00%	0,00%	7,46%	146	146	146			
3	PWG	225	-	225	218	2,23%	2,23%	2,03%	(6)	(6)	218			
	Cilem	225	-	225	218	2,29%	2,29%	2,08%	(6)	(6)	218			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.285	1.682	1.285	4.065	0,86%	0,86%	2,74%	2.780	2.780	2.383			
	CF 1	323	334	323	470	5,78%	5,78%	8,57%	147	147	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	323	334	323	470	7,30%	7,30%	10,85%	147	147	136			
	CF 2	963	1.348	963	3.596	0,67%	0,67%	2,52%	2.633	2.633	2.247			
	Mitraguna & Others	963	1.348	963	2.779	0,97%	0,97%	2,82%	1.816	1.816	1.431			
	Pensiun	-	-	-	817	0,00%	0,00%	1,85%	817	817	817			
	Total Pembiayaan	1.557	1.729	1.557	5.128	0,86%	0,86%	2,83%	3.571	3.571	3.399			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	219	219	219	219	1,03%	1,03%	1,04%	-	-	(0)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	219	219	219	219	11,00%	11,00%	11,17%	-	-	(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	38	0,28%	0,28%	0,03%	(381)	(381)	-			
	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	38	0,29%	0,29%	0,03%	(381)	(381)	-			
	Mitraguna & Others	419	38	419	38	0,42%	0,42%	0,04%	(381)	(381)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	638	257	638	257	0,35%	0,35%	0,14%	(381)	(381)	(0)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.548	6.548	6.450	5.753	(2.173)	(697)	(795)	-12,14%	(795)	-12,14%			
2	Tabungan	209.698	209.698	205.700	206.615	7.803	916	(3.083)	-1,47%	(3.083)	-1,47%			
3	Deposito	52.695	52.695	52.762	52.762	(458)	0	66	0,13%	66	0,13%			
	Total	268.941	268.941	264.911	265.130	5.172	219	(3.811)	-1,42%	(3.811)	-1,42%			
	CASA	216.246	216.246	212.150	212.368	5.630	219	(3.878)	-1,79%	(3.878)	-1,79%			
	(%) CASA	80,41%	80,41%	80,08%	80,10%									
	FDR	99,35%	99,35%	100,40%	100,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.532	5.532	6.101	6.183		82	651	11,76%	651	11,76%			
2	Giro ISE	1.958	1.958	2.633	2.709		77	751	38,37%	751	38,37%			
3	Tabungan ISE	3.574	3.574	3.468	3.474		5	(100)	-2,81%	(100)	-2,81%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	• Local Champion	2.350	2.350	2.301	-	-	0	-68	-49	-49	49			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	98.298	98.298	97.170	2.735	480	-2.255	1.621	-1.127	-1.127	1.607			
	KUR	92.529	92.529	91.592	2.735	480	-2.255	1.772	-938	-938	1.418			
	Non KUR	5.768	5.768	5.578	-	-	0	-151	-190	-190	190			
3	PWG	24.887	24.887	25.601	2.187	4.393	2.206	2.706	714	714	3.679	26.042	98,31%	(441)
	Cilem	15.605	15.605	17.359	1.001	2.278	1.277	1.924	1.754	1.754	524	16.402	105,83%	957
	Gadai	9.282	9.282	8.243	1.186	2.115	930	782	-1.040	-1.040	3.155	9.640	85,50%	(1.397)
4	CFG	141.653	141.653	140.898	2.222	2.857	635	1.067	-756	-756	3.613	143.051	98,49%	(2.154)
	CF 1	24.615	24.615	24.250	-	-	0	-258	-365	-365	365	24.816	97,72%	(567)
	Total Griya	16.262	16.262	16.084	-	-	0	0	-178	-178	178	16.344	98,41%	(259)
	• Total Non Program	4.835	4.835	4.793	-	-	0	-63	-43	-43	43			
	• Program	11.427	11.427	11.291	-	-	0	-127	-135	-135	135			
	Oto	8.353	8.353	8.166	-	-	0	-258	-187	-187	187	8.473	96,38%	(307)
	CF 2	117.038	117.038	116.648	2.222	2.857	635	1.325	-390	-390	3.247	118.235	98,66%	(1.587)
	Mitraguna & Others	75.173	75.173	74.414	2.192	1.867	-325	695	-759	-759	2.626	76.086	97,80%	(1.671)
	Pensiun	41.865	41.865	42.234	30	990	960	629	368	368	622	42.150	100,20%	84
	Total Pembiayaan	267.188	267.188	265.970	7.144	7.730	586	5.325	-1.218	-1.218	8.948			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	678	0,00%	0,00%	29,46%	678	678	678			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	678	0,00%	0,00%	29,46%	678	678	678			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	468	780	468	5.505	0,48%	0,48%	5,67%	5.037	5.037	4.726			
	KUR	375	683	375	4.544	0,41%	0,41%	4,96%	4.169	4.169	3.861			
	Non KUR	93	97	93	962	1,62%	1,62%	17,24%	868	868	865			
3	PWG	7	-	7	479	0,03%	0,03%	1,87%	472	472	479			
	Cilem	1	-	1	437	0,01%	0,01%	2,52%	436	436	437			
	Gadai	6	-	6	42	0,06%	0,06%	0,51%	36	36	42			
4	CFG	819	1.430	819	6.797	0,58%	0,58%	4,82%	5.978	5.978	5.367			
	CF 1	819	983	819	4.054	3,33%	3,33%	16,72%	3.235	3.235	3.071			
	Total Griya	655	757	655	3.167	4,03%	4,03%	19,69%	2.512	2.512	2.410			
	Oto	164	226	164	887	1,96%	1,96%	10,86%	723	723	661			
	CF 2	-	446	-	2.743	0,00%	0,00%	2,35%	2.743	2.743	2.297			
	Mitraguna & Others	-	446	-	2.575	0,00%	0,00%	3,46%	2.575	2.575	2.129			
	Pensiun	-	-	-	168	0,00%	0,00%	0,40%	168	168	168			
	Total Pembiayaan	1.294	2.209	1.294	13.459	0,48%	0,48%	5,06%	12.165	12.165	11.250			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	922	836	922	945	0,94%	0,94%	0,97%	23	23	109			
	KUR	636	547	636	647	0,69%	0,69%	0,71%	11	11	100			
	Non KUR	286	290	286	298	4,96%	4,96%	5,35%	12	12	9			
3	PWG	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	2.299	1.861	2.299	2.437	1,62%	1,62%	1,73%	138	138	576			
	CF 1	680	687	680	823	2,76%	2,76%	3,39%	143	143	136			
	Total Griya	550	557	550	693	3,38%	3,38%	4,31%	143	143	136			
	Oto	130	130	130	130	1,56%	1,56%	1,59%	-	-	-			
	CF 2	1.618	1.175	1.618	1.614	1,38%	1,38%	1,38%	(4)	(4)	440			
	Mitraguna & Others	1.618	1.175	1.618	1.614	2,15%	2,15%	2,17%	(4)	(4)	440			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.221	2.704	3.221	3.382	1,21%	1,21%	1,27%	161	161	678			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.663	1.663	1.948	1.969	(675)	20	305	18,36%	305	18,36%			
2	Tabungan	147.572	147.572	147.769	147.775	(2.984)	6	203	0,14%	203	0,14%			
3	Deposito	33.613	33.613	35.779	35.779	268	0	2.166	6,44%	2.166	6,44%			
	Total	182.848	182.848	185.496	185.522	(3.390)	26	2.674	1,46%	2.674	1,46%			
	CASA	149.235	149.235	149.717	149.743	(3.658)	26	508	0,34%	508	0,34%			
	(%) CASA	81,62%	81,62%	80,71%	80,71%									
	FDR	70,25%	70,25%	69,08%	69,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.327	2.327	2.285	2.271		(14)	(56)	-2,43%	(56)	-2,43%			
2	Giro ISE	230	230	132	132		0	(98)	-42,58%	(98)	-42,58%			
3	Tabungan ISE	1.597	1.597	1.652	1.638		(14)	42	2,60%	42	2,60%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	18.471	18.471	18.145	845	100	-745	-97	-326	-326	426			
	KUR	17.274	17.274	16.877	645	-	-645	-250	-397	-397	397			
	Non KUR	1.197	1.197	1.268	200	100	-100	153	71	71	29			
3	PWG	8.322	8.322	9.314	1.018	1.145	127	915	991	991	153	9.260	100,58%	54
	Cilem	8.322	8.322	9.314	1.018	1.145	127	915	991	991	153	9.012	103,34%	301
	Gadai	-	-	-	-	-	0	0	0	0	-	248		(248)
4	CFG	101.663	101.663	100.688	1.315	378	-937	-603	-975	-975	1.353	103.564	97,22%	(2.877)
	CF 1	2.949	2.949	2.911	-	-	0	160	-38	-38	38	3.123	93,21%	(212)
	Total Griya	869	869	869	-	-	0	0	0	0	-	925	93,96%	(56)
	• Total Non Program	869	869	869	-	-	0	-6	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.080	2.080	2.041	-	-	0	160	-38	-38	38	2.198	92,89%	(156)
	CF 2	98.714	98.714	97.777	1.315	378	-937	-763	-937	-937	1.315	100.441	97,35%	(2.664)
	Mitraguna & Others	41.068	41.068	40.619	1.285	300	-985	-350	-449	-449	749	42.577	95,40%	(1.958)
	Pensiun	57.645	57.645	57.158	30	78	48	-413	-487	-487	565	57.864	98,78%	(706)
	Total Pembiayaan	128.456	128.456	128.147	3.178	1.623	-1.555	215	-310	-310	1.932			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	94	76	255	0,41%	0,41%	1,40%	179	179	161			
	KUR	76	94	76	120	0,44%	0,44%	0,71%	43	43	25			
	Non KUR	-	-	-	135	0,00%	0,00%	10,67%	135	135	135			
3	PWG	-	-	-	52	0,00%	0,00%	0,56%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,56%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.147	1.234	1.147	4.384	1,13%	1,13%	4,35%	3.237	3.237	3.150			
	CF 1	23	28	23	23	0,76%	0,76%	0,77%	-	-	(6)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	23	28	23	23	1,08%	1,08%	1,10%	-	-	(6)			
	CF 2	1.124	1.206	1.124	4.361	1,14%	1,14%	4,46%	3.237	3.237	3.155			
	Mitraguna & Others	1.124	1.125	1.124	2.997	2,74%	2,74%	7,38%	1.873	1.873	1.872			
	Pensiun	-	81	-	1.364	0,00%	0,00%	2,39%	1.364	1.364	1.283			
	Total Pembiayaan	1.223	1.328	1.223	4.690	0,95%	0,95%	3,66%	3.467	3.467	3.362			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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	751	0,70%	0,70%	0,75%	41	41	118			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	709	632	709	751	0,72%	0,72%	0,77%	41	41	118			
	Mitraguna & Others	322	322	322	364	0,79%	0,79%	0,90%	42	42	42			
	Pensiun	387	310	387	386	0,30%	0,30%	0,68%	(1)	(1)	76			
	Total Pembiayaan	960	999	960	1.028	0,75%	0,75%	0,80%	68	68	29			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.692	2.692	1.586	1.622	(350)	36	(1.070)	-39,75%	(1.070)	-39,75%			
2	Tabungan	137.470	137.470	130.055	129.527	748	(528)	(7.944)	-5,78%	(7.944)	-5,78%			
3	Deposito	15.413	15.413	15.537	15.537	16	0	124	0,80%	124	0,80%			
	Total	155.576	155.576	147.178	146.686	414	(492)	(8.890)	-5,71%	(8.890)	-5,71%			
	CASA	140.163	140.163	131.642	131.149	398	(493)	(9.014)	-6,43%	(9.014)	-6,43%			
	(%) CASA	90,09%	90,09%	89,44%	89,41%									
	FDR	181,44%	181,44%	191,06%	191,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.102	4.102	3.221	3.240		18	(862)	-21,02%	(862)	-21,02%			
2	Giro ISE	1.309	1.309	940	956		16	(353)	-27,00%	(353)	-27,00%			
3	Tabungan ISE	2.793	2.793	2.282	2.284		3	(509)	-18,21%	(509)	-18,21%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	53	53	44	-	-	0	-8	-9	-9	9			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	53	53	44	-	-	0	-8	-9	-9	9			
	• Local Champion	53	53	44	-	-	0	-8	-9	-9	9			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	73.092	73.092	71.164	2.325	-	-2.325	1.587	-1.927	-1.927	1.927			
	KUR	67.461	67.461	65.630	2.125	-	-2.125	1.445	-1.831	-1.831	1.831			
	Non KUR	5.631	5.631	5.534	200	-	-200	143	-97	-97	97			
3	PWG	10.064	10.064	10.696	840	690	-149	1.323	632	632	58	10.767	99,35%	(70)
	Cilem	10.064	10.064	10.696	840	690	-149	1.323	632	632	58	10.767	99,35%	(70)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	199.072	199.072	199.301	3.851	1.975	-1.876	4.639	229	229	1.746	200.404	99,45%	(1.103)
	CF 1	33.913	33.913	33.560	1.684	235	-1.449	1.962	-352	-352	587	34.224	98,06%	(664)
	Total Griya	5.462	5.462	5.438	-	-	0	0	-25	-25	25	5.505	98,78%	(67)
	• Total Non Program	5.173	5.173	5.148	-	-	0	160	-25	-25	25			
	• Program	290	290	290	-	-	0	-2	0	0	-			
	Oto	28.450	28.450	28.123	1.684	235	-1.449	1.962	-328	-328	562	28.719	97,92%	(597)
	CF 2	165.160	165.160	165.741	2.167	1.740	-427	2.677	581	581	1.159	166.179	99,74%	(439)
	Mitraguna & Others	151.510	151.510	152.424	2.167	1.740	-427	2.913	914	914	826	152.405	100,01%	19
	Pensiun	13.650	13.650	13.317	-	-	0	-236	-333	-333	333	13.774	96,68%	(457)
	Total Pembiayaan	282.281	282.281	281.205	7.015	2.665	-4.351	7.541	-1.076	-1.076	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	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	273	551	273	3.209	0,37%	0,37%	4,51%	2.936	2.936	2.658			
	KUR	231	511	231	2.773	0,34%	0,34%	4,23%	2.542	2.542	2.262			
	Non KUR	41	40	41	436	0,73%	0,73%	7,87%	394	394	396			
3	PWG	90	-	90	184	0,90%	0,90%	1,72%	94	94	184			
	Cilem	90	-	90	184	0,90%	0,90%	1,72%	94	94	184			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.042	2.643	2.042	3.861	1,03%	1,03%	1,94%	1.820	1.820	1.218			
	CF 1	1.503	1.509	1.503	2.492	4,43%	4,43%	7,43%	989	989	983			
	Total Griya	377	379	377	19	6,89%	6,89%	0,36%	(357)	(357)	(360)			
	Oto	1.126	1.130	1.126	2.473	3,96%	3,96%	8,79%	1.346	1.346	1.342			
	CF 2	539	1.134	539	1.369	0,33%	0,33%	0,83%	831	831	235			
	Mitraguna & Others	539	1.134	539	1.178	0,36%	0,36%	0,77%	639	639	44			
	Pensiun	-	-	-	192	0,00%	0,00%	1,44%	192	192	192			
	Total Pembiayaan	2.404	3.194	2.404	7.254	0,85%	0,85%	2,58%	4.850	4.850	4.060			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	518	518	518	518	0,71%	0,71%	0,73%	-	-	(1)			
	KUR	518	518	518	518	0,77%	0,77%	0,79%	-	-	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.771	2.527	2.771	3.187	1,39%	1,39%	1,60%	416	416	660			
	CF 1	827	781	827	944	2,44%	2,44%	2,81%	117	117	163			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	827	781	827	944	2,91%	2,91%	3,36%	117	117	163			
	CF 2	1.944	1.746	1.944	2.243	1,18%	1,18%	1,35%	299	299	497			
	Mitraguna & Others	1.944	1.746	1.944	2.243	1,28%	1,28%	1,47%	299	299	497			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.289	3.045	3.289	3.705	1,17%	1,17%	1,32%	416	416	660			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	64	64	63	67	132	4	3	5,12%	3	5,12%			
3	Deposito	415	415	415	415	415	0	0	0,05%	0	0,05%			
	Total	479	479	478	482	547	4	3	0,72%	3	0,72%			
	CASA	64	64	63	67	132	4	3	5,12%	3	5,12%			
	(%) CASA	13,32%	13,32%	13,19%	13,90%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0		0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0		0
	CF 1	-	-	-	-	-	0	0	0	0	-	-		0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-		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	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.655	1.655	1.946	969	580	(977)	(687)	-41,48%	(687)	-41,48%			
2	Tabungan	98.298	98.298	96.245	97.409	1.475	1.164	(888)	-0,90%	(888)	-0,90%			
3	Deposito	13.600	13.600	13.321	13.321	133	0	(279)	-2,05%	(279)	-2,05%			
	Total	113.553	113.553	111.512	111.699	2.188	187	(1.854)	-1,63%	(1.854)	-1,63%			
	CASA	99.953	99.953	98.191	98.378	2.055	187	(1.575)	-1,58%	(1.575)	-1,58%			
	(%) CASA	88,02%	88,02%	88,05%	88,07%									
	FDR	47,00%	47,00%	48,11%	48,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	27.369	27.369	27.532	27.632		100	263	0,96%	263	0,96%			
2	Giro ISE	1.652	1.652	1.926	1.943		17	291	17,60%	291	17,60%			
3	Tabungan ISE	21.917	21.917	21.807	21.889		82	(28)	-0,13%	(28)	-0,13%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	18.862	18.862	18.989	1.060	350	-710	738	127	127	223			
	KUR	17.110	17.110	17.153	500	250	-250	182	43	43	207			
	Non KUR	1.751	1.751	1.836	560	100	-460	556	85	85	15			
3	PWG	7.785	7.785	7.967	670	267	-403	660	181	181	86	8.639	92,22%	(672)
	Cilem	7.785	7.785	7.967	670	267	-403	660	181	181	86	8.639	92,22%	(672)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	26.727	26.727	26.688	298	366	68	308	-39	-39	405	28.510	93,61%	(1.822)
	CF 1	8.971	8.971	8.841	198	31	-167	116	-130	-130	161	9.271	95,36%	(430)
	Total Griya	73	73	73	-	-	0	0	0	0	-	117	62,19%	(44)
	• Total Non Program	73	73	73	-	-	0	-3	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.899	8.899	8.768	198	31	-167	116	-130	-130	161	9.154	95,78%	(386)
	CF 2	17.756	17.756	17.847	100	335	235	192	91	91	244	19.239	92,76%	(1.392)
	Mitraguna & Others	15.505	15.505	15.523	100	255	155	-70	19	19	236	16.683	93,05%	(1.159)
	Pensiun	2.251	2.251	2.323	-	80	80	262	72	72	8	2.556	90,89%	(233)
	Total Pembiayaan	53.374	53.374	53.644	2.028	984	-1.044	1.706	270	270	714			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	940	0,00%	0,00%	4,95%	940	940	940			
	KUR	-	-	-	858	0,00%	0,00%	5,00%	858	858	858			
	Non KUR	-	-	-	82	0,00%	0,00%	4,48%	82	82	82			
3	PWG	-	-	-	78	0,00%	0,00%	0,98%	78	78	78			
	Cilem	-	-	-	78	0,00%	0,00%	0,98%	78	78	78			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	87	90	87	1.241	0,32%	0,32%	4,65%	1.154	1.154	1.150			
	CF 1	87	90	87	1.241	0,97%	0,97%	14,03%	1.154	1.154	1.150			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	87	90	87	1.241	0,97%	0,97%	14,15%	1.154	1.154	1.150			
	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	87	90	87	2.258	0,16%	0,16%	4,21%	2.172	2.172	2.168			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.233	5.233	14.449	14.464	6.513	15	9.231	176,41%	9.231	176,41%			
2	Tabungan	46.758	46.758	43.886	43.989	1.068	103	(2.769)	-5,92%	(2.769)	-5,92%			
3	Deposito	63.174	63.174	63.024	63.024	(316)	0	(150)	-0,24%	(150)	-0,24%			
	Total	115.164	115.164	121.359	121.477	7.265	119	6.313	5,48%	6.313	5,48%			
	CASA	51.991	51.991	58.335	58.453	7.581	119	6.463	12,43%	6.463	12,43%			
	(%) CASA	45,14%	45,14%	48,07%	48,12%									
	FDR	29,13%	29,13%	28,34%	28,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	869	869	859	834		(26)	(36)	-4,12%	(36)	-4,12%			
2	Giro ISE	49	49	26	26		0	(23)	-47,18%	(23)	-47,18%			
3	Tabungan ISE	821	821	834	808		(26)	(13)	-1,56%	(13)	-1,56%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	4.047	4.047	4.793	670	840	170	934	746	746	94	4.663	102,80%	130
	Cilem	4.047	4.047	4.793	670	840	170	934	746	746	94	4.663	102,80%	130
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	29.498	29.498	29.596	860	330	-530	1.054	97	97	233	32.626	90,71%	(3.030)
	CF 1	8.949	8.949	9.079	-	200	200	-66	130	130	70	9.269	97,96%	(189)
	Total Griya	7.250	7.250	7.426	-	200	200	0	177	177	23	7.394	100,43%	32
	• Total Non Program	6.079	6.079	6.258	-	200	200	-35	179	179	21			
	• Program	1.170	1.170	1.168	-	-	0	-5	-2	-2	2			
	Oto	1.699	1.699	1.653	-	-	0	-66	-46	-46	46	1.875	88,18%	(222)
	CF 2	20.549	20.549	20.516	860	130	-730	1.120	-33	-33	163	23.357	87,84%	(2.841)
	Mitraguna & Others	19.642	19.642	19.615	860	130	-730	1.125	-27	-27	157	22.355	87,74%	(2.740)
	Pensiun	907	907	901	-	-	0	-5	-5	-5	5	1.002	89,92%	(101)
	Total Pembiayaan	33.545	33.545	34.389	1.530	1.170	-360	1.988	844	844	326			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	17	0,00%	0,00%	0,34%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,34%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	257	-	21	0,00%	0,00%	0,07%	21	21	(236)			
	CF 1	-	-	-	21	0,00%	0,00%	0,23%	21	21	21			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	21	0,00%	0,00%	1,25%	21	21	21			
	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	-	37	0,00%	0,00%	0,11%	37	37	(219)			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	771	771	683	822	1.086	139	51	6,57%	51	6,57%			
2	Tabungan	69.784	69.784	59.032	59.797	(881)	765	(9.987)	-14,31%	(9.987)	-14,31%			
3	Deposito	33.190	33.190	33.216	33.129	166	(87)	(62)	-0,19%	(62)	-0,19%			
	Total	103.746	103.746	92.930	93.748	371	817	(9.998)	-9,64%	(9.998)	-9,64%			
	CASA	70.555	70.555	59.715	60.619	205	904	(9.937)	-14,08%	(9.937)	-14,08%			
	(%) CASA	68,01%	68,01%	64,26%	64,66%									
	FDR	29,61%	29,61%	34,24%	33,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.612	1.612	1.664	1.683		20	71	4,43%	71	4,43%			
2	Giro ISE	636	636	462	467		5	(170)	-26,70%	(170)	-26,70%			
3	Tabungan ISE	976	976	1.202	1.217		15	241	24,74%	241	24,74%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	8.032	8.032	8.936	630	1.050	419	416	904	904	146	8.542	104,61%	394
	Cilem	8.032	8.032	8.936	630	1.050	419	416	904	904	146	8.542	104,61%	394
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	22.682	22.682	22.888	712	400	-312	1.161	206	206	194	24.332	94,06%	(1.445)
	CF 1	6.662	6.662	6.874	-	300	300	120	212	212	88	6.907	99,52%	(33)
	Total Griya	1.470	1.470	1.765	-	300	300	0	296	296	4	1.553	113,69%	213
	• Total Non Program	1.470	1.470	1.765	-	300	300	-5	296	296	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.192	5.192	5.109	-	-	0	120	-83	-83	83	5.354	95,42%	(245)
	CF 2	16.020	16.020	16.013	712	100	-612	1.041	-7	-7	107	17.425	91,90%	(1.412)
	Mitraguna & Others	14.468	14.468	14.424	692	50	-642	1.032	-44	-44	94	15.666	92,07%	(1.242)
	Pensiun	1.552	1.552	1.589	20	50	30	9	37	37	13	1.759	90,35%	(170)
	Total Pembiayaan	30.714	30.714	31.824	1.342	1.450	107	1.577	1.110	1.110	340			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	11	0,00%	0,00%	0,12%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,12%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	79	-	323	0,00%	0,00%	1,41%	323	323	244			
	CF 1	-	79	-	284	0,00%	0,00%	4,13%	284	284	204			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	79	-	284	0,00%	0,00%	5,55%	284	284	204			
	CF 2	-	-	-	39	0,00%	0,00%	0,25%	39	39	39			
	Mitraguna & Others	-	-	-	39	0,00%	0,00%	0,27%	39	39	39			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	79	-	334	0,00%	0,00%	1,05%	334	334	255			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	45	45	45	45	0,20%	0,20%	0,20%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	45	45	45	45	0,28%	0,28%	0,28%	-	-	-			
	Mitraguna & Others	45	45	45	45	0,31%	0,31%	0,31%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	45	45	45	45	0,15%	0,15%	0,14%	-	-	-			

Asset & Contribution Margin

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

PHR & Payroll

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