

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	417.961	407.789	9.462	(10.172)	99.095	32,10%	99.095	32,10%			
2	Tabungan	2.013.016	2.013.016	1.880.274	1.866.059	55.709	(14.215)	(146.957)	-7,30%	(146.957)	-7,30%			
3	Deposito	973.933	973.933	850.894	850.963	(119.851)	69	(122.970)	-12,63%	(122.970)	-12,63%			
	Total	3.295.643	3.295.643	3.149.129	3.124.811	(54.680)	(24.318)	(170.832)	-5,18%	(170.832)	-5,18%			
	CASA	2.321.710	2.321.710	2.298.236	2.273.848	65.171	(24.388)	(47.862)	-2,06%	(47.862)	-2,06%			
	(%) CASA	70,45%	70,45%	72,98%	72,77%									
	FDR	84,30%	84,30%	88,74%	89,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.532	88.581		(951)	(1.984)	-2,19%	(1.984)	-2,19%			
2	Giro ISE	28.686	28.686	34.269	35.751		1.482	7.065	24,63%	7.065	24,63%			
3	Tabungan ISE	61.424	61.424	54.808	52.375		(2.433)	(9.048)	-14,73%	(9.048)	-14,73%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.975	140	2.445	2.305	-4.288	-9.485	-9.485	11.930	0	0,00%	
	Linkage	25.627	25.627	26.070	140	1.445	1.305	-310	443	443	1.002			
	Non-Linkage	96.833	96.833	86.905	-	1.000	1.000	-3.978	-9.928	-9.928	10.928			
	• Local Champion	66.030	66.030	64.928	-	1.000	1.000	-565	-1.102	-1.102	2.102			
	• Value Chain	30.803	30.803	21.977	-	-	-	-3.413	-8.826	-8.826	8.826			
2	MBG	328.812	328.812	327.238	13.730	7.465	-6.265	3.045	-1.574	-1.574	9.039	331.703	98,65%	(4.464)
	KUR	310.526	310.526	309.331	13.705	7.415	-6.290	3.962	-1.195	-1.195	8.610	312.349	99,03%	(3.018)
	Non KUR	18.286	18.286	17.907	25	50	25	-917	-379	-379	429	19.354	92,53%	(1.446)
3	PWG	344.300	344.300	374.667	51.567	80.265	28.698	20.569	30.568	30.568	49.697	356.049	105,29%	18.819
	Cilem	233.448	233.448	255.718	24.900	36.930	12.030	14.782	22.269	22.269	14.660	242.231	105,57%	13.486
	Gadai	110.851	110.851	119.150	26.667	43.336	16.669	5.787	8.298	8.298	35.037	113.817	104,68%	5.332
4	CFG	1.982.640	1.982.640	1.979.355	53.259	29.764	-23.494	16.595	-3.285	-3.285	33.049	2.006.944	98,63%	(27.589)
	CF 1	533.103	533.103	530.507	17.312	4.619	-12.692	1.500	-2.596	-2.596	7.216	537.405	98,72%	(6.899)
	Total Griya	446.983	446.983	445.256	14.182	3.469	-10.713	0	-1.726	-1.726	5.196	448.643	99,25%	(3.386)
	• Total Non Program	434.886	434.886	433.190	13.522	3.469	-10.053	9.962	-1.697	-1.697	5.166			
	• Program	12.096	12.096	12.067	660	-	-660	647	-30	-30	30			
	Oto	86.120	86.120	85.250	3.130	1.150	-1.980	1.500	-870	-870	2.020	88.763	96,04%	(3.512)
	CF 2	1.449.537	1.449.537	1.448.849	35.947	25.145	-10.802	15.095	-688	-688	25.833	1.469.539	98,59%	(20.691)
	Mitraguna & Others	1.349.817	1.349.817	1.349.297	33.824	24.416	-9.408	14.081	-519	-519	24.935	1.368.063	98,63%	(18.766)
	Pensiun	99.720	99.720	99.551	2.123	729	-1.394	1.014	-169	-169	898	101.476	98,10%	(1.925)
	Total Pembiayaan	2.778.212	2.778.212	2.794.436	118.695	119.939	1.244	35.921	16.224	16.224	103.715			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	17.309	0,00%	0,00%	15,32%	17.309	17.309	17.309			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	14.809	0,00%	0,00%	17,04%	14.809	14.809	14.809			
	Value Chain	-	-	-	2.500	0,00%	0,00%	3,85%	2.500	2.500	2.500			
2	MBG	5.224	5.224	5.224	48.740	1,59%	1,59%	14,89%	43.516	43.516	43.516			
	KUR	4.303	4.303	4.303	43.960	1,39%	1,39%	14,21%	39.657	39.657	39.657			
	Non KUR	921	921	921	4.781	5,04%	5,04%	26,70%	3.859	3.859	3.859			
3	PWG	484	484	484	41.973	0,14%	0,14%	11,20%	41.489	41.489	41.489			
	Cilem	484	484	484	34.671	0,21%	0,21%	13,56%	34.187	34.187	34.187			
	Gadai	-	-	-	7.302	0,00%	0,00%	6,13%	7.302	7.302	7.302			
4	CFG	21.399	27.679	21.399	109.549	1,08%	1,08%	5,53%	88.150	88.150	81.870			
	CF 1	9.043	12.737	9.043	46.490	1,70%	1,70%	8,76%	37.448	37.448	33.754			
	Total Griya	7.715	10.710	7.715	34.289	1,73%	1,73%	7,70%	26.574	26.574	23.579			
	Oto	1.328	2.026	1.328	12.201	1,54%	1,54%	14,31%	10.874	10.874	10.175			
	CF 2	12.357	14.942	12.357	63.059	0,85%	0,85%	4,35%	50.702	50.702	48.117			
	Mitraguna & Others	12.357	14.431	12.357	60.694	0,92%	0,92%	4,50%	48.337	48.337	46.263			
	Pensiun	-	511	-	2.365	0,00%	0,00%	2,38%	2.365	2.365	1.854			
	Total Pembiayaan	27.108	33.387	27.108	217.572	0,98%	0,98%	7,79%	190.464	190.464	184.185			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,54%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,94%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,73%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.620	1,16%	1,16%	1,41%	817	817	(508)			
	KUR	3.160	4.391	3.160	3.955	1,02%	1,02%	1,28%	795	795	(436)			
	Non KUR	643	737	643	665	3,52%	3,52%	3,71%	22	22	(72)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.965	26.309	22.965	25.377	1,16%	1,16%	1,28%	2.412	2.412	(932)			
	CF 1	4.913	5.093	4.913	7.548	0,92%	0,92%	1,42%	2.635	2.635	2.455			
	Total Griya	4.477	4.557	4.477	6.945	1,00%	1,00%	1,56%	2.468	2.468	2.388			
	Oto	436	536	436	603	0,51%	0,51%	0,71%	167	167	67			
	CF 2	18.052	21.216	18.052	17.829	1,25%	1,25%	1,23%	(223)	(223)	(3.387)			
	Mitraguna & Others	17.735	20.725	17.735	17.512	1,31%	1,31%	1,30%	(223)	(223)	(3.213)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	31.742	1,03%	1,03%	1,14%	3.229	3.229	(1.440)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.582	22.582	21.565	21.616	14.956	52	(966)	-4,28%	(966)	-4,28%			
2	Tabungan	98.280	98.280	92.945	92.384	5.907	(561)	(5.895)	-6,00%	(5.895)	-6,00%			
3	Deposito	76.413	76.413	75.660	75.690	(40.455)	30	(724)	-0,95%	(724)	-0,95%			
	Total	197.275	197.275	190.170	189.691	(19.592)	(479)	(7.584)	-3,84%	(7.584)	-3,84%			
	CASA	120.862	120.862	114.510	114.001	20.863	(509)	(6.861)	-5,68%	(6.861)	-5,68%			
	(%) CASA	61,27%	61,27%	60,21%	60,10%									
	FDR	103,63%	103,63%	106,44%	106,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.678	20.678	18.904	19.150		246	(1.528)	-7,39%	(1.528)	-7,39%			
2	Giro ISE	7.519	7.519	8.598	8.758		159	1.239	16,48%	1.239	16,48%			
3	Tabungan ISE	13.134	13.134	10.280	10.367		87	(2.767)	-21,07%	(2.767)	-21,07%			
4	Deposito ISE	25	25	25	25		0	0	0,14%	0	0,14%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.402	14.402	12.155	-	-	0	-132	-2.247	-2.247	2.247	0	0,00%	
	Linkage	787	787	770	-	-	-	-17	-17	-17	17			
	Non-Linkage	13.615	13.615	11.384	-	-	0	-114	-2.231	-2.231	2.231			
	• Local Champion	8.965	8.965	8.884	-	-	0	-114	-81	-81	81			
	• Value Chain	4.650	4.650	2.500	-	-	-	0	-2.150	-2.150	2.150			
2	MBG	57.731	57.731	57.007	675	900	225	-1.312	-724	-724	1.624	57.554	99,05%	(548)
	KUR	55.124	55.124	54.440	675	900	225	-1.236	-684	-684	1.584	55.304	98,44%	(865)
	Non KUR	2.607	2.607	2.567	-	-	0	-76	-40	-40	40	2.250	114,09%	
3	PWG	15.626	15.626	16.419	1.220	1.686	466	545	793	793	893	16.170	101,54%	249
	Cilem	15.626	15.626	16.419	1.220	1.686	466	545	793	793	893	16.170	101,54%	249
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	116.674	116.674	116.846	2.947	1.269	-1.678	1.621	172	172	1.097	118.524	98,58%	(1.678)
	CF 1	61.795	61.795	61.611	298	469	171	76	-184	-184	653	62.153	99,13%	(542)
	Total Griya	58.651	58.651	58.343	298	248	-49	0	-308	-308	556	58.812	99,20%	(469)
	• Total Non Program	57.846	57.846	57.541	298	248	-49	-403	-305	-305	553			
	• Program	805	805	802	-	-	0	-5	-3	-3	3			
	Oto	3.144	3.144	3.268	-	220	220	76	124	124	97	3.341	97,82%	(73)
	CF 2	54.879	54.879	55.235	2.649	800	-1.849	1.545	356	356	444	56.371	97,98%	(1.136)
	Mitraguna & Others	54.619	54.619	54.982	2.649	800	-1.849	1.552	363	363	437	56.068	98,06%	(1.086)
	Pensiun	260	260	253	-	-	0	-6	-7	-7	7	303	83,50%	(50)
	Total Pembiayaan	204.433	204.433	202.426	4.841	3.855	-986	723	-2.007	-2.007	5.862			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.625	0,00%	0,00%	29,82%	3.625	3.625	3.625			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.125	0,00%	0,00%	9,88%	1.125	1.125	1.125			
	Value Chain	-	-	-	2.500	0,00%	0,00%	28,14%	2.500	2.500	2.500			
2	MBG	962	1.324	962	5.816	1,67%	1,67%	10,20%	4.855	4.855	4.492			
	KUR	962	880	962	4.766	1,74%	1,74%	8,75%	3.804	3.804	3.886			
	Non KUR	-	444	-	1.051	0,00%	0,00%	40,93%	1.051	1.051	607			
3	PWG	89	-	89	1.478	0,57%	0,57%	9,00%	1.389	1.389	1.478			
	Cilem	89	-	89	1.478	0,57%	0,57%	9,00%	1.389	1.389	1.478			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.626	2.395	1.626	10.436	1,39%	1,39%	8,93%	8.810	8.810	8.041			
	CF 1	1.239	1.863	1.239	6.822	2,01%	2,01%	11,07%	5.583	5.583	4.959			
	Total Griya	1.239	1.863	1.239	6.204	2,11%	2,11%	10,63%	4.965	4.965	4.341			
	Oto	-	-	-	618	0,00%	0,00%	18,90%	618	618	618			
	CF 2	387	532	387	3.614	0,70%	0,70%	6,54%	3.227	3.227	3.082			
	Mitraguna & Others	387	532	387	3.614	0,71%	0,71%	6,57%	3.227	3.227	3.082			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.677	3.719	2.677	21.355	1,31%	1,31%	10,55%	18.678	18.678	17.636			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	202	202	202	202	1,40%	1,40%	1,66%	(0)	(0)	0			
	Linkage	202	202	202	202	25,67%	25,67%	26,22%	(0)	(0)	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	726	872	726	801	1,26%	1,26%	1,41%	75	75	(71)			
	KUR	570	716	570	646	1,03%	1,03%	1,19%	75	75	(71)			
	Non KUR	156	156	156	156	5,97%	5,97%	6,06%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	561	374	561	1.339	0,48%	0,48%	1,15%	779	779	966			
	CF 1	561	374	561	1.339	0,91%	0,91%	2,17%	779	779	966			
	Total Griya	561	374	561	1.339	0,96%	0,96%	2,30%	779	779	966			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.489	1.447	1.489	2.343	0,73%	0,73%	1,16%	854	854	895			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.804	17.804	21.645	21.516	2.987	(130)	3.711	20,85%	3.711	20,85%			
2	Tabungan	162.215	162.215	146.971	147.161	4.916	190	(15.054)	-9,28%	(15.054)	-9,28%			
3	Deposito	88.158	88.158	86.975	86.975	10.234	0	(1.183)	-1,34%	(1.183)	-1,34%			
	Total	268.177	268.177	255.591	255.652	18.136	60	(12.525)	-4,67%	(12.525)	-4,67%			
	CASA	180.019	180.019	168.616	168.676	7.903	60	(11.343)	-6,30%	(11.343)	-6,30%			
	(%) CASA	67,13%	67,13%	65,97%	65,98%									
	FDR	65,23%	65,23%	68,83%	68,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.933	9.933	12.207	13.344		1.136	3.410	34,33%	3.410	34,33%			
2	Giro ISE	4.553	4.553	7.017	8.143		1.126	3.590	78,85%	3.590	78,85%			
3	Tabungan ISE	5.380	5.380	5.191	5.201		10	(180)	-3,34%	(180)	-3,34%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	148	148	148	148		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.974	17.974	18.811	-	-	0	-928	837	837	(837)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.974	17.974	18.811	-	-	0	-928	837	837	(837)			
	• Local Champion	17.620	17.620	17.098	-	-	0	421	-522	-522	522			
	• Value Chain	354	354	1.712	-	-	-	-1.348	1.358	1.358	(1.358)			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	11.822	11.822	12.627	1.785	1.496	-288	1.410	804	804	692	12.379	102,00%	248
	Cilem	11.822	11.822	12.627	1.785	1.496	-288	1.410	804	804	692	12.379	102,00%	248
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	145.130	145.130	144.485	4.484	2.194	-2.290	2.039	-645	-645	2.839	146.743	98,46%	(2.259)
	CF 1	74.303	74.303	73.000	1.323	526	-797	-248	-1.303	-1.303	1.829	74.594	97,86%	(1.594)
	Total Griya	68.635	68.635	67.478	1.323	526	-797	0	-1.157	-1.157	1.683	68.769	98,12%	(1.291)
	• Total Non Program	68.013	68.013	66.859	1.323	526	-797	48	-1.154	-1.154	1.680			
	• Program	622	622	618	-	-	0	-5	-3	-3	3			
	Oto	5.668	5.668	5.522	-	-	0	-248	-146	-146	146	5.824	94,80%	(303)
	CF 2	70.827	70.827	71.485	3.161	1.668	-1.493	2.287	658	658	1.010	72.150	99,08%	(665)
	Mitraguna & Others	69.839	69.839	70.406	3.161	1.568	-1.593	2.296	567	567	1.001	71.118	99,00%	(713)
	Pensiun	988	988	1.079	-	100	100	-9	91	91	9	1.031	104,65%	48
	Total Pembiayaan	174.926	174.926	175.922	6.269	3.690	-2.578	2.522	996	996	2.694			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.940	0,00%	0,00%	15,63%	2.940	2.940	2.940			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.940	0,00%	0,00%	15,63%	2.940	2.940	2.940			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	100	-	100	1.402	0,85%	0,85%	11,11%	1.302	1.302	1.402			
	Cilem	100	-	100	1.402	0,85%	0,85%	11,11%	1.302	1.302	1.402			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	974	2.175	974	9.804	0,67%	0,67%	6,79%	8.830	8.830	7.629			
	CF 1	839	2.039	839	8.760	1,13%	1,13%	12,00%	7.921	7.921	6.721			
	Total Griya	839	1.962	839	8.492	1,22%	1,22%	12,59%	7.654	7.654	6.530			
	Oto	-	77	-	267	0,00%	0,00%	4,84%	267	267	191			
	CF 2	135	136	135	1.044	0,19%	0,19%	1,46%	909	909	908			
	Mitraguna & Others	135	136	135	1.044	0,19%	0,19%	1,48%	909	909	908			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.074	2.175	1.074	14.147	0,61%	0,61%	8,04%	13.073	13.073	11.972			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.358	1.455	1.358	1.772	0,94%	0,94%	1,23%	414	414	317			
	CF 1	768	864	768	1.046	1,03%	1,03%	1,43%	279	279	182			
	Total Griya	768	864	768	1.046	1,12%	1,12%	1,55%	279	279	182			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	590	590	590	726	0,83%	0,83%	1,02%	135	135	135			
	Mitraguna & Others	590	590	590	726	0,85%	0,85%	1,03%	135	135	135			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.358	1.455	1.358	1.772	0,78%	0,78%	1,01%	414	414	317			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	57.706	57.706	47.006	44.374	332	(2.632)	(13.332)	-23,10%	(13.332)	-23,10%			
2	Tabungan	277.588	277.588	260.917	257.086	3.400	(3.832)	(20.502)	-7,39%	(20.502)	-7,39%			
3	Deposito	60.749	60.749	49.048	49.049	(47.188)	0	(11.700)	-19,26%	(11.700)	-19,26%			
	Total	396.043	396.043	356.972	350.509	(43.457)	(6.463)	(45.535)	-11,50%	(45.535)	-11,50%			
	CASA	335.294	335.294	307.923	301.460	3.732	(6.463)	(33.834)	-10,09%	(33.834)	-10,09%			
	(%) CASA	84,66%	84,66%	86,26%	86,01%									
	FDR	99,77%	99,77%	110,12%	112,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.476	3.476	4.018	4.024		6	548	15,77%	548	15,77%			
2	Giro ISE	1.723	1.723	2.049	2.025		(24)	303	17,57%	303	17,57%			
3	Tabungan ISE	1.454	1.454	1.669	1.699		30	245	16,89%	245	16,89%			
4	Deposito ISE	300	300	300	300		0	0	0,00%	0	0,00%			
5	CIF ISE	190	190	190	190		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.348	87.348	78.856	140	2.445	2.305	-2.634	-8.492	-8.492	10.937	0	0,00%	
	Linkage	24.829	24.829	25.290	140	1.445	1.305	-291	461	461	984			
	Non-Linkage	62.519	62.519	53.566	-	1.000	1.000	-2.343	-8.953	-8.953	9.953			
	• Local Champion	36.720	36.720	35.801	-	1.000	1.000	-278	-919	-919	1.919			
	• Value Chain	25.799	25.799	17.765	-	-	-	-2.065	-8.034	-8.034	8.034			
2	MBG	44.521	44.521	44.120	2.100	825	-1.275	393	-401	-401	1.226	45.395	97,19%	(1.275)
	KUR	42.557	42.557	42.226	2.100	825	-1.275	490	-331	-331	1.156	42.685	98,92%	(459)
	Non KUR	1.963	1.963	1.894	-	-	0	-97	-70	-70	70	2.710	69,89%	(816)
3	PWG	45.791	45.791	49.514	6.118	9.907	3.789	1.577	3.723	3.723	6.185	46.873	105,63%	2.641
	Cilem	25.095	25.095	27.251	2.021	3.741	1.720	500	2.155	2.155	1.586	25.649	106,24%	1.602
	Gadai	20.696	20.696	22.263	4.097	6.166	2.069	1.077	1.567	1.567	4.599	21.224	104,90%	1.039
4	CFG	217.479	217.479	220.594	12.288	5.556	-6.732	-3.292	3.114	3.114	2.442	220.255	100,15%	339
	CF 1	77.433	77.433	79.034	9.466	2.220	-7.246	-255	1.601	1.601	619	78.048	101,26%	985
	Total Griya	68.869	68.869	70.639	9.300	2.220	-7.080	0	1.770	1.770	450	69.180	102,11%	1.459
	• Total Non Program	68.869	68.869	70.639	9.300	2.220	-7.080	9.653	1.770	1.770	450			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	8.564	8.564	8.395	166	-	-166	-255	-169	-169	169	8.869	94,66%	(474)
	CF 2	140.046	140.046	141.560	2.822	3.336	514	-3.037	1.514	1.514	1.822	142.206	99,55%	(647)
	Mitraguna & Others	138.654	138.654	140.175	2.822	3.336	514	-3.030	1.521	1.521	1.815	140.775	99,57%	(600)
	Pensiun	1.392	1.392	1.385	-	-	0	-7	-7	-7	7	1.431	96,77%	(46)
	Total Pembiayaan	395.139	395.139	393.083	20.646	18.733	-1.913	-3.956	-2.056	-2.056	20.789			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.722	0,00%	0,00%	13,60%	10.722	10.722	10.722			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	10.722	0,00%	0,00%	20,02%	10.722	10.722	10.722			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	529	602	529	8.731	1,19%	1,19%	19,79%	8.202	8.202	8.130			
	KUR	427	498	427	8.145	1,00%	1,00%	19,29%	7.718	7.718	7.647			
	Non KUR	102	104	102	587	5,19%	5,19%	30,98%	485	485	483			
3	PWG	71	-	71	9.020	0,16%	0,16%	18,22%	8.948	8.948	9.020			
	Cilem	71	-	71	7.262	0,28%	0,28%	26,65%	7.191	7.191	7.262			
	Gadai	-	-	-	1.758	0,00%	0,00%	7,90%	1.758	1.758	1.758			
4	CFG	1.407	1.367	1.407	9.795	0,65%	0,65%	4,44%	8.388	8.388	8.428			
	CF 1	464	490	464	4.332	0,60%	0,60%	5,48%	3.868	3.868	3.842			
	Total Griya	230	227	230	3.449	0,33%	0,33%	4,88%	3.220	3.220	3.222			
	Oto	234	263	234	883	2,73%	2,73%	10,52%	649	649	620			
	CF 2	943	877	943	5.463	0,67%	0,67%	3,86%	4.520	4.520	4.586			
	Mitraguna & Others	943	877	943	5.463	0,68%	0,68%	3,90%	4.520	4.520	4.586			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.007	1.968	2.007	38.268	0,51%	0,51%	9,74%	36.261	36.261	36.300			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	42	42	42	42	0,05%	0,05%	0,05%	0	0	0			
	Linkage	42	42	42	42	0,17%	0,17%	0,17%	0	0	0			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	237	440	237	237	0,53%	0,53%	0,54%	-	-	(203)			
	KUR	237	440	237	237	0,56%	0,56%	0,56%	-	-	(203)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.175	2.240	2.175	2.240	1,00%	1,00%	1,02%	65	65	(1)			
	CF 1	111	112	111	111	0,14%	0,14%	0,14%	-	-	(1)			
	Total Griya	111	112	111	111	0,16%	0,16%	0,16%	-	-	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.064	2.128	2.064	2.129	1,47%	1,47%	1,50%	65	65	0			
	Mitraguna & Others	2.064	2.128	2.064	2.129	1,49%	1,49%	1,52%	65	65	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.454	2.723	2.454	2.519	0,62%	0,62%	0,64%	65	65	(204)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.788	1.788	1.433	1.434	(40.551)	1	(354)	-19,82%	(354)	-19,82%			
2	Tabungan	185.639	185.639	167.870	166.549	5.009	(1.321)	(19.090)	-10,28%	(19.090)	-10,28%			
3	Deposito	54.666	54.666	55.513	55.513	(8.197)	0	847	1,55%	847	1,55%			
	Total	242.093	242.093	224.816	223.496	(43.738)	(1.321)	(18.598)	-7,68%	(18.598)	-7,68%			
	CASA	187.428	187.428	169.304	167.983	(35.542)	(1.321)	(19.444)	-10,37%	(19.444)	-10,37%			
	(%) CASA	77,42%	77,42%	75,31%	75,16%									
	FDR	86,63%	86,63%	94,82%	95,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.016	4.016	3.980	4.011		31	(5)	-0,13%	(5)	-0,13%			
2	Giro ISE	405	405	534	574		39	169	41,80%	169	41,80%			
3	Tabungan ISE	3.611	3.611	3.445	3.437		(8)	(174)	-4,82%	(174)	-4,82%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	271	271	271	271		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	11	11	10	-	-	0	-1	-1	-1	1	0	0,00%	
	Linkage	11	11	10	-	-	-	-1	-1	-1	1			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.147	10.147	10.646	840	750	-90	652	499	499	251	9.411	113,12%	1.235
	KUR	8.957	8.957	9.464	840	750	-90	675	507	507	243	9.166	103,25%	
	Non KUR	1.190	1.190	1.181	-	-	0	-22	-9	-9	9	244	483,73%	
3	PWG	38.209	38.209	42.515	7.796	15.478	7.682	3.105	4.306	4.306	11.171	39.496	107,64%	3.019
	Cilem	13.897	13.897	15.758	2.095	2.644	549	1.948	1.861	1.861	783	14.594	107,98%	1.164
	Gadai	24.312	24.312	26.757	5.701	12.834	7.133	1.157	2.445	2.445	10.388	24.903	107,45%	1.855
4	CFG	161.370	161.370	159.993	2.541	520	-2.021	1.927	-1.378	-1.378	1.898	163.657	97,76%	(3.665)
	CF 1	12.345	12.345	12.248	250	-	-250	-23	-97	-97	97	12.624	97,03%	(375)
	Total Griya	11.349	11.349	11.272	250	-	-250	0	-76	-76	76	11.474	98,25%	(201)
	• Total Non Program	10.738	10.738	10.663	250	-	-250	178	-75	-75	75			
	• Program	611	611	610	-	-	0	-3	-1	-1	1			
	Oto	997	997	976	-	-	0	-23	-21	-21	21	1.150	84,86%	(174)
	CF 2	149.025	149.025	147.744	2.291	520	-1.771	1.950	-1.281	-1.281	1.801	151.034	97,82%	(3.290)
	Mitraguna & Others	134.691	134.691	133.298	1.142	270	-872	1.075	-1.393	-1.393	1.663	136.322	97,78%	(3.024)
	Pensiun	14.334	14.334	14.447	1.149	250	-899	874	113	113	137	14.712	98,20%	(266)
	Total Pembiayaan	209.737	209.737	213.163	11.177	16.748	5.571	5.683	3.426	3.426	13.322			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	180	188	180	1.945	1,78%	1,78%	18,27%	1.765	1.765	1.757			
	KUR	-	-	-	1.451	0,00%	0,00%	15,33%	1.451	1.451	1.451			
	Non KUR	180	188	180	494	15,15%	15,15%	41,80%	314	314	306			
3	PWG	15	-	15	3.640	0,04%	0,04%	8,56%	3.625	3.625	3.640			
	Cilem	15	-	15	2.484	0,11%	0,11%	15,76%	2.469	2.469	2.484			
	Gadai	-	-	-	1.157	0,00%	0,00%	4,32%	1.157	1.157	1.157			
4	CFG	2.209	3.194	2.209	12.792	1,37%	1,37%	8,00%	10.584	10.584	9.598			
	CF 1	50	67	50	1.220	0,40%	0,40%	9,96%	1.171	1.171	1.153			
	Total Griya	50	67	50	1.065	0,44%	0,44%	9,45%	1.016	1.016	998			
	Oto	-	-	-	155	0,00%	0,00%	15,88%	155	155	155			
	CF 2	2.159	3.127	2.159	11.572	1,45%	1,45%	7,83%	9.413	9.413	8.444			
	Mitraguna & Others	2.159	3.127	2.159	10.991	1,60%	1,60%	8,25%	8.832	8.832	7.863			
	Pensiun	-	-	-	581	0,00%	0,00%	4,02%	581	581	581			
	Total Pembiayaan	2.404	3.382	2.404	18.378	1,15%	1,15%	8,62%	15.974	15.974	14.995			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.272	3.493	4.272	3.054	2,65%	2,65%	1,91%	(1.218)	(1.218)	(439)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.272	3.493	4.272	3.054	2,87%	2,87%	2,07%	(1.218)	(1.218)	(439)			
	Mitraguna & Others	4.272	3.493	4.272	3.054	3,17%	3,17%	2,29%	(1.218)	(1.218)	(439)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.272	3.493	4.272	3.054	2,04%	2,04%	1,43%	(1.218)	(1.218)	(439)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	285	285	384	384	(99)	0	99	34,54%	99	34,54%			
2	Tabungan	41.136	41.136	38.907	38.577	1.197	(330)	(2.559)	-6,22%	(2.559)	-6,22%			
3	Deposito	12.600	12.600	11.859	11.859	51	0	(741)	-5,88%	(741)	-5,88%			
	Total	54.022	54.022	51.150	50.820	1.149	(330)	(3.202)	-5,93%	(3.202)	-5,93%			
	CASA	41.422	41.422	39.291	38.961	1.098	(330)	(2.461)	-5,94%	(2.461)	-5,94%			
	(%) CASA	76,68%	76,68%	76,82%	76,66%									
	FDR	118,63%	118,63%	129,27%	130,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	507	507	572	572		1	65	12,85%	65	12,85%			
2	Giro ISE	2	2	1	1		0	(1)	-46,79%	(1)	-46,79%			
3	Tabungan ISE	505	505	571	571		1	66	13,08%	66	13,08%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	65	65	65	65		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	3.913	3.913	6.142	902	2.537	1.635	759	2.229	2.229	308	4.128	148,81%	2.015
	Cilem	3.913	3.913	6.142	902	2.537	1.635	759	2.229	2.229	308	4.128	148,81%	2.015
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	60.175	60.175	59.978	1.303	450	-853	-207	-197	-197	647	60.249	99,55%	(271)
	CF 1	816	816	805	-	-	0	-4	-11	-11	11	816	98,63%	(11)
	Total Griya	266	266	263	-	-	0	0	-3	-3	3	266	98,83%	(3)
	• Total Non Program	266	266	263	-	-	0	-3	-3	-3	3			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	550	550	542	-	-	0	-4	-8	-8	8	550	98,53%	(8)
	CF 2	59.359	59.359	59.173	1.303	450	-853	-203	-186	-186	636	59.433	99,56%	(260)
	Mitraguna & Others	55.228	55.228	55.072	1.303	450	-853	120	-157	-157	607	55.274	99,63%	(203)
	Pensiun	4.130	4.130	4.101	-	-	0	-323	-29	-29	29	4.158	98,63%	(57)
	Total Pembiayaan	64.088	64.088	66.120	2.205	2.987	782	552	2.032	2.032	955			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	291	0,00%	0,00%	4,74%	291	291	291			
	Cilem	-	-	-	291	0,00%	0,00%	4,74%	291	291	291			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	806	1.961	806	7.969	1,34%	1,34%	13,29%	7.163	7.163	6.007			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	806	1.961	806	7.969	1,36%	1,36%	13,47%	7.163	7.163	6.007			
	Mitraguna & Others	806	1.961	806	7.804	1,46%	1,46%	14,17%	6.998	6.998	5.842			
	Pensiun	-	-	-	165	0,00%	0,00%	4,02%	165	165	165			
	Total Pembiayaan	806	1.961	806	8.260	1,26%	1,26%	12,49%	7.454	7.454	6.299			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.678	3.608	1.678	1.677	2,79%	2,79%	2,80%	(1)	(1)	(1.931)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.678	3.608	1.678	1.677	2,83%	2,83%	2,83%	(1)	(1)	(1.931)			
	Mitraguna & Others	1.678	3.433	1.678	1.677	3,04%	3,04%	3,05%	(1)	(1)	(1.756)			
	Pensiun	-	174	-	-	0,00%	0,00%	0,00%	-	-	(174)			
	Total Pembiayaan	1.678	3.608	1.678	1.677	2,62%	2,62%	2,54%	(1)	(1)	(1.931)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	63.384	63.384	165.391	165.395	(32.665)	4	102.012	160,94%	102.012	160,94%			
2	Tabungan	129.618	129.618	124.887	123.537	6.961	(1.351)	(6.082)	-4,69%	(6.082)	-4,69%			
3	Deposito	142.400	142.400	18.832	18.840	(1.181)	8	(123.560)	-86,77%	(123.560)	-86,77%			
	Total	335.402	335.402	309.111	307.772	(26.885)	(1.339)	(27.630)	-8,24%	(27.630)	-8,24%			
	CASA	193.002	193.002	290.278	288.932	(25.704)	(1.346)	95.930	49,70%	95.930	49,70%			
	(%) CASA	57,54%	57,54%	93,91%	93,88%									
	FDR	67,45%	67,45%	74,84%	75,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.788	3.788	3.863	3.944		80	156	4,13%	156	4,13%			
2	Giro ISE	1.740	1.740	1.986	2.059		73	319	18,31%	319	18,31%			
3	Tabungan ISE	2.048	2.048	1.878	1.885		8	(162)	-7,93%	(162)	-7,93%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	130	130	130	130		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.085	2.085	2.529	-	-	0	-568	444	444	(444)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.085	2.085	2.529	-	-	0	-568	444	444	(444)			
	• Local Champion	2.085	2.085	2.529	-	-	0	-568	444	444	(444)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	50.256	50.256	49.765	1.860	955	-905	108	-491	-491	1.446	51.315	96,98%	(1.550)
	KUR	48.058	48.058	47.662	1.860	955	-905	238	-395	-395	1.350	48.311	98,66%	(649)
	Non KUR	2.198	2.198	2.103	-	-	0	-130	-96	-96	96	3.004	69,99%	(901)
3	PWG	37.531	37.531	39.933	8.161	10.176	2.015	3.181	2.402	2.402	7.774	38.810	102,89%	1.123
	Cilem	15.345	15.345	17.568	1.593	3.194	1.601	799	2.223	2.223	971	16.031	109,59%	1.537
	Gadai	22.185	22.185	22.365	6.568	6.983	414	2.383	179	179	6.803	22.779	98,18%	(414)
4	CFG	136.373	136.373	139.099	1.985	4.283	2.298	1.065	2.726	2.726	1.557	137.717	101,00%	1.382
	CF 1	49.942	49.942	49.385	645	103	-542	-29	-557	-557	660	50.292	98,20%	(907)
	Total Griya	38.876	38.876	38.491	340	-	-340	0	-385	-385	385	38.942	98,84%	(451)
	• Total Non Program	38.876	38.876	38.491	340	-	-340	-171	-385	-385	385			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.066	11.066	10.894	305	103	-202	-29	-172	-172	275	11.351	95,98%	(456)
	CF 2	86.431	86.431	89.714	1.340	4.180	2.840	1.094	3.283	3.283	897	87.424	102,62%	2.289
	Mitraguna & Others	84.297	84.297	87.603	1.340	4.180	2.840	1.015	3.306	3.306	874	85.231	102,78%	2.372
	Pensiun	2.134	2.134	2.110	-	-	0	79	-23	-23	23	2.193	96,22%	(83)
	Total Pembiayaan	226.244	226.244	231.326	12.006	15.414	3.408	3.786	5.081	5.081	10.333			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	370	366	370	6.616	0,74%	0,74%	13,29%	6.246	6.246	6.250			
	KUR	265	250	265	6.345	0,55%	0,55%	13,31%	6.080	6.080	6.095			
	Non KUR	104	116	104	271	4,75%	4,75%	12,88%	166	166	155			
3	PWG	-	-	-	3.365	0,00%	0,00%	8,43%	3.365	3.365	3.365			
	Cilem	-	-	-	2.242	0,00%	0,00%	12,76%	2.242	2.242	2.242			
	Gadai	-	-	-	1.123	0,00%	0,00%	5,02%	1.123	1.123	1.123			
4	CFG	3.951	4.014	3.951	5.787	2,90%	2,90%	4,16%	1.836	1.836	1.772			
	CF 1	1.952	2.188	1.952	4.028	3,91%	3,91%	8,16%	2.076	2.076	1.840			
	Total Griya	1.918	2.032	1.918	2.131	4,93%	4,93%	5,54%	213	213	99			
	Oto	34	156	34	1.897	0,31%	0,31%	17,41%	1.863	1.863	1.741			
	CF 2	1.999	1.826	1.999	1.759	2,31%	2,31%	1,96%	(240)	(240)	(67)			
	Mitraguna & Others	1.999	1.826	1.999	1.759	2,37%	2,37%	2,01%	(240)	(240)	(67)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.321	4.380	4.321	15.768	1,91%	1,91%	6,82%	11.447	11.447	11.388			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.500	1.500	1.500	1.500	71,94%	71,94%	59,31%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	342	427	342	454	0,68%	0,68%	0,91%	112	112	27			
	KUR	297	343	297	381	0,62%	0,62%	0,80%	84	84	38			
	Non KUR	45	84	45	72	2,04%	2,04%	3,45%	28	28	(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	1.065	1.155	1.065	1.065	0,78%	0,78%	0,77%	-	-	(90)			
	CF 1	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Total Griya	-	90	-	-	0,00%	0,00%	0,00%	-	-	(90)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.065	1.065	1.065	1.065	1,23%	1,23%	1,19%	-	-	0			
	Mitraguna & Others	1.065	1.065	1.065	1.065	1,26%	1,26%	1,22%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.907	3.082	2.907	3.018	1,28%	1,28%	1,30%	112	112	(63)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.746	2.746	5.655	5.625	3.915	(30)	2.879	104,86%	2.879	104,86%			
2	Tabungan	88.775	88.775	80.185	79.673	5.421	(512)	(9.103)	-10,25%	(9.103)	-10,25%			
3	Deposito	92.663	92.663	91.925	91.925	118	0	(737)	-0,80%	(737)	-0,80%			
	Total	184.184	184.184	177.765	177.223	9.454	(542)	(6.961)	-3,78%	(6.961)	-3,78%			
	CASA	91.521	91.521	85.840	85.298	9.337	(542)	(6.223)	-6,80%	(6.223)	-6,80%			
	(%) CASA	49,69%	49,69%	48,29%	48,13%									
	FDR	84,13%	84,13%	87,65%	87,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.692	6.692	5.076	3.007		(2.069)	(3.685)	-55,06%	(3.685)	-55,06%			
2	Giro ISE	153	153	103	201		98	48	31,45%	48	31,45%			
3	Tabungan ISE	6.539	6.539	4.974	2.806		(2.167)	(3.733)	-57,09%	(3.733)	-57,09%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	34.594	34.594	34.393	750	685	-65	-298	-201	-201	886	34.761	98,94%	(368)
	KUR	32.406	32.406	32.180	750	635	-115	-57	-227	-227	862	32.597	98,72%	(417)
	Non KUR	2.188	2.188	2.213	-	50	50	-241	25	25	25	2.164	102,27%	
3	PWG	10.768	10.768	11.777	2.063	1.765	-298	1.627	1.009	1.009	756	11.346	103,80%	431
	Cilem	10.768	10.768	11.777	2.063	1.765	-298	1.627	1.009	1.009	756	11.346	103,80%	431
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	109.588	109.588	109.644	3.321	1.523	-1.798	1.593	56	56	1.467	111.114	98,68%	(1.469)
	CF 1	31.639	31.639	31.290	968	-	-968	521	-349	-349	349	32.054	97,62%	(764)
	Total Griya	20.586	20.586	20.409	360	-	-360	0	-177	-177	177	20.662	98,78%	(253)
	• Total Non Program	20.586	20.586	20.409	360	-	-360	175	-177	-177	177			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	11.053	11.053	10.880	608	-	-608	521	-172	-172	172	11.392	95,51%	(511)
	CF 2	77.949	77.949	78.355	2.353	1.523	-830	1.073	406	406	1.117	79.060	99,11%	(705)
	Mitraguna & Others	74.206	74.206	74.640	2.353	1.523	-830	1.101	434	434	1.089	75.246	99,19%	(606)
	Pensiun	3.743	3.743	3.715	-	-	0	-28	-28	-28	28	3.814	97,40%	(99)
	Total Pembiayaan	154.950	154.950	155.814	6.134	3.973	-2.161	2.922	864	864	3.109			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	38	110	38	4.906	0,11%	0,11%	14,26%	4.868	4.868	4.796			
	KUR	38	110	38	4.348	0,12%	0,12%	13,51%	4.310	4.310	4.238			
	Non KUR	-	-	-	558	0,00%	0,00%	25,20%	558	558	558			
3	PWG	16	-	16	1.312	0,15%	0,15%	11,14%	1.296	1.296	1.312			
	Cilem	16	-	16	1.312	0,15%	0,15%	11,14%	1.296	1.296	1.312			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	647	847	647	5.197	0,59%	0,59%	4,74%	4.549	4.549	4.350			
	CF 1	371	364	371	4.415	1,17%	1,17%	14,11%	4.045	4.045	4.051			
	Total Griya	-	207	-	2.415	0,00%	0,00%	11,83%	2.415	2.415	2.208			
	Oto	371	157	371	2.000	3,35%	3,35%	18,38%	1.629	1.629	1.843			
	CF 2	277	483	277	782	0,36%	0,36%	1,00%	505	505	299			
	Mitraguna & Others	277	483	277	782	0,37%	0,37%	1,05%	505	505	299			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	702	956	702	11.415	0,45%	0,45%	7,33%	10.713	10.713	10.458			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	KUR	-	315	-	-	0,00%	0,00%	0,00%	-	-	(315)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	386	387	386	556	0,35%	0,35%	0,51%	170	170	168			
	CF 1	203	203	203	203	0,64%	0,64%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	1,84%	1,84%	1,87%	-	-	-			
	CF 2	182	184	182	352	0,23%	0,23%	0,45%	170	170	168			
	Mitraguna & Others	182	184	182	352	0,25%	0,25%	0,47%	170	170	168			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	386	702	386	556	0,25%	0,25%	0,36%	170	170	(146)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.817	2.817	2.775	2.748	(2.835)	(27)	(69)	-2,45%	(69)	-2,45%			
2	Tabungan	92.939	92.939	87.896	87.317	(2.084)	(579)	(5.623)	-6,05%	(5.623)	-6,05%			
3	Deposito	27.705	27.705	27.619	27.620	249	0	(85)	-0,31%	(85)	-0,31%			
	Total	123.461	123.461	118.290	117.684	(4.669)	(606)	(5.777)	-4,68%	(5.777)	-4,68%			
	CASA	95.756	95.756	90.671	90.064	(4.919)	(607)	(5.692)	-5,94%	(5.692)	-5,94%			
	(%) CASA	77,56%	77,56%	76,65%	76,53%									
	FDR	85,59%	85,59%	90,99%	91,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.562	2.562	3.037	2.867		(170)	305	11,91%	305	11,91%			
2	Giro ISE	1.711	1.711	2.263	2.086		(178)	375	21,93%	375	21,93%			
3	Tabungan ISE	851	851	774	781		8	(70)	-8,24%	(70)	-8,24%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	123	123	123	123		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.282	6.282	6.800	1.430	660	-770	1.109	518	518	142	6.681	101,77%	118
	KUR	6.058	6.058	6.585	1.430	660	-770	1.116	527	527	133	6.264	105,13%	
	Non KUR	224	224	214	-	-	0	-7	-9	-9	9	417	51,41%	(203)
3	PWG	19.948	19.948	21.703	3.134	5.260	2.126	849	1.755	1.755	3.505	20.924	103,72%	779
	Cilem	10.021	10.021	11.059	703	1.836	1.133	458	1.037	1.037	798	10.667	103,67%	392
	Gadai	9.927	9.927	10.644	2.431	3.424	993	390	718	718	2.707	10.257	103,78%	388
4	CFG	79.441	79.441	79.124	1.175	1.610	435	466	-317	-317	1.927	80.439	98,36%	(1.316)
	CF 1	33.220	33.220	32.333	-	-	0	-172	-887	-887	887	33.444	96,68%	(1.112)
	Total Griya	26.198	26.198	25.458	-	-	0	0	-741	-741	741	26.270	96,91%	(812)
	• Total Non Program	26.198	26.198	25.458	-	-	0	255	-741	-741	741			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	7.022	7.022	6.875	-	-	0	-172	-147	-147	147	7.174	95,83%	(299)
	CF 2	46.221	46.221	46.791	1.175	1.610	435	638	570	570	1.040	46.995	99,57%	(204)
	Mitraguna & Others	42.914	42.914	43.519	1.175	1.610	435	673	605	605	1.005	43.648	99,70%	(129)
	Pensiun	3.306	3.306	3.272	-	-	0	-35	-34	-34	34	3.347	97,76%	(75)
	Total Pembiayaan	105.671	105.671	107.626	5.739	7.530	1.791	2.423	1.956	1.956	5.575			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	31	98	31	398	0,49%	0,49%	5,86%	368	368	301			
	KUR	31	98	31	398	0,51%	0,51%	6,05%	368	368	301			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	40	-	40	2.801	0,20%	0,20%	12,91%	2.762	2.762	2.801			
	Cilem	40	-	40	1.539	0,40%	0,40%	13,92%	1.500	1.500	1.539			
	Gadai	-	-	-	1.262	0,00%	0,00%	11,85%	1.262	1.262	1.262			
4	CFG	579	-	579	4.238	0,73%	0,73%	5,36%	3.659	3.659	4.238			
	CF 1	444	-	444	2.341	1,34%	1,34%	7,24%	1.897	1.897	2.341			
	Total Griya	444	-	444	1.302	1,69%	1,69%	5,11%	858	858	1.302			
	Oto	-	-	-	1.039	0,00%	0,00%	15,11%	1.039	1.039	1.039			
	CF 2	135	-	135	1.897	0,29%	0,29%	4,05%	1.761	1.761	1.897			
	Mitraguna & Others	135	-	135	1.897	0,31%	0,31%	4,36%	1.761	1.761	1.897			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	649	98	649	7.437	0,61%	0,61%	6,91%	6.788	6.788	7.340			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	71	70	67	1,12%	1,12%	0,98%	(4)	(4)	(5)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	70	71	70	67	31,44%	31,44%	31,12%	(4)	(4)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.219	1.224	1.219	1.211	1,53%	1,53%	1,53%	(8)	(8)	(13)			
	CF 1	271	276	271	263	0,82%	0,82%	0,81%	(8)	(8)	(13)			
	Total Griya	271	276	271	263	1,03%	1,03%	1,03%	(8)	(8)	(13)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	948	948	948	948	2,05%	2,05%	2,03%	-	-	0			
	Mitraguna & Others	948	948	948	948	2,21%	2,21%	2,18%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.289	1.296	1.289	1.278	1,22%	1,22%	1,19%	(11)	(11)	(18)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.250	12.250	11.146	11.131	3.781	(15)	(1.119)	-9,13%	(1.119)	-9,13%			
2	Tabungan	124.484	124.484	116.510	115.744	34	(766)	(8.740)	-7,02%	(8.740)	-7,02%			
3	Deposito	43.866	43.866	44.315	44.315	(1.240)	0	449	1,02%	449	1,02%			
	Total	180.599	180.599	171.970	171.190	2.575	(781)	(9.410)	-5,21%	(9.410)	-5,21%			
	CASA	136.734	136.734	127.656	126.875	3.815	(781)	(9.859)	-7,21%	(9.859)	-7,21%			
	(%) CASA	75,71%	75,71%	74,23%	74,11%									
	FDR	116,12%	116,12%	122,85%	123,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.612	4.612	4.330	4.323		(7)	(289)	-6,27%	(289)	-6,27%			
2	Giro ISE	2.691	2.691	2.408	2.397		(11)	(294)	-10,92%	(294)	-10,92%			
3	Tabungan ISE	1.791	1.791	1.792	1.796		3	5	0,25%	5	0,25%			
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%			
5	CIF ISE	163	163	163	163		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.295	36.295	36.068	1.665	860	-805	468	-226	-226	1.086	36.952	97,61%	(884)
	KUR	34.990	34.990	34.818	1.665	860	-805	648	-172	-172	1.032	35.170	99,00%	(353)
	Non KUR	1.305	1.305	1.251	-	-	0	-179	-54	-54	54	1.782	70,20%	(531)
3	PWG	32.837	32.837	35.102	5.922	10.031	4.109	1.022	2.265	2.265	7.766	34.075	103,02%	1.028
	Cilem	12.268	12.268	13.011	1.388	1.847	459	863	743	743	1.105	12.978	100,25%	33
	Gadai	20.569	20.569	22.092	4.534	8.184	3.650	159	1.522	1.522	6.661	21.097	104,71%	994
4	CFG	140.577	140.577	140.092	4.559	2.038	-2.521	4.044	-485	-485	2.523	141.668	98,89%	(1.576)
	CF 1	40.084	40.084	39.718	535	-	-535	294	-366	-366	366	40.267	98,64%	(549)
	Total Griya	34.129	34.129	33.896	400	-	-400	0	-232	-232	232	34.174	99,19%	(277)
	• Total Non Program	34.129	34.129	33.896	400	-	-400	79	-232	-232	232			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.956	5.956	5.822	135	-	-135	294	-134	-134	134	6.093	95,54%	(272)
	CF 2	100.492	100.492	100.374	4.024	2.038	-1.986	3.751	-118	-118	2.156	101.401	98,99%	(1.027)
	Mitraguna & Others	74.331	74.331	74.100	3.810	1.659	-2.151	3.354	-231	-231	1.890	75.074	98,70%	(974)
	Pensiun	26.162	26.162	26.274	214	379	165	397	112	112	267	26.327	99,80%	(53)
	Total Pembiayaan	209.709	209.709	211.263	12.146	12.929	783	5.534	1.554	1.554	11.375			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	776	869	776	4.426	2,14%	2,14%	12,27%	3.650	3.650	3.556			
	KUR	670	761	670	4.234	1,92%	1,92%	12,16%	3.564	3.564	3.473			
	Non KUR	106	109	106	192	8,12%	8,12%	15,32%	86	86	83			
3	PWG	-	-	-	2.589	0,00%	0,00%	7,37%	2.589	2.589	2.589			
	Cilem	-	-	-	1.822	0,00%	0,00%	14,01%	1.822	1.822	1.822			
	Gadai	-	-	-	766	0,00%	0,00%	3,47%	766	766	766			
4	CFG	1.040	1.255	1.040	9.234	0,74%	0,74%	6,59%	8.194	8.194	7.979			
	CF 1	95	95	95	3.806	0,24%	0,24%	9,58%	3.710	3.710	3.711			
	Total Griya	-	-	-	2.897	0,00%	0,00%	8,55%	2.897	2.897	2.897			
	Oto	95	95	95	909	1,60%	1,60%	15,61%	814	814	814			
	CF 2	944	1.160	944	5.428	0,94%	0,94%	5,41%	4.484	4.484	4.268			
	Mitraguna & Others	944	650	944	5.031	1,27%	1,27%	6,79%	4.087	4.087	4.382			
	Pensiun	-	511	-	397	0,00%	0,00%	1,51%	397	397	(114)			
	Total Pembiayaan	1.816	2.124	1.816	16.248	0,87%	0,87%	7,69%	14.433	14.433	14.124			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	273	308	273	578	0,75%	0,75%	1,60%	305	305	270			
	KUR	250	177	250	555	0,71%	0,71%	1,59%	305	305	378			
	Non KUR	23	131	23	23	1,77%	1,77%	1,84%	-	-	(108)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.433	2.440	2.433	2.541	1,73%	1,73%	1,81%	107	107	101			
	CF 1	1.589	1.589	1.589	1.589	3,96%	3,96%	4,00%	-	-	(0)			
	Total Griya	1.357	1.357	1.357	1.357	3,98%	3,98%	4,00%	-	-	(0)			
	Oto	232	232	232	232	3,90%	3,90%	3,99%	-	-	-			
	CF 2	844	851	844	951	0,84%	0,84%	0,95%	107	107	101			
	Mitraguna & Others	527	534	527	634	0,71%	0,71%	0,86%	107	107	101			
	Pensiun	317	317	317	317	0,15%	0,15%	1,21%	-	-	(0)			
	Total Pembiayaan	2.706	2.748	2.706	3.119	1,29%	1,29%	1,48%	413	413	370			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.443	7.443	15.531	8.438	286	(7.093)	995	13,37%	995	13,37%			
2	Tabungan	156.767	156.767	152.365	153.523	3.692	1.158	(3.244)	-2,07%	(3.244)	-2,07%			
3	Deposito	138.100	138.100	135.395	135.395	(323)	0	(2.705)	-1,96%	(2.705)	-1,96%			
	Total	302.310	302.310	303.291	297.356	3.655	(5.935)	(4.954)	-1,64%	(4.954)	-1,64%			
	CASA	164.210	164.210	167.896	161.961	3.978	(5.935)	(2.249)	-1,37%	(2.249)	-1,37%			
	(%) CASA	54,32%	54,32%	55,36%	54,47%									
	FDR	60,96%	60,96%	61,40%	62,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.013	5.013	4.449	4.120		(329)	(893)	-17,81%	(893)	-17,81%			
2	Giro ISE	910	910	1.090	1.003		(87)	93	10,23%	93	10,23%			
3	Tabungan ISE	4.103	4.103	3.358	3.117		(242)	(986)	-24,03%	(986)	-24,03%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	231	231	231	231		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	39.024	39.024	38.420	1.540	400	-1.140	82	-604	-604	1.004	40.298	95,34%	(1.877)
	KUR	37.140	37.140	36.600	1.540	400	-1.140	164	-540	-540	940	37.223	98,33%	(623)
	Non KUR	1.884	1.884	1.821	-	-	0	-82	-63	-63	63	3.075	59,22%	(1.254)
3	PWG	14.951	14.951	16.525	1.192	2.535	1.343	933	1.575	1.575	960	15.509	106,55%	1.016
	Cilem	14.951	14.951	16.525	1.192	2.535	1.343	933	1.575	1.575	960	15.509	106,55%	1.016
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	130.319	130.319	131.283	3.180	3.647	466	1.170	964	964	2.683	131.604	99,76%	(321)
	CF 1	27.600	27.600	28.034	533	827	293	178	434	434	393	27.888	100,52%	146
	Total Griya	21.447	21.447	21.195	190	-	-190	0	-253	-253	253	21.521	98,48%	(326)
	• Total Non Program	21.447	21.447	21.195	190	-	-190	-145	-253	-253	253			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.153	6.153	6.840	343	827	483	178	687	687	140	6.367	107,43%	473
	CF 2	102.719	102.719	103.249	2.647	2.820	173	992	530	530	2.290	103.716	99,55%	(467)
	Mitraguna & Others	102.046	102.046	102.582	2.577	2.820	243	927	536	536	2.284	103.002	99,59%	(420)
	Pensiun	673	673	666	70	-	-70	65	-6	-6	6	714	93,33%	(48)
	Total Pembiayaan	184.294	184.294	186.229	5.912	6.581	670	2.185	1.935	1.935	4.647			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	865	924	865	6.927	2,22%	2,22%	18,03%	6.061	6.061	6.003			
	KUR	859	854	859	6.682	2,31%	2,31%	18,26%	5.824	5.824	5.828			
	Non KUR	7	70	7	244	0,35%	0,35%	13,43%	238	238	174			
3	PWG	-	-	-	1.482	0,00%	0,00%	8,97%	1.482	1.482	1.482			
	Cilem	-	-	-	1.482	0,00%	0,00%	8,97%	1.482	1.482	1.482			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	691	1.095	691	2.221	0,53%	0,53%	1,69%	1.531	1.531	1.126			
	CF 1	360	965	360	1.654	1,30%	1,30%	5,90%	1.294	1.294	689			
	Total Griya	217	567	217	760	1,01%	1,01%	3,59%	544	544	194			
	Oto	143	398	143	894	2,33%	2,33%	13,07%	750	750	496			
	CF 2	331	130	331	567	0,32%	0,32%	0,55%	237	237	437			
	Mitraguna & Others	331	130	331	567	0,32%	0,32%	0,55%	237	237	437			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.556	2.019	1.556	10.630	0,84%	0,84%	5,71%	9.074	9.074	8.611			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.103	1.626	1.103	1.272	2,83%	2,83%	3,31%	169	169	(354)			
	KUR	928	1.506	928	1.100	2,50%	2,50%	3,01%	172	172	(406)			
	Non KUR	175	120	175	173	9,27%	9,27%	9,48%	(2)	(2)	52			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	630	633	630	640	0,48%	0,48%	0,49%	11	11	7			
	CF 1	557	559	557	557	2,02%	2,02%	1,99%	-	-	(2)			
	Total Griya	557	559	557	557	2,60%	2,60%	2,63%	-	-	(2)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	72	74	72	83	0,07%	0,07%	0,08%	11	11	9			
	Mitraguna & Others	72	74	72	83	0,07%	0,07%	0,08%	11	11	9			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.733	2.259	1.733	1.913	0,94%	0,94%	1,03%	180	180	(346)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	99.563	99.563	106.506	106.507	56.443	1	6.944	6,97%	6.944	6,97%			
2	Tabungan	154.868	154.868	152.728	151.022	6.629	(1.707)	(3.846)	-2,48%	(3.846)	-2,48%			
3	Deposito	123.913	123.913	143.999	143.999	(194)	0	20.086	16,21%	20.086	16,21%			
	Total	378.344	378.344	403.233	401.527	62.878	(1.706)	23.183	6,13%	23.183	6,13%			
	CASA	254.431	254.431	259.234	257.528	63.072	(1.706)	3.098	1,22%	3.098	1,22%			
	(%) CASA	67,25%	67,25%	64,29%	64,14%									
	FDR	28,76%	28,76%	26,85%	26,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.125	7.125	7.186	6.912		(274)	(212)	-2,98%	(212)	-2,98%			
2	Giro ISE	3.723	3.723	4.554	4.495		(59)	772	20,72%	772	20,72%			
3	Tabungan ISE	3.401	3.401	2.632	2.418		(215)	(984)	-28,92%	(984)	-28,92%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	127	127	127	127		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.716	10.716	11.142	1.001	1.143	142	181	426	426	717	11.174	99,71%	(32)
	Cilem	10.716	10.716	11.142	1.001	1.143	142	181	426	426	717	11.174	99,71%	(32)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	98.092	98.092	97.117	3.092	40	-3.052	2.628	-975	-975	1.015	100.185	96,94%	(3.068)
	CF 1	75.967	75.967	75.344	1.704	-	-1.704	737	-622	-622	622	76.523	98,46%	(1.178)
	Total Griya	65.859	65.859	65.448	739	-	-739	0	-411	-411	411	66.157	98,93%	(709)
	• Total Non Program	63.867	63.867	63.466	572	-	-572	71	-401	-401	401			
	• Program	1.992	1.992	1.983	167	-	-167	164	-9	-9	9			
	Oto	10.108	10.108	9.896	966	-	-966	737	-212	-212	212	10.365	95,48%	(469)
	CF 2	22.125	22.125	21.772	1.388	40	-1.348	1.891	-353	-353	393	23.663	92,01%	(1.890)
	Mitraguna & Others	21.946	21.946	21.594	1.268	40	-1.228	1.724	-352	-352	392	23.378	92,37%	(1.784)
	Pensiun	179	179	179	120	-	-120	168	-1	-1	1	284	62,85%	(106)
	Total Pembiayaan	108.808	108.808	108.259	4.094	1.183	-2.911	2.809	-549	-549	1.732			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	605	0,00%	0,00%	5,43%	605	605	605			
	Cilem	-	-	-	605	0,00%	0,00%	5,43%	605	605	605			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.374	3.029	2.374	5.248	2,42%	2,42%	5,40%	2.873	2.873	2.219			
	CF 1	2.374	3.029	2.374	4.022	3,13%	3,13%	5,34%	1.647	1.647	993			
	Total Griya	2.208	2.856	2.208	3.179	3,35%	3,35%	4,86%	971	971	324			
	Oto	166	173	166	842	1,64%	1,64%	8,51%	676	676	669			
	CF 2	-	-	-	1.226	0,00%	0,00%	5,63%	1.226	1.226	1.226			
	Mitraguna & Others	-	-	-	1.226	0,00%	0,00%	5,68%	1.226	1.226	1.226			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.374	3.029	2.374	5.853	2,18%	2,18%	5,41%	3.478	3.478	2.824			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.720	6.720	7.174	7.077	(965)	(97)	357	5,31%	357	5,31%			
2	Tabungan	83.133	83.133	77.704	76.997	6.654	(707)	(6.136)	-7,38%	(6.136)	-7,38%			
3	Deposito	20.186	20.186	20.199	20.199	(4.029)	0	13	0,06%	13	0,06%			
	Total	110.039	110.039	105.077	104.273	1.660	(804)	(5.766)	-5,24%	(5.766)	-5,24%			
	CASA	89.853	89.853	84.878	84.074	5.690	(804)	(5.779)	-6,43%	(5.779)	-6,43%			
	(%) CASA	81,66%	81,66%	80,78%	80,63%									
	FDR	184,72%	184,72%	194,60%	196,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.282	8.282	7.453	7.216		(236)	(1.066)	-12,87%	(1.066)	-12,87%			
2	Giro ISE	1.413	1.413	1.633	1.661		29	248	17,58%	248	17,58%			
3	Tabungan ISE	6.869	6.869	5.820	5.555		(265)	(1.314)	-19,13%	(1.314)	-19,13%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	174	174	174	174		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	10.821	10.821	10.572	25	-	-25	-420	-249	-249	249	10.269	102,95%	303
	KUR	7.910	7.910	7.692	-	-	-	-391	-218	-218	218	7.925	97,06%	(233)
	Non KUR	2.911	2.911	2.880	25	-	-25	-29	-31	-31	31	2.344	122,89%	
3	PWG	25.288	25.288	27.990	4.501	7.357	2.856	1.389	2.702	2.702	4.655	26.355	106,20%	1.635
	Cilem	12.126	12.126	12.961	1.165	1.612	447	768	835	835	777	12.797	101,28%	164
	Gadai	13.162	13.162	15.029	3.336	5.745	2.409	621	1.867	1.867	3.879	13.558	110,85%	1.471
4	CFG	167.159	167.159	165.915	4.581	3.405	-1.176	2.652	-1.244	-1.244	4.649	169.110	98,11%	(3.195)
	CF 1	8.617	8.617	8.484	-	-	0	-111	-133	-133	133	8.727	97,21%	(243)
	Total Griya	5.143	5.143	5.101	-	-	0	0	-42	-42	42	5.169	98,69%	(68)
	• Total Non Program	5.143	5.143	5.101	-	-	0	-42	-42	-42	42			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.474	3.474	3.383	-	-	0	-111	-92	-92	92	3.559	95,06%	(176)
	CF 2	158.541	158.541	157.431	4.581	3.405	-1.176	2.763	-1.111	-1.111	4.516	160.382	98,16%	(2.952)
	Mitraguna & Others	149.853	149.853	148.833	4.581	3.405	-1.176	2.855	-1.020	-1.020	4.425	151.610	98,17%	(2.777)
	Pensiun	8.688	8.688	8.598	-	-	0	-92	-90	-90	90	8.773	98,00%	(175)
	Total Pembiayaan	203.268	203.268	204.476	9.107	10.762	1.655	3.622	1.209	1.209	9.553			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.138	1.281	1.138	3.062	10,52%	10,52%	28,96%	1.924	1.924	1.780			
	KUR	716	765	716	2.022	9,05%	9,05%	26,28%	1.306	1.306	1.257			
	Non KUR	422	517	422	1.040	14,51%	14,51%	36,10%	618	618	523			
3	PWG	-	-	-	2.289	0,00%	0,00%	8,18%	2.289	2.289	2.289			
	Cilem	-	-	-	1.053	0,00%	0,00%	8,12%	1.053	1.053	1.053			
	Gadai	-	-	-	1.236	0,00%	0,00%	8,23%	1.236	1.236	1.236			
4	CFG	265	290	265	3.463	0,16%	0,16%	2,09%	3.199	3.199	3.173			
	CF 1	-	-	-	910	0,00%	0,00%	10,72%	910	910	910			
	Total Griya	-	-	-	485	0,00%	0,00%	9,51%	485	485	485			
	Oto	-	-	-	425	0,00%	0,00%	12,56%	425	425	425			
	CF 2	265	290	265	2.553	0,17%	0,17%	1,62%	2.289	2.289	2.263			
	Mitraguna & Others	265	290	265	2.478	0,18%	0,18%	1,67%	2.214	2.214	2.188			
	Pensiun	-	-	-	75	0,00%	0,00%	0,87%	75	75	75			
	Total Pembiayaan	1.402	1.572	1.402	8.814	0,69%	0,69%	4,31%	7.411	7.411	7.242			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	945	962	945	1.107	8,74%	8,74%	10,47%	161	161	145			
	KUR	808	824	808	969	10,21%	10,21%	12,60%	161	161	145			
	Non KUR	138	138	138	138	4,73%	4,73%	4,78%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	941	941	941	941	0,56%	0,56%	0,57%	-	-	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	941	941	941	941	0,59%	0,59%	0,60%	-	-	0			
	Mitraguna & Others	941	941	941	941	0,63%	0,63%	0,63%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.887	1.903	1.887	2.048	0,93%	0,93%	1,00%	161	161	145			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.391	2.391	2.937	2.737	2.277	(200)	345	14,43%	345	14,43%			
2	Tabungan	72.031	72.031	63.694	63.293	1.541	(401)	(8.738)	-12,13%	(8.738)	-12,13%			
3	Deposito	7.035	7.035	6.887	6.887	(168)	0	(148)	-2,11%	(148)	-2,11%			
	Total	81.457	81.457	73.518	72.916	3.650	(602)	(8.541)	-10,49%	(8.541)	-10,49%			
	CASA	74.422	74.422	66.631	66.030	3.819	(602)	(8.393)	-11,28%	(8.393)	-11,28%			
	(%) CASA	91,36%	91,36%	90,63%	90,56%									
	FDR	83,35%	83,35%	92,50%	93,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.682	3.682	3.917	3.913		(5)	231	6,27%	231	6,27%			
2	Giro ISE	473	473	479	479		0	6	1,29%	6	1,29%			
3	Tabungan ISE	3.209	3.209	3.438	3.433		(5)	225	7,00%	225	7,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	135	135	135	135		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	6.472	6.472	7.796	1.066	1.723	657	951	1.324	1.324	399	6.827	114,20%	969
	Cilem	6.472	6.472	7.796	1.066	1.723	657	951	1.324	1.324	399	6.827	114,20%	969
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	61.424	61.424	60.210	1.030	295	-735	1.351	-1.214	-1.214	1.509	62.620	96,15%	(2.410)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	61.424	61.424	60.210	1.030	295	-735	1.351	-1.214	-1.214	1.509	62.620	96,15%	(2.410)
	Mitraguna & Others	56.414	56.414	55.243	850	295	-555	1.040	-1.171	-1.171	1.466	57.432	96,19%	(2.189)
	Pensiun	5.010	5.010	4.966	180	-	-180	311	-44	-44	44	5.188	95,73%	(221)
	Total Pembiayaan	67.896	67.896	68.006	2.096	2.018	-78	2.302	109	109	1.909			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.007	0,00%	0,00%	12,91%	1.007	1.007	1.007			
	Cilem	-	-	-	1.007	0,00%	0,00%	12,91%	1.007	1.007	1.007			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.554	0,00%	0,00%	2,58%	1.554	1.554	1.554			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	1.554	0,00%	0,00%	2,58%	1.554	1.554	1.554			
	Mitraguna & Others	-	-	-	1.461	0,00%	0,00%	2,65%	1.461	1.461	1.461			
	Pensiun	-	-	-	93	0,00%	0,00%	1,88%	93	93	93			
	Total Pembiayaan	-	-	-	2.561	0,00%	0,00%	3,77%	2.561	2.561	2.561			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.655	4.655	3.546	3.533	2.288	(13)	(1.121)	-24,09%	(1.121)	-24,09%			
2	Tabungan	158.998	158.998	150.066	147.863	5.771	(2.203)	(11.135)	-7,00%	(11.135)	-7,00%			
3	Deposito	27.122	27.122	24.547	24.577	327	30	(2.545)	-9,38%	(2.545)	-9,38%			
	Total	190.774	190.774	178.159	175.974	8.385	(2.186)	(14.801)	-7,76%	(14.801)	-7,76%			
	CASA	163.652	163.652	153.612	151.396	8.059	(2.216)	(12.256)	-7,49%	(12.256)	-7,49%			
	(%) CASA	85,78%	85,78%	86,22%	86,03%									
	FDR	159,46%	159,46%	171,20%	173,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.683	1.683	1.759	2.058		299	375	22,27%	375	22,27%			
2	Giro ISE	917	917	973	1.271		298	354	38,64%	354	38,64%			
3	Tabungan ISE	766	766	786	787		0	21	2,68%	21	2,68%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	115	115	115	115		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	45	45	44	-	-	0	-1	-1	-1	1	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	45	45	44	-	-	0	-1	-1	-1	1			
	• Local Champion	45	45	44	-	-	0	-1	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.675	6.675	6.573	400	75	-325	183	-102	-102	177	6.853	95,92%	(279)
	KUR	6.410	6.410	6.312	400	75	-325	188	-98	-98	173	6.572	96,05%	(259)
	Non KUR	265	265	261	-	-	0	-6	-4	-4	4	281	92,85%	(20)
3	PWG	50.693	50.693	54.533	5.161	6.613	1.452	2.501	3.841	3.841	2.772	51.189	106,53%	3.344
	Cilem	50.693	50.693	54.533	5.161	6.613	1.452	2.501	3.841	3.841	2.772	51.189	106,53%	3.344
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	246.792	246.792	243.866	4.194	1.555	-2.639	1.015	-2.926	-2.926	4.481	248.313	98,21%	(4.447)
	CF 1	8.650	8.650	8.508	112	-	-112	38	-141	-141	141	8.738	97,37%	(230)
	Total Griya	6.713	6.713	6.633	-	-	0	0	-80	-80	80	6.738	98,43%	(106)
	• Total Non Program	6.572	6.572	6.493	-	-	0	-103	-80	-80	80			
	• Program	141	141	140	-	-	0	-1	-1	-1	1			
	Oto	1.937	1.937	1.876	112	-	-112	38	-61	-61	61	2.000	93,80%	(124)
	CF 2	238.142	238.142	235.357	4.082	1.555	-2.527	977	-2.785	-2.785	4.340	239.575	98,24%	(4.218)
	Mitraguna & Others	212.823	212.823	210.227	3.818	1.555	-2.263	1.228	-2.596	-2.596	4.151	213.982	98,25%	(3.755)
	Pensiun	25.319	25.319	25.130	264	-	-264	-252	-189	-189	189	25.593	98,19%	(463)
	Total Pembiayaan	304.205	304.205	305.017	9.754	8.243	-1.512	3.698	812	812	7.431			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	22	0,00%	0,00%	49,28%	22	22	22			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	22	0,00%	0,00%	49,28%	22	22	22			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	145	57	929	0,86%	0,86%	14,13%	872	872	784			
	KUR	57	145	57	873	0,89%	0,89%	13,84%	816	816	728			
	Non KUR	-	-	-	56	0,00%	0,00%	21,30%	56	56	56			
3	PWG	48	-	48	7.750	0,10%	0,10%	14,21%	7.702	7.702	7.750			
	Cilem	48	-	48	7.750	0,10%	0,10%	14,21%	7.702	7.702	7.750			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.240	3.375	3.240	9.534	1,31%	1,31%	3,91%	6.294	6.294	6.159			
	CF 1	572	753	572	1.159	6,61%	6,61%	13,62%	588	588	406			
	Total Griya	572	753	572	762	8,51%	8,51%	11,49%	191	191	9			
	Oto	-	-	-	397	0,00%	0,00%	21,16%	397	397	397			
	CF 2	2.668	2.621	2.668	8.375	1,12%	1,12%	3,56%	5.706	5.706	5.753			
	Mitraguna & Others	2.668	2.621	2.668	7.495	1,25%	1,25%	3,57%	4.826	4.826	4.873			
	Pensiun	-	-	-	880	0,00%	0,00%	3,50%	880	880	880			
	Total Pembiayaan	3.345	3.520	3.345	18.235	1,10%	1,10%	5,98%	14.889	14.889	14.715			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.292	3.293	3.292	3.907	1,33%	1,33%	1,60%	614	614	614			
	CF 1	357	429	357	462	4,13%	4,13%	5,43%	105	105	33			
	Total Griya	357	429	357	462	5,32%	5,32%	6,97%	105	105	33			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.935	2.864	2.935	3.445	1,23%	1,23%	1,46%	509	509	581			
	Mitraguna & Others	2.935	2.864	2.935	3.445	1,38%	1,38%	1,64%	509	509	581			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.292	3.293	3.292	3.907	1,08%	1,08%	1,28%	614	614	614			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	311	311	234	234	(314)	0	(77)	-24,76%	(77)	-24,76%			
2	Tabungan	51.204	51.204	46.369	45.937	(17)	(432)	(5.267)	-10,29%	(5.267)	-10,29%			
3	Deposito	41.957	41.957	42.070	42.070	(28.491)	0	113	0,27%	113	0,27%			
	Total	93.472	93.472	88.673	88.241	(28.822)	(432)	(5.231)	-5,60%	(5.231)	-5,60%			
	CASA	51.516	51.516	46.604	46.171	(332)	(432)	(5.344)	-10,37%	(5.344)	-10,37%			
	(%) CASA	55,11%	55,11%	52,56%	52,32%									
	FDR	104,53%	104,53%	110,15%	110,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	947	947	995	972		(23)	25	2,69%	25	2,69%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	946	946	994	971		(23)	25	2,70%	25	2,70%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	98	98	98	98		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	16.820	16.820	17.115	945	730	-215	600	295	295	435	17.104	100,07%	11
	KUR	16.338	16.338	16.646	945	730	-215	622	308	308	422	16.412	101,43%	
	Non KUR	481	481	469	-	-	0	-21	-13	-13	13	692	67,73%	(223)
3	PWG	7.075	7.075	7.724	551	1.029	478	184	649	649	380	7.525	102,65%	199
	Cilem	7.075	7.075	7.724	551	1.029	478	184	649	649	380	7.525	102,65%	199
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	73.812	73.812	72.834	713	705	-8	-2.060	-979	-979	1.684	74.343	97,97%	(1.509)
	CF 1	12.914	12.914	13.028	493	185	-308	461	113	113	72	13.057	99,78%	(29)
	Total Griya	11.295	11.295	11.434	386	185	-201	0	139	139	46	11.385	100,43%	49
	• Total Non Program	5.334	5.334	5.483	60	185	125	193	149	149	36			
	• Program	5.961	5.961	5.951	326	-	-326	324	-10	-10	10			
	Oto	1.620	1.620	1.594	107	-	-107	461	-26	-26	26	1.672	95,34%	(78)
	CF 2	60.898	60.898	59.806	220	520	300	-2.521	-1.092	-1.092	1.612	61.286	97,58%	(1.480)
	Mitraguna & Others	58.278	58.278	57.211	220	520	300	-2.344	-1.068	-1.068	1.588	58.594	97,64%	(1.383)
	Pensiun	2.620	2.620	2.595	-	-	0	-177	-25	-25	25	2.692	96,40%	(97)
	Total Pembiayaan	97.707	97.707	97.673	2.208	2.464	255	-1.276	-34	-34	2.498			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	283	278	3.475	1,65%	1,65%	20,30%	3.197	3.197	3.192			
	KUR	278	240	278	3.365	1,70%	1,70%	20,22%	3.087	3.087	3.126			
	Non KUR	-	43	-	110	0,00%	0,00%	23,46%	110	110	67			
3	PWG	-	-	-	1.515	0,00%	0,00%	19,62%	1.515	1.515	1.515			
	Cilem	-	-	-	1.515	0,00%	0,00%	19,62%	1.515	1.515	1.515			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.309	1.956	1.309	8.696	1,77%	1,77%	11,94%	7.388	7.388	6.740			
	CF 1	-	177	-	195	0,00%	0,00%	1,50%	195	195	18			
	Total Griya	-	177	-	176	0,00%	0,00%	1,54%	176	176	(0)			
	Oto	-	-	-	19	0,00%	0,00%	1,17%	19	19	19			
	CF 2	1.309	1.779	1.309	8.502	2,15%	2,15%	14,22%	7.193	7.193	6.722			
	Mitraguna & Others	1.309	1.779	1.309	8.328	2,25%	2,25%	14,56%	7.020	7.020	6.549			
	Pensiun	-	-	-	173	0,00%	0,00%	6,68%	173	173	173			
	Total Pembiayaan	1.587	2.239	1.587	13.687	1,62%	1,62%	14,01%	12.100	12.100	11.448			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	107	107	107	105	0,63%	0,63%	0,61%	(2)	(2)	(2)			
	KUR	70	70	70	68	0,43%	0,43%	0,41%	(2)	(2)	(2)			
	Non KUR	37	37	37	37	7,64%	7,64%	7,84%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.217	4.226	2.217	2.217	3,00%	3,00%	3,04%	-	-	(2.009)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.217	4.226	2.217	2.217	3,64%	3,64%	3,71%	-	-	(2.009)			
	Mitraguna & Others	2.217	4.226	2.217	2.217	3,80%	3,80%	3,88%	-	-	(2.009)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.324	4.333	2.324	2.322	2,38%	2,38%	2,38%	(2)	(2)	(2.011)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.211	5.211	3.783	3.790	(866)	7	(1.421)	-27,27%	(1.421)	-27,27%			
2	Tabungan	100.387	100.387	87.423	86.832	(704)	(591)	(13.555)	-13,50%	(13.555)	-13,50%			
3	Deposito	13.976	13.976	13.625	13.626	666	1	(350)	-2,50%	(350)	-2,50%			
	Total	119.574	119.574	104.831	104.248	(904)	(584)	(15.326)	-12,82%	(15.326)	-12,82%			
	CASA	105.598	105.598	91.206	90.622	(1.570)	(584)	(14.976)	-14,18%	(14.976)	-14,18%			
	(%) CASA	88,31%	88,31%	87,00%	86,93%									
	FDR	55,17%	55,17%	63,68%	64,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.497	7.497	7.714	8.076		363	579	7,72%	579	7,72%			
2	Giro ISE	754	754	580	598		17	(157)	-20,76%	(157)	-20,76%			
3	Tabungan ISE	6.743	6.743	7.133	7.478		345	735	10,91%	735	10,91%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	156	156	156	156		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	595	595	570	-	-	0	-24	-25	-25	25	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	595	595	570	-	-	0	-24	-25	-25	25			
	• Local Champion	595	595	570	-	-	0	-24	-25	-25	25			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.646	15.646	15.759	1.500	625	-875	1.477	113	113	512	15.110	104,29%	648
	KUR	14.577	14.577	14.705	1.500	625	-875	1.505	128	128	497	14.719	99,91%	(14)
	Non KUR	1.069	1.069	1.053	-	-	0	-28	-15	-15	15	391	269,44%	
3	PWG	11.732	11.732	12.390	914	1.343	429	340	658	658	685	12.211	101,46%	179
	Cilem	11.732	11.732	12.390	914	1.343	429	340	658	658	685	12.211	101,46%	179
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	37.993	37.993	38.039	1.857	675	-1.182	577	46	46	629	40.160	94,72%	(2.122)
	CF 1	17.776	17.776	17.685	986	290	-696	39	-92	-92	382	18.180	97,28%	(495)
	Total Griya	8.967	8.967	9.197	597	290	-307	0	229	229	61	9.124	100,80%	73
	• Total Non Program	7.001	7.001	7.233	430	290	-140	176	232	232	58			
	• Program	1.966	1.966	1.964	167	-	-167	173	-3	-3	3			
	Oto	8.809	8.809	8.488	389	-	-389	39	-321	-321	321	9.056	93,72%	(569)
	CF 2	20.216	20.216	20.354	871	385	-486	538	138	138	247	21.981	92,60%	(1.626)
	Mitraguna & Others	19.433	19.433	19.574	745	385	-360	488	141	141	244	21.066	92,92%	(1.492)
	Pensiun	783	783	780	126	-	-126	49	-3	-3	3	915	85,27%	(135)
	Total Pembiayaan	65.965	65.965	66.757	4.271	2.643	-1.628	2.370	792	792	1.851			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.509	0,00%	0,00%	9,58%	1.509	1.509	1.509			
	KUR	-	-	-	1.330	0,00%	0,00%	9,04%	1.330	1.330	1.330			
	Non KUR	-	-	-	180	0,00%	0,00%	17,06%	180	180	180			
3	PWG	104	-	104	1.340	0,89%	0,89%	10,82%	1.236	1.236	1.340			
	Cilem	104	-	104	1.340	0,89%	0,89%	10,82%	1.236	1.236	1.340			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	284	726	284	3.581	0,75%	0,75%	9,41%	3.297	3.297	2.855			
	CF 1	284	708	284	2.827	1,60%	1,60%	15,99%	2.543	2.543	2.119			
	Total Griya	-	-	-	971	0,00%	0,00%	10,55%	971	971	971			
	Oto	284	708	284	1.856	3,22%	3,22%	21,87%	1.573	1.573	1.148			
	CF 2	-	17	-	754	0,00%	0,00%	3,70%	754	754	737			
	Mitraguna & Others	-	17	-	754	0,00%	0,00%	3,85%	754	754	737			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	388	726	388	6.431	0,59%	0,59%	9,63%	6.043	6.043	5.705			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	100	-	167	0,00%	0,00%	0,44%	167	167	67			
	CF 1	-	100	-	167	0,00%	0,00%	0,94%	167	167	67			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	100	-	167	0,00%	0,00%	1,97%	167	167	67			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	100	-	167	0,00%	0,00%	0,25%	167	167	67			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.037	1.037	1.249	1.249	492	0	212	20,49%	212	20,49%			
2	Tabungan	34.954	34.954	32.837	32.566	1.381	(270)	(2.388)	-6,83%	(2.388)	-6,83%			
3	Deposito	2.425	2.425	2.425	2.425	(30)	0	0	0,00%	0	0,00%			
	Total	38.416	38.416	36.510	36.240	1.843	(270)	(2.175)	-5,66%	(2.175)	-5,66%			
	CASA	35.991	35.991	34.086	33.815	1.873	(270)	(2.175)	-6,04%	(2.175)	-6,04%			
	(%) CASA	93,69%	93,69%	93,36%	93,31%									
	FDR	3,05%	3,05%	3,49%	3,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	74	74	73	73		0	(1)	-1,05%	(1)	-1,05%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	74	74	73	73		0	(1)	-1,05%	(1)	-1,05%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	46	46	46	46		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	928	928	1.036	80	187	107	14	108	108	79	1.059	97,85%	(23)
	Cilem	928	928	1.036	80	187	107	14	108	108	79	1.059	97,85%	(23)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Mitraguna & Others	243	243	240	10	-	-10	7	-3	-3	3	243	98,63%	(3)
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
Total Pembiayaan		1.171	1.171	1.276	90	187	97	21	105	105	82			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	86	0,00%	0,00%	8,31%	86	86	86			
	Cilem	-	-	-	86	0,00%	0,00%	8,31%	86	86	86			
	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		-	-	-	86	0,00%	0,00%	6,75%	86	86	86			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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