

AREA MEDAN RAYA

Pilih Area

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	129.315	129.315	130.184	129.633	(7.790)	(551)	318	0,25%	318	0,25%			
2	Tabungan	2.141.195	2.141.195	2.058.089	2.046.358	56.370	(11.731)	(94.837)	-4,43%	(94.837)	-4,43%			
3	Deposito	745.402	745.402	806.143	806.186	(20.636)	43	60.784	8,15%	60.784	8,15%			
Total		3.015.912	3.015.912	2.994.416	2.982.177	27.944	(12.239)	(33.735)	-1,12%	(33.735)	-1,12%			
CASA		2.270.510	2.270.510	2.188.273	2.175.991	48.580	(12.282)	(94.519)	-4,16%	(94.519)	-4,16%			
(% CASA)		75,28%	75,28%	73,08%	72,97%									
FDR		101,77%	101,77%	103,70%	104,12%									

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	86.071	86.071	91.904	94.704		2.800	8.633	10,03%	8.633	10,03%			
2	Giro ISE	18.582	18.582	24.411	25.787		1.376	7.206	38,78%	7.206	38,78%			
3	Tabungan ISE	57.822	57.822	56.325	57.749		1.424	(72)	-0,13%	(72)	-0,13%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859		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	104.427	104.427	105.008	3.585	2.000	-1.585	4.516	581	581	1.419	0	0,00%	
	Linkage	27.073	27.073	27.073	2.678	-	(2.678)	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.935	907	2.000	1.093	1.852	581	581	1.419			
	• Local Champion	72.132	72.132	72.758	907	2.000	1.093	-298	626	626	1.374			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44			
2	MBG	393.041	393.041	389.643	11.296	7.146	-4.150	4.198	-3.398	-3.398	10.544	394.545	98,76%	(4.902)
	KUR	366.506	366.506	363.921	10.826	7.146	-3.680	4.207	-2.585	-2.585	9.731	368.767	98,69%	(4.846)
	Non KUR	26.535	26.535	25.722	470	-	-470	-9	-813	-813	813	25.778	99,78%	(56)
3	PWG	382.996	382.996	413.959	62.711	104.207	41.495	26.064	30.963	30.963	73.244	402.049	102,96%	11.910
	Cilem	213.404	213.404	234.302	24.334	33.551	9.217	18.137	20.898	20.898	12.652	226.000	103,67%	8.302
	Gadai	169.592	169.592	179.656	38.378	70.656	32.278	7.926	10.064	10.064	60.592	176.049	102,05%	3.607
4	CFG	2.188.914	2.188.914	2.196.578	56.541	37.271	-19.269	31.375	7.664	7.664	29.608	2.211.847	99,31%	(15.270)
	CF 1	286.396	286.396	286.509	4.216	2.615	-1.601	2.168	114	114	2.501	290.666	98,57%	(4.157)
	Total Griya	233.746	233.746	232.019	2.488	-	-2.488	0	-1.727	-1.727	1.727	235.289	98,61%	(3.270)
	• Total Non Program	157.294	157.294	156.035	2.330	-	-2.330	1.697	-1.259	-1.259	1.259			
	• Program	76.452	76.452	75.984	158	-	-158	-527	-469	-469	469			
	Oto	52.650	52.650	54.491	1.728	2.615	887	2.168	1.841	1.841	774	55.377	98,40%	(887)
	CF 2	1.902.518	1.902.518	1.910.069	52.325	34.657	-17.669	29.207	7.550	7.550	27.106	1.921.182	99,42%	(11.113)
	Mitraguna & Others	1.631.111	1.631.111	1.640.316	47.363	34.044	-13.320	25.473	9.205	9.205	24.838	1.645.014	99,71%	(4.698)
	Pensiun	271.408	271.408	269.752	4.962	613	-4.349	3.734	-1.655	-1.655	2.268	276.167	97,68%	(6.415)
Total Pembiayaan		3.069.378	3.069.378	3.105.187	134.133	150.624	16.492	66.153	35.809	35.809	114.815			

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	-	-	-	10.185	0,00%	0,00%	9,70%		10.185	10.185	10.185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	7.715	0,00%	0,00%	9,90%		7.715	7.715	7.715			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,39%		670	670	651			
2	MBG	4.478	4.478	4.478	48.767	1,14%	1,14%	12,52%		44.290	44.290	44.290			
	KUR	3.828	3.828	3.828	43.253	1,04%	1,04%	11,89%		39.425	39.425	39.425			
	Non KUR	650	650	650	5.515	2,45%	2,45%	21,44%		4.864	4.864	4.864			
3	PWG	593	593	593	46.516	0,15%	0,15%	11,24%		45.923	45.923	45.923			
	Cilem	474	474	474	37.799	0,22%	0,22%	16,13%		37.325	37.325	37.325			
	Gadai	120	120	120	8.717	0,07%	0,07%	4,85%		8.598	8.598	8.598			
4	CFG	18.991	30.393	18.991	88.833	0,87%	0,87%	4,04%		69.842	69.842	58.439			
	CF 1	12.478	16.284	12.478	36.562	4,36%	4,36%	12,76%		24.084	24.084	20.279			
	Total Griya	11.752	15.217	11.752	31.562	5,03%	5,03%	13,60%		19.810	19.810	16.345			
	Oto	726	1.066	726	5.000	1,38%	1,38%	9,18%		4.275	4.275	3.934			
	CF 2	6.513	14.110	6.513	52.270	0,34%	0,34%	2,74%		45.758	45.758	38.161			
	Mitraguna & Others	5.511	12.494	5.511	48.515	0,34%	0,34%	2,96%		43.004	43.004	36.020			
	Pensiun	1.002	1.615	1.002	3.756	0,37%	0,37%	1,39%		2.754	2.754	2.140			
Total Pembiayaan		24.062	35.465	24.062	194.301	0,78%	0,78%	6,26%		170.239	170.239	158.837			

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	23.984	24.090	23.984	29.683	22,97%	22,97%	28,27%		5.699	5.699	5.593			
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	54,82%		(1)	(1)	(1)			
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,22%		3.500	3.500	3.394			
	Value Chain	-	-	-	2.200	0,00%	0,00%	3,02%		2.200	2.200	2.200			
2	MBG	3.541	2.942	3.541	4.303	0,90%	0,90%	1,10%		762	762	1.361			
	KUR	1.861	1.463	1.861	2.747	0,51%	0,51%	0,75%		886	886	1.284			
	Non KUR	1.680	1.478	1.680	1.555	6,33%	6,33%	6,05%		(125)	(125)	77			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
4	CFG	22.745	22.755	22.745	25.541	1,04%	1,04%	1,16%		2.796	2.796	2.787			
	CF 1	9.490	10.152	9.490	11.588	3,31%	3,31%	4,04%		2.098	2.098	1.437			
	Total Griya	8.777	9.438	8.777	10.751	3,76%	3,76%	4,63%		1.974	1.974	1.313			
	Oto	713	714	713	837	1,35%	1,35%	1,54%		124	124	123			
	CF 2	13.255	12.603	13.255	13.953	0,70%	0,70%	0,73%		698	698	1.350			
	Mitraguna & Others	12.362	11.647	12.362	13.184	0,76%	0,76%	0,80%		822	822	1.537			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%		(124)	(124)	(187)			
Total Pembiayaan		50.271	49.786	50.271	59.527	1,64%	1,64%	1,92%		9.256	9.256	9.741			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	
2	Contribution Margin	103.725	103.725	141.288	37.563	-36,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,98	3,18	3,18	0,00	0,20
CIF Payroll	21.797	22.639	24.689	2.050	2.892

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	32.073	32.033	1.193	(40)	8.722	37,41%	8.722	37,41%			
2	Tabungan	226.222	226.222	213.156	211.977	13.340	(1.179)	(14.245)	-6,30%	(14.245)	-6,30%			
3	Deposito	57.749	57.749	59.174	59.174	(20.433)	0	1.425	2,47%	1.425	2,47%			
	Total	307.283	307.283	304.403	303.185	(5.900)	(1.218)	(4.098)	-1,33%	(4.098)	-1,33%			
	CASA	249.533	249.533	245.229	244.010	14.533	(1.218)	(5.523)	-2,21%	(5.523)	-2,21%			
	(%) CASA	81,21%	81,21%	80,56%	80,48%									
	FDR	140,23%	140,23%	143,25%	143,82%									

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	16.531	16.531	22.626	23.870		1.244	7.339	44,39%	7.339	44,39%			
2	Giro ISE	9.728	9.728	13.710	13.913		203	4.185	43,02%	4.185	43,02%			
3	Tabungan ISE	6.803	6.803	8.916	9.956		1.040	3.154	46,36%	3.154	46,36%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	451	451	451	451		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	17.968	17.968	19.483	-	2.000	2.000	-515	1.515	1.515	485	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.483	-	2.000	2.000	-515	1.515	1.515	485			
	• Local Champion	17.278	17.278	18.793	-	2.000	2.000	-508	1.515	1.515	485			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.521	670	785	115	-283	-768	-768	1.553	40.151	98,43%	(630)
	KUR	37.544	37.544	37.236	670	785	115	-233	-307	-307	1.092	37.740	98,67%	(504)
	Non KUR	2.745	2.745	2.285	-	-	0	-49	-460	-460	460	2.412	94,75%	(127)
3	PWG	29.909	29.909	31.688	4.644	7.993	3.349	2.262	1.779	1.779	6.215	31.399	100,92%	289
	Cilem	14.540	14.540	15.516	1.646	1.726	80	987	976	976	750	15.535	99,88%	(18)
	Gadai	15.369	15.369	16.171	2.998	6.267	3.269	1.275	802	802	5.465	15.864	101,94%	307
4	CFG	342.743	342.743	345.355	17.416	7.185	-10.231	9.613	2.612	2.612	4.573	344.956	100,12%	398
	CF 1	14.313	14.313	14.168	500	-	-500	229	-145	-145	145	14.683	96,49%	(516)
	Total Griya	10.223	10.223	10.133	500	-	-500	0	-91	-91	91	10.360	97,81%	(227)
	• Total Non Program	10.223	10.223	10.133	500	-	-500	410	-91	-91	91			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.035	-	-	0	229	-54	-54	54	4.324	93,33%	(288)
	CF 2	328.430	328.430	331.187	16.916	7.185	-9.731	9.383	2.757	2.757	4.428	330.273	100,28%	914
	Mitraguna & Others	284.906	284.906	287.950	13.567	7.185	-6.382	5.130	3.045	3.045	4.140	286.379	100,55%	1.572
	Pensiun	43.525	43.525	43.236	3.349	-	-3.349	4.254	-288	-288	288	43.894	98,50%	(658)
	Total Pembiayaan	430.909	430.909	436.047	22.730	17.963	-4.767	11.078	5.138	5.138	12.825			

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	-	-	-	905	0,00%	0,00%	4,64%	905	905	905			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	215	0,00%	0,00%	1,10%	215	215	215			
	Value Chain	-	-	-	690	0,00%	0,00%	3,67%	690	690	690			
2	MBG	717	2.043	717	5.531	1,78%	1,78%	13,99%	4.814	4.814	3.488			
	KUR	619	1.944	619	5.348	1,65%	1,65%	14,36%	4.729	4.729	3.405			
	Non KUR	98	99	98	183	3,58%	3,58%	7,99%	84	84	84			
3	PWG	2	-	2	2.878	0,01%	0,01%	9,08%	2.876	2.876	2.878			
	Cilem	2	-	2	2.500	0,01%	0,01%	16,11%	2.498	2.498	2.500			
	Gadai	-	-	-	378	0,00%	0,00%	2,34%	378	378	378			
4	CFG	650	1.589	650	10.798	0,19%	0,19%	3,13%	10.148	10.148	9.209			
	CF 1	-	144	-	1.299	0,00%	0,00%	9,17%	1.299	1.299	1.156			
	Total Griya	-	-	-	482	0,00%	0,00%	4,75%	482	482	482			
	Oto	-	144	-	818	0,00%	0,00%	20,26%	818	818	674			
	CF 2	650	1.445	650	9.499	0,20%	0,20%	2,87%	8.848	8.848	8.053			
	Mitraguna & Others	356	838	356	8.196	0,12%	0,12%	2,85%	7.840	7.840	7.358			
	Pensiun	294	607	294	1.303	0,68%	0,68%	3,01%	1.009	1.009	696			
	Total Pembiayaan	1.369	3.632	1.369	20.111	0,32%	0,32%	4,61%	18.742	18.742	16.479			

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	3.548	3.553	3.548	3.548	19,75%	19,75%	18,21%	0	0	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.548	3.553	3.548	3.548	19,75%	19,75%	18,21%	0	0	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	740	453	740	770	1,84%	1,84%	1,95%	30	30	317			
	KUR	461	174	461	491	1,23%	1,23%	1,32%	30	30	317			
	Non KUR	279	279	279	279	10,17%	10,17%	12,22%	-	-	(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	2.682	2.175	2.682	2.679	0,78%	0,78%	0,78%	(3)	(3)	503			
	CF 1	290	290	290	290	2,03%	2,03%	2,05%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,10%	7,10%	7,20%	-	-	-			
	CF 2	2.391	1.885	2.391	2.389	0,73%	0,73%	0,72%	(3)	(3)	503			
	Mitraguna & Others	2.391	1.885	2.391	2.389	0,84%	0,84%	0,83%	(3)	(3)	503			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.970	6.182	6.970	6.997	1,62%	1,62%	1,60%	27	27	815			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	387.886	387.886	437.639	49.753	
2	Contribution Margin	22.233	22.233	18.363	(3.870)	17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,35	3,51	3,46	(0,05)	0,11
CIF Payroll	3.524	3.474	3.853	379	329

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	1.731	1.731	11.544	11.545	(7.384)	1	9.813	566,77%	9.813	566,77%			
2	Tabungan	189.435	189.435	169.122	167.155	13.032	(1.967)	(22.280)	-11,76%	(22.280)	-11,76%			
3	Deposito	39.189	39.189	59.307	59.322	(668)	15	20.132	51,37%	20.132	51,37%			
	Total	230.355	230.355	239.973	238.021	4.979	(1.951)	7.666	3,33%	7.666	3,33%			
	CASA	191.166	191.166	180.666	178.700	5.648	(1.966)	(12.466)	-6,52%	(12.466)	-6,52%			
	(%) CASA	82,99%	82,99%	75,29%	75,08%									
	FDR	139,78%	139,78%	135,82%	136,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.451	2.451	2.290	2.469		179	18	0,74%	18	0,74%			
2	Giro ISE	3	3	182	237		55	233	6899,58%	233	6899,58%			
3	Tabungan ISE	2.447	2.447	2.108	2.232		124	(215)	-8,79%	(215)	-8,79%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	169	169	169	169		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	6.638	6.638	6.596	907	-	-907	2.464	-42	-42	42	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.596	907	-	-907	2.464	-42	-42	42			
	• Local Champion	4.438	4.438	4.396	907	-	-907	264	-42	-42	42			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.508	300	230	-70	-127	-206	-206	436	18.481	105,56%	1.027
	KUR	16.432	16.432	16.271	200	230	30	-161	-161	-161	391	16.538	98,38%	(268)
	Non KUR	3.281	3.281	3.237	100	-	-100	34	-44	-44	44	1.943	166,64%	
3	PWG	28.717	28.717	31.233	3.828	7.193	3.365	1.194	2.516	2.516	4.677	30.315	103,03%	918
	Cilem	17.645	17.645	19.574	1.622	2.760	1.137	1.317	1.929	1.929	830	18.639	105,02%	935
	Gadai	11.072	11.072	11.659	2.206	4.434	2.228	-123	587	587	3.847	11.676	99,85%	(17)
4	CFG	266.916	266.916	268.602	6.997	5.812	-1.185	4.117	1.687	1.687	4.125	269.020	99,84%	(417)
	CF 1	10.373	10.373	10.659	-	388	388	283	286	286	102	10.662	99,97%	(4)
	Total Griya	7.428	7.428	7.377	-	-	0	0	-51	-51	51	7.530	97,96%	(153)
	• Total Non Program	7.428	7.428	7.377	-	-	0	-64	-51	-51	51			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.282	-	388	388	283	337	337	51	3.132	104,79%	150
	CF 2	256.543	256.543	257.944	6.997	5.424	-1.573	3.834	1.401	1.401	4.023	258.357	99,84%	(414)
	Mitraguna & Others	227.152	227.152	228.844	6.997	5.424	-1.573	4.463	1.692	1.692	3.732	228.575	100,12%	269
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	Total Pembiayaan	321.984	321.984	325.939	12.032	13.235	1.203	7.648	3.955	3.955	9.280			

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	-	80	-	3.401	0,00%	0,00%	17,43%	3.401	3.401	3.321			
	KUR	-	80	-	2.686	0,00%	0,00%	16,51%	2.686	2.686	2.607			
	Non KUR	-	-	-	714	0,00%	0,00%	22,06%	714	714	714			
3	PWG	-	-	-	3.427	0,00%	0,00%	10,97%	3.427	3.427	3.427			
	Cilem	-	-	-	2.331	0,00%	0,00%	11,91%	2.331	2.331	2.331			
	Gadai	-	-	-	1.095	0,00%	0,00%	9,39%	1.095	1.095	1.095			
4	CFG	684	670	684	6.722	0,26%	0,26%	2,50%	6.038	6.038	6.052			
	CF 1	389	462	389	1.342	3,75%	3,75%	12,59%	953	953	879			
	Total Griya	250	254	250	1.194	3,36%	3,36%	16,19%	944	944	940			
	Oto	139	208	139	148	4,72%	4,72%	4,50%	9	9	(60)			
	CF 2	296	208	296	5.380	0,12%	0,12%	2,09%	5.085	5.085	5.172			
	Mitraguna & Others	296	208	296	4.642	0,13%	0,13%	2,03%	4.346	4.346	4.434			
	Pensiun	-	-	-	738	0,00%	0,00%	2,54%	738	738	738			
	Total Pembiayaan	684	749	684	13.549	0,21%	0,21%	4,16%	12.865	12.865	12.800			

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	-	-	-	2.200	0,00%	0,00%	33,35%	2.200	2.200	2.200			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	2.200	0,00%	0,00%	50,05%	2.200	2.200	2.200			
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	1.765	1.761	1.765	1.764	0,66%	0,66%	0,66%	(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	1.765	1.761	1.765	1.764	0,69%	0,69%	0,68%	(1)	(1)	3			
	Mitraguna & Others	1.765	1.761	1.765	1.764	0,78%	0,78%	0,77%	(1)	(1)	3			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.765	1.761	1.765	3.964	0,55%	0,55%	1,22%	2.199	2.199	2.203			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	283.958	283.958	327.126	43.168	
2	Contribution Margin	16.708	16.708	18.583	1.875	-11,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,76	3,05	3,07	0,02	0,31
CIF Payroll	3.816	3.895	4.138	243	322

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	29.337	29.337	31.387	31.628	992	241	2.290	7,81%	2.290	7,81%			
2	Tabungan	66.311	66.311	61.330	61.144	(2.051)	(187)	(5.168)	-7,79%	(5.168)	-7,79%			
3	Deposito	7.125	7.125	6.920	6.920	0	0	(205)	-2,88%	(205)	-2,88%			
	Total	102.773	102.773	99.637	99.691	(1.059)	54	(3.083)	-3,00%	(3.083)	-3,00%			
	CASA	95.649	95.649	92.717	92.771	(1.059)	54	(2.878)	-3,01%	(2.878)	-3,01%			
	(%) CASA	93,07%	93,07%	93,06%	93,06%									
	FDR	99,20%	99,20%	102,38%	102,32%									

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	1.229	1.229	1.168	1.190		21	(39)	-3,21%	(39)	-3,21%			
2	Giro ISE	384	384	349	351		2	(33)	-8,61%	(33)	-8,61%			
3	Tabungan ISE	845	845	819	839		19	(6)	-0,75%	(6)	-0,75%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	54	54	54	54		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	2.075	2.075	2.017	-	-	0	-57	-58	-58	58	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	• Local Champion	2.075	2.075	2.017	-	-	0	-57	-58	-58	58			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.630	890	400	-490	123	-229	-229	629	18.474	95,43%	(845)
	KUR	17.199	17.199	16.982	890	400	-490	139	-217	-217	617	17.287	98,23%	(306)
	Non KUR	659	659	648	-	-	0	-17	-12	-12	12	1.187	54,59%	(539)
3	PWG	8.947	8.947	9.235	1.132	608	-524	1.131	288	288	320	9.534	96,87%	(299)
	Cilem	8.947	8.947	9.235	1.132	608	-524	1.131	288	288	320	9.534	96,87%	(299)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	73.075	73.075	73.124	3.675	900	-2.775	2.607	50	50	850	74.454	98,21%	(1.330)
	CF 1	15.990	15.990	16.016	450	155	-295	-75	26	26	128	16.274	98,41%	(258)
	Total Griya	13.666	13.666	13.573	450	-	-450	0	-93	-93	93	13.763	98,62%	(190)
	• Total Non Program	9.587	9.587	9.518	450	-	-450	338	-68	-68	68			
	• Program	4.079	4.079	4.055	-	-	0	-41	-24	-24	24			
	Oto	2.324	2.324	2.443	-	155	155	-75	119	119	36	2.511	97,30%	(68)
	CF 2	57.085	57.085	57.108	3.225	745	-2.480	2.682	24	24	721	58.180	98,16%	(1.072)
	Mitraguna & Others	52.111	52.111	52.076	3.147	515	-2.632	2.642	-35	-35	550	52.902	98,44%	(826)
	Pensiun	4.974	4.974	5.033	78	230	152	41	59	59	171	5.278	95,35%	(246)
	Total Pembiayaan	101.955	101.955	102.006	5.697	1.907	-3.789	3.804	51	51	1.857			

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	594	1.738	594	3.299	3,33%	3,33%	18,71%	2.705	2.705	1.560			
	KUR	594	1.660	594	3.049	3,45%	3,45%	17,95%	2.455	2.455	1.389			
	Non KUR	-	79	-	250	0,00%	0,00%	38,56%	250	250	171			
3	PWG	-	-	-	2.772	0,00%	0,00%	30,01%	2.772	2.772	2.772			
	Cilem	-	-	-	2.772	0,00%	0,00%	30,01%	2.772	2.772	2.772			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	271	700	271	3.786	0,37%	0,37%	5,18%	3.516	3.516	3.086			
	CF 1	271	700	271	1.879	1,69%	1,69%	11,73%	1.608	1.608	1.178			
	Total Griya	271	700	271	1.380	1,98%	1,98%	10,17%	1.110	1.110	680			
	Oto	-	-	-	499	0,00%	0,00%	20,41%	499	499	499			
	CF 2	-	-	-	1.907	0,00%	0,00%	3,34%	1.907	1.907	1.907			
	Mitraguna & Others	-	-	-	1.767	0,00%	0,00%	3,39%	1.767	1.767	1.767			
	Pensiun	-	-	-	140	0,00%	0,00%	2,78%	140	140	140			
	Total Pembiayaan	864	2.439	864	9.856	0,85%	0,85%	9,66%	8.992	8.992	7.417			

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	451	225	451	449	2,53%	2,53%	2,55%	(2)	(2)	224			
	KUR	334	106	334	331	1,94%	1,94%	1,95%	(2)	(2)	225			
	Non KUR	117	119	117	117	17,81%	17,81%	18,13%	-	-	(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	356	356	356	356	0,49%	0,49%	0,49%	-	-	-			
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	-	-	-			
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	267	267	267	267	0,47%	0,47%	0,47%	-	-	-			
	Mitraguna & Others	267	267	267	267	0,51%	0,51%	0,51%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	808	581	808	805	0,79%	0,79%	0,79%	(2)	(2)	224			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	89.045	89.045	107.421	18.376	
2	Contribution Margin	2.395	2.395	5.028	2.633	-109,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,78	3,06	3,13	0,07	0,36
CIF Payroll	470	525	568	43	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	11.843	11.693	(1.268)	(150)	(2.159)	-15,59%	(2.159)	-15,59%			
2	Tabungan	143.215	143.215	146.993	145.866	3.136	(1.127)	2.650	1,85%	2.650	1,85%			
3	Deposito	50.948	50.948	50.788	50.789	491	1	(159)	-0,31%	(159)	-0,31%			
	Total	208.016	208.016	209.624	208.349	2.359	(1.275)	333	0,16%	333	0,16%			
	CASA	157.068	157.068	158.836	157.559	1.868	(1.277)	491	0,31%	491	0,31%			
	(%) CASA	75,51%	75,51%	75,77%	75,62%									
	FDR	89,25%	89,25%	90,51%	91,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	15.329	15.999		670	2.479	18,33%	2.479	18,33%			
2	Giro ISE	1.947	1.947	1.091	1.215		124	(732)	-37,60%	(732)	-37,60%			
3	Tabungan ISE	11.573	11.573	14.238	14.784		546	3.211	27,74%	3.211	27,74%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	126	126	126	126		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	2.836	2.836	2.820	-	-	0	-15	-16	-16	16	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	40.991	630	1.050	420	169	266	266	784	39.891	102,76%	1.100
	KUR	38.167	38.167	38.463	630	1.050	420	43	296	296	754	38.368	100,25%	
	Non KUR	2.558	2.558	2.528	-	-	0	126	-30	-30	30	1.523	165,96%	
3	PWG	39.655	39.655	43.241	6.284	12.006	5.722	2.561	3.586	3.586	8.420	41.310	104,68%	1.932
	Cilem	19.321	19.321	21.292	1.929	2.844	914	1.327	1.971	1.971	873	20.315	104,81%	976
	Gadai	20.334	20.334	21.950	4.355	9.162	4.807	1.233	1.615	1.615	7.547	20.994	104,55%	955
4	CFG	102.431	102.431	102.687	1.319	1.665	346	1.190	256	256	1.408	103.885	98,85%	(1.198)
	CF 1	20.528	20.528	20.454	489	140	-349	605	-74	-74	213	20.851	98,10%	(397)
	Total Griya	15.116	15.116	14.977	-	-	0	0	-139	-139	139	15.252	98,19%	(276)
	• Total Non Program	15.116	15.116	14.977	-	-	0	-160	-139	-139	139			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.412	5.412	5.477	489	140	-349	605	66	66	74	5.599	97,83%	(121)
	CF 2	81.903	81.903	82.233	830	1.525	695	585	330	330	1.195	83.034	99,04%	(801)
	Mitraguna & Others	78.362	78.362	78.727	830	1.525	695	630	365	365	1.160	79.232	99,36%	(505)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	Total Pembiayaan	185.647	185.647	189.739	8.233	14.721	6.488	3.904	4.092	4.092	10.629			

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	101	189	101	7.703	0,25%	0,25%	18,79%	7.602	7.602	7.514			
	KUR	101	189	101	6.885	0,26%	0,26%	17,90%	6.785	6.785	6.697			
	Non KUR	-	-	-	817	0,00%	0,00%	32,33%	817	817	817			
3	PWG	-	-	-	5.043	0,00%	0,00%	11,66%	5.043	5.043	5.043			
	Cilem	-	-	-	3.795	0,00%	0,00%	17,82%	3.795	3.795	3.795			
	Gadai	-	-	-	1.248	0,00%	0,00%	5,69%	1.248	1.248	1.248			
4	CFG	316	1.745	316	3.804	0,31%	0,31%	3,70%	3.488	3.488	2.059			
	CF 1	287	659	287	1.840	1,40%	1,40%	8,99%	1.553	1.553	1.181			
	Total Griya	163	535	163	1.434	1,08%	1,08%	9,58%	1.271	1.271	899			
	Oto	124	123	124	406	2,30%	2,30%	7,40%	281	281	282			
	CF 2	29	1.086	29	1.964	0,04%	0,04%	2,39%	1.935	1.935	878			
	Mitraguna & Others	29	1.086	29	1.964	0,04%	0,04%	2,50%	1.935	1.935	878			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	417	1.934	417	16.550	0,22%	0,22%	8,72%	16.133	16.133	14.616			

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	215	215	215	215	7,58%	7,58%	7,64%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,64%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	64	64	64	64	0,16%	0,16%	0,16%	-	-	(0)			
	KUR	64	64	64	64	0,17%	0,17%	0,17%	-	-	(0)			
	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	637	637	637	772	0,62%	0,62%	0,75%	136	136	136			
	CF 1	-	-	-	124	0,00%	0,00%	0,61%	124	124	124			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	124	0,00%	0,00%	2,27%	124	124	124			
	CF 2	637	637	637	648	0,78%	0,78%	0,79%	12	12	12			
	Mitraguna & Others	637	637	637	648	0,81%	0,81%	0,82%	12	12	12			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	915	916	915	1.051	0,49%	0,49%	0,55%	136	136	136			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	197.616	197.616	208.016	10.400	
2	Contribution Margin	11.720	11.720	12.981	1.261	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,84	3,04	3,07	0,04	0,23
CIF Payroll	1.514	1.577	1.648	71	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	196	196	279	278	20	(1)	82	42,11%	82	42,11%			
2	Tabungan	57.045	57.045	54.071	53.447	195	(624)	(3.598)	-6,31%	(3.598)	-6,31%			
3	Deposito	6.194	6.194	6.495	6.495	198	0	300	4,85%	300	4,85%			
	Total	63.435	63.435	60.845	60.220	413	(625)	(3.215)	-5,07%	(3.215)	-5,07%			
	CASA	57.241	57.241	54.350	53.725	214	(625)	(3.516)	-6,14%	(3.516)	-6,14%			
	(%) CASA	90,24%	90,24%	89,33%	89,21%									
	FDR	179,01%	179,01%	187,63%	189,58%									

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	3.655	3.655	1.901	1.908		6	(1.748)	-47,81%	(1.748)	-47,81%			
2	Giro ISE	190	190	283	273		(10)	82	43,19%	82	43,19%			
3	Tabungan ISE	3.465	3.465	1.619	1.635		16	(1.830)	-52,81%	(1.830)	-52,81%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	152	152	152	152		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	728	728	723	-	-	0	-5	-5	-5	5	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	728	728	723	-	-	0	-5	-5	-5	5			
	• Local Champion	728	728	723	-	-	0	-5	-5	-5	5			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.285	19.285	18.823	700	80	-620	52	-462	-462	542	19.111	98,50%	(287)
	KUR	18.403	18.403	17.957	700	80	-620	72	-446	-446	526	18.507	97,03%	(550)
	Non KUR	882	882	867	-	-	0	-20	-15	-15	15	604	143,46%	
3	PWG	10.099	10.099	10.998	2.788	1.693	-1.095	1.992	899	899	794	11.170	98,46%	(172)
	Cilem	7.461	7.461	7.942	1.896	798	-1.098	1.655	481	481	317	8.121	97,80%	(179)
	Gadai	2.637	2.637	3.056	892	895	3	337	419	419	476	3.048	100,23%	7
4	CFG	83.443	83.443	83.622	1.015	964	-51	373	179	179	785	84.687	98,74%	(1.065)
	CF 1	4.385	4.385	4.335	-	-	0	176	-50	-50	50	4.640	93,43%	(305)
	Total Griya	1.566	1.566	1.545	-	-	0	0	-20	-20	20	1.634	94,58%	(88)
	• Total Non Program	1.566	1.566	1.545	-	-	0	-23	-20	-20	20			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.790	-	-	0	176	-29	-29	29	3.006	92,81%	(216)
	CF 2	79.059	79.059	79.287	1.015	964	-51	198	228	228	736	80.047	99,05%	(760)
	Mitraguna & Others	61.500	61.500	61.969	725	964	239	67	469	469	495	62.227	99,58%	(259)
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241	17.820	97,19%	(502)
	Total Pembiayaan	113.555	113.555	114.166	4.503	2.737	-1.766	2.412	611	611	2.126			

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	69	347	69	5.596	0,36%	0,36%	29,73%	5.528	5.528	5.250			
	KUR	44	321	44	5.191	0,24%	0,24%	28,91%	5.147	5.147	4.871			
	Non KUR	24	26	24	405	2,77%	2,77%	46,75%	381	381	379			
3	PWG	52	-	52	1.840	0,52%	0,52%	16,73%	1.788	1.788	1.840			
	Cilem	52	-	52	1.478	0,70%	0,70%	18,61%	1.426	1.426	1.478			
	Gadai	-	-	-	363	0,00%	0,00%	11,86%	363	363	363			
4	CFG	1.496	1.642	1.496	1.878	1,79%	1,79%	2,25%	383	383	236			
	CF 1	-	-	-	347	0,00%	0,00%	8,00%	347	347	347			
	Total Griya	-	-	-	230	0,00%	0,00%	14,88%	230	230	230			
	Oto	-	-	-	117	0,00%	0,00%	4,19%	117	117	117			
	CF 2	1.496	1.642	1.496	1.531	1,89%	1,89%	1,93%	36	36	(111)			
	Mitraguna & Others	1.321	1.370	1.321	1.357	2,15%	2,15%	2,19%	36	36	(13)			
	Pensiun	174	272	174	174	0,99%	0,99%	1,01%	-	-	(98)			
	Total Pembiayaan	1.616	1.989	1.616	9.315	1,42%	1,42%	8,16%	7.698	7.698	7.326			

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	330	135	330	280	1,71%	1,71%	1,49%	(50)	(50)	145			
	KUR	330	135	330	280	1,79%	1,79%	1,56%	(50)	(50)	145			
	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	352	352	352	614	0,42%	0,42%	0,73%	261	261	261			
	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	352	352	352	614	0,45%	0,45%	0,77%	261	261	261			
	Mitraguna & Others	207	207	207	469	0,34%	0,34%	0,76%	261	261	261			
	Pensiun	145	145	145	145	0,13%	0,13%	0,84%	-	-	(0)			
	Total Pembiayaan	683	488	683	893	0,60%	0,60%	0,78%	211	211	406			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	96.931	96.931	115.678	18.747	
2	Contribution Margin	4.400	4.400	5.331	931	-21,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,75	2,98	3,01	0,02	0,26
CIF Payroll	439	511	577	66	138

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	15.625	15.625	13.001	12.890	1.474	(111)	(2.735)	-17,51%	(2.735)	-17,51%			
2	Tabungan	200.131	200.131	188.650	187.441	8.114	(1.209)	(12.689)	-6,34%	(12.689)	-6,34%			
3	Deposito	66.863	66.863	69.381	69.381	64	0	2.518	3,77%	2.518	3,77%			
	Total	282.619	282.619	271.032	269.712	9.652	(1.320)	(12.907)	-4,57%	(12.907)	-4,57%			
	CASA	215.756	215.756	201.651	200.331	9.588	(1.320)	(15.425)	-7,15%	(15.425)	-7,15%			
	(%) CASA	76,34%	76,34%	74,40%	74,28%									
	FDR	73,15%	73,15%	77,09%	77,46%									

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	3.581	3.581	3.690	3.735		45	153	4,28%	153	4,28%			
2	Giro ISE	206	206	226	205		(21)	(1)	-0,64%	(1)	-0,64%			
3	Tabungan ISE	3.376	3.376	3.465	3.530		66	155	4,58%	155	4,58%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	172	172	172	172		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	24.855	24.855	24.748	-	-	0	-130	-107	-107	107	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.748	-	-	0	-130	-107	-107	107			
	• Local Champion	24.513	24.513	24.410	-	-	0	-126	-103	-103	103			
	• Value Chain	342	342	338	-	-	-	-4	-4	-4	4			
2	MBG	26.147	26.147	25.935	1.825	500	-1.325	1.107	-212	-212	712	26.540	97,72%	(605)
	KUR	24.830	24.830	24.637	1.825	500	-1.325	1.138	-193	-193	693	24.981	98,62%	(344)
	Non KUR	1.318	1.318	1.298	-	-	0	-32	-20	-20	20	1.559	83,26%	(261)
3	PWG	41.084	41.084	43.486	7.377	12.510	5.133	2.985	2.403	2.403	10.108	42.738	101,75%	748
	Cilem	19.471	19.471	21.105	2.805	2.828	23	2.540	1.634	1.634	1.194	20.466	103,12%	639
	Gadai	21.612	21.612	22.381	4.573	9.682	5.110	444	769	769	8.914	22.272	100,49%	109
4	CFG	114.643	114.643	114.761	3.759	1.710	-2.049	2.976	118	118	1.592	116.348	98,64%	(1.587)
	CF 1	21.321	21.321	21.527	789	361	-429	229	206	206	154	21.610	99,62%	(83)
	Total Griya	14.731	14.731	14.645	630	-	-630	0	-85	-85	85	14.833	98,74%	(188)
	• Total Non Program	14.731	14.731	14.645	630	-	-630	545	-85	-85	85			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.590	6.590	6.882	159	361	201	229	291	291	69	6.777	101,54%	104
	CF 2	93.322	93.322	93.234	2.970	1.350	-1.621	2.747	-88	-88	1.437	94.738	98,41%	(1.504)
	Mitraguna & Others	58.953	58.953	59.104	2.790	1.250	-1.541	2.806	151	151	1.098	59.981	98,54%	(877)
	Pensiun	34.369	34.369	34.130	180	100	-80	-60	-239	-239	339	34.757	98,20%	(627)
	Total Pembiayaan	206.730	206.730	208.931	12.962	14.720	1.759	6.937	2.202	2.202	12.519			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	5.238	0,00%	0,00%	21,17%	5.238	5.238	5.238			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	5.238	0,00%	0,00%	21,17%	5.238	5.238	5.238			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	435	70	2.658	0,27%	0,27%	10,25%	2.588	2.588	2.223			
	KUR	70	213	70	2.510	0,28%	0,28%	10,19%	2.440	2.440	2.297			
	Non KUR	-	222	-	148	0,00%	0,00%	11,37%	148	148	(75)			
3	PWG	-	-	-	3.353	0,00%	0,00%	7,71%	3.353	3.353	3.353			
	Cilem	-	-	-	2.391	0,00%	0,00%	11,33%	2.391	2.391	2.391			
	Gadai	-	-	-	962	0,00%	0,00%	4,30%	962	962	962			
4	CFG	9	488	9	2.592	0,01%	0,01%	2,26%	2.583	2.583	2.104			
	CF 1	-	348	-	1.625	0,00%	0,00%	7,55%	1.625	1.625	1.277			
	Total Griya	-	348	-	1.213	0,00%	0,00%	8,28%	1.213	1.213	865			
	Oto	-	-	-	412	0,00%	0,00%	5,99%	412	412	412			
	CF 2	9	140	9	967	0,01%	0,01%	1,04%	958	958	827			
	Mitraguna & Others	9	13	9	928	0,02%	0,02%	1,57%	918	918	914			
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)			
	Total Pembiayaan	79	923	79	13.841	0,04%	0,04%	6,62%	13.762	13.762	12.918			

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	2.888	2.988	2.888	6.388	11,62%	11,62%	25,81%	3.500	3.500	3.400			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	2.888	2.988	2.888	6.388	11,62%	11,62%	25,81%	3.500	3.500	3.400			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	-	57	68	0,22%	0,22%	0,26%	11	11	68			
	KUR	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Non KUR	57	-	57	57	4,33%	4,33%	4,39%	-	-	57			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.791	1.665	1.791	1.667	1,56%	1,56%	1,45%	(124)	(124)	3			
	CF 1	402	402	402	402	1,89%	1,89%	1,87%	-	-	-			
	Total Griya	386	386	386	386	2,62%	2,62%	2,63%	-	-	-			
	Oto	16	16	16	16	0,25%	0,25%	0,24%	-	-	-			
	CF 2	1.389	1.263	1.389	1.265	1,49%	1,49%	1,36%	(124)	(124)	3			
	Mitraguna & Others	1.064	1.061	1.064	1.064	1,80%	1,80%	1,80%	-	-	3			
	Pensiun	326	202	326	202	0,16%	0,16%	0,09%	(124)	(124)	(0)			
	Total Pembiayaan	4.736	4.652	4.736	8.123	2,29%	2,29%	3,89%	3.387	3.387	3.471			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	261.587	261.587	282.545	20.958	
2	Contribution Margin	12.167	12.167	11.749	(418)	3,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,52	2,66	2,67	0,01	0,16
CIF Payroll	1.785	1.684	1.933	249	148

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	2.204	2.204	990	990	145	0	(1.213)	-55,07%	(1.213)	-55,07%			
2	Tabungan	58.573	58.573	53.886	53.576	1.313	(311)	(4.998)	-8,53%	(4.998)	-8,53%			
3	Deposito	8.232	8.232	8.802	8.807	83	5	575	6,98%	575	6,98%			
	Total	69.009	69.009	63.679	63.373	1.541	(306)	(5.636)	-8,17%	(5.636)	-8,17%			
	CASA	60.777	60.777	54.877	54.566	1.458	(311)	(6.211)	-10,22%	(6.211)	-10,22%			
	(%) CASA	88,07%	88,07%	86,18%	86,10%									
	FDR	233,01%	233,01%	255,06%	256,29%									

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	1.452	1.452	1.434	1.441		8	(10)	-0,71%	(10)	-0,71%			
2	Giro ISE	154	154	131	131		0	(24)	-15,42%	(24)	-15,42%			
3	Tabungan ISE	1.297	1.297	1.303	1.311		8	14	1,05%	14	1,05%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	139	139	139	139		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	41.308	41.308	40.673	530	310	-220	642	-636	-636	946	42.544	95,60%	(1.872)
	KUR	38.638	38.638	38.030	530	310	-220	698	-608	-608	918	38.815	97,98%	(785)
	Non KUR	2.670	2.670	2.643	-	-	0	-56	-27	-27	27	3.729	70,86%	(1.087)
3	PWG	27.097	27.097	28.866	5.110	7.220	2.110	197	1.769	1.769	5.451	28.473	101,38%	393
	Cilem	9.503	9.503	10.430	495	1.660	1.164	299	927	927	733	10.274	101,52%	157
	Gadai	17.594	17.594	18.435	4.615	5.560	945	-102	842	842	4.719	18.199	101,30%	237
4	CFG	92.393	92.393	92.879	817	1.560	743	3	486	486	1.074	93.592	99,24%	(713)
	CF 1	7.299	7.299	7.249	158	-	-158	-8	-49	-49	49	7.526	96,33%	(276)
	Total Griya	6.440	6.440	6.393	158	-	-158	0	-47	-47	47	6.542	97,72%	(149)
	• Total Non Program	5.628	5.628	5.583	-	-	0	-46	-44	-44	44			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	856	-	-	0	-8	-3	-3	3	983	87,06%	(127)
	CF 2	85.094	85.094	85.630	659	1.560	901	11	536	536	1.024	86.067	99,49%	(437)
	Mitraguna & Others	66.461	66.461	67.096	659	1.540	881	136	635	635	905	67.172	99,89%	(77)
	Pensiun	18.633	18.633	18.534	-	20	20	-125	-99	-99	119	18.894	98,09%	(360)
	Total Pembiayaan	160.798	160.798	162.417	6.457	9.090	2.633	842	1.619	1.619	7.471			

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	975	661	975	5.461	2,36%	2,36%	13,43%	4.486	4.486	4.800			
	KUR	848	528	848	4.701	2,19%	2,19%	12,36%	3.853	3.853	4.173			
	Non KUR	127	133	127	760	4,76%	4,76%	28,77%	633	633	627			
3	PWG	41	-	41	2.750	0,15%	0,15%	9,53%	2.709	2.709	2.750			
	Cilem	41	-	41	1.936	0,43%	0,43%	18,56%	1.895	1.895	1.936			
	Gadai	-	-	-	814	0,00%	0,00%	4,41%	814	814	814			
4	CFG	814	814	814	3.827	0,88%	0,88%	4,12%	3.013	3.013	3.013			
	CF 1	374	371	374	959	5,13%	5,13%	13,22%	584	584	587			
	Total Griya	-	-	-	439	0,00%	0,00%	6,86%	439	439	439			
	Oto	374	371	374	520	43,61%	43,61%	60,73%	145	145	149			
	CF 2	440	443	440	2.868	0,52%	0,52%	3,35%	2.429	2.429	2.426			
	Mitraguna & Others	440	443	440	2.868	0,66%	0,66%	4,27%	2.429	2.429	2.426			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.830	1.475	1.830	12.038	1,14%	1,14%	7,41%	10.208	10.208	10.563			

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	231	232	231	453	0,56%	0,56%	1,11%	222	222	221			
	KUR	158	159	158	380	0,41%	0,41%	1,00%	222	222	221			
	Non KUR	73	73	73	73	2,73%	2,73%	2,76%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	281	282	281	281	0,30%	0,30%	0,30%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	281	282	281	281	0,33%	0,33%	0,33%	-	-	(1)			
	Mitraguna & Others	281	282	281	281	0,42%	0,42%	0,42%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	512	514	512	734	0,32%	0,32%	0,45%	222	222	220			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	140.227	140.227	167.095	26.868	
2	Contribution Margin	6.037	6.037	7.665	1.628	-27,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,25	3,30	3,32	0,01	0,07
CIF Payroll	465	713	774	61	309

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	4.020	4.020	5.039	4.691	(98)	(347)	671	16,70%	671	16,70%			
2	Tabungan	136.487	136.487	133.537	133.463	(4.092)	(74)	(3.024)	-2,22%	(3.024)	-2,22%			
3	Deposito	21.428	21.428	21.146	21.146	301	0	(282)	-1,32%	(282)	-1,32%			
	Total	161.935	161.935	159.722	159.301	(3.890)	(421)	(2.634)	-1,63%	(2.634)	-1,63%			
	CASA	140.507	140.507	138.576	138.155	(4.191)	(421)	(2.352)	-1,67%	(2.352)	-1,67%			
	(%) CASA	86,77%	86,77%	86,76%	86,73%									
	FDR	79,98%	79,98%	80,83%	81,04%									

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	2.803	2.803	3.938	3.990		52	1.187	42,34%	1.187	42,34%			
2	Giro ISE	1.049	1.049	2.231	2.240		9	1.191	113,53%	1.191	113,53%			
3	Tabungan ISE	1.754	1.754	1.707	1.750		43	(4)	-0,24%	(4)	-0,24%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.556	-	-	0	-21	-24	-24	24	0	0,00%	
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.853	-	-	0	-21	-24	-24	24			
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4			
	• Value Chain	1.800	1.800	1.780	-	-	-	-19	-20	-20	20			
2	MBG	29.528	29.528	28.994	850	-	-850	340	-534	-534	534	30.870	93,92%	(1.875)
	KUR	26.884	26.884	26.362	850	-	-850	398	-521	-521	521	27.065	97,40%	(702)
	Non KUR	2.644	2.644	2.632	-	-	0	-58	-13	-13	13	3.805	69,17%	(1.173)
3	PWG	5.323	5.323	5.946	373	876	504	25	623	623	253	6.056	98,18%	(110)
	Cilem	5.323	5.323	5.946	373	876	504	25	623	623	253	6.056	98,18%	(110)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.080	80.080	79.600	2.005	1.195	-810	905	-480	-480	1.675	81.444	97,74%	(1.844)
	CF 1	23.950	23.950	23.650	-	-	0	-84	-299	-299	299	24.218	97,65%	(568)
	Total Griya	20.978	20.978	20.753	-	-	0	0	-225	-225	225	21.060	98,54%	(307)
	• Total Non Program	18.147	18.147	17.950	-	-	0	-382	-197	-197	197			
	• Program	2.831	2.831	2.803	-	-	0	-42	-28	-28	28			
	Oto	2.972	2.972	2.898	-	-	0	-84	-74	-74	74	3.159	91,73%	(261)
	CF 2	56.130	56.130	55.950	2.005	1.195	-810	990	-180	-180	1.375	57.225	97,77%	(1.275)
	Mitraguna & Others	47.582	47.582	47.456	1.945	1.195	-750	985	-126	-126	1.321	48.373	98,10%	(917)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	Total Pembiayaan	129.511	129.511	129.096	3.228	2.071	-1.156	1.249	-415	-415	2.486			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.780	0,00%	0,00%	12,23%	1.780	1.780	1.780			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	1.800	1.819	1.800	1.780	86,66%	86,66%	85,89%	(20)	(20)	(38)			
2	MBG	762	1.083	762	3.366	2,58%	2,58%	11,61%	2.604	2.604	2.283			
	KUR	658	731	658	2.635	2,45%	2,45%	9,99%	1.976	1.976	1.903			
	Non KUR	104	352	104	731	3,93%	3,93%	27,78%	627	627	380			
3	PWG	161	-	161	1.236	3,03%	3,03%	20,79%	1.075	1.075	1.236			
	Cilem	161	-	161	1.236	3,03%	3,03%	20,79%	1.075	1.075	1.236			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.524	3.335	3.524	7.380	4,40%	4,40%	9,27%	3.856	3.856	4.045			
	CF 1	2.203	2.687	2.203	3.458	9,20%	9,20%	14,62%	1.254	1.254	771			
	Total Griya	2.203	2.687	2.203	3.458	10,50%	10,50%	16,66%	1.254	1.254	771			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.320	648	1.320	3.922	2,35%	2,35%	7,01%	2.602	2.602	3.274			
	Mitraguna & Others	1.135	648	1.135	3.922	2,38%	2,38%	8,27%	2.788	2.788	3.274			
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-			
	Total Pembiayaan	4.447	4.418	4.447	13.763	3,43%	3,43%	10,66%	9.315	9.315	9.345			

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	12.559	12.559	12.559	12.558	86,14%	86,14%	86,27%	(1)	(1)	(1)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	(0)	(0)	-			
	Non-Linkage	1.856	1.856	1.856	1.855	47,87%	47,87%	48,14%	(1)	(1)	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.117	1.094	1.117	1.317	3,78%	3,78%	4,54%	200	200	223			
	KUR	192	256	192	395	0,71%	0,71%	1,50%	203	203	139			
	Non KUR	925	839	925	922	34,97%	34,97%	35,05%	(2)	(2)	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.858	1.577	1.858	2.307	2,32%	2,32%	2,90%	449	449	730			
	CF 1	981	699	981	1.429	4,09%	4,09%	6,04%	449	449	730			
	Total Griya	981	699	981	1.429	4,68%	4,68%	6,89%	449	449	730			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	878	878	878	878	1,56%	1,56%	1,57%	-	-	0			
	Mitraguna & Others	878	878	878	878	1,84%	1,84%	1,85%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	15.534	15.230	15.534	16.182	11,99%	11,99%	12,53%	647	647	952			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	152.359	152.359	161.935	9.576	
2	Contribution Margin	12.583	12.583	6.950	(5.633)	44,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,84	3,12	3,18	0,07	0,34
CIF Payroll	864	876	983	107	119

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	4.186	4.199	4	13	(17.276)	-80,45%	(17.276)	-80,45%			
2	Tabungan	65.587	65.587	53.212	54.680	3.214	1.468	(10.907)	-16,63%	(10.907)	-16,63%			
3	Deposito	52.952	52.952	82.053	82.074	2.870	21	29.122	55,00%	29.122	55,00%			
	Total	140.014	140.014	139.451	140.953	6.089	1.502	939	0,67%	939	0,67%			
	CASA	87.061	87.061	57.398	58.878	3.219	1.481	(28.183)	-32,37%	(28.183)	-32,37%			
	(%) CASA	62,18%	62,18%	41,16%	41,77%									
	FDR	100,99%	100,99%	101,05%	99,97%									

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	1.342	1.342	1.349	1.350		1	8	0,63%	8	0,63%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.191	1.191	1.198	1.199		1	8	0,71%	8	0,71%			
4	Deposito ISE	150	150	150	150		0	0	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31		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	5.160	5.160	5.189	521	431	-90	249	29	29	403	5.747	90,30%	(558)
	Cilem	5.160	5.160	5.189	521	431	-90	249	29	29	403	5.747	90,30%	(558)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	136.237	136.237	135.721	2.507	1.928	-579	3.631	-515	-515	2.443	137.548	98,67%	(1.826)
	CF 1	6.435	6.435	6.373	-	-	0	348	-62	-62	62	6.672	95,50%	(300)
	Total Griya	4.866	4.866	4.826	-	-	0	0	-40	-40	40	4.948	97,54%	(122)
	• Total Non Program	4.866	4.866	4.826	-	-	0	146	-40	-40	40			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.546	-	-	0	348	-22	-22	22	1.724	89,67%	(178)
	CF 2	129.802	129.802	129.349	2.507	1.928	-579	3.283	-453	-453	2.381	130.875	98,83%	(1.526)
	Mitraguna & Others	122.258	122.258	121.876	2.507	1.928	-579	3.354	-382	-382	2.310	123.049	99,05%	(1.173)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	Total Pembiayaan	141.397	141.397	140.910	3.028	2.359	-669	3.880	-486	-486	2.846			

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	-	-	-	852	0,00%	0,00%	16,41%	852	852	852			
	Cilem	-	-	-	852	0,00%	0,00%	16,41%	852	852	852			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	470	3.445	470	1.469	0,34%	0,34%	1,08%	1.000	1.000	(1.975)			
	CF 1	-	130	-	864	0,00%	0,00%	13,57%	864	864	735			
	Total Griya	-	-	-	595	0,00%	0,00%	12,32%	595	595	595			
	Oto	-	130	-	270	0,00%	0,00%	17,45%	270	270	140			
	CF 2	470	3.315	470	605	0,36%	0,36%	0,47%	135	135	(2.710)			
	Mitraguna & Others	470	3.315	470	605	0,38%	0,38%	0,50%	135	135	(2.710)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	470	3.445	470	2.321	0,33%	0,33%	1,65%	1.851	1.851	(1.124)			

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	-	-	-	-	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	68	68	68	78	0,05%	0,05%	0,06%	9	9	9			
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	(0)			
	Total Griya	54	54	54	54	1,10%	1,10%	1,11%	-	-	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	15	15	15	24	0,01%	0,01%	0,02%	9	9	9			
	Mitraguna & Others	15	15	15	24	0,01%	0,01%	0,02%	9	9	9			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	68	68	78	0,05%	0,05%	0,06%	9	9	9			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	127.118	127.118	145.425	18.307	
2	Contribution Margin	3.873	3.873	5.815	1.942	-50,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,36	3,57	3,50	(0,07)	0,14
CIF Payroll	721	787	890	103	169

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	2.831	2.831	1.826	1.673	(988)	(152)	(1.158)	-40,89%	(1.158)	-40,89%			
2	Tabungan	139.951	139.951	130.768	130.251	8.746	(516)	(9.700)	-6,93%	(9.700)	-6,93%			
3	Deposito	41.810	41.810	44.184	44.184	(2.412)	0	2.374	5,68%	2.374	5,68%			
	Total	184.592	184.592	176.777	176.109	5.346	(668)	(8.483)	-4,60%	(8.483)	-4,60%			
	CASA	142.782	142.782	132.593	131.925	7.758	(668)	(10.857)	-7,60%	(10.857)	-7,60%			
	(%) CASA	77,35%	77,35%	75,01%	74,91%									
	FDR	84,22%	84,22%	89,24%	89,58%									

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	6.612	6.612	4.260	4.492		232	(2.120)	-32,06%	(2.120)	-32,06%			
2	Giro ISE	1.330	1.330	972	1.185		213	(145)	-10,89%	(145)	-10,89%			
3	Tabungan ISE	5.282	5.282	3.288	3.307		20	(1.975)	-37,39%	(1.975)	-37,39%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	122	122	122	122		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	26.881	26.881	26.603	730	420	-310	265	-278	-278	698	27.362	97,22%	(759)
	KUR	26.138	26.138	25.864	530	420	-110	79	-274	-274	694	26.325	98,25%	(461)
	Non KUR	743	743	739	200	-	-200	186	-5	-5	5	1.037	71,25%	(298)
3	PWG	34.437	34.437	37.066	5.786	8.298	2.512	2.707	2.629	2.629	5.669	36.036	102,86%	1.030
	Cilem	23.083	23.083	24.943	2.838	3.399	561	1.780	1.859	1.859	1.540	24.078	103,59%	865
	Gadai	11.354	11.354	12.123	2.948	4.898	1.950	927	769	769	4.129	11.958	101,38%	165
4	CFG	94.137	94.137	94.088	1.126	1.702	577	-1.865	-48	-48	1.751	95.419	98,61%	(1.331)
	CF 1	15.780	15.780	15.966	697	328	-368	635	186	186	143	16.025	99,63%	(59)
	Total Griya	12.624	12.624	12.526	-	-	0	0	-98	-98	98	12.713	98,53%	(187)
	• Total Non Program	12.624	12.624	12.526	-	-	0	775	-98	-98	98			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.440	697	328	-368	635	284	284	44	3.312	103,87%	128
	CF 2	78.356	78.356	78.122	429	1.374	945	-2.500	-234	-234	1.608	79.394	98,40%	(1.272)
	Mitraguna & Others	70.397	70.397	70.228	429	1.374	945	-2.429	-169	-169	1.543	71.109	98,76%	(881)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)
	Total Pembiayaan	155.456	155.456	157.757	7.642	10.420	2.778	1.107	2.302	2.302	8.118			

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	-	679	-	1.379	0,00%	0,00%	5,19%	1.379	1.379	700			
	KUR	-	679	-	1.169	0,00%	0,00%	4,52%	1.169	1.169	490			
	Non KUR	-	-	-	210	0,00%	0,00%	28,47%	210	210	210			
3	PWG	-	-	-	4.218	0,00%	0,00%	11,38%	4.218	4.218	4.218			
	Cilem	-	-	-	3.605	0,00%	0,00%	14,45%	3.605	3.605	3.605			
	Gadai	-	-	-	613	0,00%	0,00%	5,06%	613	613	613			
4	CFG	432	883	432	8.737	0,46%	0,46%	9,29%	8.304	8.304	7.854			
	CF 1	76	227	76	1.558	0,48%	0,48%	9,76%	1.482	1.482	1.331			
	Total Griya	66	216	66	1.299	0,53%	0,53%	10,37%	1.233	1.233	1.083			
	Oto	10	11	10	259	0,31%	0,31%	7,52%	249	249	248			
	CF 2	356	657	356	7.179	0,45%	0,45%	9,19%	6.823	6.823	6.522			
	Mitraguna & Others	356	657	356	7.179	0,51%	0,51%	10,22%	6.823	6.823	6.522			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	432	1.563	432	14.334	0,28%	0,28%	9,09%	13.902	13.902	12.772			

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	177	177	177	177	0,19%	0,19%	0,19%	-	-	0			
	CF 1	151	151	151	151	0,96%	0,96%	0,94%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	151	151	151	151	4,78%	4,78%	4,38%	-	-	-			
	CF 2	26	26	26	26	0,03%	0,03%	0,03%	-	-	0			
	Mitraguna & Others	26	26	26	26	0,04%	0,04%	0,04%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	177	177	177	177	0,11%	0,11%	0,11%	-	-	0			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	165.991	165.991	184.592	18.601	
2	Contribution Margin	8.178	8.178	9.331	1.153	-14,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,93	2,99	3,03	0,03	0,10
CIF Payroll	993	950	1.038	88	45

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	2.486	2.486	2.989	2.981	(2.256)	(9)	495	19,90%	495	19,90%			
2	Tabungan	130.312	130.312	133.911	132.851	(4.207)	(1.061)	2.539	1,95%	2.539	1,95%			
3	Deposito	40.698	40.698	37.604	37.604	2.588	0	(3.093)	-7,60%	(3.093)	-7,60%			
	Total	173.495	173.495	174.505	173.436	(3.876)	(1.069)	(59)	-0,03%	(59)	-0,03%			
	CASA	132.798	132.798	136.901	135.832	(6.464)	(1.069)	3.034	2,28%	3.034	2,28%			
	(%) CASA	76,54%	76,54%	78,45%	78,32%									
	FDR	89,59%	89,59%	93,24%	93,82%									

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	2.673	2.673	2.602	2.423		(179)	(250)	-9,34%	(250)	-9,34%			
2	Giro ISE	4	4	223	20		(203)	16	413,38%	16	413,38%			
3	Tabungan ISE	2.669	2.669	2.379	2.403		24	(266)	-9,95%	(266)	-9,95%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.408	-	-	0	-24	-25	-25	25	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.408	-	-	0	-24	-25	-25	25			
	• Local Champion	1.433	1.433	1.408	-	-	0	-24	-25	-25	25			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.688	-	-	0	-452	-169	-169	169	9.039	96,12%	(351)
	KUR	8.688	8.688	8.524	-	-	0	-447	-164	-164	164	8.798	96,89%	(274)
	Non KUR	170	170	165	-	-	0	-5	-5	-5	5	242	68,17%	(77)
3	PWG	35.127	35.127	37.254	4.659	9.692	5.033	1.604	2.127	2.127	7.565	36.445	102,22%	809
	Cilem	18.115	18.115	19.621	1.713	2.573	860	1.134	1.506	1.506	1.067	18.884	103,90%	737
	Gadai	17.012	17.012	17.633	2.946	7.119	4.173	470	621	621	6.499	17.561	100,41%	72
4	CFG	110.016	110.016	115.361	3.435	6.282	2.847	3.307	5.345	5.345	937	111.571	103,40%	3.790
	CF 1	36.865	36.865	37.680	-	1.063	1.063	-103	815	815	248	37.188	101,32%	492
	Total Griya	33.201	33.201	33.009	-	-	0	0	-193	-193	193	33.338	99,01%	(329)
	• Total Non Program	30.879	30.879	30.694	-	-	0	-215	-185	-185	185			
	• Program	2.322	2.322	2.315	-	-	0	-12	-8	-8	8			
	Oto	3.664	3.664	4.671	-	1.063	1.063	-103	1.008	1.008	56	3.851	121,31%	821
	CF 2	73.151	73.151	77.681	3.435	5.219	1.784	3.410	4.530	4.530	689	74.383	104,43%	3.298
	Mitraguna & Others	59.495	59.495	64.107	3.235	5.219	1.984	3.297	4.612	4.612	607	60.444	106,06%	3.663
	Pensiun	13.656	13.656	13.574	200	-	-200	113	-82	-82	82	13.938	97,39%	(364)
	Total Pembiayaan	155.434	155.434	162.712	8.094	15.975	7.880	4.436	7.278	7.278	8.696			

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	78	244	78	1.034	0,88%	0,88%	11,90%	956	956	790			
	KUR	78	244	78	1.034	0,90%	0,90%	12,13%	956	956	790			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	3.972	0,00%	0,00%	10,66%	3.972	3.972	3.972			
	Cilem	-	-	-	2.618	0,00%	0,00%	13,34%	2.618	2.618	2.618			
	Gadai	-	-	-	1.353	0,00%	0,00%	7,67%	1.353	1.353	1.353			
4	CFG	402	288	402	5.211	0,37%	0,37%	4,52%	4.809	4.809	4.922			
	CF 1	51	95	51	2.492	0,14%	0,14%	6,61%	2.441	2.441	2.397			
	Total Griya	51	95	51	2.256	0,15%	0,15%	6,84%	2.206	2.206	2.162			
	Oto	-	-	-	236	0,00%	0,00%	5,05%	236	236	236			
	CF 2	351	194	351	2.718	0,48%	0,48%	3,50%	2.368	2.368	2.525			
	Mitraguna & Others	351	194	351	2.718	0,59%	0,59%	4,24%	2.368	2.368	2.525			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	480	532	480	10.216	0,31%	0,31%	6,28%	9.736	9.736	9.684			

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	373	373	373	373	26,03%	26,03%	26,51%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,51%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	KUR	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	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	693	851	693	1.053	0,63%	0,63%	0,91%	360	360	201			
	CF 1	160	160	160	160	0,43%	0,43%	0,42%	-	-	-			
	Total Griya	160	160	160	160	0,48%	0,48%	0,49%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	533	691	533	893	0,73%	0,73%	1,15%	360	360	201			
	Mitraguna & Others	470	629	470	830	0,79%	0,79%	1,29%	360	360	201			
	Pensiun	63	63	63	63	0,04%	0,04%	0,46%	-	-	(0)			
	Total Pembiayaan	1.066	1.318	1.066	1.426	0,69%	0,69%	0,88%	360	360	108			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	160.829	160.829	173.495	12.666	
2	Contribution Margin	6.838	6.838	10.566	3.728	-54,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,17	3,39	3,40	0,02	0,23
CIF Payroll	956	1.115	1.171	56	215

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	4.732	4.732	7.611	7.611	1.751	0	2.879	60,84%	2.879	60,84%			
2	Tabungan	250.342	250.342	252.509	250.402	7.669	(2.107)	60	0,02%	60	0,02%			
3	Deposito	173.973	173.973	181.142	181.143	(2.474)	0	7.170	4,12%	7.170	4,12%			
	Total	429.047	429.047	441.262	439.155	6.946	(2.107)	10.108	2,36%	10.108	2,36%			
	CASA	255.074	255.074	260.120	258.012	9.420	(2.107)	2.939	1,15%	2.939	1,15%			
	(%) CASA	59,45%	59,45%	58,95%	58,75%									
	FDR	65,61%	65,61%	64,59%	64,90%									

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	24.432	24.432	25.112	25.656		543	1.224	5,01%	1.224	5,01%			
2	Giro ISE	2.665	2.665	3.905	4.884		979	2.219	83,25%	2.219	83,25%			
3	Tabungan ISE	12.249	12.249	10.190	9.754		(435)	(2.495)	-20,37%	(2.495)	-20,37%			
4	Deposito ISE	9.517	9.517	11.017	11.017		0	1.500	15,76%	1.500	15,76%			
5	CIF ISE	180	180	180	180		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	15.402	15.402	15.024	2.678	-	-2.678	3.238	-378	-378	378	0	0,00%	
	Linkage	12.232	12.232	12.232	2.678	-	(2.678)	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	2.792	-	-	0	574	-378	-378	378			
	• Local Champion	2.980	2.980	2.623	-	-	0	594	-357	-357	357			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.291	-	-	0	677	-331	-331	331	13.808	96,26%	(517)
	KUR	13.226	13.226	12.894	-	-	0	682	-331	-331	331	13.412	96,14%	(517)
	Non KUR	397	397	397	-	-	0	-5	0	0	-	396	100,12%	
3	PWG	39.582	39.582	43.808	7.067	11.461	4.394	3.126	4.226	4.226	7.234	41.268	106,16%	2.540
	Cilem	20.374	20.374	23.706	2.901	4.704	1.803	1.657	3.332	3.332	1.372	21.400	110,77%	2.305
	Gadai	19.208	19.208	20.103	4.165	6.757	2.591	1.469	895	895	5.862	19.868	101,18%	235
4	CFG	212.887	212.887	212.888	5.687	2.378	-3.309	2.159	1	1	2.377	215.022	99,01%	(2.134)
	CF 1	14.387	14.387	14.390	966	181	-785	422	3	3	178	14.772	97,41%	(383)
	Total Griya	9.071	9.071	8.979	750	-	-750	0	-93	-93	93	9.208	97,51%	(229)
	• Total Non Program	9.071	9.071	8.979	750	-	-750	562	-93	-93	93			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.411	216	181	-35	422	96	96	85	5.565	97,24%	(154)
	CF 2	198.500	198.500	198.498	4.721	2.197	-2.524	1.737	-2	-2	2.199	200.250	99,13%	(1.751)
	Mitraguna & Others	192.605	192.605	192.639	4.445	2.197	-2.248	1.504	34	34	2.163	194.029	99,28%	(1.389)
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	Total Pembiayaan	281.493	281.493	285.011	15.431	13.839	-1.592	9.201	3.518	3.518	10.320			

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	-	-	-	494	0,00%	0,00%	3,29%	494	494	494			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	494	0,00%	0,00%	17,71%	494	494	494			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	66	67	1.312	0,49%	0,49%	9,87%	1.245	1.245	1.246			
	KUR	-	-	-	1.078	0,00%	0,00%	8,36%	1.078	1.078	1.078			
	Non KUR	67	66	67	234	16,95%	16,95%	58,99%	167	167	168			
3	PWG	-	-	-	4.701	0,00%	0,00%	10,73%	4.701	4.701	4.701			
	Cilem	-	-	-	4.264	0,00%	0,00%	17,99%	4.264	4.264	4.264			
	Gadai	-	-	-	437	0,00%	0,00%	2,17%	437	437	437			
4	CFG	78	-	78	5.820	0,04%	0,04%	2,73%	5.742	5.742	5.820			
	CF 1	78	-	78	1.358	0,54%	0,54%	9,44%	1.280	1.280	1.358			
	Total Griya	-	-	-	955	0,00%	0,00%	10,64%	955	955	955			
	Oto	78	-	78	403	1,47%	1,47%	7,45%	325	325	403			
	CF 2	-	-	-	4.462	0,00%	0,00%	2,25%	4.462	4.462	4.462			
	Mitraguna & Others	-	-	-	4.379	0,00%	0,00%	2,27%	4.379	4.379	4.379			
	Pensiun	-	-	-	83	0,00%	0,00%	1,42%	83	83	83			
	Total Pembiayaan	145	66	145	12.327	0,05%	0,05%	4,33%	12.182	12.182	12.261			

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	146	146	146	146	0,07%	0,07%	0,07%	-	-	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	146	146	146	146	0,07%	0,07%	0,07%	-	-	0			
	Mitraguna & Others	146	146	146	146	0,08%	0,08%	0,08%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	146	146	146	146	0,05%	0,05%	0,05%	-	-	0			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	370.242	370.242	429.047	58.805	
2	Contribution Margin	17.513	17.513	19.137	1.624	-9,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,53	3,63	3,59	(0,04)	0,06
CIF Payroll	1.115	1.172	1.302	130	187

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	5.323	5.323	4.854	4.854	(349)	0	(469)	-8,81%	(469)	-8,81%			
2	Tabungan	172.282	172.282	167.158	166.141	3.643	(1.017)	(6.141)	-3,56%	(6.141)	-3,56%			
3	Deposito	122.585	122.585	123.158	123.158	166	0	573	0,47%	573	0,47%			
	Total	300.190	300.190	295.170	294.153	3.459	(1.017)	(6.037)	-2,01%	(6.037)	-2,01%			
	CASA	177.605	177.605	172.011	170.995	3.293	(1.017)	(6.610)	-3,72%	(6.610)	-3,72%			
	(%) CASA	59,16%	59,16%	58,28%	58,13%									
	FDR	47,32%	47,32%	48,33%	48,50%									

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	1.661	1.661	1.630	1.636		6	(25)	-1,51%	(25)	-1,51%			
2	Giro ISE	61	61	65	65		0	5	7,51%	5	7,51%			
3	Tabungan ISE	1.600	1.600	1.565	1.571		6	(30)	-1,85%	(30)	-1,85%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84		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	35.541	35.541	34.952	1.305	630	-675	62	-589	-589	1.219	35.434	98,64%	(482)
	KUR	33.739	33.739	33.211	1.305	630	-675	139	-528	-528	1.158	33.929	97,88%	(718)
	Non KUR	1.802	1.802	1.741	-	-	0	-77	-61	-61	61	1.505	115,67%	
3	PWG	11.324	11.324	12.097	627	1.621	994	1.250	773	773	848	11.984	100,94%	113
	Cilem	11.324	11.324	12.097	627	1.621	994	1.250	773	773	848	11.984	100,94%	113
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	95.173	95.173	95.604	4.077	1.445	-2.632	2.141	431	431	1.014	96.478	99,09%	(874)
	CF 1	8.738	8.738	8.679	168	-	-168	71	-59	-59	59	9.027	96,15%	(348)
	Total Griya	3.732	3.732	3.723	-	-	0	0	-10	-10	10	3.835	97,08%	(112)
	• Total Non Program	3.732	3.732	3.723	-	-	0	-10	-10	-10	10			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.957	168	-	-168	71	-49	-49	49	5.193	95,46%	(236)
	CF 2	86.435	86.435	86.924	3.909	1.445	-2.464	2.070	490	490	955	87.451	99,40%	(526)
	Mitraguna & Others	67.546	67.546	68.017	3.709	1.395	-2.314	2.037	471	471	924	68.258	99,65%	(241)
	Pensiun	18.888	18.888	18.907	200	50	-150	34	19	19	31	19.193	98,51%	(286)
	Total Pembiayaan	142.038	142.038	142.653	6.009	3.696	-2.313	3.453	615	615	3.081			

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	411	1.169	411	1.772	1,16%	1,16%	5,07%	1.361	1.361	602			
	KUR	349	935	349	1.537	1,03%	1,03%	4,63%	1.189	1.189	602			
	Non KUR	62	234	62	234	3,44%	3,44%	13,46%	172	172	0			
3	PWG	86	-	86	1.444	0,76%	0,76%	11,93%	1.358	1.358	1.444			
	Cilem	86	-	86	1.444	0,76%	0,76%	11,93%	1.358	1.358	1.444			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	519	1.692	519	3.117	0,55%	0,55%	3,26%	2.598	2.598	1.425			
	CF 1	-	-	-	795	0,00%	0,00%	9,17%	795	795	795			
	Total Griya	-	-	-	517	0,00%	0,00%	13,88%	517	517	517			
	Oto	-	-	-	279	0,00%	0,00%	5,62%	279	279	279			
	CF 2	519	1.692	519	2.322	0,60%	0,60%	2,67%	1.802	1.802	629			
	Mitraguna & Others	409	1.527	409	2.322	0,61%	0,61%	3,41%	1.913	1.913	795			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	Total Pembiayaan	1.016	2.861	1.016	6.332	0,71%	0,71%	4,44%	5.317	5.317	3.471			

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	117	117	117	340	0,33%	0,33%	0,97%	223	223	223			
	KUR	7	7	7	340	0,02%	0,02%	1,02%	334	334	334			
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.886	2.888	2.886	2.865	3,03%	3,03%	3,00%	(20)	(20)	(22)			
	CF 1	197	197	197	196	2,25%	2,25%	2,26%	(0)	(0)	(1)			
	Total Griya	23	23	23	23	0,63%	0,63%	0,63%	-	-	-			
	Oto	173	174	173	173	3,46%	3,46%	3,49%	(0)	(0)	(1)			
	CF 2	2.689	2.691	2.689	2.669	3,11%	3,11%	3,07%	(20)	(20)	(21)			
	Mitraguna & Others	2.475	2.476	2.475	2.455	3,66%	3,66%	3,61%	(20)	(20)	(21)			
	Pensiun	214	214	214	214	0,15%	0,15%	1,13%	-	-	-			
	Total Pembiayaan	3.003	3.005	3.003	3.206	2,11%	2,11%	2,25%	203	203	201			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	122.107	122.107	300.190	178.083	
2	Contribution Margin	6.210	6.210	5.102	(1.108)	17,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,91	3,13	3,08	(0,05)	0,17
CIF Payroll	1.032	780	982	202	(50)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.704	1.699	(819)	(5)	(7)	-0,41%	(7)	-0,41%			
2	Tabungan	163.328	163.328	160.806	159.982	4.547	(824)	(3.346)	-2,05%	(3.346)	-2,05%			
3	Deposito	13.205	13.205	13.336	13.336	(450)	0	131	0,99%	131	0,99%			
	Total	178.239	178.239	175.846	175.017	3.279	(829)	(3.222)	-1,81%	(3.222)	-1,81%			
	CASA	165.034	165.034	162.510	161.681	3.728	(829)	(3.353)	-2,03%	(3.353)	-2,03%			
	(%) CASA	92,59%	92,59%	92,42%	92,38%									
	FDR	121,86%	121,86%	125,58%	126,18%									

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	2.657	2.657	2.709	2.709		0	52	1,94%	52	1,94%			
2	Giro ISE	708	708	722	743		21	35	4,96%	35	4,96%			
3	Tabungan ISE	1.950	1.950	1.987	1.966		(21)	17	0,85%	17	0,85%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	299	299	299	299		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	4.207	4.207	4.206	-	-	0	-16	-1	-1	1	0	0,00%	
	Linkage	4.138	4.138	4.138	-	-	-	-0	-0	-0	0			
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	38.755	1.681	1.491	-190	362	479	479	1.012	37.994	102,00%	761
	KUR	34.882	34.882	35.411	1.511	1.491	-20	318	528	528	963	35.142	100,76%	
	Non KUR	3.393	3.393	3.344	170	-	-170	44	-49	-49	49	2.852	117,27%	
3	PWG	28.186	28.186	31.367	5.246	9.036	3.790	2.026	3.181	3.181	5.856	29.541	106,18%	1.825
	Cilem	15.195	15.195	17.269	1.513	3.021	1.508	940	2.074	2.074	947	16.001	107,92%	1.268
	Gadai	12.991	12.991	14.098	3.733	6.015	2.282	1.086	1.107	1.107	4.908	13.540	104,12%	558
4	CFG	146.534	146.534	146.504	720	2.158	1.438	-170	-30	-30	2.188	147.765	99,15%	(1.261)
	CF 1	25.788	25.788	25.575	-	-	0	-144	-213	-213	213	25.981	98,44%	(406)
	Total Griya	23.213	23.213	23.095	-	-	0	0	-118	-118	118	23.281	99,20%	(186)
	• Total Non Program	2.356	2.356	2.331	-	-	0	-43	-25	-25	25			
	• Program	20.857	20.857	20.764	-	-	0	-210	-93	-93	93			
	Oto	2.576	2.576	2.480	-	-	0	-144	-95	-95	95	2.700	91,85%	(220)
	CF 2	120.746	120.746	120.929	720	2.158	1.438	-26	183	183	1.975	121.784	99,30%	(855)
	Mitraguna & Others	97.104	97.104	97.265	720	1.958	1.238	-329	161	161	1.797	97.816	99,44%	(551)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	220.832	7.647	12.685	5.038	2.201	3.629	3.629	9.056			

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	92	422	92	2.524	0,24%	0,24%	6,51%	2.432	2.432	2.101			
	KUR	92	417	92	2.216	0,26%	0,26%	6,26%	2.125	2.125	1.799			
	Non KUR	-	5	-	307	0,00%	0,00%	9,18%	307	307	302			
3	PWG	-	-	-	2.579	0,00%	0,00%	8,22%	2.579	2.579	2.579			
	Cilem	-	-	-	2.139	0,00%	0,00%	12,39%	2.139	2.139	2.139			
	Gadai	-	-	-	439	0,00%	0,00%	3,12%	439	439	439			
4	CFG	3.422	3.411	3.422	5.560	2,34%	2,34%	3,79%	2.137	2.137	2.149			
	CF 1	3.369	3.216	3.369	4.688	13,06%	13,06%	18,33%	1.319	1.319	1.471			
	Total Griya	3.369	3.216	3.369	4.688	14,51%	14,51%	20,30%	1.319	1.319	1.471			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	53	194	53	872	0,04%	0,04%	0,72%	819	819	678			
	Mitraguna & Others	53	194	53	872	0,05%	0,05%	0,90%	819	819	678			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.514	3.833	3.514	10.662	1,62%	1,62%	4,83%	7.148	7.148	6.829			

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	4.138	4.138	4.138	4.138	98,36%	98,36%	98,37%	(0)	(0)	(1)			
	Linkage	4.138	4.138	4.138	4.138	100,00%	100,00%	100,00%	(0)	(0)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	33	194	33	36	0,09%	0,09%	0,09%	4	4	(158)			
	KUR	14	143	14	17	0,04%	0,04%	0,05%	4	4	(126)			
	Non KUR	19	51	19	19	0,56%	0,56%	0,57%	-	-	(32)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.035	3.501	3.035	3.563	2,07%	2,07%	2,43%	528	528	62			
	CF 1	2.715	3.178	2.715	3.296	10,53%	10,53%	12,89%	581	581	118			
	Total Griya	2.715	3.178	2.715	3.296	11,70%	11,70%	14,27%	581	581	118			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	320	322	320	266	0,26%	0,26%	0,22%	(53)	(53)	(56)			
	Mitraguna & Others	320	322	320	266	0,33%	0,33%	0,27%	(53)	(53)	(56)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	7.205	7.833	7.205	7.737	3,32%	3,32%	3,50%	532	532	(96)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	206.366	206.366	222.155	15.789	
2	Contribution Margin	11.176	11.176	13.703	2.527	-22,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,96	3,09	3,10	0,01	0,14
CIF Payroll	1.889	2.311	2.436	125	547

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	486	486	858	868	(205)	9	382	78,62%	382	78,62%			
2	Tabungan	141.974	141.974	138.981	137.983	(228)	(998)	(3.991)	-2,81%	(3.991)	-2,81%			
3	Deposito	42.450	42.450	42.652	42.652	(961)	0	202	0,48%	202	0,48%			
	Total	184.909	184.909	182.492	181.503	(1.395)	(989)	(3.406)	-1,84%	(3.406)	-1,84%			
	CASA	142.460	142.460	139.840	138.851	(434)	(989)	(3.609)	-2,53%	(3.609)	-2,53%			
	(%) CASA	77,04%	77,04%	76,63%	76,50%									
	FDR	175,91%	175,91%	179,17%	180,15%									

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	1.324	1.324	1.809	1.780		(29)	455	34,38%	455	34,38%			
2	Giro ISE	150	150	321	325		4	175	116,28%	175	116,28%			
3	Tabungan ISE	1.174	1.174	1.488	1.455		(33)	281	23,90%	281	23,90%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225		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	13.705	13.705	13.427	-	-	0	-403	-278	-278	278	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	13.705	13.705	13.427	-	-	0	-403	-278	-278	278			
	• Local Champion	13.705	13.705	13.427	-	-	0	-403	-278	-278	278			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	35.279	1.185	1.250	65	1.261	270	270	980	34.845	101,25%	434
	KUR	31.737	31.737	32.079	1.185	1.250	65	1.341	342	342	908	31.860	100,69%	
	Non KUR	3.272	3.272	3.200	-	-	0	-80	-72	-72	72	2.985	107,20%	
3	PWG	38.348	38.348	42.485	7.269	13.567	6.299	2.754	4.136	4.136	9.431	40.034	106,12%	2.450
	Cilem	17.940	17.940	20.437	2.321	3.701	1.380	1.844	2.497	2.497	1.204	18.967	107,76%	1.471
	Gadai	20.408	20.408	22.047	4.947	9.866	4.919	909	1.640	1.640	8.227	21.068	104,65%	980
4	CFG	238.208	238.208	235.779	1.987	388	-1.599	389	-2.429	-2.429	2.817	239.658	98,38%	(3.879)
	CF 1	60.245	60.245	59.787	-	-	0	-414	-457	-457	457	60.534	98,77%	(747)
	Total Griya	56.890	56.890	56.465	-	-	0	0	-425	-425	425	56.992	99,07%	(527)
	• Total Non Program	11.339	11.339	11.228	-	-	0	-137	-112	-112	112			
	• Program	45.551	45.551	45.238	-	-	0	-384	-313	-313	313			
	Oto	3.355	3.355	3.322	-	-	0	-414	-33	-33	33	3.542	93,80%	(220)
	CF 2	177.963	177.963	175.992	1.987	388	-1.599	804	-1.971	-1.971	2.359	179.123	98,25%	(3.132)
	Mitraguna & Others	144.677	144.677	142.961	1.658	375	-1.283	1.181	-1.716	-1.716	2.091	145.468	98,28%	(2.507)
	Pensiun	33.285	33.285	33.030	329	13	-316	-378	-255	-255	268	33.655	98,14%	(625)
	Total Pembiayaan	325.270	325.270	326.970	10.441	15.205	4.765	4.001	1.700	1.700	13.506			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.768	0,00%	0,00%	13,16%	1.768	1.768	1.768			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.768	0,00%	0,00%	13,16%	1.768	1.768	1.768			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	543	559	543	3.733	1,55%	1,55%	10,58%	3.191	3.191	3.175			
	KUR	376	371	376	3.213	1,18%	1,18%	10,02%	2.837	2.837	2.842			
	Non KUR	167	187	167	520	5,11%	5,11%	16,27%	353	353	333			
3	PWG	252	-	252	5.453	0,66%	0,66%	12,83%	5.201	5.201	5.453			
	Cilem	132	-	132	4.438	0,74%	0,74%	21,71%	4.306	4.306	4.438			
	Gadai	120	-	120	1.015	0,59%	0,59%	4,60%	895	895	1.015			
4	CFG	5.904	9.690	5.904	18.132	2,48%	2,48%	7,69%	12.228	12.228	8.442			
	CF 1	5.379	7.244	5.379	12.058	8,93%	8,93%	20,17%	6.679	6.679	4.814			
	Total Griya	5.379	7.165	5.379	11.422	9,46%	9,46%	20,23%	6.043	6.043	4.258			
	Oto	-	79	-	636	0,00%	0,00%	19,14%	636	636	557			
	CF 2	524	2.446	524	6.074	0,29%	0,29%	3,45%	5.549	5.549	3.627			
	Mitraguna & Others	287	2.002	287	4.796	0,20%	0,20%	3,35%	4.509	4.509	2.794			
	Pensiun	238	445	238	1.278	0,71%	0,71%	3,87%	1.040	1.040	833			
	Total Pembiayaan	6.698	10.249	6.698	29.086	2,06%	2,06%	8,90%	22.388	22.388	18.837			

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	263	263	263	263	1,92%	1,92%	1,96%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,92%	1,92%	1,96%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	402	333	402	526	1,15%	1,15%	1,49%	124	124	193			
	KUR	302	326	302	439	0,95%	0,95%	1,37%	136	136	112			
	Non KUR	99	7	99	87	3,04%	3,04%	2,73%	(12)	(12)	80			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.018	6.318	6.018	7.219	2,53%	2,53%	3,06%	1.201	1.201	900			
	CF 1	4.452	4.930	4.452	5.395	7,39%	7,39%	9,02%	944	944	465			
	Total Griya	4.369	4.848	4.369	5.313	7,68%	7,68%	9,41%	944	944	465			
	Oto	82	82	82	82	2,46%	2,46%	2,48%	-	-	-			
	CF 2	1.566	1.388	1.566	1.823	0,88%	0,88%	1,04%	257	257	435			
	Mitraguna & Others	1.421	1.056	1.421	1.678	0,98%	0,98%	1,17%	257	257	622			
	Pensiun	145	332	145	145	0,04%	0,04%	0,44%	-	-	(187)			
	Total Pembiayaan	6.682	6.915	6.682	8.008	2,05%	2,05%	2,45%	1.325	1.325	1.093			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	324.841	324.841	330.955	6.114	
2	Contribution Margin	12.657	12.657	17.620	4.963	-39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,95	3,12	3,13	0,01	0,19
CIF Payroll	2.214	2.269	2.396	127	182