

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.158	49.148	(48.743)	8.990	14.298	41,03%	14.298	41,03%			
2	Tabungan	2.090.518	2.090.518	1.979.740	1.975.646	(2.008.954)	(4.093)	(114.871)	-5,49%	(114.871)	-5,49%			
3	Deposito	630.174	630.174	631.149	632.401	(610.498)	1.252	2.227	0,35%	2.227	0,35%			
	Total	2.755.543	2.755.543	2.651.047	2.657.196	(2.668.196)	6.149	(98.347)	-3,57%	(98.347)	-3,57%			
	CASA	2.125.368	2.125.368	2.019.897	2.024.795	(2.057.697)	4.897	(100.574)	-4,73%	(100.574)	-4,73%			
	(%) CASA	77,13%	77,13%	76,19%	76,20%									
	FDR	128,82%	128,82%	135,80%	135,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	45.219	45.567		348	3.088	7,27%	3.088	7,27%			
2	Giro ISE	3.651	3.651	6.256	7.061		805	3.409	93,37%	3.409	93,37%			
3	Tabungan ISE	34.609	34.609	34.745	34.287		(457)	(321)	-0,93%	(321)	-0,93%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2.632	2.632	2.632	2.632		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.448	3.500	1.593	-1.907	1.207	-1.039	-1.039	2.632	0	0,00%	
	Linkage	110.286	110.286	109.936	-	-	-	-495	-350	-350	350			
	Non-Linkage	134.201	134.201	133.512	3.500	1.593	-1.907	1.702	-689	-689	2.282			
	• Local Champion	134.201	134.201	133.512	3.500	1.593	-1.907	1.702	-689	-689	2.282			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	446.593	12.896	5.325	-7.571	5.959	-4.208	-4.208	9.533	456.230	97,89%	(9.637)
	KUR	425.845	425.845	421.836	12.266	5.225	-7.041	5.371	-4.009	-4.009	9.234	428.394	98,47%	(6.558)
	Non KUR	24.956	24.956	24.757	630	100	-530	589	-199	-199	299	27.836	88,94%	(3.079)
3	PWG	435.901	435.901	487.181	72.381	121.985	49.604	13.018	51.280	51.280	70.705	450.379	108,17%	36.802
	Cilem	243.033	243.033	271.391	22.579	38.128	15.550	14.840	28.358	28.358	9.770	252.765	107,37%	18.626
	Gadai	192.868	192.868	215.790	49.802	83.857	34.054	-1.823	22.922	22.922	60.935	197.614	109,20%	18.176
4	CFG	2.418.549	2.418.549	2.422.903	48.034	34.899	-13.135	31.585	4.354	4.354	30.545	2.433.514	99,56%	(10.611)
	CF 1	474.272	474.272	475.502	5.137	4.319	-817	5.578	1.230	1.230	3.089	477.023	99,68%	(1.520)
	Total Griya	385.817	385.817	385.246	683	1.215	533	0	-572	-572	1.787	386.124	99,77%	(879)
	• Total Non Program	58.361	58.361	58.943	220	1.215	995	-810	582	582	633			
	• Program	327.456	327.456	326.303	463	-	-463	-4.522	-1.153	-1.153	1.153			
	Oto	88.455	88.455	90.257	4.454	3.104	-1.350	5.578	1.802	1.802	1.302	90.898	99,29%	(642)
	CF 2	1.944.277	1.944.277	1.947.400	42.898	30.580	-12.318	26.008	3.123	3.123	27.456	1.956.491	99,54%	(9.090)
	Mitraguna & Others	1.462.141	1.462.141	1.468.722	39.508	27.383	-12.125	24.867	6.581	6.581	20.801	1.471.389	99,82%	(2.667)
	Pensiun	482.136	482.136	478.678	3.390	3.197	-193	1.140	-3.458	-3.458	6.655	485.102	98,68%	(6.423)
	Total Pembiayaan	3.549.737	3.549.737	3.600.125	136.811	163.802	26.991	51.769	50.388	50.388	113.414			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	6.060	0,04%	0,04%	2,49%	5.974	5.974	5.600			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	6.060	0,06%	0,06%	4,54%	5.974	5.974	5.600			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	39.966	1,26%	1,26%	8,95%	34.271	34.271	34.271			
	KUR	4.911	4.911	4.911	36.308	1,15%	1,15%	8,61%	31.396	31.396	31.396			
	Non KUR	784	784	784	3.658	3,14%	3,14%	14,78%	2.874	2.874	2.874			
3	PWG	832	832	832	20.272	0,19%	0,19%	4,16%	19.440	19.440	19.440			
	Cilem	832	832	832	13.232	0,34%	0,34%	4,88%	12.400	12.400	12.400			
	Gadai	-	-	-	7.040	0,00%	0,00%	3,26%	7.040	7.040	7.040			
4	CFG	58.523	70.806	58.523	127.202	2,42%	2,42%	5,25%	68.679	68.679	56.397			
	CF 1	41.039	45.314	41.039	75.586	8,65%	8,65%	15,90%	34.547	34.547	30.272			
	Total Griya	39.539	42.848	39.539	68.349	10,25%	10,25%	17,74%	28.810	28.810	25.501			
	Oto	1.500	2.467	1.500	7.238	1,70%	1,70%	8,02%	5.738	5.738	4.771			
	CF 2	17.484	25.491	17.484	51.616	0,90%	0,90%	2,65%	34.132	34.132	26.125			
	Mitraguna & Others	16.143	23.560	16.143	46.690	1,10%	1,10%	3,18%	30.547	30.547	23.130			
	Pensiun	1.341	1.931	1.341	4.926	0,28%	0,28%	1,03%	3.585	3.585	2.995			
	Total Pembiayaan	65.136	77.793	65.136	193.501	1,83%	1,83%	5,37%	128.364	128.364	115.708			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,45%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,53%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	11.178	2,26%	2,26%	2,50%	1.002	1.002	2.424			
	KUR	7.265	5.977	7.265	8.268	1,71%	1,71%	1,96%	1.003	1.003	2.292			
	Non KUR	2.910	2.777	2.910	2.910	11,66%	11,66%	11,75%	(0)	(0)	132			
3	PWG	8	184	8	33	0,00%	0,00%	0,01%	25	25	(151)			
	Cilem	8	-	8	33	0,00%	0,00%	0,01%	25	25	33			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	134.730	5,33%	5,33%	5,56%	5.754	5.754	2.505			
	CF 1	90.968	94.513	90.968	96.073	19,18%	19,18%	20,20%	5.105	5.105	1.560			
	Total Griya	89.238	92.778	89.238	94.333	23,13%	23,13%	24,49%	5.096	5.096	1.555			
	Oto	1.730	1.734	1.730	1.730	1,96%	1,96%	1,93%	10	10	5			
	CF 2	38.008	37.713	38.008	38.657	1,95%	1,95%	1,99%	649	649	944			
	Mitraguna & Others	34.527	34.677	34.527	35.278	2,36%	2,36%	2,40%	751	751	601			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,71%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	178.691	4,84%	4,84%	4,96%	6.861	6.861	4.487			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	
2	Contribution Margin	93.445	93.445	119.813	26.368	-28,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,85	2,88	0,02	0,29
CIF Payroll	27.403	28.337	29.462	1.125	2.059

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	9.058	9.058	8.113	8.483	(7.189)	370	(575)	-6,35%	(575)	-6,35%			
3	Deposito	3.150	3.150	3.250	3.250	(2.650)	0	100	3,17%	100	3,17%			
	Total	12.208	12.208	11.363	11.733	(9.839)	370	(475)	-3,89%	(475)	-3,89%			
	CASA	9.058	9.058	8.113	8.483	(7.189)	370	(575)	-6,35%	(575)	-6,35%			
	(%) CASA	74,20%	74,20%	71,40%	72,30%									
	FDR	27,72%	27,72%	29,92%	28,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	147	147	56	57		0	(91)	-61,56%	(91)	-61,56%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	147	147	56	57		0	(91)	-61,56%	(91)	-61,56%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	8	8	8	8		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	3.384	3.384	3.400	100	75	-25	108	16	16	59	3.330	102,10%	70
	KUR	3.154	3.154	3.170	100	75	-25	113	16	16	59	3.263	97,16%	(93)
	Non KUR	230	230	230	-	-	0	-5	0	0	-	68	340,29%	
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
1	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	3.384	3.384	3.400	100	75	-25	108	16	16	59			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	-	-	-	47	0,00%	0,00%	1,38%	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	47	0,00%	0,00%	20,35%	47	47	47			
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	-	-	-	47	0,00%	0,00%	1,38%	47	47	47			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	1.144	1.144	12.208	11.064	
2	Contribution Margin	(120)	(120)	(876)	(756)	-630,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,00	3,23	3,13	(0,10)	0,13
CIF Payroll	3	81	89	8	86

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	5.774	5.439	(5.842)	(335)	1.003	22,62%	1.003	22,62%			
2	Tabungan	227.062	227.062	213.876	213.928	(228.538)	53	(13.134)	-5,78%	(13.134)	-5,78%			
3	Deposito	45.162	45.162	45.445	45.719	(34.668)	274	557	1,23%	557	1,23%			
	Total	276.659	276.659	265.095	265.086	(269.048)	(9)	(11.573)	-4,18%	(11.573)	-4,18%			
	CASA	231.497	231.497	219.650	219.367	(234.380)	(283)	(12.130)	-5,24%	(12.130)	-5,24%			
	(%) CASA	83,68%	83,68%	82,86%	82,75%									
	FDR	130,46%	130,46%	141,56%	141,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.884	6.884	7.987	8.004		17	1.120	16,27%	1.120	16,27%			
2	Giro ISE	534	534	1.863	2.339		476	1.806	338,21%	1.806	338,21%			
3	Tabungan ISE	3.350	3.350	3.124	2.665		(459)	(686)	-20,46%	(686)	-20,46%			
4	Deposito ISE	3.000	3.000	3.000	3.000		0	0	0,00%	0	0,00%			
5	CIF ISE	238	238	238	238		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	46.854	2.000	-	-2.000	335	-325	-325	325	0	0,00%	
	Linkage	2.320	2.320	2.320	-	-	-	-163	0	0	(0)			
	Non-Linkage	44.859	44.859	44.534	2.000	-	-2.000	498	-325	-325	325			
	• Local Champion	44.859	44.859	44.534	2.000	-	-2.000	498	-325	-325	325			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.501	895	215	-680	93	-672	-672	887	33.612	96,70%	(1.110)
	KUR	31.378	31.378	30.734	695	215	-480	-78	-645	-645	860	31.589	97,29%	(855)
	Non KUR	1.795	1.795	1.768	200	-	-200	171	-27	-27	27	2.023	87,39%	(255)
3	PWG	59.051	59.051	72.589	13.659	31.561	17.901	-6.450	13.538	13.538	18.022	60.636	119,71%	11.953
	Cilem	20.033	20.033	23.087	1.968	3.824	1.855	1.457	3.054	3.054	769	20.986	110,01%	2.102
	Gadai	39.018	39.018	49.502	11.691	27.737	16.046	-7.907	10.484	10.484	17.253	39.651	124,85%	9.851
4	CFG	221.521	221.521	223.324	6.259	5.468	-791	5.234	1.803	1.803	3.665	223.286	100,02%	38
	CF 1	21.689	21.689	22.010	434	483	49	124	320	320	163	22.014	99,98%	(4)
	Total Griya	11.604	11.604	11.821	220	315	95	0	216	216	99	11.640	101,55%	180
	• Total Non Program	11.485	11.485	11.701	220	315	95	-40	216	216	99			
	• Program	119	119	119	-	-	0	-1	0	0	-			
	Oto	10.085	10.085	10.189	214	168	-46	124	104	104	64	10.373	98,22%	(185)
	CF 2	199.831	199.831	201.314	5.825	4.985	-840	5.110	1.483	1.483	3.502	201.272	100,02%	42
	Mitraguna & Others	160.757	160.757	162.761	5.592	4.869	-723	5.026	2.004	2.004	2.865	161.847	100,56%	913
	Pensiun	39.075	39.075	38.553	233	116	-117	83	-521	-521	637	39.425	97,79%	(871)
	Total Pembiayaan	360.924	360.924	375.269	22.813	37.243	14.430	-788	14.344	14.344	22.899			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	357	-	1.717	0,00%	0,00%	3,66%	1.717	1.717	1.360			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	1.717	0,00%	0,00%	3,85%	1.717	1.717	1.360			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	4.561	2,60%	2,60%	14,03%	3.698	3.698	3.312			
	KUR	780	1.249	780	4.311	2,49%	2,49%	14,03%	3.531	3.531	3.062			
	Non KUR	83	-	83	250	4,63%	4,63%	14,13%	167	167	250			
3	PWG	40	-	40	4.521	0,07%	0,07%	6,23%	4.481	4.481	4.521			
	Cilem	40	-	40	2.139	0,20%	0,20%	9,26%	2.098	2.098	2.139			
	Gadai	-	-	-	2.382	0,00%	0,00%	4,81%	2.382	2.382	2.382			
4	CFG	1.148	2.021	1.148	9.679	0,52%	0,52%	4,33%	8.531	8.531	7.658			
	CF 1	416	679	416	4.004	1,92%	1,92%	18,19%	3.588	3.588	3.325			
	Total Griya	148	277	148	3.303	1,27%	1,27%	27,94%	3.155	3.155	3.026			
	Oto	269	402	269	701	2,66%	2,66%	6,88%	433	433	299			
	CF 2	732	1.342	732	5.675	0,37%	0,37%	2,82%	4.943	4.943	4.334			
	Mitraguna & Others	588	1.199	588	4.930	0,37%	0,37%	3,03%	4.342	4.342	3.731			
	Pensiun	144	143	144	745	0,37%	0,37%	1,93%	601	601	602			
	Total Pembiayaan	2.052	3.627	2.052	20.478	0,57%	0,57%	5,46%	18.426	18.426	16.851			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	766	1.119	766	764	1,62%	1,62%	1,63%	(2)	(2)	(355)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	766	1.119	766	764	1,71%	1,71%	1,72%	(2)	(2)	(355)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	431	471	431	860	1,30%	1,30%	2,65%	429	429	389			
	KUR	167	118	167	603	0,53%	0,53%	1,96%	436	436	484			
	Non KUR	264	353	264	258	14,72%	14,72%	14,57%	(7)	(7)	(95)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.559	1.455	1.559	1.560	0,70%	0,70%	0,70%	0	0	104			
	CF 1	365	365	365	513	1,68%	1,68%	2,33%	148	148	148			
	Total Griya	365	365	365	513	3,15%	3,15%	4,34%	148	148	148			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.194	1.090	1.194	1.047	0,60%	0,60%	0,52%	(147)	(147)	(43)			
	Mitraguna & Others	1.056	952	1.056	909	0,66%	0,66%	0,56%	(147)	(147)	(43)			
	Pensiun	138	138	138	138	0,04%	0,04%	0,36%	-	-	(0)			
	Total Pembiayaan	2.756	3.046	2.756	3.184	0,76%	0,76%	0,85%	428	428	138			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	311.873	311.873	380.584	68.711	
2	Contribution Margin	8.183	8.183	23.403	15.220	-186,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,84	3,09	3,07	(0,02)	0,23
CIF Payroll	2.515	2.781	3.031	250	516

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	5.869	4.641	(14.800)	(1.228)	(2.249)	-32,64%	(2.249)	-32,64%			
2	Tabungan	313.451	313.451	297.558	294.570	(313.726)	(2.988)	(18.881)	-6,02%	(18.881)	-6,02%			
3	Deposito	148.988	148.988	147.491	147.124	(182.362)	(368)	(1.865)	-1,25%	(1.865)	-1,25%			
	Total	469.330	469.330	450.919	446.335	(510.888)	(4.584)	(22.994)	-4,90%	(22.994)	-4,90%			
	CASA	320.341	320.341	303.428	299.212	(328.526)	(4.216)	(21.130)	-6,60%	(21.130)	-6,60%			
	(%) CASA	68,26%	68,26%	67,29%	67,04%									
	FDR	93,29%	93,29%	97,90%	98,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	5.642	5.090	5.011		(79)	(631)	-11,19%	(631)	-11,19%			
2	Giro ISE	507	507	642	632		(10)	125	24,59%	125	24,59%			
3	Tabungan ISE	5.135	5.135	4.448	4.379		(69)	(756)	-14,72%	(756)	-14,72%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	260	260	260	260		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	104.111	-	1.093	1.093	-276	-329	-329	1.421	0	0,00%	
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207			
	Non-Linkage	61.910	61.910	61.789	-	1.093	1.093	-76	-121	-121	1.214			
	• Local Champion	61.910	61.910	61.789	-	1.093	1.093	-76	-121	-121	1.214			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.054	31.054	30.718	1.435	365	-1.070	1.091	-336	-336	701	31.689	96,93%	(972)
	KUR	30.108	30.108	29.781	1.435	365	-1.070	1.107	-327	-327	692	30.305	98,27%	(524)
	Non KUR	946	946	937	-	-	0	-16	-9	-9	9	1.384	67,66%	(448)
3	PWG	49.603	49.603	53.377	7.197	10.400	3.203	1.317	3.774	3.774	6.625	51.005	104,65%	2.372
	Cilem	26.650	26.650	29.937	2.087	4.372	2.285	936	3.287	3.287	1.085	27.529	108,75%	2.408
	Gadai	22.954	22.954	23.441	5.110	6.028	918	382	487	487	5.541	23.476	99,85%	(36)
4	CFG	252.727	252.727	253.236	5.678	3.425	-2.254	2.336	509	509	2.916	254.708	99,42%	(1.472)
	CF 1	45.346	45.346	45.395	1.248	341	-907	804	49	49	291	45.727	99,27%	(332)
	Total Griya	28.863	28.863	28.789	320	-	-320	0	-74	-74	74	28.920	99,55%	(131)
	• Total Non Program	13.322	13.322	13.303	-	-	0	-142	-18	-18	18			
	• Program	15.541	15.541	15.486	320	-	-320	244	-56	-56	56			
	Oto	16.483	16.483	16.606	928	341	-587	804	123	123	217	16.807	98,81%	(201)
	CF 2	207.381	207.381	207.841	4.430	3.084	-1.346	1.532	459	459	2.624	208.981	99,45%	(1.140)
	Mitraguna & Others	189.980	189.980	190.453	4.364	2.934	-1.430	1.679	473	473	2.461	191.187	99,62%	(734)
	Pensiun	17.401	17.401	17.388	66	150	84	-147	-13	-13	163	17.794	97,72%	(406)
	Total Pembiayaan	437.824	437.824	441.442	14.310	15.282	972	4.468	3.618	3.618	11.664			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.625	0,00%	0,00%	2,52%	2.625	2.625	2.625			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.625	0,00%	0,00%	4,25%	2.625	2.625	2.625			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	289	-	2.303	0,00%	0,00%	7,50%	2.303	2.303	2.014			
	KUR	-	289	-	2.303	0,00%	0,00%	7,73%	2.303	2.303	2.014			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	30	-	1.900	0,00%	0,00%	3,56%	1.900	1.900	1.870			
	Cilem	-	-	-	1.256	0,00%	0,00%	4,19%	1.256	1.256	1.256			
	Gadai	-	30	-	645	0,00%	0,00%	2,75%	645	645	614			
4	CFG	2.393	4.038	2.393	10.744	0,95%	0,95%	4,24%	8.351	8.351	6.706			
	CF 1	2.080	3.429	2.080	7.387	4,59%	4,59%	16,27%	5.307	5.307	3.958			
	Total Griya	1.599	2.482	1.599	6.400	5,54%	5,54%	22,23%	4.801	4.801	3.919			
	Oto	481	947	481	987	2,92%	2,92%	5,94%	506	506	40			
	CF 2	313	609	313	3.357	0,15%	0,15%	1,62%	3.044	3.044	2.748			
	Mitraguna & Others	313	609	313	3.096	0,16%	0,16%	1,63%	2.783	2.783	2.487			
	Pensiun	-	-	-	261	0,00%	0,00%	1,50%	261	261	261			
	Total Pembiayaan	2.393	4.357	2.393	17.572	0,55%	0,55%	3,98%	15.179	15.179	13.215			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	30.790	30.807	30.790	30.790	29,48%	29,48%	29,57%	(0)	(0)	(17)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	30.790	30.807	30.790	30.790	49,73%	49,73%	49,83%	(0)	(0)	(17)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	271	550	550	1,77%	1,77%	1,79%	-	-	279			
	KUR	279	-	279	279	0,93%	0,93%	0,94%	-	-	279			
	Non KUR	271	271	271	271	28,67%	28,67%	28,94%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.761	4.803	4.761	5.146	1,88%	1,88%	2,03%	385	385	343			
	CF 1	2.632	2.670	2.632	3.018	5,80%	5,80%	6,65%	386	386	348			
	Total Griya	2.014	2.048	2.014	2.401	6,98%	6,98%	8,34%	386	386	353			
	Oto	618	622	618	618	3,75%	3,75%	3,72%	-	-	(4)			
	CF 2	2.129	2.133	2.129	2.128	1,03%	1,03%	1,02%	(1)	(1)	(5)			
	Mitraguna & Others	2.037	2.041	2.037	2.036	1,07%	1,07%	1,07%	(1)	(1)	(5)			
	Pensiun	92	92	92	92	0,02%	0,02%	0,53%	-	-	(0)			
	Total Pembiayaan	36.101	35.881	36.101	36.486	8,25%	8,25%	8,27%	385	385	605			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	437.801	437.801	469.385	31.584	
2	Contribution Margin	9.961	9.961	23.495	13.534	-135,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,44	2,71	2,73	0,03	0,30
CIF Payroll	6.739	6.200	6.307	107	(432)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	5.864	5.846	(5.992)	(17)	919	18,65%	919	18,65%			
2	Tabungan	288.520	288.520	283.281	282.617	(282.568)	(664)	(5.903)	-2,05%	(5.903)	-2,05%			
3	Deposito	89.021	89.021	84.057	84.206	(71.107)	149	(4.815)	-5,41%	(4.815)	-5,41%			
	Total	382.468	382.468	373.202	372.670	(359.666)	(533)	(9.799)	-2,56%	(9.799)	-2,56%			
	CASA	293.447	293.447	289.145	288.464	(288.559)	(681)	(4.984)	-1,70%	(4.984)	-1,70%			
	(%) CASA	76,72%	76,72%	77,48%	77,40%									
	FDR	144,67%	144,67%	148,79%	149,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.510	2.510	2.234	2.234	(1)	(276)	-11,00%	(276)	-11,00%				
2	Giro ISE	11	11	15	15	0	4	34,48%	4	34,48%				
3	Tabungan ISE	2.498	2.498	2.219	2.218	(1)	(280)	-11,20%	(280)	-11,20%				
4	Deposito ISE	-	-	-	-	0	0	0,00%	0	0,00%				
5	CIF ISE	374	374	374	374	0	0	0,00%	0	0,00%				

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.207	1.500	300	-1.200	1.256	-494	-494	794	0	0,00%	
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68			
	Non-Linkage	26.983	26.983	26.557	1.500	300	-1.200	1.316	-426	-426	726			
	• Local Champion	26.983	26.983	26.557	1.500	300	-1.200	1.316	-426	-426	726			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.407	36.407	35.981	1.750	580	-1.170	514	-426	-426	1.006	36.093	99,69%	(113)
	KUR	35.304	35.304	34.888	1.750	580	-1.170	531	-416	-416	996	35.448	98,42%	(560)
	Non KUR	1.103	1.103	1.093	-	-	0	-17	-10	-10	10	645	169,40%	
3	PWG	58.194	58.194	62.823	10.014	13.459	3.445	3.398	4.629	4.629	8.829	59.706	105,22%	3.117
	Cilem	27.495	27.495	30.247	2.329	4.051	1.722	1.660	2.752	2.752	1.299	28.469	106,25%	1.779
	Gadai	30.699	30.699	32.576	7.684	9.407	1.723	1.739	1.877	1.877	7.530	31.237	104,29%	1.339
4	CFG	374.004	374.004	372.274	3.335	1.477	-1.858	2.583	-1.730	-1.730	3.207	375.153	99,23%	(2.879)
	CF 1	233.675	233.675	232.813	1.288	172	-1.115	1.398	-862	-862	1.035	233.886	99,54%	(1.074)
	Total Griya	218.464	218.464	217.695	-	-	0	0	-769	-769	769	218.487	99,64%	(793)
	• Total Non Program	4.702	4.702	4.690	-	-	0	-52	-12	-12	12			
	• Program	213.762	213.762	213.005	-	-	0	-2.575	-757	-757	757			
	Oto	15.211	15.211	15.118	1.288	172	-1.115	1.398	-93	-93	266	15.399	98,18%	(281)
	CF 2	140.329	140.329	139.461	2.047	1.305	-742	1.186	-868	-868	2.172	141.267	98,72%	(1.806)
	Mitraguna & Others	91.034	91.034	90.631	1.492	805	-687	519	-403	-403	1.208	91.745	98,79%	(1.113)
	Pensiun	49.295	49.295	48.830	555	500	-55	667	-465	-465	965	49.523	98,60%	(693)
	Total Pembiayaan	553.306	553.306	555.285	16.599	15.816	-783	7.751	1.979	1.979	13.837			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.715	0,00%	0,00%	2,04%	1.715	1.715	1.715			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.715	0,00%	0,00%	6,46%	1.715	1.715	1.715			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	403	334	2.571	0,92%	0,92%	7,15%	2.237	2.237	2.168			
	KUR	334	403	334	2.432	0,95%	0,95%	6,97%	2.098	2.098	2.028			
	Non KUR	-	-	-	139	0,00%	0,00%	12,76%	139	139	139			
3	PWG	114	-	114	2.501	0,20%	0,20%	3,98%	2.387	2.387	2.501			
	Cilem	114	-	114	1.281	0,41%	0,41%	4,23%	1.167	1.167	1.281			
	Gadai	-	-	-	1.220	0,00%	0,00%	3,74%	1.220	1.220	1.220			
4	CFG	29.400	30.678	29.400	45.732	7,86%	7,86%	12,28%	16.332	16.332	15.054			
	CF 1	27.082	28.543	27.082	41.145	11,59%	11,59%	17,67%	14.063	14.063	12.601			
	Total Griya	27.082	28.435	27.082	39.007	12,40%	12,40%	17,92%	11.925	11.925	10.571			
	Oto	-	108	-	2.138	0,00%	0,00%	14,14%	2.138	2.138	2.030			
	CF 2	2.319	2.135	2.319	4.587	1,65%	1,65%	3,29%	2.269	2.269	2.453			
	Mitraguna & Others	1.679	1.807	1.679	3.914	1,84%	1,84%	4,32%	2.235	2.235	2.107			
	Pensiun	639	328	639	673	1,30%	1,30%	1,38%	34	34	345			
	Total Pembiayaan	29.848	31.082	29.848	52.519	5,39%	5,39%	9,46%	22.671	22.671	21.437			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	936	936	936	936	1,11%	1,11%	1,11%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	936	936	936	936	3,47%	3,47%	3,52%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.022	1.077	1.022	1.015	2,81%	2,81%	2,82%	(8)	(8)	(62)			
	KUR	924	979	924	917	2,62%	2,62%	2,63%	(8)	(8)	(62)			
	Non KUR	98	98	98	98	8,87%	8,87%	8,96%	-	-	-			
3	PWG	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	72.578	74.308	72.578	75.812	19,41%	19,41%	20,36%	3.234	3.234	1.504			
	CF 1	68.188	70.022	68.188	71.526	29,18%	29,18%	30,72%	3.338	3.338	1.504			
	Total Griya	68.188	70.022	68.188	71.526	31,21%	31,21%	32,86%	3.338	3.338	1.504			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.390	4.286	4.390	4.286	3,13%	3,13%	3,07%	(104)	(104)	(0)			
	Mitraguna & Others	3.970	3.545	3.970	3.967	4,36%	4,36%	4,38%	(2)	(2)	423			
	Pensiun	421	742	421	319	0,08%	0,08%	0,65%	(102)	(102)	(423)			
	Total Pembiayaan	74.536	76.505	74.536	77.762	13,47%	13,47%	14,00%	3.226	3.226	1.257			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	530.211	530.211	571.038	40.827	
2	Contribution Margin	11.173	11.173	3.893	(7.280)	65,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,78	2,95	2,92	(0,02)	0,15
CIF Payroll	1.921	1.784	1.980	196	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	127	127	(59)	0	(127)	-49,92%	(127)	-49,92%			
2	Tabungan	88.453	88.453	75.798	76.127	(76.850)	329	(12.326)	-13,93%	(12.326)	-13,93%			
3	Deposito	36.208	36.208	36.503	36.503	(22.158)	0	295	0,81%	295	0,81%			
	Total	124.915	124.915	112.429	112.758	(99.068)	329	(12.157)	-9,73%	(12.157)	-9,73%			
	CASA	88.707	88.707	75.925	76.254	(76.909)	329	(12.452)	-14,04%	(12.452)	-14,04%			
	(%) CASA	71,01%	71,01%	67,53%	67,63%									
	FDR	192,16%	192,16%	217,08%	216,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.680	1.680	1.321	1.325		4	(355)	-21,13%	(355)	-21,13%			
2	Giro ISE	247	247	118	118		0	(129)	-52,29%	(129)	-52,29%			
3	Tabungan ISE	1.433	1.433	1.203	1.207		4	(226)	-15,75%	(226)	-15,75%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	150	150	150	150		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	20.210	20.210	20.158	400	-	-400	480	-52	-52	52	20.126	100,16%	32
	KUR	18.679	18.679	18.631	400	-	-400	478	-48	-48	48	18.789	99,16%	(159)
	Non KUR	1.532	1.532	1.528	-	-	0	2	-4	-4	4	1.337	114,27%	
3	PWG	30.051	30.051	34.416	3.162	8.619	5.457	197	4.365	4.365	4.254	31.214	110,26%	3.201
	Cilem	18.951	18.951	22.310	1.599	4.341	2.742	1.432	3.359	3.359	982	19.647	113,55%	2.662
	Gadai	11.100	11.100	12.106	1.563	4.278	2.715	-1.236	1.006	1.006	3.271	11.567	104,66%	539
4	CFG	189.769	189.769	189.484	2.975	1.926	-1.049	2.334	-285	-285	2.211	190.450	99,49%	(966)
	CF 1	4.196	4.196	4.189	-	-	0	-42	-8	-8	8	4.322	96,93%	(133)
	Total Griya	1.940	1.940	1.935	-	-	0	0	-4	-4	4	1.953	99,08%	(18)
	• Total Non Program	1.940	1.940	1.935	-	-	0	-35	-4	-4	4			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.257	2.257	2.253	-	-	0	-42	-4	-4	4	2.368	95,15%	(115)
	CF 2	185.573	185.573	185.295	2.975	1.926	-1.049	2.376	-278	-278	2.204	186.128	99,55%	(833)
	Mitraguna & Others	120.848	120.848	120.753	2.168	1.540	-628	1.955	-94	-94	1.634	121.268	99,58%	(515)
	Pensiun	64.725	64.725	64.542	807	386	-421	421	-183	-183	569	64.860	99,51%	(318)
	Total Pembiayaan	240.030	240.030	244.057	6.537	10.545	4.008	3.010	4.027	4.027	6.518			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	898	3.010	898	305	4,44%	4,44%	1,51%	(593)	(593)	(2.705)			
	KUR	812	2.773	812	219	4,35%	4,35%	1,18%	(593)	(593)	(2.554)			
	Non KUR	86	238	86	86	5,61%	5,61%	5,63%	-	-	(152)			
3	PWG	4	14	4	322	0,01%	0,01%	0,94%	318	318	308			
	Cilem	4	-	4	116	0,02%	0,02%	0,52%	112	112	116			
	Gadai	-	14	-	206	0,00%	0,00%	1,71%	206	206	192			
4	CFG	686	2.688	686	3.445	0,36%	0,36%	1,82%	2.759	2.759	757			
	CF 1	232	-	232	474	5,52%	5,52%	11,31%	242	242	474			
	Total Griya	232	-	232	474	11,94%	11,94%	24,47%	242	242	474			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	454	2.688	454	2.971	0,24%	0,24%	1,60%	2.517	2.517	283			
	Mitraguna & Others	454	2.587	454	2.148	0,38%	0,38%	1,78%	1.694	1.694	(439)			
	Pensiun	-	101	-	824	0,00%	0,00%	1,28%	824	824	722			
	Total Pembiayaan	1.587	5.712	1.587	4.072	0,66%	0,66%	1,67%	2.484	2.484	(1.641)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	321	334	321	307	1,59%	1,59%	1,52%	(13)	(13)	(27)			
	KUR	321	334	321	307	1,72%	1,72%	1,65%	(13)	(13)	(27)			
	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	2.383	1.915	2.383	2.383	1,26%	1,26%	1,26%	-	-	468			
	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	2.383	1.915	2.383	2.383	1,28%	1,28%	1,29%	-	-	468			
	Mitraguna & Others	2.137	1.669	2.137	2.137	1,77%	1,77%	1,77%	-	-	468			
	Pensiun	246	246	246	246	0,10%	0,10%	0,38%	-	-	(0)			
	Total Pembiayaan	2.703	2.249	2.703	2.690	1,13%	1,13%	1,10%	(13)	(13)	441			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	222.249	222.249	258.199	35.950	
2	Contribution Margin	10.360	10.360	6.930	(3.430)	33,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,28	3,45	3,47	0,02	0,20
CIF Payroll	1.104	1.469	1.579	110	475

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	354	98	(81)	(257)	4	4,46%	4	4,46%			
2	Tabungan	151.062	151.062	146.711	145.777	(145.807)	(935)	(5.285)	-3,50%	(5.285)	-3,50%			
3	Deposito	51.112	51.112	52.136	52.133	(51.246)	(3)	1.021	2,00%	1.021	2,00%			
	Total	202.268	202.268	199.202	198.008	(197.134)	(1.194)	(4.260)	-2,11%	(4.260)	-2,11%			
	CASA	151.156	151.156	147.066	145.875	(145.888)	(1.191)	(5.281)	-3,49%	(5.281)	-3,49%			
	(%) CASA	74,73%	74,73%	73,83%	73,67%									
	FDR	83,37%	83,37%	84,91%	85,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	717	717	715	707		(8)	(10)	-1,42%	(10)	-1,42%			
2	Giro ISE	3	3	3	3		0	(0)	-9,66%	(0)	-9,66%			
3	Tabungan ISE	715	715	713	705		(8)	(10)	-1,39%	(10)	-1,39%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	196	196	196	196		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	4	4	4	-	-	0	-2	0	0	(0)			
	• Local Champion	4	4	4	-	-	0	-2	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.761	20.761	20.419	400	250	-150	336	-342	-342	592	20.884	97,78%	(464)
	KUR	19.437	19.437	19.020	250	150	-100	222	-418	-418	568	19.576	97,16%	(556)
	Non KUR	1.324	1.324	1.400	150	100	-50	114	76	76	24	1.308	107,02%	
3	PWG	8.593	8.593	9.218	402	905	504	7	625	625	281	8.959	102,88%	258
	Cilem	8.593	8.593	9.218	402	905	504	7	625	625	281	8.959	102,88%	258
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	139.281	139.281	139.500	2.403	2.009	-394	1.379	219	219	1.790	140.177	99,52%	(677)
	CF 1	4.307	4.307	4.239	295	-	-295	664	-68	-68	68	4.471	94,80%	(232)
	Total Griya	1.286	1.286	1.277	-	-	0	0	-9	-9	9	1.305	97,88%	(28)
	• Total Non Program	996	996	988	-	-	0	-17	-8	-8	8			
	• Program	291	291	289	-	-	0	-2	-2	-2	2			
	Oto	3.020	3.020	2.962	295	-	-295	664	-58	-58	58	3.166	93,53%	(205)
	CF 2	134.974	134.974	135.261	2.108	2.009	-99	715	287	287	1.722	135.706	99,67%	(445)
	Mitraguna & Others	96.118	96.118	97.016	2.108	2.009	-99	1.083	897	897	1.112	96.672	100,36%	343
	Pensiun	38.856	38.856	38.246	-	-	0	-368	-611	-611	611	39.034	97,98%	(788)
	Total Pembiayaan	168.639	168.639	169.142	3.205	3.164	-40	1.720	502	502	2.662			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	4	6	4	4	100,00%	100,00%	100,00%	0	0	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	126	129	126	3.510	0,61%	0,61%	17,19%	3.384	3.384	3.381			
	KUR	-	-	-	3.190	0,00%	0,00%	16,77%	3.190	3.190	3.190			
	Non KUR	126	129	126	320	9,52%	9,52%	22,88%	194	194	192			
3	PWG	80	-	80	262	0,93%	0,93%	2,84%	182	182	262			
	Cilem	80	-	80	262	0,93%	0,93%	2,84%	182	182	262			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.453	1.203	1.453	3.183	1,04%	1,04%	2,28%	1.730	1.730	1.980			
	CF 1	230	147	230	410	5,33%	5,33%	9,66%	180	180	263			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	230	147	230	410	7,60%	7,60%	13,83%	180	180	263			
	CF 2	1.224	1.056	1.224	2.774	0,91%	0,91%	2,05%	1.550	1.550	1.718			
	Mitraguna & Others	1.216	1.056	1.216	2.766	1,27%	1,27%	2,85%	1.550	1.550	1.710			
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8			
	Total Pembiayaan	1.663	1.338	1.663	6.959	0,99%	0,99%	4,11%	5.296	5.296	5.622			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	45	53	45	45	0,22%	0,22%	0,22%	(0)	(0)	(8)			
	KUR	45	53	45	45	0,23%	0,23%	0,24%	(0)	(0)	(8)			
	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	1.011	1.012	1.011	1.432	0,73%	0,73%	1,03%	422	422	421			
	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	1.011	1.012	1.011	1.432	0,75%	0,75%	1,06%	422	422	421			
	Mitraguna & Others	707	707	707	1.129	0,74%	0,74%	1,16%	422	422	422			
	Pensiun	303	304	303	303	0,18%	0,18%	0,79%	-	-	(1)			
	Total Pembiayaan	1.056	1.064	1.056	1.477	0,63%	0,63%	0,87%	422	422	413			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	172.540	172.540	202.268	29.728	
2	Contribution Margin	9.606	9.606	12.923	3.317	-34,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,92	3,24	3,28	0,04	0,36
CIF Payroll	1.179	1.533	1.577	44	398

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	368	368	(480)	0	(48)	-11,55%	(48)	-11,55%			
2	Tabungan	97.675	97.675	91.249	90.655	(94.233)	(595)	(7.021)	-7,19%	(7.021)	-7,19%			
3	Deposito	14.680	14.680	14.741	14.741	(14.848)	0	61	0,42%	61	0,42%			
	Total	112.772	112.772	106.359	105.764	(109.561)	(595)	(7.008)	-6,21%	(7.008)	-6,21%			
	CASA	98.092	98.092	91.618	91.023	(94.713)	(595)	(7.069)	-7,21%	(7.069)	-7,21%			
	(%) CASA	86,98%	86,98%	86,14%	86,06%									
	FDR	170,13%	170,13%	183,51%	184,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.758	2.758	2.749	2.724		(25)	(33)	-1,21%	(33)	-1,21%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.739	1.739	1.731	1.706		(25)	(33)	-1,92%	(33)	-1,92%			
4	Deposito ISE	1.019	1.019	1.019	1.019		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	158	158	158	158		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	73	-	-	0	-14	-14	-14	14	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	87	87	73	-	-	0	-14	-14	-14	14			
	• Local Champion	87	87	73	-	-	0	-14	-14	-14	14			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	58.239	58.239	57.951	2.185	780	-1.405	1.639	-287	-287	1.067	59.279	97,76%	(1.327)
	KUR	55.531	55.531	55.280	2.185	780	-1.405	1.710	-251	-251	1.031	55.742	99,17%	(462)
	Non KUR	2.707	2.707	2.672	-	-	0	-71	-36	-36	36	3.536	75,55%	(865)
3	PWG	47.599	47.599	51.216	9.345	13.217	3.872	3.442	3.616	3.616	9.601	48.892	104,75%	2.324
	Cilem	22.908	22.908	24.953	2.605	3.133	528	2.325	2.044	2.044	1.089	23.678	105,38%	1.275
	Gadai	24.691	24.691	26.263	6.740	10.084	3.344	1.116	1.572	1.572	8.512	25.214	104,16%	1.050
4	CFG	85.930	85.930	85.936	1.536	1.938	402	1.835	5	5	1.933	86.736	99,08%	(801)
	CF 1	2.608	2.608	2.582	-	-	0	584	-27	-27	27	2.740	94,24%	(158)
	Total Griya	744	744	744	-	-	0	0	0	0	-	744	100,00%	0
	• Total Non Program	744	744	744	-	-	0	-5	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.864	1.864	1.837	-	-	0	584	-27	-27	27	1.995	92,09%	(158)
	CF 2	83.322	83.322	83.354	1.536	1.938	402	1.252	32	32	1.906	83.997	99,23%	(643)
	Mitraguna & Others	53.484	53.484	54.065	1.536	1.544	8	1.302	581	581	963	54.000	100,12%	65
	Pensiun	29.838	29.838	29.289	-	394	394	-51	-549	-549	943	29.997	97,64%	(708)
	Total Pembiayaan	191.855	191.855	195.176	13.066	15.935	2.869	6.901	3.320	3.320	12.615			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	606	936	606	6.595	1,04%	1,04%	11,38%	5.988	5.988	5.658			
	KUR	433	766	433	6.255	0,78%	0,78%	11,32%	5.821	5.821	5.489			
	Non KUR	173	170	173	340	6,38%	6,38%	12,71%	167	167	169			
3	PWG	-	-	-	2.372	0,00%	0,00%	4,63%	2.372	2.372	2.372			
	Cilem	-	-	-	2.250	0,00%	0,00%	9,02%	2.250	2.250	2.250			
	Gadai	-	-	-	122	0,00%	0,00%	0,47%	122	122	122			
4	CFG	106	149	106	1.298	0,12%	0,12%	1,51%	1.192	1.192	1.149			
	CF 1	-	-	-	20	0,00%	0,00%	0,77%	20	20	20			
	Total Griya	-	-	-	20	0,00%	0,00%	2,66%	20	20	20			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	106	149	106	1.278	0,13%	0,13%	1,53%	1.172	1.172	1.129			
	Mitraguna & Others	106	104	106	985	0,20%	0,20%	1,82%	879	879	881			
	Pensiun	-	45	-	293	0,00%	0,00%	1,00%	293	293	248			
	Total Pembiayaan	712	1.085	712	10.265	0,37%	0,37%	5,26%	9.553	9.553	9.180			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	805	622	805	998	1,38%	1,38%	1,72%	193	193	377			
	KUR	499	314	499	692	0,90%	0,90%	1,25%	193	193	379			
	Non KUR	306	308	306	306	11,30%	11,30%	11,46%	-	-	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	598	611	598	629	0,70%	0,70%	0,73%	31	31	18			
	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	598	611	598	629	0,72%	0,72%	0,75%	31	31	18			
	Mitraguna & Others	554	611	554	585	1,04%	1,04%	1,08%	31	31	(26)			
	Pensiun	44	-	44	44	0,02%	0,02%	0,15%	-	-	44			
	Total Pembiayaan	1.403	1.233	1.403	1.627	0,73%	0,73%	0,83%	225	225	394			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	159.806	159.806	197.483	37.677	
2	Contribution Margin	9.504	9.504	10.407	903	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,57	2,86	2,91	0,05	0,34
CIF Payroll	1.458	1.501	1.541	40	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	8.618	20.487	(10.826)	11.869	15.135	282,78%	15.135	282,78%			
2	Tabungan	125.874	125.874	121.582	121.527	(123.445)	(55)	(4.347)	-3,45%	(4.347)	-3,45%			
3	Deposito	62.952	62.952	63.267	63.267	(54.876)	0	315	0,50%	315	0,50%			
	Total	194.179	194.179	193.466	205.281	(189.147)	11.815	11.103	5,72%	11.103	5,72%			
	CASA	131.226	131.226	130.200	142.014	(134.271)	11.814	10.788	8,22%	10.788	8,22%			
	(%) CASA	67,58%	67,58%	67,30%	69,18%									
	FDR	122,40%	122,40%	122,57%	115,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.667	3.667	3.959	3.928		(31)	261	7,12%	261	7,12%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	3.467	3.467	3.759	3.728		(31)	261	7,53%	261	7,53%			
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%			
5	CIF ISE	241	241	241	241		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	89	-	-	0	-17	-3	-3	3	0	0,00%	
	Linkage	36	36	35	-	-	-	-0	-1	-1	1			
	Non-Linkage	56	56	55	-	-	0	-17	-1	-1	1			
	• Local Champion	56	56	55	-	-	0	-17	-1	-1	1			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.601	20.601	19.938	-	-	0	-763	-663	-663	663	21.686	91,94%	(1.748)
	KUR	18.833	18.833	18.217	-	-	0	-703	-616	-616	616	18.996	95,90%	(779)
	Non KUR	1.768	1.768	1.721	-	-	0	-60	-47	-47	47	2.690	64,00%	(968)
3	PWG	9.696	9.696	10.244	415	819	405	25	548	548	272	10.402	98,48%	(158)
	Cilem	9.696	9.696	10.244	415	819	405	25	548	548	272	10.209	100,34%	35
	Gadai	-	-	-	-	-	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	206.857	2.598	1.435	-1.162	-631	-435	-435	1.870	208.366	99,28%	(1.509)
	CF 1	7.655	7.655	7.779	143	205	63	-104	124	124	82	7.865	98,90%	(86)
	Total Griya	4.479	4.479	4.441	143	-	-143	0	-39	-39	39	4.513	98,38%	(73)
	• Total Non Program	3.547	3.547	3.510	-	-	0	-46	-37	-37	37			
	• Program	932	932	930	143	-	-143	154	-2	-2	2			
	Oto	3.176	3.176	3.338	-	205	205	-104	162	162	43	3.352	99,60%	(14)
	CF 2	199.636	199.636	199.078	2.455	1.230	-1.225	-527	-558	-558	1.788	200.501	99,29%	(1.422)
	Mitraguna & Others	168.594	168.594	168.613	2.455	1.230	-1.225	-724	18	18	1.212	169.245	99,63%	(633)
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576	31.255	97,47%	(790)
	Total Pembiayaan	237.681	237.681	237.128	3.012	2.255	-758	-1.387	-553	-553	2.807			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7	22	7	-	7,61%	7,61%	0,00%	(7)	(7)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	7	22	7	-	12,50%	12,50%	0,00%	(7)	(7)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	210	979	210	881	1,02%	1,02%	4,42%	671	671	(98)			
	KUR	210	699	210	844	1,11%	1,11%	4,64%	635	635	145			
	Non KUR	-	280	-	36	0,00%	0,00%	2,12%	36	36	(243)			
3	PWG	305	-	305	326	3,15%	3,15%	3,18%	21	21	326			
	Cilem	305	-	305	326	3,15%	3,15%	3,18%	21	21	326			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.556	9.774	7.556	8.082	3,64%	3,64%	3,91%	527	527	(1.692)			
	CF 1	-	176	-	509	0,00%	0,00%	6,55%	509	509	333			
	Total Griya	-	-	-	165	0,00%	0,00%	3,71%	165	165	165			
	Oto	-	176	-	345	0,00%	0,00%	10,32%	345	345	169			
	CF 2	7.556	9.598	7.556	7.573	3,78%	3,78%	3,80%	17	17	(2.025)			
	Mitraguna & Others	7.556	9.403	7.556	6.861	4,48%	4,48%	4,07%	(694)	(694)	(2.541)			
	Pensiun	-	195	-	712	0,00%	0,00%	2,34%	712	712	516			
	Total Pembiayaan	8.077	10.774	8.077	9.289	3,40%	3,40%	3,92%	1.212	1.212	(1.485)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	7	0,00%	0,00%	7,51%	7	7	7			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	7	0,00%	0,00%	12,27%	7	7	7			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.442	1.146	1.442	1.392	7,00%	7,00%	6,98%	(51)	(51)	246			
	KUR	1.150	967	1.150	1.099	6,11%	6,11%	6,03%	(51)	(51)	132			
	Non KUR	292	178	292	292	16,53%	16,53%	16,98%	-	-	114			
3	PWG	8	-	8	8	0,08%	0,08%	0,07%	(0)	(0)	8			
	Cilem	8	-	8	8	0,08%	0,08%	0,07%	(0)	(0)	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.578	18.043	16.578	16.783	8,00%	8,00%	8,11%	205	205	(1.260)			
	CF 1	216	216	216	216	2,83%	2,83%	2,78%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	216	216	216	216	6,81%	6,81%	6,48%	-	-	-			
	CF 2	16.361	17.826	16.361	16.567	8,20%	8,20%	8,32%	205	205	(1.260)			
	Mitraguna & Others	15.712	17.305	15.712	15.918	9,32%	9,32%	9,44%	205	205	(1.388)			
	Pensiun	649	521	649	649	0,27%	0,27%	2,13%	-	-	128			
	Total Pembiayaan	18.028	19.188	18.028	18.189	7,58%	7,58%	7,67%	161	161	(1.000)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	263.262	263.262	244.577	(18.685)	
2	Contribution Margin	9.342	9.342	2.697	(6.645)	71,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,78	2,81	0,03	0,23
CIF Payroll	3.319	2.702	2.747	45	(572)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	7.047	6.978	(5.809)	(69)	1.581	29,30%	1.581	29,30%			
2	Tabungan	175.430	175.430	167.593	168.940	(173.709)	1.347	(6.491)	-3,70%	(6.491)	-3,70%			
3	Deposito	25.945	25.945	27.884	27.884	(37.696)	0	1.939	7,47%	1.939	7,47%			
	Total	206.772	206.772	202.523	203.802	(217.214)	1.278	(2.970)	-1,44%	(2.970)	-1,44%			
	CASA	180.827	180.827	174.639	175.918	(179.518)	1.278	(4.909)	-2,71%	(4.909)	-2,71%			
	(%) CASA	87,45%	87,45%	86,23%	86,32%									
	FDR	141,82%	141,82%	148,67%	147,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.033	6.033	8.653	9.005		351	2.972	49,26%	2.972	49,26%			
2	Giro ISE	881	881	2.476	2.798		323	1.917	217,47%	1.917	217,47%			
3	Tabungan ISE	5.151	5.151	6.178	6.206		29	1.055	20,48%	1.055	20,48%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	209	209	209	209		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	48.506	48.506	47.891	1.080	480	-600	527	-615	-615	1.095	48.371	99,01%	(480)
	KUR	44.262	44.262	43.673	1.000	480	-520	29	-588	-588	1.068	44.533	98,07%	(859)
	Non KUR	4.244	4.244	4.218	80	-	-80	498	-27	-27	27	3.838	109,88%	
3	PWG	53.683	53.683	59.999	10.226	12.417	2.191	4.557	6.316	6.316	6.101	55.231	108,63%	4.767
	Cilem	33.355	33.355	36.456	5.227	4.195	-1.032	3.763	3.101	3.101	1.094	34.381	106,04%	2.075
	Gadai	20.327	20.327	23.542	4.999	8.222	3.223	794	3.215	3.215	5.007	20.850	112,91%	2.692
4	CFG	191.046	191.046	193.197	3.189	4.513	1.324	3.086	2.151	2.151	2.363	192.347	100,44%	850
	CF 1	16.837	16.837	17.787	1.027	1.148	121	1.264	950	950	198	17.099	104,03%	689
	Total Griya	5.321	5.321	5.294	-	-	0	0	-27	-27	27	5.369	98,59%	(76)
	• Total Non Program	5.169	5.169	5.141	-	-	0	-55	-27	-27	27			
	• Program	152	152	152	-	-	0	-1	0	0	-			
	Oto	11.516	11.516	12.493	1.027	1.148	121	1.264	977	977	171	11.729	106,51%	764
	CF 2	174.209	174.209	175.410	2.162	3.365	1.203	1.823	1.201	1.201	2.164	175.248	100,09%	162
	Mitraguna & Others	116.257	116.257	117.355	1.748	2.650	902	1.588	1.098	1.098	1.552	117.038	100,27%	317
	Pensiun	57.952	57.952	58.055	414	715	301	235	103	103	612	58.211	99,73%	(156)
	Total Pembiayaan	293.234	293.234	301.086	14.496	17.410	2.915	8.171	7.852	7.852	9.558			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	97	234	97	7.070	0,20%	0,20%	14,76%	6.973	6.973	6.836			
	KUR	26	162	26	5.965	0,06%	0,06%	13,66%	5.939	5.939	5.804			
	Non KUR	70	72	70	1.104	1,66%	1,66%	26,19%	1.034	1.034	1.032			
3	PWG	-	-	-	2.643	0,00%	0,00%	4,41%	2.643	2.643	2.643			
	Cilem	-	-	-	1.736	0,00%	0,00%	4,76%	1.736	1.736	1.736			
	Gadai	-	-	-	907	0,00%	0,00%	3,85%	907	907	907			
4	CFG	1.057	1.127	1.057	8.673	0,55%	0,55%	4,49%	7.616	7.616	7.546			
	CF 1	141	242	141	2.009	0,84%	0,84%	11,30%	1.868	1.868	1.767			
	Total Griya	-	211	-	887	0,00%	0,00%	16,76%	887	887	677			
	Oto	141	31	141	1.122	1,23%	1,23%	8,98%	981	981	1.091			
	CF 2	915	885	915	6.664	0,53%	0,53%	3,80%	5.749	5.749	5.778			
	Mitraguna & Others	463	356	463	5.791	0,40%	0,40%	4,93%	5.328	5.328	5.435			
	Pensiun	452	530	452	873	0,78%	0,78%	1,50%	421	421	344			
	Total Pembiayaan	1.153	1.361	1.153	18.386	0,39%	0,39%	6,11%	17.233	17.233	17.025			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	401	479	401	425	0,83%	0,83%	0,89%	24	24	(54)			
	KUR	354	429	354	379	0,80%	0,80%	0,87%	25	25	(50)			
	Non KUR	46	50	46	45	1,10%	1,10%	1,08%	(1)	(1)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.673	1.468	1.673	1.837	0,88%	0,88%	0,95%	164	164	369			
	CF 1	294	294	294	294	1,74%	1,74%	1,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	294	294	294	294	2,55%	2,55%	2,35%	-	-	-			
	CF 2	1.380	1.174	1.380	1.543	0,79%	0,79%	0,88%	164	164	369			
	Mitraguna & Others	1.101	1.101	1.101	1.264	0,95%	0,95%	1,08%	164	164	164			
	Pensiun	279	74	279	279	0,10%	0,10%	0,48%	-	-	205			
	Total Pembiayaan	2.074	1.947	2.074	2.261	0,71%	0,71%	0,75%	187	187	314			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	242.722	242.722	299.480	56.758	
2	Contribution Margin	12.126	12.126	18.890	6.764	-55,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,68	2,81	2,83	0,02	0,15
CIF Payroll	2.008	2.136	2.199	63	191

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	656	657	(870)	2	(16)	-2,30%	(16)	-2,30%			
2	Tabungan	106.598	106.598	100.755	100.718	(101.306)	(37)	(5.880)	-5,52%	(5.880)	-5,52%			
3	Deposito	18.449	18.449	18.165	18.165	(10.260)	0	(284)	-1,54%	(284)	-1,54%			
	Total	125.720	125.720	119.576	119.540	(112.436)	(35)	(6.180)	-4,92%	(6.180)	-4,92%			
	CASA	107.271	107.271	101.411	101.376	(102.177)	(35)	(5.895)	-5,50%	(5.895)	-5,50%			
	(%) CASA	85,33%	85,33%	84,81%	84,80%									
	FDR	122,16%	122,16%	129,72%	129,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.362	2.362	2.202	2.246		44	(117)	-4,94%	(117)	-4,94%			
2	Giro ISE	556	556	381	422		41	(133)	-24,01%	(133)	-24,01%			
3	Tabungan ISE	1.807	1.807	1.821	1.824		3	17	0,93%	17	0,93%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	100	100	100	100		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	24.401	24.401	24.729	500	700	200	366	329	329	371	23.605	104,76%	1.124
	KUR	23.326	23.326	23.670	400	700	300	284	344	344	356	23.476	100,82%	
	Non KUR	1.075	1.075	1.060	100	-	-100	82	-15	-15	15	129	821,61%	
3	PWG	7.069	7.069	8.666	657	1.792	1.135	619	1.597	1.597	195	7.508	115,41%	1.157
	Cilem	7.069	7.069	8.666	657	1.792	1.135	619	1.597	1.597	195	7.508	115,41%	1.157
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	122.110	122.110	121.723	1.834	935	-899	2.496	-388	-388	1.323	122.891	99,05%	(1.168)
	CF 1	20.802	20.802	20.626	-	-	0	205	-176	-176	176	20.946	98,47%	(320)
	Total Griya	13.857	13.857	13.808	-	-	0	0	-49	-49	49	13.873	99,53%	(65)
	• Total Non Program	680	680	674	-	-	0	-10	-7	-7	7			
	• Program	13.176	13.176	13.134	-	-	0	-1.849	-42	-42	42			
	Oto	6.946	6.946	6.818	-	-	0	205	-128	-128	128	7.073	96,39%	(255)
	CF 2	101.308	101.308	101.097	1.834	935	-899	2.291	-211	-211	1.146	101.945	99,17%	(849)
	Mitraguna & Others	83.288	83.288	83.256	1.632	935	-697	2.403	-32	-32	967	83.770	99,39%	(514)
	Pensiun	18.020	18.020	17.841	202	-	-202	-112	-179	-179	179	18.175	98,16%	(334)
	Total Pembiayaan	153.580	153.580	155.118	2.991	3.427	436	3.481	1.538	1.538	1.889			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	177	534	177	623	0,73%	0,73%	2,52%	445	445	88			
	KUR	177	534	177	623	0,76%	0,76%	2,63%	445	445	88			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	173	0,00%	0,00%	2,00%	173	173	173			
	Cilem	-	-	-	173	0,00%	0,00%	2,00%	173	173	173			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	2.399	1.798	4.337	1,47%	1,47%	3,56%	2.539	2.539	1.938			
	CF 1	1.798	1.780	1.798	3.153	8,64%	8,64%	15,29%	1.355	1.355	1.373			
	Total Griya	1.716	1.567	1.716	2.710	12,39%	12,39%	19,63%	994	994	1.143			
	Oto	82	213	82	443	1,18%	1,18%	6,50%	362	362	230			
	CF 2	-	619	-	1.184	0,00%	0,00%	1,17%	1.184	1.184	565			
	Mitraguna & Others	-	619	-	1.184	0,00%	0,00%	1,42%	1.184	1.184	565			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.975	2.933	1.975	5.133	1,29%	1,29%	3,31%	3.158	3.158	2.199			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	814	651	814	814	3,34%	3,34%	3,29%	-	-	163			
	KUR	814	651	814	814	3,49%	3,49%	3,44%	-	-	163			
	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	3.691	5.300	3.691	3.751	3,02%	3,02%	3,08%	61	61	(1.549)			
	CF 1	3.202	4.994	3.202	3.445	15,39%	15,39%	16,70%	244	244	(1.549)			
	Total Griya	3.202	4.994	3.202	3.445	23,11%	23,11%	24,95%	244	244	(1.549)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	489	306	489	306	0,48%	0,48%	0,30%	(183)	(183)	(1)			
	Mitraguna & Others	489	306	489	306	0,59%	0,59%	0,37%	(183)	(183)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.504	5.951	4.504	4.565	2,93%	2,93%	2,94%	61	61	(1.386)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	119.588	119.588	157.901	38.313	
2	Contribution Margin	4.675	4.675	6.445	1.770	-37,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,99	3,20	3,24	0,04	0,26
CIF Payroll	748	808	841	33	93

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	85	85	(89)	0	(24)	-22,14%	(24)	-22,14%			
2	Tabungan	111.188	111.188	106.922	106.740	(105.488)	(182)	(4.448)	-4,00%	(4.448)	-4,00%			
3	Deposito	13.966	13.966	14.082	14.082	(11.503)	(0)	116	0,83%	116	0,83%			
	Total	125.262	125.262	121.089	120.907	(117.080)	(183)	(4.355)	-3,48%	(4.355)	-3,48%			
	CASA	111.296	111.296	107.007	106.825	(105.577)	(182)	(4.472)	-4,02%	(4.472)	-4,02%			
	(%) CASA	88,85%	88,85%	88,37%	88,35%									
	FDR	121,50%	121,50%	127,56%	127,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.781	1.781	1.466	1.468		3	(313)	-17,56%	(313)	-17,56%			
2	Giro ISE	7	7	7	7		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.774	1.774	1.459	1.461		3	(313)	-17,63%	(313)	-17,63%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	158	158	158	158		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	46	-	-	0	-2	-2	-2	2	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	48	48	46	-	-	0	-2	-2	-2	2			
	• Local Champion	48	48	46	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	15.707	15.707	15.445	701	100	-601	168	-262	-262	362	15.844	97,48%	(399)
	KUR	14.283	14.283	14.028	701	100	-601	210	-255	-255	355	14.417	97,30%	(389)
	Non KUR	1.424	1.424	1.417	-	-	0	-41	-7	-7	7	1.427	99,29%	(10)
3	PWG	18.204	18.204	19.610	2.699	4.075	1.376	169	1.406	1.406	2.669	19.102	102,66%	508
	Cilem	11.651	11.651	12.472	647	1.595	948	133	821	821	774	12.274	101,61%	198
	Gadai	6.553	6.553	7.138	2.052	2.480	429	36	585	585	1.895	6.828	104,55%	310
4	CFG	118.237	118.237	119.362	4.211	3.524	-686	1.692	1.125	1.125	2.399	119.080	100,24%	281
	CF 1	1.930	1.930	1.924	142	-	-142	103	-6	-6	6	2.068	93,06%	(143)
	Total Griya	242	242	242	-	-	0	0	0	0	-	242	100,00%	0
	• Total Non Program	242	242	242	-	-	0	-1	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.688	1.688	1.682	142	-	-142	103	-6	-6	6	1.825	92,14%	(143)
	CF 2	116.306	116.306	117.438	4.069	3.524	-545	1.589	1.131	1.131	2.393	117.013	100,36%	425
	Mitraguna & Others	99.158	99.158	100.462	4.069	3.524	-545	1.767	1.304	1.304	2.220	99.698	100,77%	764
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	154.463	7.610	7.700	89	2.028	2.268	2.268	5.432			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	647	965	647	1.769	4,12%	4,12%	11,46%	1.122	1.122	804			
	KUR	598	923	598	1.438	4,19%	4,19%	10,25%	840	840	515			
	Non KUR	49	43	49	332	3,44%	3,44%	23,41%	283	283	289			
3	PWG	-	-	-	475	0,00%	0,00%	2,42%	475	475	475			
	Cilem	-	-	-	440	0,00%	0,00%	3,53%	440	440	440			
	Gadai	-	-	-	36	0,00%	0,00%	0,50%	36	36	36			
4	CFG	651	1.148	651	3.733	0,55%	0,55%	3,13%	3.082	3.082	2.586			
	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	651	1.148	651	3.733	0,56%	0,56%	3,18%	3.082	3.082	2.586			
	Mitraguna & Others	651	1.148	651	3.650	0,66%	0,66%	3,63%	2.999	2.999	2.502			
	Pensiun	-	-	-	83	0,00%	0,00%	0,49%	83	83	83			
	Total Pembiayaan	1.298	2.113	1.298	5.978	0,85%	0,85%	3,87%	4.680	4.680	3.865			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	1.158	1.037	1.158	1.442	7,37%	7,37%	9,34%	284	284	404			
	KUR	1.063	942	1.063	1.347	7,44%	7,44%	9,60%	284	284	405			
	Non KUR	95	95	95	95	6,67%	6,67%	6,70%	-	-	(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	1.314	1.184	1.314	1.310	1,11%	1,11%	1,10%	(3)	(3)	126			
	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	1.314	1.184	1.314	1.310	1,13%	1,13%	1,12%	(3)	(3)	126			
	Mitraguna & Others	1.294	1.165	1.294	1.291	1,31%	1,31%	1,28%	(3)	(3)	126			
	Pensiun	20	20	20	20	0,01%	0,01%	0,12%	-	-	(0)			
	Total Pembiayaan	2.472	2.221	2.472	2.752	1,62%	1,62%	1,78%	280	280	531			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	147.619	147.619	159.136	11.517	
2	Contribution Margin	7.943	7.943	7.807	(136)	1,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,13	3,29	3,31	0,02	0,18
CIF Payroll	1.367	1.522	1.553	31	186

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	943	948	(857)	5	47	5,17%	47	5,17%			
2	Tabungan	81.982	81.982	72.495	72.358	(64.168)	(138)	(9.624)	-11,74%	(9.624)	-11,74%			
3	Deposito	55.640	55.640	58.379	58.379	(60.141)	0	2.739	4,92%	2.739	4,92%			
	Total	138.523	138.523	131.817	131.685	(125.166)	(133)	(6.838)	-4,94%	(6.838)	-4,94%			
	CASA	82.883	82.883	73.439	73.306	(65.025)	(133)	(9.578)	-11,56%	(9.578)	-11,56%			
	(%) CASA	59,83%	59,83%	55,71%	55,67%									
	FDR	175,41%	175,41%	186,14%	186,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.355	2.355	1.968	2.036		68	(319)	-13,55%	(319)	-13,55%			
2	Giro ISE	595	595	487	461		(25)	(134)	-22,46%	(134)	-22,46%			
3	Tabungan ISE	1.760	1.760	1.481	1.574		93	(185)	-10,54%	(185)	-10,54%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	124	124	124	124		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	7.988	-	200	-	-72	127	127	73	0	0,00%	
	Linkage	7.682	7.682	7.609	-	-	-	-72	-73	-73	73			
	Non-Linkage	179	179	379	-	200	200	-0	200	200	(0)			
	• Local Champion	179	179	379	-	200	200	-0	200	200	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	29.646	29.646	29.026	250	300	50	-684	-619	-619	919	31.041	93,51%	(2.015)
	KUR	26.153	26.153	25.582	250	300	50	-583	-571	-571	871	26.314	97,22%	(732)
	Non KUR	3.492	3.492	3.444	-	-	0	-101	-48	-48	48	4.727	72,86%	(1.283)
3	PWG	10.047	10.047	10.862	721	1.123	401	44	815	815	308	10.596	102,50%	265
	Cilem	10.047	10.047	10.862	721	1.123	401	44	815	815	308	10.596	102,50%	265
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	195.436	195.436	197.492	6.649	3.628	-3.021	4.111	2.056	2.056	1.572	196.726	100,39%	766
	CF 1	104.818	104.818	105.424	541	1.542	1.000	572	607	607	935	105.073	100,33%	351
	Total Griya	95.568	95.568	95.777	-	900	900	0	209	209	691	95.613	100,17%	165
	• Total Non Program	12.086	12.086	12.590	-	900	900	-353	504	504	396			
	• Program	83.482	83.482	83.187	-	-	0	-493	-295	-295	295			
	Oto	9.249	9.249	9.647	541	642	100	572	398	398	244	9.460	101,97%	187
	CF 2	90.619	90.619	92.068	6.108	2.086	-4.022	3.539	1.449	1.449	637	91.653	100,45%	415
	Mitraguna & Others	78.732	78.732	80.160	6.108	2.004	-4.104	3.605	1.428	1.428	576	79.510	100,82%	649
	Pensiun	11.887	11.887	11.908	-	82	82	-66	21	21	61	12.143	98,07%	(234)
	Total Pembiayaan	242.990	242.990	245.368	7.621	5.251	-2.370	3.400	2.378	2.378	2.872			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	317	1.176	317	3.226	1,07%	1,07%	11,12%	2.909	2.909	2.050			
	KUR	247	740	247	2.674	0,94%	0,94%	10,45%	2.427	2.427	1.934			
	Non KUR	70	436	70	552	2,01%	2,01%	16,04%	482	482	116			
3	PWG	47	-	47	569	0,46%	0,46%	5,24%	522	522	569			
	Cilem	47	-	47	569	0,46%	0,46%	5,24%	522	522	569			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.485	11.055	9.485	20.893	4,85%	4,85%	10,58%	11.408	11.408	9.837			
	CF 1	8.838	10.093	8.838	15.950	8,43%	8,43%	15,13%	7.111	7.111	5.856			
	Total Griya	8.677	9.787	8.677	15.245	9,08%	9,08%	15,92%	6.568	6.568	5.458			
	Oto	162	306	162	705	1,75%	1,75%	7,31%	543	543	399			
	CF 2	646	962	646	4.943	0,71%	0,71%	5,37%	4.297	4.297	3.981			
	Mitraguna & Others	646	962	646	4.943	0,82%	0,82%	6,17%	4.297	4.297	3.981			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.848	12.231	9.848	24.688	4,05%	4,05%	10,06%	14.840	14.840	12.457			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,28%	2,28%	2,24%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	47,25%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.290	839	1.290	1.288	4,35%	4,35%	4,44%	(1)	(1)	450			
	KUR	433	98	433	432	1,66%	1,66%	1,69%	(1)	(1)	333			
	Non KUR	857	740	857	857	24,53%	24,53%	24,87%	-	-	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.245	16.126	16.245	17.235	8,31%	8,31%	8,73%	990	990	1.109			
	CF 1	15.588	15.469	15.588	16.578	14,87%	14,87%	15,73%	990	990	1.109			
	Total Griya	15.148	15.029	15.148	16.129	15,85%	15,85%	16,84%	980	980	1.100			
	Oto	440	440	440	450	4,75%	4,75%	4,66%	10	10	10			
	CF 2	657	657	657	657	0,73%	0,73%	0,71%	(0)	(0)	(0)			
	Mitraguna & Others	657	657	657	657	0,83%	0,83%	0,82%	(0)	(0)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	17.714	17.144	17.714	18.703	7,29%	7,29%	7,62%	989	989	1.559			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	219.091	219.091	247.903	28.812	
2	Contribution Margin	1.145	1.145	2.570	1.425	-124,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	1,63	2,00	2,02	0,02	0,39
CIF Payroll	1.757	2.148	2.198	50	441

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	2.510	1.468	(1.308)	(1.042)	(1.594)	-52,05%	(1.594)	-52,05%			
2	Tabungan	105.671	105.671	96.810	95.756	(97.023)	(1.054)	(9.915)	-9,38%	(9.915)	-9,38%			
3	Deposito	29.734	29.734	30.435	31.635	(30.747)	1.200	1.902	6,40%	1.902	6,40%			
	Total	138.466	138.466	129.755	128.859	(129.078)	(896)	(9.607)	-6,94%	(9.607)	-6,94%			
	CASA	108.732	108.732	99.320	97.224	(98.331)	(2.096)	(11.509)	-10,58%	(11.509)	-10,58%			
	(%) CASA	78,53%	78,53%	76,54%	75,45%									
	FDR	128,52%	128,52%	140,52%	141,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.243	1.243	1.619	1.620		2	377	30,33%	377	30,33%			
2	Giro ISE	237	237	255	256		1	19	8,04%	19	8,04%			
3	Tabungan ISE	1.007	1.007	1.364	1.365		1	358	35,57%	358	35,57%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	118	118	118	118		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	39.605	39.605	39.864	2.050	900	-1.150	2.453	259	259	641	40.332	98,84%	(468)
	KUR	38.687	38.687	38.961	2.050	900	-1.150	2.481	274	274	626	38.823	100,36%	
	Non KUR	918	918	903	-	-	0	-28	-15	-15	15	1.509	59,85%	(606)
3	PWG	29.236	29.236	33.141	5.748	9.486	3.737	2.215	3.905	3.905	5.581	30.400	109,02%	2.741
	Cilem	15.774	15.774	18.058	1.952	2.869	917	1.361	2.284	2.284	585	16.470	109,64%	1.588
	Gadai	13.462	13.462	15.083	3.796	6.617	2.821	854	1.621	1.621	4.996	13.929	108,28%	1.153
4	CFG	109.113	109.113	109.322	3.937	2.545	-1.392	2.808	208	208	2.337	110.176	99,22%	(854)
	CF 1	2.731	2.731	3.140	18	428	409	-36	409	409	18	2.904	108,14%	236
	Total Griya	247	247	238	-	-	0	0	-9	-9	9	247	96,39%	(9)
	• Total Non Program	247	247	238	-	-	0	-9	-9	-9	9			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.483	2.483	2.902	18	428	409	-36	418	418	9	2.656	109,23%	245
	CF 2	106.382	106.382	106.182	3.919	2.118	-1.801	2.844	-201	-201	2.319	107.272	98,98%	(1.090)
	Mitraguna & Others	66.881	66.881	66.370	3.439	1.264	-2.175	2.663	-511	-511	1.775	67.561	98,24%	(1.191)
	Pensiun	39.502	39.502	39.812	480	854	374	181	310	310	544	39.711	100,25%	101
	Total Pembiayaan	177.954	177.954	182.327	11.736	12.931	1.195	7.475	4.372	4.372	8.559			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	35	35	35	2.000	0,09%	0,09%	5,02%	1.964	1.964	1.965			
	KUR	-	-	-	1.755	0,00%	0,00%	4,50%	1.755	1.755	1.755			
	Non KUR	35	35	35	244	3,85%	3,85%	27,08%	209	209	210			
3	PWG	46	-	46	1.690	0,16%	0,16%	5,10%	1.644	1.644	1.690			
	Cilem	46	-	46	1.005	0,29%	0,29%	5,56%	959	959	1.005			
	Gadai	-	-	-	685	0,00%	0,00%	4,54%	685	685	685			
4	CFG	439	816	439	2.069	0,40%	0,40%	1,89%	1.629	1.629	1.253			
	CF 1	136	135	136	136	4,99%	4,99%	4,34%	-	-	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	136	135	136	136	5,49%	5,49%	4,70%	-	-	1			
	CF 2	303	680	303	1.932	0,28%	0,28%	1,82%	1.629	1.629	1.252			
	Mitraguna & Others	303	579	303	1.932	0,45%	0,45%	2,91%	1.629	1.629	1.354			
	Pensiun	-	102	-	-	0,00%	0,00%	0,00%	-	-	(102)			
	Total Pembiayaan	521	850	521	5.758	0,29%	0,29%	3,16%	5.237	5.237	4.908			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	144	144	144	144	0,36%	0,36%	0,36%	-	-	(0)			
	KUR	54	54	54	54	0,14%	0,14%	0,14%	-	-	(0)			
	Non KUR	90	90	90	90	9,83%	9,83%	9,99%	-	-	0			
3	PWG	-	-	-	25	0,00%	0,00%	0,08%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,14%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.843	2.744	2.843	2.876	2,61%	2,61%	2,63%	33	33	131			
	CF 1	14	14	14	14	0,50%	0,50%	0,43%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	14	14	14	14	0,55%	0,55%	0,47%	-	-	-			
	CF 2	2.829	2.731	2.829	2.862	2,66%	2,66%	2,70%	33	33	131			
	Mitraguna & Others	2.180	2.181	2.180	2.213	3,26%	3,26%	3,33%	33	33	32			
	Pensiun	649	549	649	649	0,36%	0,36%	1,63%	-	-	99			
	Total Pembiayaan	2.987	2.888	2.987	3.045	1,68%	1,68%	1,67%	58	58	156			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	155.632	155.632	182.907	27.275	
2	Contribution Margin	9.101	9.101	7.778	(1.323)	14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,87	3,20	3,21	0,01	0,35
CIF Payroll	1.066	1.187	1.245	58	179

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	622	685	(332)	63	2	0,25%	2	0,25%			
2	Tabungan	54.374	54.374	52.285	52.497	(50.262)	212	(1.877)	-3,45%	(1.877)	-3,45%			
3	Deposito	6.884	6.884	6.586	6.586	(6.821)	0	(298)	-4,32%	(298)	-4,32%			
	Total	61.941	61.941	59.493	59.768	(57.415)	275	(2.173)	-3,51%	(2.173)	-3,51%			
	CASA	55.057	55.057	52.907	53.182	(50.594)	275	(1.875)	-3,41%	(1.875)	-3,41%			
	(%) CASA	88,89%	88,89%	88,93%	88,98%									
	FDR	212,62%	212,62%	220,67%	219,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.233	1.233	1.196	1.228		32	(4)	-0,36%	(4)	-0,36%			
2	Giro ISE	72	72	8	8		0	(64)	-89,50%	(64)	-89,50%			
3	Tabungan ISE	1.161	1.161	1.188	1.221		32	60	5,14%	60	5,14%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	91	91	91	91		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-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	31.466	31.466	31.255	950	430	-520	188	-211	-211	641	31.497	99,23%	(243)
	KUR	30.638	30.638	30.435	850	430	-420	104	-203	-203	633	30.818	98,76%	(382)
	Non KUR	828	828	820	100	-	-100	84	-8	-8	8	680	120,58%	
3	PWG	6.118	6.118	6.649	262	713	452	101	531	531	183	6.521	101,96%	128
	Cilem	6.118	6.118	6.649	262	713	452	101	531	531	183	6.521	101,96%	128
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	94.116	94.116	93.379	1.892	857	-1.035	1.425	-736	-736	1.593	94.719	98,59%	(1.339)
	CF 1	3.501	3.501	3.483	-	-	0	-16	-19	-19	19	3.599	96,76%	(117)
	Total Griya	2.495	2.495	2.483	-	-	0	0	-11	-11	11	2.495	99,55%	(11)
	• Total Non Program	2.495	2.495	2.483	-	-	0	-30	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.007	1.007	1.000	-	-	0	-16	-7	-7	7	1.105	90,46%	(105)
	CF 2	90.614	90.614	89.897	1.892	857	-1.035	1.440	-718	-718	1.575	91.119	98,66%	(1.223)
	Mitraguna & Others	78.267	78.267	77.644	1.609	857	-752	1.185	-623	-623	1.480	78.653	98,72%	(1.009)
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95	12.467	98,28%	(214)
	Total Pembiayaan	131.699	131.699	131.283	3.104	2.000	-1.103	1.714	-416	-416	2.417			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	11	86	11	2.368	0,03%	0,03%	7,58%	2.357	2.357	2.282			
	KUR	-	72	-	2.242	0,00%	0,00%	7,37%	2.242	2.242	2.170			
	Non KUR	11	15	11	127	1,32%	1,32%	15,45%	116	116	112			
3	PWG	6	-	6	146	0,10%	0,10%	2,20%	140	140	146			
	Cilem	6	-	6	146	0,10%	0,10%	2,20%	140	140	146			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.125	1.795	1.125	3.146	1,19%	1,19%	3,37%	2.021	2.021	1.350			
	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	1.125	1.795	1.125	3.146	1,24%	1,24%	3,50%	2.021	2.021	1.350			
	Mitraguna & Others	1.125	1.795	1.125	3.146	1,44%	1,44%	4,05%	2.021	2.021	1.350			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.141	1.882	1.141	5.660	0,87%	0,87%	4,31%	4.519	4.519	3.779			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	60	169	60	70	0,19%	0,19%	0,23%	11	11	(99)			
	KUR	-	110	-	-	0,00%	0,00%	0,00%	-	-	(110)			
	Non KUR	60	60	60	70	7,19%	7,19%	8,59%	11	11	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.148	952	1.148	1.354	1,22%	1,22%	1,45%	206	206	402			
	CF 1	320	320	320	320	9,15%	9,15%	9,20%	-	-	-			
	Total Griya	320	320	320	320	12,84%	12,84%	12,90%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	828	632	828	1.034	0,91%	0,91%	1,15%	206	206	402			
	Mitraguna & Others	694	498	694	900	0,89%	0,89%	1,16%	206	206	402			
	Pensiun	134	134	134	134	0,10%	0,10%	1,09%	-	-	(0)			
	Total Pembiayaan	1.208	1.121	1.208	1.425	0,92%	0,92%	1,09%	217	217	303			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	117.396	117.396	136.061	18.665	
2	Contribution Margin	5.086	5.086	5.525	439	-8,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,28	3,77	3,70	(0,08)	0,42
CIF Payroll	407	608	664	56	257

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.321	1.321	(1.397)	(0)	(337)	-20,32%	(337)	-20,32%			
2	Tabungan	126.686	126.686	118.757	119.119	(121.095)	362	(7.567)	-5,97%	(7.567)	-5,97%			
3	Deposito	26.269	26.269	26.741	26.740	(17.298)	(1)	471	1,79%	471	1,79%			
	Total	154.612	154.612	146.819	147.180	(139.790)	361	(7.432)	-4,81%	(7.432)	-4,81%			
	CASA	128.344	128.344	120.078	120.440	(122.493)	362	(7.904)	-6,16%	(7.904)	-6,16%			
	(%) CASA	83,01%	83,01%	81,79%	81,83%									
	FDR	119,46%	119,46%	129,36%	129,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	848	848	845	799		(46)	(50)	-5,85%	(50)	-5,85%			
2	Giro ISE	1	1	1	1		0	(0)	-1,10%	(0)	-1,10%			
3	Tabungan ISE	847	847	844	797		(46)	(50)	-5,86%	(50)	-5,86%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	187	187	187	187		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	(0)	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	75	75	75	-	-	0	-0	0	0	(0)			
	• Local Champion	75	75	75	-	-	0	-0	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.903	17.903	17.662	200	150	-50	-276	-241	-241	391	18.394	96,02%	(733)
	KUR	17.410	17.410	17.186	200	150	-50	-253	-224	-224	374	17.550	97,93%	(364)
	Non KUR	493	493	476	-	-	0	-23	-17	-17	17	844	56,35%	(369)
3	PWG	48.758	48.758	54.372	7.874	13.399	5.526	3.377	5.614	5.614	7.785	50.206	108,30%	4.166
	Cilem	24.693	24.693	28.233	1.707	4.395	2.689	977	3.540	3.540	856	25.536	110,56%	2.697
	Gadai	24.065	24.065	26.139	6.167	9.004	2.837	2.400	2.074	2.074	6.930	24.670	105,96%	1.469
4	CFG	117.967	117.967	117.819	1.538	1.218	-320	897	-148	-148	1.366	118.699	99,26%	(880)
	CF 1	4.176	4.176	4.113	-	-	0	59	-63	-63	63	4.310	95,42%	(197)
	Total Griya	707	707	701	-	-	0	0	-6	-6	6	722	97,11%	(21)
	• Total Non Program	707	707	701	-	-	0	-15	-6	-6	6			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.469	3.469	3.412	-	-	0	59	-57	-57	57	3.589	95,08%	(176)
	CF 2	113.791	113.791	113.706	1.538	1.218	-320	838	-86	-86	1.304	114.389	99,40%	(683)
	Mitraguna & Others	58.744	58.744	59.185	1.188	1.218	31	815	441	441	777	59.196	99,98%	(11)
	Pensiun	55.048	55.048	54.521	350	-	-350	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	189.927	9.611	14.767	5.156	3.998	5.225	5.225	9.543			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	75	75	75	-	100,00%	100,00%	0,00%	(75)	(75)	(75)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	391	218	1.095	1,22%	1,22%	6,20%	877	877	704			
	KUR	197	368	197	1.074	1,13%	1,13%	6,25%	877	877	706			
	Non KUR	21	23	21	21	4,31%	4,31%	4,46%	-	-	(1)			
3	PWG	191	78	191	2.371	0,39%	0,39%	4,36%	2.180	2.180	2.293			
	Cilem	191	-	191	1.534	0,77%	0,77%	5,43%	1.343	1.343	1.534			
	Gadai	-	78	-	837	0,00%	0,00%	3,20%	837	837	759			
4	CFG	1.227	1.914	1.227	2.188	1,04%	1,04%	1,86%	960	960	274			
	CF 1	86	90	86	390	2,06%	2,06%	9,48%	304	304	300			
	Total Griya	86	90	86	139	12,17%	12,17%	19,84%	53	53	49			
	Oto	-	-	-	251	0,00%	0,00%	7,35%	251	251	251			
	CF 2	1.141	1.825	1.141	1.798	1,00%	1,00%	1,58%	656	656	(27)			
	Mitraguna & Others	1.044	1.337	1.044	1.343	1,78%	1,78%	2,27%	299	299	6			
	Pensiun	98	488	98	455	0,18%	0,18%	0,83%	357	357	(33)			
	Total Pembiayaan	1.712	2.458	1.712	5.654	0,93%	0,93%	2,98%	3.943	3.943	3.196			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	75	0,00%	0,00%	100,00%	75	75	75			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	75	0,00%	0,00%	100,00%	75	75	75			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	693	561	693	691	3,87%	3,87%	3,91%	(2)	(2)	130			
	KUR	592	459	592	590	3,40%	3,40%	3,44%	(2)	(2)	131			
	Non KUR	101	102	101	101	20,41%	20,41%	21,15%	-	-	(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	2.595	2.303	2.595	2.622	2,20%	2,20%	2,23%	27	27	318			
	CF 1	149	149	149	149	3,56%	3,56%	3,61%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	149	149	149	149	4,29%	4,29%	4,36%	-	-	-			
	CF 2	2.446	2.155	2.446	2.473	2,15%	2,15%	2,18%	27	27	318			
	Mitraguna & Others	1.939	1.939	1.939	1.966	3,30%	3,30%	3,32%	28	28	28			
	Pensiun	507	216	507	507	0,27%	0,27%	0,93%	(1)	(1)	291			
	Total Pembiayaan	3.288	2.864	3.288	3.388	1,78%	1,78%	1,78%	101	101	524			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	167.709	167.709	189.546	21.837	
2	Contribution Margin	11.234	11.234	14.647	3.413	-30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	1,87	2,11	2,15	0,04	0,28
CIF Payroll	1.698	1.784	1.812	28	114

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	27.036	27.036	25.702	25.580	(22.760)	(122)	(1.456)	-5,39%	(1.456)	-5,39%			
3	Deposito	2.015	2.015	1.985	1.985	(2.117)	0	(30)	-1,49%	(30)	-1,49%			
	Total	29.052	29.052	27.688	27.565	(24.878)	(122)	(1.486)	-5,12%	(1.486)	-5,12%			
	CASA	27.036	27.036	25.702	25.580	(22.760)	(122)	(1.456)	-5,39%	(1.456)	-5,39%			
	(%) CASA	93,06%	93,06%	92,83%	92,80%									
	FDR	67,94%	67,94%	70,99%	71,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.728	2.728	2.634	2.652		18	(76)	-2,78%	(76)	-2,78%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	2.728	2.728	2.634	2.652		18	(76)	-2,78%	(76)	-2,78%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	23	23	23	23		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.738	19.738	19.654	-	-	0	-281	-84	-84	84	20.447	96,12%	(793)
	KUR	18.662	18.662	18.582	-	-	0	-281	-80	-80	80	18.756	99,07%	(174)
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4	1.692	63,40%	(619)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	19.738	19.738	19.654	-	-	0	-281	-84	-84	84			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	1.155	4.357	1.155	1.042	5,85%	5,85%	5,30%	(114)	(114)	(3.315)			
	KUR	1.097	4.171	1.097	983	5,88%	5,88%	5,29%	(114)	(114)	(3.188)			
	Non KUR	59	185	59	59	5,46%	5,46%	5,47%	-	-	(127)			
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	1.155	4.357	1.155	1.042	5,85%	5,85%	5,30%	(114)	(114)	(3.315)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	1.000	900	1.000	1.137	5,07%	5,07%	5,78%	137	137	237			
	KUR	570	467	570	711	3,06%	3,06%	3,82%	140	140	243			
	Non KUR	430	433	430	426	39,96%	39,96%	39,76%	(4)	(4)	(7)			
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	1.000	900	1.000	1.137	5,07%	5,07%	5,78%	137	137	237			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	26.961	26.961	29.052	2.091	
2	Contribution Margin	1.153	1.153	504	(649)	56,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,25	3,57	3,60	0,02	0,34
CIF Payroll	83	82	87	5	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	251	254	(787)	3	(142)	-35,80%	(142)	-35,80%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	Total	396	396	251	254	(787)	3	(142)	-35,80%	(142)	-35,80%			
	CASA	396	396	251	254	(787)	3	(142)	-35,80%	(142)	-35,80%			
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	-	-	-	-		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		
	Gadai	-	-	-	-	-	0	0	0	0	-	0		
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	3.509	3.509	396	(3.113)	
2	Contribution Margin	(404)	(404)	(166)	238	58,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,71	2,82	2,83	0,02	0,12
CIF Payroll	21	11	12	1	(9)