

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.005	40.158	(15.872)	153	5.307	15,23%	5.307	15,23%			
2	Tabungan	2.090.518	2.090.518	1.983.048	1.979.740	(2.021)	(3.309)	(110.778)	-5,30%	(110.778)	-5,30%			
3	Deposito	630.174	630.174	630.747	631.149	(69.295)	402	975	0,15%	975	0,15%			
	Total	2.755.543	2.755.543	2.653.800	2.651.047	(87.188)	(2.754)	(104.496)	-3,79%	(104.496)	-3,79%			
	CASA	2.125.368	2.125.368	2.023.053	2.019.897	(17.893)	(3.156)	(105.471)	-4,96%	(105.471)	-4,96%			
	(%) CASA	77,13%	77,13%	76,23%	76,19%									
	FDR	128,82%	128,82%	134,96%	135,10%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.424	3.500	500	-3.000	1.207	-2.063	-2.063	2.563			
	Linkage	110.286	110.286	109.936	-	-	-	-495	-350	-350	350			
	Non-Linkage	134.201	134.201	132.488	3.500	500	-3.000	1.702	-1.713	-1.713	2.213			
	• Local Champion	134.201	134.201	132.488	3.500	500	-3.000	1.702	-1.713	-1.713	2.213			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	446.226	9.591	3.450	-6.141	5.959	-4.575	-4.575	8.025			
	KUR	425.845	425.845	421.437	9.191	3.350	-5.841	5.371	-4.408	-4.408	7.758			
	Non KUR	24.956	24.956	24.789	400	100	-300	589	-167	-167	267			
3	PWG	435.901	435.901	474.307	61.659	101.010	39.351	13.018	38.406	38.406	62.604	450.379	105,31%	23.928
	Cilem	243.033	243.033	265.226	19.913	30.549	10.636	14.840	22.193	22.193	8.357	252.765	104,93%	12.461
	Gadai	192.868	192.868	209.081	41.746	70.460	28.714	-1.823	16.213	16.213	54.247	197.614	105,80%	11.467
4	CFG	2.418.549	2.418.549	2.418.633	36.171	28.544	-7.627	31.585	84	84	28.460	2.433.514	99,39%	(14.881)
	CF 1	474.272	474.272	474.500	4.264	2.619	-1.645	5.578	228	228	2.391	477.023	99,47%	(2.523)
	Total Griya	385.817	385.817	384.931	683	315	-368	0	-886	-886	1.201	386.124	99,69%	(1.193)
	• Total Non Program	58.361	58.361	58.425	220	315	95	-810	64	64	251			
	• Program	327.456	327.456	326.506	463	-	-463	-4.522	-950	-950	950			
	Oto	88.455	88.455	89.569	3.582	2.304	-1.278	5.578	1.114	1.114	1.190	90.898	98,54%	(1.330)
	CF 2	1.944.277	1.944.277	1.944.133	31.907	25.924	-5.982	26.008	-144	-144	26.068	1.956.491	99,37%	(12.358)
	Mitraguna & Others	1.462.141	1.462.141	1.465.540	29.068	23.303	-5.764	24.867	3.399	3.399	19.904	1.471.389	99,60%	(5.849)
	Pensiun	482.136	482.136	478.593	2.839	2.621	-218	1.140	-3.543	-3.543	6.164	485.102	98,66%	(6.509)
	Total Pembiayaan	3.549.737	3.549.737	3.581.589	110.921	133.503	22.583	51.769	31.852	31.852	101.652			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	7.128	0,04%	0,04%	2,94%	7.042	7.042	6.668			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	7.128	0,06%	0,06%	5,38%	7.042	7.042	6.668			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	39.959	1,26%	1,26%	8,95%	34.264	34.264	34.264			
	KUR	4.911	4.911	4.911	36.521	1,15%	1,15%	8,67%	31.610	31.610	31.610			
	Non KUR	784	784	784	3.437	3,14%	3,14%	13,87%	2.654	2.654	2.654			
3	PWG	832	832	832	22.392	0,19%	0,19%	4,72%	21.560	21.560	21.560			
	Cilem	832	832	832	15.839	0,34%	0,34%	5,97%	15.007	15.007	15.007			
	Gadai	-	-	-	6.553	0,00%	0,00%	3,13%	6.553	6.553	6.553			
4	CFG	58.523	70.806	58.523	143.280	2,42%	2,42%	5,92%	84.757	84.757	72.474			
	CF 1	41.039	45.314	41.039	74.234	8,65%	8,65%	15,64%	33.195	33.195	28.920			
	Total Griya	39.539	42.848	39.539	67.942	10,25%	10,25%	17,65%	28.403	28.403	25.094			
	Oto	1.500	2.467	1.500	6.292	1,70%	1,70%	7,03%	4.792	4.792	3.825			
	CF 2	17.484	25.491	17.484	69.046	0,90%	0,90%	3,55%	51.562	51.562	43.555			
	Mitraguna & Others	16.143	23.560	16.143	64.082	1,10%	1,10%	4,37%	47.939	47.939	40.522			
	Pensiun	1.341	1.931	1.341	4.964	0,28%	0,28%	1,04%	3.623	3.623	3.033			
	Total Pembiayaan	65.136	77.793	65.136	212.759	1,83%	1,83%	5,94%	147.622	147.622	134.966			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,51%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,72%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	10.946	2,26%	2,26%	2,45%	770	770	2.192			
	KUR	7.265	5.977	7.265	8.035	1,71%	1,71%	1,91%	770	770	2.059			
	Non KUR	2.910	2.777	2.910	2.911	11,66%	11,66%	11,74%	1	1	133			
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	132.775	5,33%	5,33%	5,49%	3.799	3.799	549			
	CF 1	90.968	94.513	90.968	94.840	19,18%	19,18%	19,99%	3.872	3.872	327			
	Total Griya	89.238	92.778	89.238	93.110	23,13%	23,13%	24,19%	3.872	3.872	332			
	Oto	1.730	1.734	1.730	1.730	1,96%	1,96%	1,93%	-	-	(4)			
	CF 2	38.008	37.713	38.008	37.935	1,95%	1,95%	1,95%	(73)	(73)	222			
	Mitraguna & Others	34.527	34.677	34.527	34.556	2,36%	2,36%	2,36%	29	29	(121)			
	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	176.504	4,84%	4,84%	4,93%	4.674	4.674	2.300			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	9.058	9.058	8.394	8.113	11	(281)	(946)	-10,44%	(946)	-10,44%			
3	Deposito	3.150	3.150	3.250	3.250	500	0	100	3,17%	100	3,17%			
	Total	12.208	12.208	11.644	11.363	511	(281)	(846)	-6,93%	(846)	-6,93%			
	CASA	9.058	9.058	8.394	8.113	11	(281)	(946)	-10,44%	(946)	-10,44%			
	(%) CASA	74,20%	74,20%	72,09%	71,40%									
	FDR	27,72%	27,72%	29,01%	29,73%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	3.384	3.384	3.378	100	50	-50	108	-6	-6	56			
	KUR	3.154	3.154	3.148	100	50	-50	113	-6	-6	56			
	Non KUR	230	230	230	-	-	0	-5	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0		0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0		0
	CF 1	-	-	-	-	-	0	0	0	0	-	-		0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-		0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	3.384	3.384	3.378	100	50	-50	108	-6	-6	56			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	47	0,00%	0,00%	1,39%	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%	1,39%	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	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.435	4.435	6.239	5.774	(184)	(465)	1.339	30,18%	1.339	30,18%			
2	Tabungan	227.062	227.062	214.245	213.876	1.960	(369)	(13.186)	-5,81%	(13.186)	-5,81%			
3	Deposito	45.162	45.162	45.465	45.445	594	(20)	283	0,63%	283	0,63%			
	Total	276.659	276.659	265.950	265.095	2.371	(854)	(11.564)	-4,18%	(11.564)	-4,18%			
	CASA	231.497	231.497	220.484	219.650	1.776	(834)	(11.847)	-5,12%	(11.847)	-5,12%			
	(%) CASA	83,68%	83,68%	82,90%	82,86%									
	FDR	130,46%	130,46%	138,90%	139,35%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	47.179	47.179	46.859	2.000	-	-2.000	335	-320	-320	320			
	Linkage	2.320	2.320	2.320	-	-	-	-163	0	0	(0)			
	Non-Linkage	44.859	44.859	44.539	2.000	-	-2.000	498	-320	-320	320			
	• Local Champion	44.859	44.859	44.539	2.000	-	-2.000	498	-320	-320	320			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	33.173	33.173	32.574	895	215	-680	93	-599	-599	814			
	KUR	31.378	31.378	30.805	695	215	-480	-78	-573	-573	788			
	Non KUR	1.795	1.795	1.769	200	-	-200	171	-26	-26	26			
3	PWG	59.051	59.051	67.327	11.441	24.912	13.471	-6.450	8.276	8.276	16.637	60.636	111,03%	6.690
	Cilem	20.033	20.033	22.280	1.849	2.841	992	1.457	2.247	2.247	593	20.986	106,17%	1.295
	Gadai	39.018	39.018	45.046	9.592	22.071	12.480	-7.907	6.028	6.028	16.043	39.651	113,61%	5.396
4	CFG	221.521	221.521	222.652	5.638	4.607	-1.031	5.234	1.131	1.131	3.476	223.286	99,72%	(634)
	CF 1	21.689	21.689	22.010	434	483	49	124	321	321	162	22.014	99,98%	(3)
	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	10.190	214	168	-46	124	105	105	64	10.373	98,23%	(184)
	CF 2	199.831	199.831	200.642	5.204	4.124	-1.080	5.110	810	810	3.314	201.272	99,69%	(630)
	Mitraguna & Others	160.757	160.757	162.138	4.971	4.058	-913	5.026	1.382	1.382	2.676	161.847	100,18%	291
	Pensiun	39.075	39.075	38.503	233	66	-167	83	-571	-571	637	39.425	97,66%	(921)
	Total Pembiayaan	360.924	360.924	369.412	19.974	29.734	9.760	-788	8.488	8.488	21.246			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	357	-	1.722	0,00%	0,00%	3,67%	1.722	1.722	1.365			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	357	-	1.722	0,00%	0,00%	3,87%	1.722	1.722	1.365			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	863	1.249	863	4.977	2,60%	2,60%	15,28%	4.113	4.113	3.728			
	KUR	780	1.249	780	4.727	2,49%	2,49%	15,35%	3.947	3.947	3.478			
	Non KUR	83	-	83	250	4,63%	4,63%	14,12%	167	167	250			
3	PWG	40	-	40	5.135	0,07%	0,07%	7,63%	5.094	5.094	5.135			
	Cilem	40	-	40	3.076	0,20%	0,20%	13,81%	3.036	3.036	3.076			
	Gadai	-	-	-	2.059	0,00%	0,00%	4,57%	2.059	2.059	2.059			
4	CFG	1.148	2.021	1.148	9.898	0,52%	0,52%	4,45%	8.749	8.749	7.877			
	CF 1	416	679	416	4.007	1,92%	1,92%	18,21%	3.591	3.591	3.328			
	Total Griya	148	277	148	3.450	1,27%	1,27%	29,19%	3.303	3.303	3.174			
	Oto	269	402	269	557	2,66%	2,66%	5,47%	288	288	154			
	CF 2	732	1.342	732	5.891	0,37%	0,37%	2,94%	5.158	5.158	4.549			
	Mitraguna & Others	588	1.199	588	5.146	0,37%	0,37%	3,17%	4.558	4.558	3.947			
	Pensiun	144	143	144	745	0,37%	0,37%	1,93%	601	601	602			
	Total Pembiayaan	2.052	3.627	2.052	21.731	0,57%	0,57%	5,88%	19.679	19.679	18.103			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	626	1,30%	1,30%	1,92%	196	196	156			
	KUR	167	118	167	369	0,53%	0,53%	1,20%	202	202	251			
	Non KUR	264	353	264	258	14,72%	14,72%	14,56%	(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	1.412	0,70%	0,70%	0,63%	(147)	(147)	(43)			
	CF 1	365	365	365	365	1,68%	1,68%	1,66%	-	-	-			
	Total Griya	365	365	365	365	3,15%	3,15%	3,09%	-	-	-			
	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	2.802	0,76%	0,76%	0,76%	47	47	(243)			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.890	6.890	4.512	5.869	(7.613)	1.358	(1.021)	-14,81%	(1.021)	-14,81%			
2	Tabungan	313.451	313.451	297.822	297.558	(10.633)	(263)	(15.893)	-5,07%	(15.893)	-5,07%			
3	Deposito	148.988	148.988	147.290	147.491	(53.843)	201	(1.497)	-1,00%	(1.497)	-1,00%			
	Total	469.330	469.330	449.624	450.919	(72.089)	1.295	(18.411)	-3,92%	(18.411)	-3,92%			
	CASA	320.341	320.341	302.333	303.428	(18.246)	1.094	(16.914)	-5,28%	(16.914)	-5,28%			
	(%) CASA	68,26%	68,26%	67,24%	67,29%									
	FDR	93,29%	93,29%	97,60%	97,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.642	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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.440	104.440	103.049	-	-	0	-276	-1.391	-1.391	1.391			
	Linkage	42.530	42.530	42.323	-	-	-	-200	-207	-207	207			
	Non-Linkage	61.910	61.910	60.727	-	-	0	-76	-1.183	-1.183	1.183			
	• Local Champion	61.910	61.910	60.727	-	-	0	-76	-1.183	-1.183	1.183			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.054	31.054	30.820	1.285	365	-920	1.091	-234	-234	599			
	KUR	30.108	30.108	29.883	1.285	365	-920	1.107	-226	-226	591			
	Non KUR	946	946	937	-	-	0	-16	-8	-8	8			
3	PWG	49.603	49.603	52.350	6.447	8.692	2.245	1.317	2.747	2.747	5.945	51.005	102,64%	1.345
	Cilem	26.650	26.650	28.891	1.987	3.263	1.276	936	2.242	2.242	1.021	27.529	104,95%	1.362
	Gadai	22.954	22.954	23.459	4.460	5.429	969	382	505	505	4.924	23.476	99,93%	(17)
4	CFG	252.727	252.727	252.605	4.396	2.639	-1.757	2.336	-122	-122	2.761	254.708	99,17%	(2.103)
	CF 1	45.346	45.346	45.083	886	-	-886	804	-263	-263	263	45.727	98,59%	(644)
	Total Griya	28.863	28.863	28.792	320	-	-320	0	-71	-71	71	28.920	99,56%	(128)
	• Total Non Program	13.322	13.322	13.303	-	-	0	-142	-18	-18	18			
	• Program	15.541	15.541	15.489	320	-	-320	244	-53	-53	53			
	Oto	16.483	16.483	16.291	566	-	-566	804	-192	-192	192	16.807	96,93%	(516)
	CF 2	207.381	207.381	207.522	3.510	2.639	-871	1.532	141	141	2.498	208.981	99,30%	(1.459)
	Mitraguna & Others	189.980	189.980	190.134	3.444	2.489	-955	1.679	154	154	2.335	191.187	99,45%	(1.052)
	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	438.824	12.127	11.696	-432	4.468	1.000	1.000	10.696			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.625	0,00%	0,00%	2,55%	2.625	2.625	2.625			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.625	0,00%	0,00%	4,32%	2.625	2.625	2.625			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	289	-	2.171	0,00%	0,00%	7,04%	2.171	2.171	1.882			
	KUR	-	289	-	2.171	0,00%	0,00%	7,26%	2.171	2.171	1.882			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	30	-	2.486	0,00%	0,00%	4,75%	2.486	2.486	2.456			
	Cilem	-	-	-	1.960	0,00%	0,00%	6,78%	1.960	1.960	1.960			
	Gadai	-	30	-	526	0,00%	0,00%	2,24%	526	526	496			
4	CFG	2.393	4.038	2.393	15.886	0,95%	0,95%	6,29%	13.493	13.493	11.848			
	CF 1	2.080	3.429	2.080	7.957	4,59%	4,59%	17,65%	5.878	5.878	4.529			
	Total Griya	1.599	2.482	1.599	6.546	5,54%	5,54%	22,74%	4.947	4.947	4.064			
	Oto	481	947	481	1.411	2,92%	2,92%	8,66%	930	930	464			
	CF 2	313	609	313	7.929	0,15%	0,15%	3,82%	7.616	7.616	7.320			
	Mitraguna & Others	313	609	313	7.837	0,16%	0,16%	4,12%	7.524	7.524	7.228			
	Pensiun	-	-	-	91	0,00%	0,00%	0,53%	91	91	91			
	Total Pembiayaan	2.393	4.357	2.393	23.168	0,55%	0,55%	5,28%	20.775	20.775	18.811			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	30.790	30.807	30.790	30.790	29,48%	29,48%	29,88%	(0)	(0)	(17)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	30.790	30.807	30.790	30.790	49,73%	49,73%	50,70%	(0)	(0)	(17)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	271	550	550	1,77%	1,77%	1,78%	-	-	279			
	KUR	279	-	279	279	0,93%	0,93%	0,93%	-	-	279			
	Non KUR	271	271	271	271	28,67%	28,67%	28,92%	-	-	-			
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%	2,04%	385	385	343			
	CF 1	2.632	2.670	2.632	3.018	5,80%	5,80%	6,70%	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%	3,79%	-	-	(4)			
	CF 2	2.129	2.133	2.129	2.128	1,03%	1,03%	1,03%	(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%	8,31%	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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.927	4.927	5.681	5.864	(768)	183	937	19,01%	937	19,01%			
2	Tabungan	288.520	288.520	282.362	283.281	1.537	919	(5.239)	-1,82%	(5.239)	-1,82%			
3	Deposito	89.021	89.021	84.058	84.057	2.204	(1)	(4.964)	-5,58%	(4.964)	-5,58%			
	Total	382.468	382.468	372.100	373.202	2.973	1.102	(9.266)	-2,42%	(9.266)	-2,42%			
	CASA	293.447	293.447	288.043	289.145	769	1.102	(4.302)	-1,47%	(4.302)	-1,47%			
	(%) CASA	76,72%	76,72%	77,41%	77,48%									
	FDR	144,67%	144,67%	148,90%	148,46%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	84.701	84.701	84.239	1.500	300	-1.200	1.256	-462	-462	762			
	Linkage	57.718	57.718	57.650	-	-	-	-60	-68	-68	68			
	Non-Linkage	26.983	26.983	26.590	1.500	300	-1.200	1.316	-393	-393	693			
	• Local Champion	26.983	26.983	26.590	1.500	300	-1.200	1.316	-393	-393	693			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	36.407	36.407	35.512	1.250	30	-1.220	514	-895	-895	925			
	KUR	35.304	35.304	34.420	1.250	30	-1.220	531	-884	-884	914			
	Non KUR	1.103	1.103	1.093	-	-	0	-17	-10	-10	10			
3	PWG	58.194	58.194	62.187	8.545	11.878	3.334	3.398	3.993	3.993	7.885	59.706	104,16%	2.481
	Cilem	27.495	27.495	29.966	2.129	3.732	1.603	1.660	2.470	2.470	1.262	28.469	105,26%	1.497
	Gadai	30.699	30.699	32.222	6.416	8.146	1.731	1.739	1.523	1.523	6.623	31.237	103,15%	985
4	CFG	374.004	374.004	372.118	2.554	1.120	-1.434	2.583	-1.886	-1.886	3.006	375.153	99,19%	(3.036)
	CF 1	233.675	233.675	232.840	1.038	-	-1.038	1.398	-835	-835	835	233.886	99,55%	(1.046)
	Total Griya	218.464	218.464	217.858	-	-	0	0	-605	-605	605	218.487	99,71%	(629)
	• Total Non Program	4.702	4.702	4.691	-	-	0	-52	-11	-11	11			
	• Program	213.762	213.762	213.167	-	-	0	-2.575	-595	-595	595			
	Oto	15.211	15.211	14.982	1.038	-	-1.038	1.398	-229	-229	229	15.399	97,29%	(417)
	CF 2	140.329	140.329	139.278	1.516	1.120	-396	1.186	-1.052	-1.052	2.172	141.267	98,59%	(1.990)
	Mitraguna & Others	91.034	91.034	90.448	1.392	620	-772	519	-587	-587	1.207	91.745	98,59%	(1.297)
	Pensiun	49.295	49.295	48.830	124	500	376	667	-465	-465	965	49.523	98,60%	(693)
	Total Pembiayaan	553.306	553.306	554.057	13.849	13.328	-521	7.751	750	750	12.578			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.777	0,00%	0,00%	3,30%	2.777	2.777	2.777			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.777	0,00%	0,00%	10,44%	2.777	2.777	2.777			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	403	334	2.233	0,92%	0,92%	6,29%	1.900	1.900	1.830			
	KUR	334	403	334	2.094	0,95%	0,95%	6,08%	1.760	1.760	1.691			
	Non KUR	-	-	-	139	0,00%	0,00%	12,76%	139	139	139			
3	PWG	114	-	114	3.011	0,20%	0,20%	4,84%	2.897	2.897	3.011			
	Cilem	114	-	114	1.497	0,41%	0,41%	5,00%	1.383	1.383	1.497			
	Gadai	-	-	-	1.514	0,00%	0,00%	4,70%	1.514	1.514	1.514			
4	CFG	29.400	30.678	29.400	44.231	7,86%	7,86%	11,89%	14.831	14.831	13.553			
	CF 1	27.082	28.543	27.082	39.722	11,59%	11,59%	17,06%	12.640	12.640	11.178			
	Total Griya	27.082	28.435	27.082	38.453	12,40%	12,40%	17,65%	11.371	11.371	10.018			
	Oto	-	108	-	1.269	0,00%	0,00%	8,47%	1.269	1.269	1.161			
	CF 2	2.319	2.135	2.319	4.509	1,65%	1,65%	3,24%	2.191	2.191	2.375			
	Mitraguna & Others	1.679	1.807	1.679	3.806	1,84%	1,84%	4,21%	2.127	2.127	1.999			
	Pensiun	639	328	639	703	1,30%	1,30%	1,44%	64	64	375			
	Total Pembiayaan	29.848	31.082	29.848	52.252	5,39%	5,39%	9,43%	22.405	22.405	21.171			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	2,86%	(8)	(8)	(62)			
	KUR	924	979	924	917	2,62%	2,62%	2,66%	(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	74.700	19,41%	19,41%	20,07%	2.122	2.122	392			
	CF 1	68.188	70.022	68.188	70.414	29,18%	29,18%	30,24%	2.226	2.226	392			
	Total Griya	68.188	70.022	68.188	70.414	31,21%	31,21%	32,32%	2.226	2.226	392			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.390	4.286	4.390	4.286	3,13%	3,13%	3,08%	(104)	(104)	(0)			
	Mitraguna & Others	3.970	3.545	3.970	3.967	4,36%	4,36%	4,39%	(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	76.650	13,47%	13,47%	13,83%	2.114	2.114	146			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	254	254	127	127	11	0	(127)	-49,92%	(127)	-49,92%			
2	Tabungan	88.453	88.453	75.404	75.798	5.017	395	(12.655)	-14,31%	(12.655)	-14,31%			
3	Deposito	36.208	36.208	36.503	36.503	200	0	295	0,81%	295	0,81%			
	Total	124.915	124.915	112.034	112.429	5.228	395	(12.486)	-10,00%	(12.486)	-10,00%			
	CASA	88.707	88.707	75.531	75.925	5.027	395	(12.781)	-14,41%	(12.781)	-14,41%			
	(%) CASA	71,01%	71,01%	67,42%	67,53%									
	FDR	192,16%	192,16%	216,54%	215,78%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	20.210	20.210	20.173	400	-	-400	480	-38	-38	38			
	KUR	18.679	18.679	18.642	400	-	-400	478	-37	-37	37			
	Non KUR	1.532	1.532	1.531	-	-	0	2	-0	-0	0			
3	PWG	30.051	30.051	33.745	2.461	7.511	5.050	197	3.694	3.694	3.817	31.214	108,11%	2.530
	Cilem	18.951	18.951	21.711	1.125	3.675	2.549	1.432	2.760	2.760	915	19.647	110,50%	2.064
	Gadai	11.100	11.100	12.034	1.336	3.837	2.500	-1.236	934	934	2.902	11.567	104,04%	467
4	CFG	189.769	189.769	188.681	2.041	928	-1.113	2.334	-1.088	-1.088	2.016	190.450	99,07%	(1.768)
	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	184.493	2.041	928	-1.113	2.376	-1.080	-1.080	2.008	186.128	99,12%	(1.636)
	Mitraguna & Others	120.848	120.848	120.144	1.234	928	-306	1.955	-703	-703	1.631	121.268	99,07%	(1.124)
	Pensiun	64.725	64.725	64.349	807	-	-807	421	-377	-377	377	64.860	99,21%	(512)
	Total Pembiayaan	240.030	240.030	242.599	4.902	8.439	3.537	3.010	2.569	2.569	5.871			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	898	3.010	898	719	4,44%	4,44%	3,56%	(179)	(179)	(2.292)			
	KUR	812	2.773	812	587	4,35%	4,35%	3,15%	(225)	(225)	(2.186)			
	Non KUR	86	238	86	132	5,61%	5,61%	8,62%	46	46	(106)			
3	PWG	4	14	4	449	0,01%	0,01%	1,33%	445	445	435			
	Cilem	4	-	4	228	0,02%	0,02%	1,05%	224	224	228			
	Gadai	-	14	-	221	0,00%	0,00%	1,84%	221	221	207			
4	CFG	686	2.688	686	3.445	0,36%	0,36%	1,83%	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%	1,61%	2.517	2.517	283			
	Mitraguna & Others	454	2.587	454	2.148	0,38%	0,38%	1,79%	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	4.613	0,66%	0,66%	1,90%	3.026	3.026	(1.099)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	334	321	316	1,59%	1,59%	1,56%	(5)	(5)	(19)			
	KUR	321	334	321	316	1,72%	1,72%	1,69%	(5)	(5)	(19)			
	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%	1,78%	-	-	468			
	Pensiun	246	246	246	246	0,10%	0,10%	0,38%	-	-	(0)			
	Total Pembiayaan	2.703	2.249	2.703	2.698	1,13%	1,13%	1,11%	(5)	(5)	449			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	94	94	354	354	15	(0)	261	278,18%	261	278,18%			
2	Tabungan	151.062	151.062	147.999	146.711	(7.376)	(1.287)	(4.351)	-2,88%	(4.351)	-2,88%			
3	Deposito	51.112	51.112	52.136	52.136	(7)	0	1.024	2,00%	1.024	2,00%			
	Total	202.268	202.268	200.490	199.202	(7.368)	(1.287)	(3.066)	-1,52%	(3.066)	-1,52%			
	CASA	151.156	151.156	148.353	147.066	(7.361)	(1.287)	(4.090)	-2,71%	(4.090)	-2,71%			
	(%) CASA	74,73%	74,73%	74,00%	73,83%									
	FDR	83,37%	83,37%	84,47%	85,02%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4	4	4	-	-	0	-2	0	0	(0)			
	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	20.709	-	250	250	336	-52	-52	302			
	KUR	19.437	19.437	19.304	-	150	150	222	-134	-134	284			
	Non KUR	1.324	1.324	1.405	-	100	100	114	81	81	19			
3	PWG	8.593	8.593	8.923	375	596	221	7	330	330	266	8.959	99,59%	(37)
	Cilem	8.593	8.593	8.923	375	596	221	7	330	330	266	8.959	99,59%	(37)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	139.281	139.281	139.718	2.210	1.959	-251	1.379	437	437	1.522	140.177	99,67%	(459)
	CF 1	4.307	4.307	4.241	295	-	-295	664	-66	-66	66	4.471	94,85%	(230)
	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	2.964	295	-	-295	664	-56	-56	56	3.166	93,60%	(203)
	CF 2	134.974	134.974	135.477	1.915	1.959	44	715	503	503	1.456	135.706	99,83%	(228)
	Mitraguna & Others	96.118	96.118	96.972	1.915	1.959	44	1.083	854	854	1.105	96.672	100,31%	300
	Pensiun	38.856	38.856	38.505	-	-	0	-368	-351	-351	351	39.034	98,65%	(528)
	Total Pembiayaan	168.639	168.639	169.354	2.585	2.805	220	1.720	715	715	2.090			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4	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	3.218	0,61%	0,61%	15,54%	3.092	3.092	3.090			
	KUR	-	-	-	2.898	0,00%	0,00%	15,01%	2.898	2.898	2.898			
	Non KUR	126	129	126	320	9,52%	9,52%	22,79%	194	194	192			
3	PWG	80	-	80	325	0,93%	0,93%	3,64%	245	245	325			
	Cilem	80	-	80	325	0,93%	0,93%	3,64%	245	245	325			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.453	1.203	1.453	4.510	1,04%	1,04%	3,23%	3.057	3.057	3.307			
	CF 1	230	147	230	554	5,33%	5,33%	13,05%	324	324	406			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	230	147	230	554	7,60%	7,60%	18,68%	324	324	406			
	CF 2	1.224	1.056	1.224	3.956	0,91%	0,91%	2,92%	2.733	2.733	2.900			
	Mitraguna & Others	1.216	1.056	1.216	3.949	1,27%	1,27%	4,07%	2.733	2.733	2.892			
	Pensiun	8	-	8	8	0,02%	0,02%	0,02%	-	-	8			
	Total Pembiayaan	1.663	1.338	1.663	8.057	0,99%	0,99%	4,76%	6.394	6.394	6.719			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	45	53	45	45	0,22%	0,22%	0,22%	(0)	(0)	(8)			
	KUR	45	53	45	45	0,23%	0,23%	0,23%	(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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	416	416	369	368	(6)	(1)	(48)	-11,55%	(48)	-11,55%			
2	Tabungan	97.675	97.675	91.635	91.249	1.794	(385)	(6.426)	-6,58%	(6.426)	-6,58%			
3	Deposito	14.680	14.680	14.741	14.741	12	0	61	0,42%	61	0,42%			
	Total	112.772	112.772	106.746	106.359	1.801	(386)	(6.413)	-5,69%	(6.413)	-5,69%			
	CASA	98.092	98.092	92.004	91.618	1.789	(386)	(6.474)	-6,60%	(6.474)	-6,60%			
	(%) CASA	86,98%	86,98%	86,19%	86,14%									
	FDR	170,13%	170,13%	181,34%	182,00%									

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	2.758	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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87	87	73	-	-	0	-14	-14	-14	14			
	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	57.829	1.760	530	-1.230	1.639	-410	-410	940			
	KUR	55.531	55.531	55.156	1.760	530	-1.230	1.710	-375	-375	905			
	Non KUR	2.707	2.707	2.673	-	-	0	-71	-34	-34	34			
3	PWG	47.599	47.599	49.787	7.608	10.284	2.676	3.442	2.188	2.188	8.096	48.892	101,83%	896
	Cilem	22.908	22.908	24.489	2.370	2.638	268	2.325	1.581	1.581	1.057	23.678	103,43%	812
	Gadai	24.691	24.691	25.298	5.237	7.646	2.408	1.116	607	607	7.039	25.214	100,33%	84
4	CFG	85.930	85.930	85.888	1.536	1.888	352	1.835	-42	-42	1.930	86.736	99,02%	(848)
	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	83.307	1.536	1.888	352	1.252	-15	-15	1.903	83.997	99,18%	(690)
	Mitraguna & Others	53.484	53.484	54.017	1.536	1.494	-42	1.302	533	533	961	54.000	100,03%	18
	Pensiun	29.838	29.838	29.290	-	394	394	-51	-548	-548	942	29.997	97,64%	(708)
	Total Pembiayaan	191.855	191.855	193.577	10.904	12.702	1.798	6.901	1.722	1.722	10.980			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	606	936	606	6.051	1,04%	1,04%	10,46%	5.445	5.445	5.115			
	KUR	433	766	433	5.692	0,78%	0,78%	10,32%	5.259	5.259	4.927			
	Non KUR	173	170	173	359	6,38%	6,38%	13,41%	186	186	188			
3	PWG	-	-	-	2.493	0,00%	0,00%	5,01%	2.493	2.493	2.493			
	Cilem	-	-	-	2.327	0,00%	0,00%	9,50%	2.327	2.327	2.327			
	Gadai	-	-	-	166	0,00%	0,00%	0,65%	166	166	166			
4	CFG	106	149	106	1.801	0,12%	0,12%	2,10%	1.696	1.696	1.653			
	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	1.782	0,13%	0,13%	2,14%	1.676	1.676	1.633			
	Mitraguna & Others	106	104	106	1.186	0,20%	0,20%	2,20%	1.080	1.080	1.082			
	Pensiun	-	45	-	596	0,00%	0,00%	2,03%	596	596	550			
	Total Pembiayaan	712	1.085	712	10.345	0,37%	0,37%	5,34%	9.634	9.634	9.260			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	805	622	805	928	1,38%	1,38%	1,60%	122	122	306			
	KUR	499	314	499	622	0,90%	0,90%	1,13%	122	122	308			
	Non KUR	306	308	306	306	11,30%	11,30%	11,45%	-	-	(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%	0,76%	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	1.557	0,73%	0,73%	0,80%	154	154	323			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.352	5.352	7.249	8.618	(8.765)	1.369	3.266	61,01%	3.266	61,01%			
2	Tabungan	125.874	125.874	121.814	121.582	(1.698)	(232)	(4.293)	-3,41%	(4.293)	-3,41%			
3	Deposito	62.952	62.952	63.295	63.267	995	(28)	315	0,50%	315	0,50%			
	Total	194.179	194.179	192.358	193.466	(9.467)	1.108	(712)	-0,37%	(712)	-0,37%			
	CASA	131.226	131.226	129.063	130.200	(10.463)	1.136	(1.027)	-0,78%	(1.027)	-0,78%			
	(%) CASA	67,58%	67,58%	67,10%	67,30%									
	FDR	122,40%	122,40%	123,27%	122,56%									

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	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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	92	92	89	-	-	0	-17	-3	-3	3			
	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	20.017	-	-	0	-763	-584	-584	584			
	KUR	18.833	18.833	18.293	-	-	0	-703	-539	-539	539			
	Non KUR	1.768	1.768	1.724	-	-	0	-60	-44	-44	44			
3	PWG	9.696	9.696	10.021	378	571	193	25	325	325	246	10.402	96,34%	(381)
	Cilem	9.696	9.696	10.021	378	571	193	25	325	325	246	10.209	98,16%	(188)
	Gadai	-	-	-	-	-	0	0	0	0	-	193		(193)
4	CFG	207.292	207.292	206.992	2.378	1.435	-942	-631	-299	-299	1.734	208.366	99,34%	(1.373)
	CF 1	7.655	7.655	7.781	143	205	63	-104	126	126	79	7.865	98,93%	(84)
	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	3.341	-	205	205	-104	165	165	40	3.352	99,67%	(11)
	CF 2	199.636	199.636	199.211	2.235	1.230	-1.005	-527	-425	-425	1.655	200.501	99,36%	(1.290)
	Mitraguna & Others	168.594	168.594	168.745	2.235	1.230	-1.005	-724	151	151	1.079	169.245	99,70%	(500)
	Pensiun	31.042	31.042	30.466	-	-	0	198	-576	-576	576	31.255	97,47%	(790)
	Total Pembiayaan	237.681	237.681	237.120	2.756	2.006	-749	-1.387	-561	-561	2.567			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.383	1,02%	1,02%	6,91%	1.174	1.174	405			
	KUR	210	699	210	1.347	1,11%	1,11%	7,36%	1.137	1.137	648			
	Non KUR	-	280	-	36	0,00%	0,00%	2,12%	36	36	(243)			
3	PWG	305	-	305	547	3,15%	3,15%	5,46%	242	242	547			
	Cilem	305	-	305	547	3,15%	3,15%	5,46%	242	242	547			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.556	9.774	7.556	10.972	3,64%	3,64%	5,30%	3.417	3.417	1.199			
	CF 1	-	176	-	444	0,00%	0,00%	5,70%	444	444	268			
	Total Griya	-	-	-	165	0,00%	0,00%	3,71%	165	165	165			
	Oto	-	176	-	279	0,00%	0,00%	8,36%	279	279	103			
	CF 2	7.556	9.598	7.556	10.529	3,78%	3,78%	5,29%	2.973	2.973	930			
	Mitraguna & Others	7.556	9.403	7.556	9.817	4,48%	4,48%	5,82%	2.261	2.261	414			
	Pensiun	-	195	-	712	0,00%	0,00%	2,34%	712	712	516			
	Total Pembiayaan	8.077	10.774	8.077	12.903	3,40%	3,40%	5,44%	4.826	4.826	2.129			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	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%	6,95%	(51)	(51)	246			
	KUR	1.150	967	1.150	1.099	6,11%	6,11%	6,01%	(51)	(51)	132			
	Non KUR	292	178	292	292	16,53%	16,53%	16,96%	-	-	114			
3	PWG	8	-	8	8	0,08%	0,08%	0,08%	(0)	(0)	8			
	Cilem	8	-	8	8	0,08%	0,08%	0,08%	(0)	(0)	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	16.578	18.043	16.578	16.120	8,00%	8,00%	7,79%	(458)	(458)	(1.923)			
	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	15.903	8,20%	8,20%	7,98%	(458)	(458)	(1.923)			
	Mitraguna & Others	15.712	17.305	15.712	15.254	9,32%	9,32%	9,04%	(458)	(458)	(2.051)			
	Pensiun	649	521	649	649	0,27%	0,27%	2,13%	-	-	128			
	Total Pembiayaan	18.028	19.188	18.028	17.526	7,58%	7,58%	7,39%	(502)	(502)	(1.663)			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.397	5.397	8.170	7.047	(641)	(1.123)	1.650	30,57%	1.650	30,57%			
2	Tabungan	175.430	175.430	167.418	167.593	(1.327)	174	(7.838)	-4,47%	(7.838)	-4,47%			
3	Deposito	25.945	25.945	27.934	27.884	(10.902)	(50)	1.939	7,47%	1.939	7,47%			
	Total	206.772	206.772	203.522	202.523	(12.869)	(999)	(4.248)	-2,05%	(4.248)	-2,05%			
	CASA	180.827	180.827	175.589	174.639	(1.968)	(949)	(6.188)	-3,42%	(6.188)	-3,42%			
	(%) CASA	87,45%	87,45%	86,27%	86,23%									
	FDR	141,82%	141,82%	147,24%	147,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	48.506	48.506	47.655	650	30	-620	527	-851	-851	881			
	KUR	44.262	44.262	43.434	650	30	-620	29	-828	-828	858			
	Non KUR	4.244	4.244	4.221	-	-	0	498	-23	-23	23			
3	PWG	53.683	53.683	59.370	9.296	10.724	1.428	4.557	5.687	5.687	5.037	55.231	107,49%	4.139
	Cilem	33.355	33.355	36.356	4.647	3.434	-1.213	3.763	3.000	3.000	434	34.381	105,74%	1.974
	Gadai	20.327	20.327	23.014	4.649	7.290	2.641	794	2.687	2.687	4.603	20.850	110,38%	2.164
4	CFG	191.046	191.046	192.633	2.042	3.901	1.859	3.086	1.587	1.587	2.315	192.347	100,15%	286
	CF 1	16.837	16.837	17.669	910	1.011	101	1.264	832	832	179	17.099	103,34%	570
	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	12.375	910	1.011	101	1.264	859	859	152	11.729	105,51%	646
	CF 2	174.209	174.209	174.964	1.132	2.890	1.758	1.823	755	755	2.135	175.248	99,84%	(284)
	Mitraguna & Others	116.257	116.257	117.049	718	2.315	1.597	1.588	792	792	1.523	117.038	100,01%	11
	Pensiun	57.952	57.952	57.915	414	575	161	235	-37	-37	612	58.211	99,49%	(296)
	Total Pembiayaan	293.234	293.234	299.658	11.989	14.655	2.667	8.171	6.423	6.423	8.232			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	234	97	7.060	0,20%	0,20%	14,82%	6.964	6.964	6.826			
	KUR	26	162	26	5.956	0,06%	0,06%	13,71%	5.930	5.930	5.794			
	Non KUR	70	72	70	1.104	1,66%	1,66%	26,17%	1.034	1.034	1.032			
3	PWG	-	-	-	2.598	0,00%	0,00%	4,38%	2.598	2.598	2.598			
	Cilem	-	-	-	1.832	0,00%	0,00%	5,04%	1.832	1.832	1.832			
	Gadai	-	-	-	766	0,00%	0,00%	3,33%	766	766	766			
4	CFG	1.057	1.127	1.057	13.642	0,55%	0,55%	7,08%	12.585	12.585	12.515			
	CF 1	141	242	141	2.105	0,84%	0,84%	11,91%	1.964	1.964	1.863			
	Total Griya	-	211	-	887	0,00%	0,00%	16,76%	887	887	677			
	Oto	141	31	141	1.218	1,23%	9,84%	1,077	1.077	1.077	1.187			
	CF 2	915	885	915	11.537	0,53%	0,53%	6,59%	10.622	10.622	10.651			
	Mitraguna & Others	463	356	463	10.789	0,40%	0,40%	9,22%	10.325	10.325	10.433			
	Pensiun	452	530	452	748	0,78%	0,78%	1,29%	296	296	219			
	Total Pembiayaan	1.153	1.361	1.153	23.300	0,39%	0,39%	7,78%	22.147	22.147	21.939			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	401	479	401	426	0,83%	0,83%	0,89%	25	25	(53)			
	KUR	354	429	354	379	0,80%	0,80%	0,87%	25	25	(50)			
	Non KUR	46	50	46	46	1,10%	1,10%	1,10%	-	-	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.673	1.468	1.673	1.806	0,88%	0,88%	0,94%	132	132	337			
	CF 1	294	294	294	294	1,74%	1,74%	1,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	294	294	294	294	2,55%	2,55%	2,37%	-	-	-			
	CF 2	1.380	1.174	1.380	1.512	0,79%	0,79%	0,86%	132	132	337			
	Mitraguna & Others	1.101	1.101	1.101	1.233	0,95%	0,95%	1,05%	132	132	132			
	Pensiun	279	74	279	279	0,10%	0,10%	0,48%	-	-	205			
	Total Pembiayaan	2.074	1.947	2.074	2.231	0,71%	0,71%	0,74%	157	157	284			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	673	673	656	656	157	(0)	(17)	-2,57%	(17)	-2,57%			
2	Tabungan	106.598	106.598	100.888	100.755	1.117	(133)	(5.843)	-5,48%	(5.843)	-5,48%			
3	Deposito	18.449	18.449	17.965	18.165	(1.786)	200	(284)	-1,54%	(284)	-1,54%			
	Total	125.720	125.720	119.509	119.576	(512)	67	(6.145)	-4,89%	(6.145)	-4,89%			
	CASA	107.271	107.271	101.544	101.411	1.274	(133)	(5.860)	-5,46%	(5.860)	-5,46%			
	(%) CASA	85,33%	85,33%	84,97%	84,81%									
	FDR	122,16%	122,16%	129,34%	129,27%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	24.401	24.401	24.407	500	300	-200	366	6	6	294			
	KUR	23.326	23.326	23.347	400	300	-100	284	22	22	278			
	Non KUR	1.075	1.075	1.060	100	-	-100	82	-15	-15	15			
3	PWG	7.069	7.069	8.378	531	1.494	963	619	1.309	1.309	184	7.508	111,58%	869
	Cilem	7.069	7.069	8.378	531	1.494	963	619	1.309	1.309	184	7.508	111,58%	869
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	122.110	122.110	121.793	1.834	885	-949	2.496	-318	-318	1.203	122.891	99,11%	(1.098)
	CF 1	20.802	20.802	20.634	-	-	0	205	-168	-168	168	20.946	98,51%	(312)
	Total Griya	13.857	13.857	13.810	-	-	0	0	-47	-47	47	13.873	99,55%	(63)
	• Total Non Program	680	680	674	-	-	0	-10	-7	-7	7			
	• Program	13.176	13.176	13.136	-	-	0	-1.849	-40	-40	40			
	Oto	6.946	6.946	6.824	-	-	0	205	-122	-122	122	7.073	96,48%	(249)
	CF 2	101.308	101.308	101.159	1.834	885	-949	2.291	-149	-149	1.034	101.945	99,23%	(786)
	Mitraguna & Others	83.288	83.288	83.280	1.632	885	-747	2.403	-8	-8	893	83.770	99,41%	(490)
	Pensiun	18.020	18.020	17.879	202	-	-202	-112	-141	-141	141	18.175	98,37%	(296)
	Total Pembiayaan	153.580	153.580	154.578	2.865	2.679	-186	3.481	998	998	1.681			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	177	534	177	645	0,73%	0,73%	2,64%	467	467	110			
	KUR	177	534	177	645	0,76%	0,76%	2,76%	467	467	110			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	224	0,00%	0,00%	2,67%	224	224	224			
	Cilem	-	-	-	224	0,00%	0,00%	2,67%	224	224	224			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	2.399	1.798	4.654	1,47%	1,47%	3,82%	2.856	2.856	2.255			
	CF 1	1.798	1.780	1.798	3.236	8,64%	8,64%	15,68%	1.438	1.438	1.456			
	Total Griya	1.716	1.567	1.716	2.961	12,39%	12,39%	21,44%	1.245	1.245	1.394			
	Oto	82	213	82	275	1,18%	1,18%	4,03%	193	193	62			
	CF 2	-	619	-	1.418	0,00%	0,00%	1,40%	1.418	1.418	799			
	Mitraguna & Others	-	619	-	1.418	0,00%	0,00%	1,70%	1.418	1.418	799			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.975	2.933	1.975	5.522	1,29%	1,29%	3,57%	3.547	3.547	2.589			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	814	651	814	814	3,34%	3,34%	3,33%	-	-	163			
	KUR	814	651	814	814	3,49%	3,49%	3,49%	-	-	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%	2,95%	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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	109	109	85	85	7	0	(24)	-22,14%	(24)	-22,14%			
2	Tabungan	111.188	111.188	107.974	106.922	2.784	(1.052)	(4.265)	-3,84%	(4.265)	-3,84%			
3	Deposito	13.966	13.966	13.983	14.082	(5.185)	100	117	0,84%	117	0,84%			
	Total	125.262	125.262	122.041	121.089	(2.395)	(952)	(4.173)	-3,33%	(4.173)	-3,33%			
	CASA	111.296	111.296	108.059	107.007	2.790	(1.052)	(4.289)	-3,85%	(4.289)	-3,85%			
	(%) CASA	88,85%	88,85%	88,54%	88,37%									
	FDR	121,50%	121,50%	126,02%	127,01%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	48	48	46	-	-	0	-2	-2	-2	2			
	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	15.449	301	-	-301	168	-258	-258	258			
	KUR	14.283	14.283	14.031	301	-	-301	210	-252	-252	252			
	Non KUR	1.424	1.424	1.418	-	-	0	-41	-6	-6	6			
3	PWG	18.204	18.204	19.225	2.049	3.473	1.424	169	1.021	1.021	2.452	19.102	100,64%	123
	Cilem	11.651	11.651	12.242	647	1.261	614	133	591	591	670	12.274	99,74%	(32)
	Gadai	6.553	6.553	6.983	1.402	2.211	810	36	430	430	1.781	6.828	102,27%	155
4	CFG	118.237	118.237	119.078	1.121	3.227	2.106	1.692	842	842	2.385	119.080	100,00%	(2)
	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	117.154	979	3.227	2.248	1.589	848	848	2.379	117.013	100,12%	141
	Mitraguna & Others	99.158	99.158	100.178	979	3.227	2.248	1.767	1.020	1.020	2.207	99.698	100,48%	481
	Pensiun	17.149	17.149	16.976	-	-	0	-178	-173	-173	173	17.315	98,04%	(339)
	Total Pembiayaan	152.195	152.195	153.798	3.470	6.700	3.229	2.028	1.603	1.603	5.096			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	647	965	647	1.229	4,12%	4,12%	7,95%	582	582	264			
	KUR	598	923	598	1.091	4,19%	4,19%	7,77%	493	493	168			
	Non KUR	49	43	49	138	3,44%	3,44%	9,72%	89	89	95			
3	PWG	-	-	-	484	0,00%	0,00%	0,00%	484	484	484			
	Cilem	-	-	-	463	0,00%	0,00%	3,78%	463	463	463			
	Gadai	-	-	-	21	0,00%	0,00%	0,29%	21	21	21			
4	CFG	651	1.148	651	3.249	0,55%	0,55%	2,73%	2.598	2.598	2.101			
	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	3.249	0,56%	0,56%	2,77%	2.598	2.598	2.101			
	Mitraguna & Others	651	1.148	651	3.165	0,66%	0,66%	3,16%	2.514	2.514	2.018			
	Pensiun	-	-	-	83	0,00%	0,00%	0,49%	83	83	83			
	Total Pembiayaan	1.298	2.113	1.298	4.961	0,85%	0,85%	3,23%	3.663	3.663	2.848			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.158	1.037	1.158	1.503	7,37%	7,37%	9,73%	345	345	466			
	KUR	1.063	942	1.063	1.408	7,44%	7,44%	10,04%	345	345	466			
	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%	1,29%	(3)	(3)	126			
	Pensiun	20	20	20	20	0,01%	0,01%	0,12%	-	-	(0)			
	Total Pembiayaan	2.472	2.221	2.472	2.813	1,62%	1,62%	1,83%	342	342	592			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	901	901	895	943	341	48	42	4,63%	42	4,63%			
2	Tabungan	81.982	81.982	73.323	72.495	56	(828)	(9.486)	-11,57%	(9.486)	-11,57%			
3	Deposito	55.640	55.640	58.379	58.379	(404)	0	2.739	4,92%	2.739	4,92%			
	Total	138.523	138.523	132.597	131.817	(8)	(780)	(6.706)	-4,84%	(6.706)	-4,84%			
	CASA	82.883	82.883	74.218	73.439	397	(780)	(9.445)	-11,40%	(9.445)	-11,40%			
	(%) CASA	59,83%	59,83%	55,97%	55,71%									
	FDR	175,41%	175,41%	184,15%	185,24%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	7.861	7.861	7.988	-	200	200	-72	127	127	73			
	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	29.169	250	300	50	-684	-476	-476	776			
	KUR	26.153	26.153	25.715	250	300	50	-583	-438	-438	738			
	Non KUR	3.492	3.492	3.454	-	-	0	-101	-38	-38	38			
3	PWG	10.047	10.047	10.549	695	799	103	44	502	502	296	10.596	99,55%	(47)
	Cilem	10.047	10.047	10.549	695	799	103	44	502	502	296	10.596	99,55%	(47)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	195.436	195.436	196.477	3.663	2.158	-1.505	4.111	1.041	1.041	1.118	196.726	99,87%	(249)
	CF 1	104.818	104.818	104.792	398	492	94	572	-26	-26	518	105.073	99,73%	(281)
	Total Griya	95.568	95.568	95.295	-	-	0	0	-274	-274	274	95.613	99,67%	(318)
	• Total Non Program	12.086	12.086	12.071	-	-	0	-353	-15	-15	15			
	• Program	83.482	83.482	83.223	-	-	0	-493	-259	-259	259			
	Oto	9.249	9.249	9.497	398	492	94	572	248	248	244	9.460	100,39%	37
	CF 2	90.619	90.619	91.685	3.265	1.666	-1.599	3.539	1.067	1.067	600	91.653	100,04%	32
	Mitraguna & Others	78.732	78.732	79.777	3.265	1.584	-1.681	3.605	1.045	1.045	539	79.510	100,34%	267
	Pensiun	11.887	11.887	11.908	-	82	82	-66	21	21	61	12.143	98,07%	(234)
	Total Pembiayaan	242.990	242.990	244.183	4.609	3.457	-1.152	3.400	1.194	1.194	2.263			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	317	1.176	317	3.327	1,07%	1,07%	11,41%	3.010	3.010	2.151			
	KUR	247	740	247	2.866	0,94%	0,94%	11,15%	2.619	2.619	2.126			
	Non KUR	70	436	70	461	2,01%	2,01%	13,34%	391	391	25			
3	PWG	47	-	47	645	0,46%	0,46%	6,12%	599	599	645			
	Cilem	47	-	47	645	0,46%	0,46%	6,12%	599	599	645			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.485	11.055	9.485	20.889	4,85%	4,85%	10,63%	11.404	11.404	9.834			
	CF 1	8.838	10.093	8.838	15.299	8,43%	8,43%	14,60%	6.460	6.460	5.205			
	Total Griya	8.677	9.787	8.677	14.706	9,08%	9,08%	15,43%	6.029	6.029	4.919			
	Oto	162	306	162	593	1,75%	1,75%	6,24%	431	431	287			
	CF 2	646	962	646	5.590	0,71%	0,71%	6,10%	4.944	4.944	4.628			
	Mitraguna & Others	646	962	646	5.590	0,82%	0,82%	7,01%	4.944	4.944	4.628			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	9.848	12.231	9.848	24.861	4,05%	4,05%	10,18%	15.013	15.013	12.630			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	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%	4,42%	(1)	(1)	450			
	KUR	433	98	433	432	1,66%	1,66%	1,68%	(1)	(1)	333			
	Non KUR	857	740	857	857	24,53%	24,53%	24,80%	-	-	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	17.261	8,31%	8,31%	8,79%	1.016	1.016	1.135			
	CF 1	15.588	15.469	15.588	16.604	14,87%	14,87%	15,85%	1.016	1.016	1.135			
	Total Griya	15.148	15.029	15.148	16.165	15,85%	15,85%	16,96%	1.016	1.016	1.135			
	Oto	440	440	440	440	4,75%	4,75%	4,63%	-	-	-			
	CF 2	657	657	657	657	0,73%	0,73%	0,72%	-	-	0			
	Mitraguna & Others	657	657	657	657	0,83%	0,83%	0,82%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	17.714	17.144	17.714	18.729	7,29%	7,29%	7,67%	1.015	1.015	1.585			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.061	3.061	3.772	2.510	1.166	(1.263)	(552)	-18,02%	(552)	-18,02%			
2	Tabungan	105.671	105.671	96.912	96.810	1.664	(102)	(8.861)	-8,39%	(8.861)	-8,39%			
3	Deposito	29.734	29.734	30.435	30.435	(1.013)	0	702	2,36%	702	2,36%			
	Total	138.466	138.466	131.120	129.755	1.816	(1.365)	(8.711)	-6,29%	(8.711)	-6,29%			
	CASA	108.732	108.732	100.685	99.320	2.829	(1.365)	(9.413)	-8,66%	(9.413)	-8,66%			
	(%) CASA	78,53%	78,53%	76,79%	76,54%									
	FDR	128,52%	128,52%	138,34%	139,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	39.605	39.605	39.837	1.050	800	-250	2.453	232	232	568			
	KUR	38.687	38.687	38.935	1.050	800	-250	2.481	247	247	553			
	Non KUR	918	918	903	-	-	0	-28	-15	-15	15			
3	PWG	29.236	29.236	32.237	4.662	7.792	3.130	2.215	3.001	3.001	4.791	30.400	106,04%	1.837
	Cilem	15.774	15.774	17.204	1.504	1.964	460	1.361	1.430	1.430	534	16.470	104,45%	734
	Gadai	13.462	13.462	15.033	3.158	5.828	2.670	854	1.571	1.571	4.258	13.929	107,92%	1.103
4	CFG	109.113	109.113	109.323	3.528	2.545	-983	2.808	210	210	2.335	110.176	99,23%	(852)
	CF 1	2.731	2.731	3.142	18	428	409	-36	411	411	17	2.904	108,20%	238
	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	2.903	18	428	409	-36	420	420	8	2.656	109,30%	247
	CF 2	106.382	106.382	106.182	3.510	2.118	-1.392	2.844	-201	-201	2.319	107.272	98,98%	(1.090)
	Mitraguna & Others	66.881	66.881	66.370	3.100	1.264	-1.836	2.663	-511	-511	1.775	67.561	98,24%	(1.191)
	Pensiun	39.502	39.502	39.812	410	854	444	181	310	310	544	39.711	100,25%	101
	Total Pembiayaan	177.954	177.954	181.397	9.241	11.137	1.897	7.475	3.443	3.443	7.694			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	35	35	2.251	0,09%	0,09%	5,65%	2.216	2.216	2.217			
	KUR	-	-	-	2.007	0,00%	0,00%	5,15%	2.007	2.007	2.007			
	Non KUR	35	35	35	244	3,85%	3,85%	27,08%	209	209	210			
3	PWG	46	-	46	1.473	0,16%	0,16%	4,57%	1.427	1.427	1.473			
	Cilem	46	-	46	899	0,29%	0,29%	5,22%	853	853	899			
	Gadai	-	-	-	574	0,00%	0,00%	3,82%	574	574	574			
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	5.793	0,29%	0,29%	3,19%	5.272	5.272	4.943			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	0,15%	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%	1,68%	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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	683	683	567	622	241	55	(61)	-8,92%	(61)	-8,92%			
2	Tabungan	54.374	54.374	51.567	52.285	(363)	718	(2.089)	-3,84%	(2.089)	-3,84%			
3	Deposito	6.884	6.884	6.586	6.586	(147)	0	(298)	-4,32%	(298)	-4,32%			
	Total	61.941	61.941	58.720	59.493	(270)	773	(2.448)	-3,95%	(2.448)	-3,95%			
	CASA	55.057	55.057	52.134	52.907	(123)	773	(2.150)	-3,91%	(2.150)	-3,91%			
	(%) CASA	88,89%	88,89%	88,78%	88,93%									
	FDR	212,62%	212,62%	223,29%	220,39%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	31.466	31.466	31.314	950	430	-520	188	-152	-152	582			
	KUR	30.638	30.638	30.491	850	430	-420	104	-147	-147	577			
	Non KUR	828	828	822	100	-	-100	84	-6	-6	6			
3	PWG	6.118	6.118	6.512	225	570	345	101	394	394	176	6.521	99,86%	(9)
	Cilem	6.118	6.118	6.512	225	570	345	101	394	394	176	6.521	99,86%	(9)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	94.116	94.116	93.292	1.892	757	-1.135	1.425	-824	-824	1.581	94.719	98,49%	(1.427)
	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	89.809	1.892	757	-1.135	1.440	-805	-805	1.562	91.119	98,56%	(1.310)
	Mitraguna & Others	78.267	78.267	77.557	1.609	757	-852	1.185	-710	-710	1.467	78.653	98,61%	(1.096)
	Pensiun	12.347	12.347	12.252	283	-	-283	255	-95	-95	95	12.467	98,28%	(214)
	Total Pembiayaan	131.699	131.699	131.118	3.067	1.757	-1.310	1.714	-582	-582	2.339			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11	86	11	2.402	0,03%	0,03%	7,67%	2.391	2.391	2.316			
	KUR	-	72	-	2.275	0,00%	0,00%	7,46%	2.275	2.275	2.204			
	Non KUR	11	15	11	127	1,32%	1,32%	15,40%	116	116	112			
3	PWG	6	-	6	261	0,10%	0,10%	4,01%	255	255	261			
	Cilem	6	-	6	261	0,10%	0,10%	4,01%	255	255	261			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.125	1.795	1.125	6.044	1,19%	1,19%	6,48%	4.920	4.920	4.249			
	CF 1	-	-	-	142	0,00%	0,00%	4,08%	142	142	142			
	Total Griya	-	-	-	142	0,00%	0,00%	5,72%	142	142	142			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.125	1.795	1.125	5.902	1,24%	1,24%	6,57%	4.778	4.778	4.107			
	Mitraguna & Others	1.125	1.795	1.125	5.902	1,44%	1,44%	7,61%	4.778	4.778	4.107			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.141	1.882	1.141	8.708	0,87%	0,87%	6,64%	7.566	7.566	6.826			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	60	169	60	70	0,19%	0,19%	0,22%	11	11	(99)			
	KUR	-	110	-	-	0,00%	0,00%	0,00%	-	-	(110)			
	Non KUR	60	60	60	70	7,19%	7,19%	8,56%	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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.658	1.658	1.328	1.321	166	(7)	(337)	-20,31%	(337)	-20,31%			
2	Tabungan	126.686	126.686	119.146	118.757	1.520	(389)	(7.929)	-6,26%	(7.929)	-6,26%			
3	Deposito	26.269	26.269	26.741	26.741	(513)	(0)	472	1,80%	472	1,80%			
	Total	154.612	154.612	147.215	146.819	1.172	(397)	(7.794)	-5,04%	(7.794)	-5,04%			
	CASA	128.344	128.344	120.474	120.078	1.685	(396)	(8.266)	-6,44%	(8.266)	-6,44%			
	(%) CASA	83,01%	83,01%	81,84%	81,79%									
	FDR	119,46%	119,46%	128,30%	128,64%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	75	75	75	-	-	0	-0	0	0	(0)			
	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	17.717	200	150	-50	-276	-186	-186	336			
	KUR	17.410	17.410	17.241	200	150	-50	-253	-169	-169	319			
	Non KUR	493	493	476	-	-	0	-23	-17	-17	17			
3	PWG	48.758	48.758	53.697	6.946	11.714	4.768	3.377	4.939	4.939	6.775	50.206	106,95%	3.491
	Cilem	24.693	24.693	27.704	1.449	3.712	2.263	977	3.011	3.011	701	25.536	108,49%	2.168
	Gadai	24.065	24.065	25.993	5.496	8.002	2.505	2.400	1.928	1.928	6.074	24.670	105,36%	1.323
4	CFG	117.967	117.967	117.382	1.338	494	-844	897	-585	-585	1.079	118.699	98,89%	(1.317)
	CF 1	4.176	4.176	4.130	-	-	0	59	-45	-45	45	4.310	95,83%	(180)
	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	3.430	-	-	0	59	-39	-39	39	3.589	95,57%	(159)
	CF 2	113.791	113.791	113.251	1.338	494	-844	838	-540	-540	1.034	114.389	99,01%	(1.138)
	Mitraguna & Others	58.744	58.744	58.730	1.038	494	-544	815	-13	-13	507	59.196	99,21%	(466)
	Pensiun	55.048	55.048	54.521	300	-	-300	23	-527	-527	527	55.193	98,78%	(672)
	Total Pembiayaan	184.703	184.703	188.871	8.483	12.357	3.874	3.998	4.168	4.168	8.190			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.159	1,22%	1,22%	6,54%	940	940	768			
	KUR	197	368	197	1.138	1,13%	1,13%	6,60%	940	940	770			
	Non KUR	21	23	21	21	4,31%	4,31%	4,46%	-	-	(1)			
3	PWG	191	78	191	2.261	0,39%	0,39%	4,21%	2.070	2.070	2.183			
	Cilem	191	-	191	1.553	0,77%	0,77%	5,61%	1.362	1.362	1.553			
	Gadai	-	78	-	708	0,00%	0,00%	2,72%	708	708	630			
4	CFG	1.227	1.914	1.227	1.990	1,04%	1,04%	1,70%	763	763	76			
	CF 1	86	90	86	139	2,06%	2,06%	3,37%	53	53	49			
	Total Griya	86	90	86	139	12,17%	12,17%	19,84%	53	53	49			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.141	1.825	1.141	1.851	1,00%	1,00%	1,63%	710	710	27			
	Mitraguna & Others	1.044	1.337	1.044	1.396	1,78%	1,78%	2,38%	352	352	59			
	Pensiun	98	488	98	455	0,18%	0,18%	0,83%	357	357	(33)			
	Total Pembiayaan	1.712	2.458	1.712	5.410	0,93%	0,93%	2,86%	3.698	3.698	2.952			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	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	693	3,87%	3,87%	3,91%	-	-	132			
	KUR	592	459	592	592	3,40%	3,40%	3,43%	-	-	133			
	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	2.594	2,20%	2,20%	2,21%	(1)	(1)	290			
	CF 1	149	149	149	149	3,56%	3,56%	3,60%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	149	149	149	149	4,29%	4,29%	4,33%	-	-	-			
	CF 2	2.446	2.155	2.446	2.445	2,15%	2,15%	2,16%	(1)	(1)	290			
	Mitraguna & Others	1.939	1.939	1.939	1.938	3,30%	3,30%	3,30%	(1)	(1)	(0)			
	Pensiun	507	216	507	507	0,27%	0,27%	0,93%	(1)	(1)	291			
	Total Pembiayaan	3.288	2.864	3.288	3.362	1,78%	1,78%	1,78%	74	74	497			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	27.036	27.036	25.873	25.702	2.225	(171)	(1.334)	-4,93%	(1.334)	-4,93%			
3	Deposito	2.015	2.015	1.985	1.985	(0)	0	(30)	-1,49%	(30)	-1,49%			
	Total	29.052	29.052	27.858	27.688	2.225	(171)	(1.364)	-4,70%	(1.364)	-4,70%			
	CASA	27.036	27.036	25.873	25.702	2.225	(171)	(1.334)	-4,93%	(1.334)	-4,93%			
	(%) CASA	93,06%	93,06%	92,87%	92,83%									
	FDR	67,94%	67,94%	70,59%	71,02%									

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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.738	19.738	19.664	-	-	0	-281	-74	-74	74			
	KUR	18.662	18.662	18.592	-	-	0	-281	-70	-70	70			
	Non KUR	1.076	1.076	1.072	-	-	0	-0	-4	-4	4			
3	PWG	-	-	-	-	-	0	0	0	0	-	0		0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0		0
	CF 1	-	-	-	-	-	0	0	0	0	-	-		0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-		0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	19.738	19.738	19.664	-	-	0	-281	-74	-74	74			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.155	4.357	1.155	1.087	5,85%	5,85%	5,53%	(68)	(68)	(3.270)			
	KUR	1.097	4.171	1.097	1.028	5,88%	5,88%	5,53%	(68)	(68)	(3.143)			
	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	1.087	5,85%	5,85%	5,53%	(68)	(68)	(3.270)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.000	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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	396	396	272	251	(307)	(21)	(145)	-36,55%	(145)	-36,55%			
3	Deposito	-	-	-	-	0	0	0	0,00%	0	0,00%			
	Total	396	396	272	251	(307)	(21)	(145)	-36,55%	(145)	-36,55%			
	CASA	396	396	272	251	(307)	(21)	(145)	-36,55%	(145)	-36,55%			
	(%) 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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	-	-	-	-	-	0	0	0	0	-	0		0
	Cilem	-	-	-	-	-	0	0	0	0	-	0		0
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	-	-	-	-	-	0	0	0	0	-	0		0
	CF 1	-	-	-	-	-	0	0	0	0	-	-		0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0		0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	-	-	-	-	-	0	0	0	0	-	0		0
	CF 2	-	-	-	-	-	0	0	0	0	-	-		0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0		0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0		0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-			

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	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)