

AREA MEDAN KOTA

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	504.294	502.024	(437.227)	(2.269)	(261.528)	-34,25%	(261.528)	-34,25%			
2	Tabungan	2.589.059	2.589.059	2.522.831	2.523.415	(2.410.328)	584	(65.644)	-2,54%	(65.644)	-2,54%			
3	Deposito	2.920.634	2.920.634	2.917.896	2.917.582	(3.310.810)	(314)	(3.052)	-0,10%	(3.052)	-0,10%			
	Total	6.273.245	6.273.245	5.945.020	5.943.021	(6.158.366)	(1.999)	(330.225)	-5,26%	(330.225)	-5,26%			
	CASA	3.352.612	3.352.612	3.027.124	3.025.439	(2.847.555)	(1.685)	(327.172)	-9,76%	(327.172)	-9,76%			
	(%) CASA	53,44%	53,44%	50,92%	50,91%									
	FDR	48,57%	48,57%	51,37%	51,39%									

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	106.796	106.796	110.435	114.288		3.853	7.492	7,02%	7.492	7,02%			
2	Giro ISE	18.995	18.995	24.543	24.904		362	5.909	31,11%	5.909	31,11%			
3	Tabungan ISE	68.468	68.468	64.558	68.049		3.491	(419)	-0,61%	(419)	-0,61%			
4	Deposito ISE	19.332	19.332	21.334	21.334		0	2.002	10,36%	2.002	10,36%			
5	CIF ISE	1.573	1.573	1.573	1.573		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.766	4.500	200	-4.300	2.468	-29.084	-29.084	29.284	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	163.003	4.500	200	-4.300	2.595	-28.958	-28.958	29.158			
	• Local Champion	181.667	181.667	152.814	4.500	200	-4.300	1.541	-28.853	-28.853	29.053			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.735	4.300	1.093	-3.207	4.200	-2.199	-2.199	3.292	198.118	99,30%	(1.383)
	KUR	188.785	188.785	187.137	4.200	1.093	-3.107	3.747	-1.647	-1.647	2.740	189.874	98,56%	(2.736)
	Non KUR	10.150	10.150	9.598	100	-	-100	453	-552	-552	552	8.244	116,42%	
3	PWG	459.599	459.599	494.347	66.986	104.137	37.151	25.395	34.748	34.748	69.389	480.684	102,84%	13.664
	Cilem	248.801	248.801	274.912	24.592	35.338	10.746	14.413	26.111	26.111	9.227	262.172	104,86%	12.740
	Gadai	210.799	210.799	219.435	42.394	68.799	26.405	10.982	8.636	8.636	60.162	218.511	100,42%	924
4	CFG	2.178.496	2.178.496	2.182.236	45.382	32.930	-12.452	24.944	3.740	3.740	29.190	2.206.489	98,90%	(24.253)
	CF 1	387.334	387.334	386.942	7.450	2.240	-5.210	191	-392	-392	2.632	393.160	98,42%	(6.218)
	Total Griya	317.524	317.524	317.609	6.586	1.800	-4.786	0	84	84	1.716	320.632	99,06%	(3.023)
	• Total Non Program	313.027	313.027	313.124	6.426	1.800	-4.626	4.811	97	97	1.703			
	• Program	4.498	4.498	4.484	160	-	-160	139	-13	-13	13			
	Oto	69.810	69.810	69.333	864	440	-424	191	-477	-477	916	72.528	95,59%	(3.195)
	CF 2	1.791.161	1.791.161	1.795.294	37.932	30.690	-7.242	24.752	4.133	4.133	26.557	1.813.328	99,01%	(18.034)
	Mitraguna & Others	1.591.167	1.591.167	1.594.320	33.499	27.837	-5.662	21.455	3.153	3.153	24.684	1.610.035	99,02%	(15.716)
	Pensiun	199.995	199.995	200.974	4.433	2.853	-1.580	3.297	980	980	1.873	203.293	98,86%	(2.319)
	Total Pembiayaan	3.046.880	3.046.880	3.054.084	121.168	138.360	17.192	57.006	7.205	7.205	131.155			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	12.822	0,00%	0,00%	7,09%	12.822	12.822	9.618			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	11.671	0,00%	0,00%	7,16%	11.671	11.671	8.467			
	Value Chain	-	-	-	1.151	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	21.442	1,67%	1,67%	10,90%	18.113	18.113	18.113			
	KUR	3.176	3.176	3.176	20.940	1,68%	1,68%	11,19%	17.764	17.764	17.764			
	Non KUR	153	153	153	503	1,51%	1,51%	5,24%	349	349	349			
3	PWG	1.006	1.006	1.006	19.458	0,22%	0,22%	3,94%	18.452	18.452	18.452			
	Cilem	1.006	1.006	1.006	13.633	0,40%	0,40%	4,96%	12.628	12.628	12.628			
	Gadai	-	-	-	5.824	0,00%	0,00%	2,65%	5.824	5.824	5.824			
4	CFG	19.246	26.975	19.246	47.822	0,88%	0,88%	2,19%	28.576	28.576	20.847			
	CF 1	11.417	13.772	11.417	19.223	2,95%	2,95%	4,97%	7.806	7.806	5.452			
	Total Griya	10.491	11.815	10.491	15.772	3,30%	3,30%	4,97%	5.281	5.281	3.957			
	Oto	927	1.957	927	3.451	1,33%	1,33%	4,98%	2.524	2.524	1.494			
	CF 2	7.828	13.204	7.828	28.599	0,44%	0,44%	1,59%	20.771	20.771	15.395			
	Mitraguna & Others	7.229	11.970	7.229	26.708	0,45%	0,45%	1,68%	19.479	19.479	14.738			
	Pensiun	599	1.234	599	1.891	0,30%	0,30%	0,94%	1.292	1.292	657			
	Total Pembiayaan	23.581	34.514	23.581	101.544	0,77%	0,77%	3,32%	77.963	77.963	67.030			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	9.658	3,72%	3,72%	5,34%	1.849	1.849	1.845			
	Linkage	2	2	2	2	0,01%	0,01%	0,01%	(0)	(0)	-			
	Non-Linkage	7.807	7.811	7.807	9.657	4,07%	4,07%	5,92%	1.850	1.850	1.845			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	2.777	0,89%	0,89%	1,41%	998	998	965			
	KUR	1.154	1.239	1.154	2.218	0,61%	0,61%	1,19%	1.064	1.064	979			
	Non KUR	625	572	625	559	6,15%	6,15%	5,82%	(66)	(66)	(14)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.413	24.078	22.413	28.165	1,03%	1,03%	1,29%	5.753	5.753	4.087			
	CF 1	4.912	5.995	4.912	10.012	1,27%	1,27%	2,59%	5.099	5.099	4.017			
	Total Griya	4.165	5.484	4.165	9.111	1,31%	1,31%	2,87%	4.946	4.946	3.627			
	Oto	748	511	748	901	1,07%	1,07%	1,30%	153	153	390			
	CF 2	17.500	18.084	17.500	18.153	0,98%	0,98%	1,01%	653	653	70			
	Mitraguna & Others	16.505	17.489	16.505	17.464	1,04%	1,04%	1,10%	959	959	(25)			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	40.600	1,05%	1,05%	1,33%	8.600	8.600	6.897			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	4.358.798	4.358.798	6.274.559	1.915.761	
2	Contribution Margin	158.691	158.691	142.833	(15.858)	10,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,10	3,27	3,28	0,00	0,18
CIF Payroll	18.110	19.067	20.569	1.502	2.459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	82.793	82.793	61.232	56.990	(75.955)	(4.242)	(25.803)	-31,17%	(25.803)	-31,17%			
2	Tabungan	420.104	420.104	400.891	412.709	(398.058)	11.819	(7.394)	-1,76%	(7.394)	-1,76%			
3	Deposito	192.311	192.311	193.868	192.784	(200.095)	(1.084)	473	0,25%	473	0,25%			
	Total	695.207	695.207	655.990	662.483	(674.108)	6.493	(32.724)	-4,71%	(32.724)	-4,71%			
	CASA	502.896	502.896	462.122	469.699	(474.013)	7.577	(33.197)	-6,60%	(33.197)	-6,60%			
	(%) CASA	72,34%	72,34%	70,45%	70,90%									
	FDR	76,04%	76,04%	77,04%	76,29%									

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	25.283	25.283	24.578	25.085		507	(198)	-0,78%	(198)	-0,78%			
2	Giro ISE	4.827	4.827	5.206	5.578		371	751	15,55%	751	15,55%			
3	Tabungan ISE	14.956	14.956	13.871	14.007		136	(949)	-6,34%	(949)	-6,34%			
4	Deposito ISE	5.500	5.500	5.500	5.500		0	0	0,00%	0	0,00%			
5	CIF ISE	140	140	140	140		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	87.141	87.141	61.653	2.300	-	-2.300	-493	-25.488	-25.488	25.488	0	0,00%	
	Linkage	3.113	3.113	2.987	-	-	-	-125	-126	-126	126			
	Non-Linkage	84.028	84.028	58.666	2.300	-	-2.300	-369	-25.362	-25.362	25.362			
	• Local Champion	83.103	83.103	57.777	2.300	-	-2.300	-333	-25.326	-25.326	25.326			
	• Value Chain	925	925	889	-	-	-	-35	-36	-36	36			
2	MBG	40.857	40.857	39.590	800	105	-695	-145	-1.267	-1.267	1.372	40.235	98,40%	(645)
	KUR	38.399	38.399	37.613	800	105	-695	-77	-787	-787	892	38.396	97,96%	(783)
	Non KUR	2.458	2.458	1.978	-	-	0	-68	-480	-480	480	1.839	107,54%	
3	PWG	39.718	39.718	41.617	5.691	7.898	2.208	2.002	1.899	1.899	6.000	41.104	101,25%	513
	Cilem	18.601	18.601	19.885	1.849	2.350	500	857	1.284	1.284	1.065	19.436	102,31%	450
	Gadai	21.117	21.117	21.732	3.841	5.549	1.708	1.145	614	614	4.934	21.669	100,29%	63
4	CFG	360.890	360.890	362.518	4.985	4.424	-561	1.493	1.628	1.628	2.796	361.934	100,16%	584
	CF 1	52.385	52.385	52.042	1.124	-	-1.124	314	-343	-343	343	52.652	98,84%	(609)
	Total Griya	41.765	41.765	41.538	675	-	-675	0	-227	-227	227	41.860	99,23%	(321)
	• Total Non Program	41.765	41.765	41.538	675	-	-675	-210	-227	-227	227			
	• Program	-	-	-	-	-	0	0	0	0	0			
	Oto	10.619	10.619	10.504	449	-	-449	314	-115	-115	115	10.792	97,33%	(288)
	CF 2	308.505	308.505	310.476	3.861	4.424	563	1.179	1.971	1.971	2.453	309.282	100,39%	1.193
	Mitraguna & Others	290.360	290.360	292.494	3.861	4.424	563	923	2.134	2.134	2.290	291.110	100,48%	1.383
	Pensiun	18.145	18.145	17.982	-	-	0	256	-163	-163	163	18.172	98,95%	(190)
	Total Pembiayaan	528.607	528.607	505.378	13.775	12.427	-1.348	2.857	-23.228	-23.228	35.656			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	7.947	0,00%	0,00%	12,89%	7.947	7.947	4.744			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	7.947	0,00%	0,00%	13,55%	7.947	7.947	4.744			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.009	1.799	1.009	4.626	2,47%	2,47%	11,68%	3.617	3.617	2.827			
	KUR	1.009	1.705	1.009	4.605	2,63%	2,63%	12,24%	3.596	3.596	2.901			
	Non KUR	-	94	-	21	0,00%	0,00%	1,05%	21	21	(73)			
3	PWG	-	-	-	1.512	0,00%	0,00%	3,63%	1.512	1.512	1.512			
	Cilem	-	-	-	845	0,00%	0,00%	4,25%	845	845	845			
	Gadai	-	-	-	667	0,00%	0,00%	3,07%	667	667	667			
4	CFG	1.080	2.153	1.080	10.336	0,30%	0,30%	2,85%	9.256	9.256	8.183			
	CF 1	36	40	36	5.293	0,07%	0,07%	10,17%	5.258	5.258	5.253			
	Total Griya	36	40	36	4.773	0,09%	0,09%	11,49%	4.737	4.737	4.733			
	Oto	-	-	-	521	0,00%	0,00%	4,96%	521	521	521			
	CF 2	1.044	2.113	1.044	5.042	0,34%	0,34%	1,62%	3.999	3.999	2.929			
	Mitraguna & Others	1.044	2.113	1.044	5.034	0,36%	0,36%	1,72%	3.990	3.990	2.921			
	Pensiun	-	-	-	8	0,00%	0,00%	0,05%	8	8	8			
	Total Pembiayaan	2.089	7.155	2.089	24.421	0,40%	0,40%	4,83%	22.331	22.331	17.265			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.065	1.066	1.065	2.915	1,22%	1,22%	4,73%	1.850	1.850	1.849			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.065	1.066	1.065	2.915	1,27%	1,27%	4,97%	1.850	1.850	1.849			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	322	304	322	361	0,79%	0,79%	0,91%	39	39	57			
	KUR	322	304	322	361	0,84%	0,84%	0,96%	39	39	57			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.663	5.303	4.663	4.374	1,29%	1,29%	1,21%	(290)	(290)	(929)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.663	5.303	4.663	4.374	1,51%	1,51%	1,41%	(290)	(290)	(929)			
	Mitraguna & Others	4.663	5.303	4.663	4.374	1,61%	1,61%	1,50%	(290)	(290)	(929)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.050	6.672	6.050	7.649	1,14%	1,14%	1,51%	1.599	1.599	977			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	853.881	853.881	695.728	(158.153)	
2	Contribution Margin	30.075	30.075	31.024	949	-3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,23	3,42	3,40	(0,02)	0,17
CIF Payroll	2.393	2.246	2.382	136	(11)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.263	8.263	7.989	8.053	(6.462)	64	(210)	-2,54%	(210)	-2,54%			
2	Tabungan	283.875	283.875	291.152	290.517	(248.764)	(634)	6.642	2,34%	6.642	2,34%			
3	Deposito	160.857	160.857	164.599	164.597	(164.502)	(2)	3.740	2,32%	3.740	2,32%			
	Total	452.996	452.996	463.740	463.167	(419.728)	(572)	10.172	2,25%	10.172	2,25%			
	CASA	292.138	292.138	299.141	298.570	(255.226)	(570)	6.432	2,20%	6.432	2,20%			
	(%) CASA	64,49%	64,49%	64,51%	64,46%									
	FDR	60,44%	60,44%	58,90%	58,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.010	12.010	12.802	12.881		79	871	7,25%	871	7,25%			
2	Giro ISE	2.545	2.545	3.222	3.237		15	692	27,17%	692	27,17%			
3	Tabungan ISE	1.593	1.593	1.708	1.772		64	179	11,24%	179	11,24%			
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%			
5	CIF ISE	290	290	290	290		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	18.632	18.632	17.445	-	200	200	332	-1.187	-1.187	1.387	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	18.632	18.632	17.445	-	200	200	332	-1.187	-1.187	1.387			
	• Local Champion	18.231	18.231	17.045	-	200	200	332	-1.186	-1.186	1.386			
	• Value Chain	401	401	401	-	-	-	0	-0	-0	0			
2	MBG	39.038	39.038	38.746	1.300	148	-1.152	881	-292	-292	440	39.018	99,30%	(272)
	KUR	38.539	38.539	38.258	1.300	148	-1.152	894	-281	-281	429	38.520	99,32%	(262)
	Non KUR	499	499	488	-	-	0	-13	-11	-11	11	497	98,14%	(9)
3	PWG	39.022	39.022	42.300	6.138	8.580	2.442	2.456	3.278	3.278	5.302	40.422	104,65%	1.878
	Cilem	21.522	21.522	23.743	2.382	2.716	334	1.444	2.221	2.221	494	22.371	106,13%	1.372
	Gadai	17.500	17.500	18.557	3.756	5.864	2.108	1.012	1.057	1.057	4.807	18.051	102,80%	506
4	CFG	177.122	177.122	174.632	5.460	450	-5.010	7.498	-2.489	-2.489	2.939	179.785	97,13%	(5.153)
	CF 1	68.427	68.427	68.165	330	-	-330	-95	-262	-262	262	68.590	99,38%	(425)
	Total Griya	64.824	64.824	64.602	330	-	-330	0	-223	-223	223	64.834	99,64%	(233)
	• Total Non Program	64.824	64.824	64.602	330	-	-330	1.042	-223	-223	223			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	3.602	3.602	3.563	-	-	0	-95	-39	-39	39	3.756	94,87%	(193)
	CF 2	108.695	108.695	106.468	5.130	450	-4.680	7.592	-2.227	-2.227	2.677	111.195	95,75%	(4.728)
	Mitraguna & Others	103.413	103.413	101.018	5.130	250	-4.880	7.627	-2.395	-2.395	2.645	105.421	95,82%	(4.403)
	Pensiun	5.282	5.282	5.450	-	200	200	-35	167	167	33	5.774	94,38%	(324)
	Total Pembiayaan	273.813	273.813	273.124	12.898	9.378	-3.520	11.168	-689	-689	10.067			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	172	0,00%	0,00%	0,98%	172	172	172			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	172	0,00%	0,00%	0,98%	172	172	172			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.642	2.541	1.642	4.662	4,20%	4,20%	12,03%	3.021	3.021	2.122			
	KUR	1.518	2.418	1.518	4.540	3,94%	3,94%	11,87%	3.022	3.022	2.122			
	Non KUR	123	123	123	122	24,73%	24,73%	25,08%	(1)	(1)	(0)			
3	PWG	10	-	10	1.696	0,02%	0,02%	4,01%	1.686	1.686	1.696			
	Cilem	10	-	10	1.243	0,04%	0,04%	5,23%	1.233	1.233	1.243			
	Gadai	-	-	-	453	0,00%	0,00%	2,44%	453	453	453			
4	CFG	3.588	6.197	3.588	5.244	2,03%	2,03%	3,00%	1.655	1.655	(953)			
	CF 1	3.501	4.746	3.501	2.271	5,12%	5,12%	3,33%	(1.230)	(1.230)	(2.475)			
	Total Griya	3.501	4.642	3.501	2.271	5,40%	5,40%	3,52%	(1.230)	(1.230)	(2.371)			
	Oto	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
	CF 2	87	1.451	87	2.973	0,08%	0,08%	2,79%	2.886	2.886	1.522			
	Mitraguna & Others	87	1.258	87	2.773	0,08%	0,08%	2,74%	2.686	2.686	1.514			
	Pensiun	-	193	-	200	0,00%	0,00%	3,67%	200	200	7			
	Total Pembiayaan	5.239	8.737	5.239	11.773	1,91%	1,91%	4,31%	6.534	6.534	3.036			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	296	318	296	1.048	0,76%	0,76%	2,70%	752	752	729			
	KUR	226	248	226	978	0,59%	0,59%	2,56%	752	752	729			
	Non KUR	70	70	70	70	14,08%	14,08%	14,38%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.798	1.787	1.798	3.028	1,02%	1,02%	1,73%	1.229	1.229	1.240			
	CF 1	1.125	1.619	1.125	2.355	1,64%	1,64%	3,45%	1.229	1.229	736			
	Total Griya	1.023	1.619	1.023	2.253	1,58%	1,58%	3,49%	1.229	1.229	634			
	Oto	102	-	102	102	2,83%	2,83%	2,86%	-	-	102			
	CF 2	673	168	673	673	0,62%	0,62%	0,63%	-	-	505			
	Mitraguna & Others	673	168	673	673	0,65%	0,65%	0,67%	-	-	505			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.094	2.106	2.094	4.075	0,76%	0,76%	1,49%	1.981	1.981	1.970			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	448.564	448.564	453.085	4.521	
2	Contribution Margin	17.543	17.543	23.079	5.536	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,04	3,25	3,24	(0,01)	0,20
CIF Payroll	1.673	1.893	2.000	107	327

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.932	3.932	2.670	2.855	(1.121)	184	(1.077)	-27,40%	(1.077)	-27,40%			
2	Tabungan	141.973	141.973	141.160	140.192	(143.955)	(968)	(1.781)	-1,25%	(1.781)	-1,25%			
3	Deposito	76.711	76.711	76.237	76.486	(76.900)	250	(224)	-0,29%	(224)	-0,29%			
	Total	222.616	222.616	220.068	219.533	(221.976)	(534)	(3.083)	-1,38%	(3.083)	-1,38%			
	CASA	145.905	145.905	143.831	143.047	(145.076)	(784)	(2.858)	-1,96%	(2.858)	-1,96%			
	(%) CASA	65,54%	65,54%	65,36%	65,16%									
	FDR	66,16%	66,16%	68,13%	68,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.164	4.164	5.886	6.220		334	2.056	49,39%	2.056	49,39%			
2	Giro ISE	103	103	103	103		0	(0)	-0,03%	(0)	-0,03%			
3	Tabungan ISE	4.060	4.060	5.783	6.117		334	2.056	50,64%	2.056	50,64%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	93	93	93	93		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	280	280	148	-	-	0	-13	-132	-132	132	0	0,00%	
	Linkage	148	148	148	-	-	-	-4	0	0	(0)			
	Non-Linkage	132	132	-	-	-	0	-9	-132	-132	132			
	• Local Champion	132	132	-	-	-	0	-9	-132	-132	132			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	6.531	6.531	6.853	100	370	270	1.124	323	323	47	5.571	123,02%	1.283
	KUR	5.293	5.293	5.624	-	370	370	418	330	330	40	5.548	101,37%	
	Non KUR	1.237	1.237	1.229	100	-	-	706	-8	-8	8	23	5425,68%	
3	PWG	23.459	23.459	26.253	3.534	5.291	1.758	1.690	2.794	2.794	2.497	24.839	105,69%	1.414
	Cilem	14.441	14.441	15.935	1.711	1.869	158	1.399	1.494	1.494	375	15.270	104,36%	665
	Gadai	9.018	9.018	10.318	1.823	3.423	1.600	290	1.301	1.301	2.122	9.569	107,83%	749
4	CFG	117.010	117.010	116.675	1.476	1.230	-	169	-335	-335	1.565	118.621	98,36%	(1.946)
	CF 1	21.080	21.080	20.937	400	-	-	-117	-143	-143	143	21.279	98,39%	(343)
	Total Griya	16.583	16.583	16.504	400	-	-	0	-79	-79	79	16.609	99,37%	(104)
	• Total Non Program	16.093	16.093	16.014	400	-	-	-67	-79	-79	79			
	• Program	491	491	491	-	-	0	-2	0	0	-			
	Oto	4.496	4.496	4.432	-	-	0	-117	-64	-64	64	4.671	94,90%	(238)
	CF 2	95.930	95.930	95.738	1.076	1.230	154	286	-192	-192	1.422	97.342	98,35%	(1.603)
	Mitraguna & Others	65.497	65.497	65.607	920	1.230	310	439	110	110	1.120	66.777	98,25%	(1.170)
	Pensiun	30.434	30.434	30.131	156	-	-	-153	-302	-302	302	30.565	98,58%	(434)
	Total Pembiayaan	147.280	147.280	149.930	5.110	6.891	1.782	2.970	2.650	2.650	4.241			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	57	0,00%	0,00%	0,84%	57	57	57			
	KUR	-	-	-	57	0,00%	0,00%	1,02%	57	57	57			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	165	-	165	513	0,70%	0,70%	1,95%	347	347	513			
	Cilem	165	-	165	463	1,14%	1,14%	2,90%	297	297	463			
	Gadai	-	-	-	50	0,00%	0,00%	0,48%	50	50	50			
4	CFG	2.328	4.367	2.328	3.375	1,99%	1,99%	2,89%	1.047	1.047	(992)			
	CF 1	880	1.654	880	1.518	4,17%	4,17%	7,25%	638	638	(136)			
	Total Griya	880	1.654	880	1.410	5,31%	5,31%	8,54%	530	530	(244)			
	Oto	-	-	-	108	0,00%	0,00%	2,44%	108	108	108			
	CF 2	1.448	2.713	1.448	1.857	1,51%	1,51%	1,94%	409	409	(856)			
	Mitraguna & Others	1.055	2.452	1.055	1.239	1,61%	1,61%	1,89%	184	184	(1.213)			
	Pensiun	393	262	393	618	1,29%	1,29%	2,05%	225	225	357			
	Total Pembiayaan	2.493	4.367	2.493	3.945	1,69%	1,69%	2,63%	1.452	1.452	(422)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.033	671	1.033	1.036	0,88%	0,88%	0,89%	3	3	365			
	CF 1	786	424	786	424	3,73%	3,73%	2,02%	(362)	(362)	-			
	Total Griya	786	424	786	424	4,74%	4,74%	2,57%	(362)	(362)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	247	247	612	0,26%	0,26%	0,64%	365	365	365			
	Mitraguna & Others	247	247	247	612	0,38%	0,38%	0,93%	365	365	365			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.033	671	1.033	1.036	0,70%	0,70%	0,69%	3	3	365			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	232.327	232.327	222.658	(9.669)	
2	Contribution Margin	9.061	9.061	8.172	(889)	9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,80	2,94	2,96	0,02	0,16
CIF Payroll	910	851	971	120	61

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	487.579	487.579	255.351	259.186	(188.554)	3.835	(228.393)	-46,84%	(228.393)	-46,84%			
2	Tabungan	244.607	244.607	215.335	209.104	(204.302)	(6.230)	(35.503)	-14,51%	(35.503)	-14,51%			
3	Deposito	1.393.419	1.393.419	1.397.763	1.397.598	(1.779.384)	(165)	4.180	0,30%	4.180	0,30%			
	Total	2.125.604	2.125.604	1.868.449	1.865.889	(2.172.240)	(2.560)	(259.715)	-12,22%	(259.715)	-12,22%			
	CASA	732.186	732.186	470.686	468.290	(392.856)	(2.395)	(263.895)	-36,04%	(263.895)	-36,04%			
	(%) CASA	34,45%	34,45%	25,19%	25,10%									
	FDR	12,89%	12,89%	14,96%	14,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.719	11.719	11.783	11.777		(6)	58	0,49%	58	0,49%			
2	Giro ISE	1.318	1.318	1.244	1.248		4	(70)	-5,34%	(70)	-5,34%			
3	Tabungan ISE	6.100	6.100	4.237	4.226		(10)	(1.874)	-30,72%	(1.874)	-30,72%			
4	Deposito ISE	4.300	4.300	6.302	6.302		0	2.002	46,56%	2.002	46,56%			
5	CIF ISE	70	70	70	70		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.148	21.148	20.961	2.000	-	-2.000	1.494	-187	-187	187	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	21.148	21.148	20.961	2.000	-	-2.000	1.494	-187	-187	187			
	• Local Champion	18.944	18.944	18.783	2.000	-	-2.000	531	-161	-161	161			
	• Value Chain	2.204	2.204	2.178	-	-	-	963	-26	-26	26			
2	MBG	55.355	55.355	55.046	350	420	70	-559	-310	-310	730	56.281	97,80%	(1.235)
	KUR	53.969	53.969	53.673	350	420	70	-513	-296	-296	716	54.017	99,36%	(344)
	Non KUR	1.386	1.386	1.373	-	-	0	-46	-13	-13	13	2.264	60,63%	(891)
3	PWG	29.528	29.528	31.432	4.339	7.368	3.029	2.160	1.904	1.904	5.463	30.936	101,60%	496
	Cilem	16.389	16.389	17.617	1.543	1.838	294	603	1.228	1.228	610	17.246	102,15%	371
	Gadai	13.139	13.139	13.815	2.796	5.530	2.734	1.556	676	676	4.854	13.690	100,92%	125
4	CFG	168.051	168.051	172.009	6.280	6.513	233	3.092	3.958	3.958	2.555	170.683	100,78%	1.326
	CF 1	19.642	19.642	20.283	1.990	800	-1.190	-156	640	640	160	20.077	101,02%	206
	Total Griya	15.288	15.288	15.988	1.990	800	-1.190	0	700	700	100	15.540	102,89%	448
	• Total Non Program	12.467	12.467	13.176	1.990	800	-1.190	1.825	709	709	91			
	• Program	2.821	2.821	2.812	-	-	0	-28	-9	-9	9			
	Oto	4.355	4.355	4.294	-	-	0	-156	-60	-60	60	4.537	94,65%	(243)
	CF 2	148.408	148.408	151.726	4.290	5.713	1.423	3.248	3.318	3.318	2.395	150.606	100,74%	1.120
	Mitraguna & Others	129.674	129.674	132.692	3.860	5.305	1.445	2.938	3.018	3.018	2.287	131.845	100,64%	847
	Pensiun	18.734	18.734	19.034	430	408	-22	311	300	300	108	18.761	101,46%	273
	Total Pembiayaan	274.081	274.081	279.447	12.969	14.301	1.332	6.187	5.366	5.366	8.935			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.570	0,00%	0,00%	7,49%	1.570	1.570	1.570			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	420	0,00%	0,00%	2,00%	420	420	420			
	Value Chain	-	-	-	1.151	0,00%	0,00%	6,13%	1.151	1.151	1.151			
2	MBG	526	1.465	526	7.278	0,95%	0,95%	13,22%	6.752	6.752	5.813			
	KUR	496	1.363	496	7.081	0,92%	0,92%	13,19%	6.585	6.585	5.717			
	Non KUR	30	102	30	197	2,16%	2,16%	14,35%	167	167	95			
3	PWG	-	-	-	162	0,00%	0,00%	0,52%	162	162	162			
	Cilem	-	-	-	161	0,00%	0,00%	0,91%	161	161	161			
	Gadai	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
4	CFG	465	695	465	2.204	0,28%	0,28%	1,28%	1.739	1.739	1.509			
	CF 1	465	695	465	1.450	2,37%	2,37%	7,15%	985	985	755			
	Total Griya	346	572	346	1.050	2,26%	2,26%	6,57%	705	705	478			
	Oto	119	123	119	400	2,74%	2,74%	9,31%	281	281	277			
	CF 2	-	-	-	754	0,00%	0,00%	0,50%	754	754	754			
	Mitraguna & Others	-	-	-	754	0,00%	0,00%	0,57%	754	754	754			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	2.160	990	11.214	0,36%	0,36%	4,01%	10.224	10.224	9.055			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	856	881	856	1.007	1,55%	1,55%	1,83%	151	151	126			
	KUR	409	489	409	626	0,76%	0,76%	1,17%	217	217	137			
	Non KUR	447	392	447	381	32,23%	32,23%	27,75%	(66)	(66)	(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	638	581	638	638	0,38%	0,38%	0,37%	-	-	57			
	CF 1	619	562	619	619	3,15%	3,15%	3,05%	-	-	57			
	Total Griya	619	562	619	619	4,05%	4,05%	3,87%	-	-	57			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	19	19	19	0,01%	0,01%	0,01%	-	-	-			
	Mitraguna & Others	19	19	19	19	0,01%	0,01%	0,01%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.494	1.462	1.494	1.645	0,54%	0,54%	0,59%	151	151	183			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	377.865	377.865	2.125.681	1.747.816	
2	Contribution Margin	18.467	18.467	20.783	2.316	-12,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,13	3,37	3,36	(0,01)	0,22
CIF Payroll	1.790	1.868	2.136	268	346

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.095	8.095	7.924	7.835	(8.171)	(89)	(260)	-3,21%	(260)	-3,21%			
2	Tabungan	118.643	118.643	117.856	117.811	(126.187)	(46)	(832)	-0,70%	(832)	-0,70%			
3	Deposito	42.564	42.564	40.301	40.300	(41.870)	(1)	(2.264)	-5,32%	(2.264)	-5,32%			
	Total	169.302	169.302	166.081	165.945	(176.228)	(136)	(3.356)	-1,98%	(3.356)	-1,98%			
	CASA	126.738	126.738	125.780	125.646	(134.358)	(135)	(1.093)	-0,86%	(1.093)	-0,86%			
	(%) CASA	74,86%	74,86%	75,73%	75,72%									
	FDR	70,07%	70,07%	72,57%	72,63%									

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	11.109	11.109	12.369	12.196		(174)	1.087	9,79%	1.087	9,79%			
2	Giro ISE	3.721	3.721	5.126	5.077		(50)	1.355	36,42%	1.355	36,42%			
3	Tabungan ISE	6.587	6.587	6.443	6.319		(124)	(268)	-4,07%	(268)	-4,07%			
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%			
5	CIF ISE	57	57	57	57		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.579	5.579	5.534	-	-	0	-132	-45	-45	45	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.579	5.579	5.534	-	-	0	-132	-45	-45	45			
	• Local Champion	1.781	1.781	1.765	-	-	0	-103	-16	-16	16			
	• Value Chain	3.798	3.798	3.769	-	-	-	-29	-29	-29	29			
2	MBG	-	-	-	-	-	0	0	0	0	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	40		(40)
3	PWG	35.640	35.640	37.583	4.744	6.962	2.218	618	1.943	1.943	5.019	36.952	101,71%	631
	Cilem	15.532	15.532	16.646	974	1.930	956	-503	1.114	1.114	816	16.292	102,17%	353
	Gadai	20.108	20.108	20.938	3.770	5.032	1.262	1.121	829	829	4.203	20.659	101,35%	278
4	CFG	77.413	77.413	77.401	2.663	420	-2.243	735	-13	-13	433	78.558	98,53%	(1.157)
	CF 1	17.116	17.116	17.020	1.258	-	-1.258	282	-96	-96	96	17.311	98,32%	(291)
	Total Griya	14.820	14.820	14.756	1.258	-	-1.258	0	-63	-63	63	14.853	99,35%	(97)
	• Total Non Program	14.820	14.820	14.756	1.258	-	-1.258	1.049	-63	-63	63			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.296	2.296	2.263	-	-	0	282	-33	-33	33	2.458	92,08%	(195)
	CF 2	60.298	60.298	60.381	1.405	420	-985	453	84	84	336	61.247	98,59%	(866)
	Mitraguna & Others	53.287	53.287	53.425	1.355	420	-935	465	137	137	283	53.857	99,20%	(432)
	Pensiun	7.010	7.010	6.956	50	-	-50	-13	-54	-54	54	7.390	94,13%	(434)
	Total Pembiayaan	118.632	118.632	120.518	7.407	7.382	-25	1.221	1.886	1.886	5.496			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.825	0,00%	0,00%	4,85%	1.825	1.825	1.825			
	Cilem	-	-	-	1.195	0,00%	0,00%	7,18%	1.195	1.195	1.195			
	Gadai	-	-	-	629	0,00%	0,00%	3,01%	629	629	629			
4	CFG	27	283	27	1.265	0,03%	0,03%	1,63%	1.238	1.238	983			
	CF 1	-	238	-	411	0,00%	0,00%	2,42%	411	411	174			
	Total Griya	-	238	-	411	0,00%	0,00%	2,79%	411	411	174			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	27	45	27	854	0,04%	0,04%	1,41%	827	827	809			
	Mitraguna & Others	27	45	27	738	0,05%	0,05%	1,38%	711	711	693			
	Pensiun	-	-	-	116	0,00%	0,00%	1,67%	116	116	116			
	Total Pembiayaan	27	283	27	3.090	0,02%	0,02%	2,56%	3.063	3.063	2.807			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	484	497	484	484	0,63%	0,63%	0,63%	-	-	(13)			
	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	484	497	484	484	0,80%	0,80%	0,80%	-	-	(13)			
	Mitraguna & Others	484	497	484	484	0,91%	0,91%	0,91%	-	-	(13)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	484	497	484	484	0,41%	0,41%	0,40%	-	-	(13)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	173.097	173.097	169.302	(3.795)	
2	Contribution Margin	5.207	5.207	8.410	3.203	-61,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,03	3,11	3,14	0,02	0,11
CIF Payroll	837	704	762	58	(75)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.031	2.031	5.372	5.459	(2.380)	87	3.428	168,73%	3.428	168,73%			
2	Tabungan	91.862	91.862	83.534	80.925	(80.904)	(2.609)	(10.936)	-11,91%	(10.936)	-11,91%			
3	Deposito	22.462	22.462	22.157	21.757	(22.786)	(400)	(705)	-3,14%	(705)	-3,14%			
	Total	116.355	116.355	111.063	108.141	(106.070)	(2.922)	(8.214)	-7,06%	(8.214)	-7,06%			
	CASA	93.893	93.893	88.906	86.384	(83.284)	(2.522)	(7.509)	-8,00%	(7.509)	-8,00%			
	(%) CASA	80,70%	80,70%	80,05%	79,88%									
	FDR	76,70%	76,70%	81,46%	83,66%									

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	1.346	1.346	3.655	3.923		268	2.577	191,41%	2.577	191,41%			
2	Giro ISE	751	751	3.139	3.156		17	2.405	320,16%	2.405	320,16%			
3	Tabungan ISE	595	595	516	767		251	172	28,89%	172	28,89%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	155	155	155	155		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	4.466	4.466	4.370	-	-	0	-101	-96	-96	96	4.229	103,34%	141
	KUR	4.384	4.384	4.287	-	-	0	-98	-96	-96	96	4.229	101,38%	
	Non KUR	83	83	83	-	-	0	-2	0	0	-	-0		
3	PWG	6.953	6.953	8.241	768	1.424	656	553	1.288	1.288	136	7.531	109,42%	710
	Cilem	6.953	6.953	8.241	768	1.424	656	553	1.288	1.288	136	7.531	109,42%	710
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	77.827	77.827	77.862	3.390	942	-2.448	2.720	35	35	907	79.213	98,29%	(1.351)
	CF 1	27.829	27.829	28.197	865	440	-425	375	367	367	72	27.885	101,12%	311
	Total Griya	23.781	23.781	23.748	865	-	-865	0	-32	-32	32	23.807	99,75%	(59)
	• Total Non Program	23.781	23.781	23.748	865	-	-865	-403	-32	-32	32			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.049	4.049	4.448	-	440	440	375	400	400	40	4.078	109,07%	370
	CF 2	49.997	49.997	49.665	2.525	502	-2.023	2.344	-332	-332	834	51.328	96,76%	(1.663)
	Mitraguna & Others	49.551	49.551	49.224	2.275	502	-1.773	2.099	-327	-327	829	50.799	96,90%	(1.575)
	Pensiun	447	447	441	250	-	-250	245	-5	-5	5	529	83,37%	(88)
	Total Pembiayaan	89.246	89.246	90.472	4.158	2.366	-1.792	3.172	1.227	1.227	1.139			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	537	0,00%	0,00%	12,28%	537	537	537			
	KUR	-	-	-	537	0,00%	0,00%	12,52%	537	537	537			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	44	-	44	117	0,64%	0,64%	1,42%	73	73	117			
	Cilem	44	-	44	117	0,64%	0,64%	1,42%	73	73	117			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	215	-	1.707	0,00%	0,00%	2,19%	1.707	1.707	1.492			
	CF 1	-	145	-	1.706	0,00%	0,00%	6,05%	1.706	1.706	1.561			
	Total Griya	-	-	-	869	0,00%	0,00%	3,66%	869	869	869			
	Oto	-	145	-	837	0,00%	0,00%	18,82%	837	837	692			
	CF 2	-	70	-	1	0,00%	0,00%	0,00%	1	1	(70)			
	Mitraguna & Others	-	70	-	1	0,00%	0,00%	0,00%	1	1	(70)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	44	215	44	2.361	0,05%	0,05%	2,61%	2.317	2.317	2.146			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	2.144	792	792	1,02%	1,02%	1,02%	-	-	(1.352)			
	CF 1	773	1.828	773	773	2,78%	2,78%	2,74%	-	-	(1.054)			
	Total Griya	773	1.828	773	773	3,25%	3,25%	3,26%	-	-	(1.054)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	19	317	19	19	0,04%	0,04%	0,04%	-	-	(298)			
	Mitraguna & Others	19	317	19	19	0,04%	0,04%	0,04%	-	-	(298)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	792	2.144	792	792	0,89%	0,89%	0,88%	-	-	(1.352)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	142.182	142.182	116.355	(25.827)	
2	Contribution Margin	3.810	3.810	4.222	412	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,83	2,88	2,93	0,04	0,09
CIF Payroll	1.243	1.402	1.497	95	254

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.776	4.776	4.465	4.469	(4.646)	4	(307)	-6,42%	(307)	-6,42%			
2	Tabungan	179.061	179.061	179.437	179.967	(167.884)	530	906	0,51%	906	0,51%			
3	Deposito	108.457	108.457	112.704	112.612	(108.727)	(92)	4.155	3,83%	4.155	3,83%			
	Total	292.294	292.294	296.606	297.048	(281.257)	442	4.754	1,63%	4.754	1,63%			
	CASA	183.837	183.837	183.902	184.436	(172.530)	534	600	0,33%	600	0,33%			
	(%) CASA	62,89%	62,89%	62,00%	62,09%									
	FDR	31,01%	31,01%	30,89%	30,85%									

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	2.931	2.931	2.872	2.852		(20)	(79)	-2,68%	(79)	-2,68%			
2	Giro ISE	24	24	24	24		0	(0)	-0,10%	(0)	-0,10%			
3	Tabungan ISE	2.906	2.906	2.848	2.828		(20)	(79)	-2,70%	(79)	-2,70%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	117	117	117	117		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	586	586	586	-	-	0	-4	-0	-0	0	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	586	586	586	-	-	0	-4	-0	-0	0			
	• Local Champion	586	586	586	-	-	0	-4	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	9.960	9.960	9.883	200	-	-200	408	-77	-77	77	8.731	113,20%	1.152
	KUR	9.015	9.015	8.945	200	-	-200	426	-70	-70	70	8.664	103,25%	
	Non KUR	945	945	938	-	-	0	-18	-7	-7	7	68	1388,62%	
3	PWG	5.460	5.460	6.372	206	1.180	974	91	913	913	267	6.032	105,64%	340
	Cilem	5.460	5.460	6.372	206	1.180	974	91	913	913	267	6.032	105,64%	340
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	74.621	74.621	74.789	1.354	1.072	-282	269	168	168	904	75.055	99,65%	(266)
	CF 1	20.278	20.278	20.218	-	-	0	381	-60	-60	60	20.632	98,00%	(414)
	Total Griya	17.506	17.506	17.482	-	-	0	0	-24	-24	24	17.688	98,84%	(205)
	• Total Non Program	17.506	17.506	17.482	-	-	0	546	-24	-24	24			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.773	2.773	2.736	-	-	0	381	-36	-36	36	2.945	92,93%	(208)
	CF 2	54.343	54.343	54.571	1.354	1.072	-282	-112	228	228	844	54.423	100,27%	148
	Mitraguna & Others	48.214	48.214	48.094	1.100	700	-400	-161	-119	-119	819	48.260	99,66%	(166)
	Pensiun	6.129	6.129	6.476	254	372	118	49	347	347	25	6.163	105,09%	314
	Total Pembiayaan	90.627	90.627	91.631	1.760	2.252	492	764	1.003	1.003	1.249			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	207	0,00%	0,00%	2,10%	207	207	207			
	KUR	-	-	-	207	0,00%	0,00%	2,31%	207	207	207			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	29	0,00%	0,00%	0,45%	29	29	29			
	Cilem	-	-	-	29	0,00%	0,00%	0,45%	29	29	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.017	4.175	4.017	765	5,38%	5,38%	1,02%	(3.252)	(3.252)	(3.410)			
	CF 1	4.017	3.837	4.017	461	19,81%	19,81%	2,28%	(3.556)	(3.556)	(3.376)			
	Total Griya	4.017	3.837	4.017	461	22,95%	22,95%	2,64%	(3.556)	(3.556)	(3.376)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	338	-	304	0,00%	0,00%	0,56%	304	304	(34)			
	Mitraguna & Others	-	23	-	-	0,00%	0,00%	0,00%	-	-	(23)			
	Pensiun	-	315	-	304	0,00%	0,00%	4,69%	304	304	(11)			
	Total Pembiayaan	4.017	4.175	4.017	1.001	4,43%	4,43%	1,09%	(3.017)	(3.017)	(3.174)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	586	590	586	586	100,00%	100,00%	100,00%	(0)	(0)	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	586	590	586	586	100,00%	100,00%	100,00%	(0)	(0)	(4)			
	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	2.466	2.173	2.466	6.167	3,30%	3,30%	8,25%	3.700	3.700	3.994			
	CF 1	842	855	842	4.848	4,15%	4,15%	23,98%	4.006	4.006	3.994			
	Total Griya	707	719	707	4.713	4,04%	4,04%	26,96%	4.006	4.006	3.994			
	Oto	135	135	135	135	4,88%	4,88%	4,94%	-	-	-			
	CF 2	1.624	1.318	1.624	1.318	2,99%	2,99%	2,42%	(306)	(306)	(0)			
	Mitraguna & Others	1.318	1.318	1.318	1.318	2,73%	2,73%	2,74%	-	-	(0)			
	Pensiun	306	-	306	-	0,34%	0,34%	0,00%	(306)	(306)	-			
	Total Pembiayaan	3.052	2.762	3.052	6.752	3,37%	3,37%	7,37%	3.700	3.700	3.990			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	259.564	259.564	292.294	32.730	
2	Contribution Margin	5.407	5.407	4.857	(550)	10,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,04	3,28	3,29	0,01	0,26
CIF Payroll	969	990	1.043	53	74

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.470	14.470	15.135	15.100	(15.381)	(35)	630	4,36%	630	4,36%			
2	Tabungan	120.049	120.049	118.743	118.042	(114.592)	(701)	(2.007)	-1,67%	(2.007)	-1,67%			
3	Deposito	46.117	46.117	45.836	45.836	(46.365)	0	(281)	-0,61%	(281)	-0,61%			
	Total	180.636	180.636	179.713	178.978	(176.338)	(736)	(1.658)	-0,92%	(1.658)	-0,92%			
	CASA	134.519	134.519	133.877	133.142	(129.973)	(736)	(1.377)	-1,02%	(1.377)	-1,02%			
	(%) CASA	74,47%	74,47%	74,50%	74,39%									
	FDR	79,01%	79,01%	80,18%	80,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	820	820	870	872		3	52	6,38%	52	6,38%			
2	Giro ISE	57	57	58	58		0	1	1,36%	1	1,36%			
3	Tabungan ISE	763	763	812	814		3	52	6,75%	52	6,75%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	76	76	76	76		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	24.174	24.174	27.514	3.480	6.691	3.211	837	3.339	3.339	3.352	25.544	107,71%	1.969
	Cilem	12.833	12.833	15.110	1.214	2.661	1.447	712	2.277	2.277	384	13.651	110,68%	1.458
	Gadai	11.342	11.342	12.404	2.266	4.031	1.765	125	1.062	1.062	2.969	11.893	104,30%	511
4	CFG	118.544	118.544	116.584	2.813	65	-2.748	2.624	-1.961	-1.961	2.026	119.925	97,21%	(3.341)
	CF 1	17.768	17.768	17.679	225	-	-225	161	-89	-89	89	18.100	97,67%	(421)
	Total Griya	15.545	15.545	15.507	-	-	0	0	-38	-38	38	15.701	98,77%	(193)
	• Total Non Program	15.545	15.545	15.507	-	-	0	-110	-38	-38	38			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.223	2.223	2.172	225	-	-225	161	-51	-51	51	2.399	90,52%	(227)
	CF 2	100.776	100.776	98.904	2.588	65	-2.523	2.463	-1.872	-1.872	1.937	101.824	97,13%	(2.920)
	Mitraguna & Others	90.285	90.285	88.569	2.070	30	-2.040	2.040	-1.716	-1.716	1.746	91.330	96,98%	(2.761)
	Pensiun	10.491	10.491	10.335	518	35	-483	422	-156	-156	191	10.495	98,48%	(159)
	Total Pembiayaan	142.719	142.719	144.097	6.293	6.756	463	3.460	1.378	1.378	5.378			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	8	-	8	559	0,03%	0,03%	2,03%	552	552	559			
	Cilem	8	-	8	210	0,06%	0,06%	1,39%	202	202	210			
	Gadai	-	-	-	349	0,00%	0,00%	2,82%	349	349	349			
4	CFG	399	410	399	2.456	0,34%	0,34%	2,11%	2.057	2.057	2.046			
	CF 1	-	-	-	90	0,00%	0,00%	0,51%	90	90	90			
	Total Griya	-	-	-	35	0,00%	0,00%	0,22%	35	35	35			
	Oto	-	-	-	55	0,00%	0,00%	2,54%	55	55	55			
	CF 2	399	410	399	2.366	0,40%	0,40%	2,39%	1.967	1.967	1.956			
	Mitraguna & Others	399	410	399	2.335	0,44%	0,44%	2,64%	1.936	1.936	1.926			
	Pensiun	-	-	-	31	0,00%	0,00%	0,30%	31	31	31			
	Total Pembiayaan	406	410	406	3.015	0,28%	0,28%	2,09%	2.609	2.609	2.605			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	616	616	616	853	0,52%	0,52%	0,73%	237	237	237			
	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	616	616	616	853	0,61%	0,61%	0,86%	237	237	237			
	Mitraguna & Others	616	616	616	853	0,68%	0,68%	0,96%	237	237	237			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	616	616	616	853	0,43%	0,43%	0,59%	237	237	237			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	170.746	170.746	180.636	9.890	
2	Contribution Margin	7.910	7.910	9.644	1.734	-21,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,04	3,35	3,35	0,00	0,31
CIF Payroll	673	545	584	39	(89)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.820	3.820	7.264	6.904	(2.813)	(360)	3.084	80,75%	3.084	80,75%			
2	Tabungan	153.202	153.202	152.961	154.431	(155.162)	1.470	1.230	0,80%	1.230	0,80%			
3	Deposito	132.943	132.943	117.228	117.232	(129.816)	4	(15.710)	-11,82%	(15.710)	-11,82%			
	Total	289.964	289.964	277.453	278.568	(287.790)	1.115	(11.396)	-3,93%	(11.396)	-3,93%			
	CASA	157.022	157.022	160.225	161.336	(157.974)	1.110	4.314	2,75%	4.314	2,75%			
	(%) CASA	54,15%	54,15%	57,75%	57,92%									
	FDR	65,00%	65,00%	67,52%	67,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.753	4.753	5.267	5.226		(41)	474	9,97%	474	9,97%			
2	Giro ISE	1	1	1	1		0	(0)	-2,21%	(0)	-2,21%			
3	Tabungan ISE	4.752	4.752	5.266	5.226		(41)	474	9,97%	474	9,97%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	50	50	50	50		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.322	8.322	8.271	-	-	0	-50	-51	-51	51	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	• Local Champion	8.322	8.322	8.271	-	-	0	-50	-51	-51	51			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	43	43	43	-	-	0	0	0	0	-	305	14,11%	(262)
3	PWG	28.873	28.873	27.988	3.119	5.270	2.151	1.132	-885	-885	6.155	30.261	92,49%	(2.273)
	Cilem	13.207	13.207	14.465	1.004	1.601	597	466	1.258	1.258	343	14.044	102,99%	421
	Gadai	15.666	15.666	13.523	2.115	3.670	1.554	666	-2.143	-2.143	5.812	16.217	83,39%	(2.694)
4	CFG	151.231	151.231	151.044	2.185	2.004	-181	563	-186	-186	2.190	152.140	99,28%	(1.096)
	CF 1	16.198	16.198	16.123	18	-	-18	-122	-75	-75	75	16.634	96,93%	(511)
	Total Griya	13.509	13.509	13.483	-	-	0	0	-26	-26	26	13.826	97,52%	(343)
	• Total Non Program	13.509	13.509	13.483	-	-	0	-113	-26	-26	26			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.689	2.689	2.641	18	-	-18	-122	-48	-48	48	2.809	94,02%	(168)
	CF 2	135.033	135.033	134.921	2.167	2.004	-163	685	-112	-112	2.116	135.506	99,57%	(585)
	Mitraguna & Others	123.373	123.373	122.609	1.227	1.249	22	-69	-764	-764	2.013	123.799	99,04%	(1.190)
	Pensiun	11.660	11.660	12.312	940	755	-185	754	652	652	103	11.707	105,17%	605
	Total Pembiayaan	188.469	188.469	187.346	5.304	7.274	1.970	1.645	-1.123	-1.123	8.397			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	173	-	173	880	0,60%	0,60%	3,14%	707	707	880			
	Cilem	173	-	173	399	1,31%	1,31%	2,76%	226	226	399			
	Gadai	-	-	-	481	0,00%	0,00%	3,56%	481	481	481			
4	CFG	520	769	520	2.349	0,34%	0,34%	1,56%	1.829	1.829	1.580			
	CF 1	269	195	269	529	1,66%	1,66%	3,28%	260	260	334			
	Total Griya	116	43	116	529	0,86%	0,86%	3,92%	413	413	486			
	Oto	153	152	153	-	5,69%	5,69%	0,00%	(153)	(153)	(152)			
	CF 2	251	575	251	1.820	0,19%	0,19%	1,35%	1.568	1.568	1.245			
	Mitraguna & Others	251	575	251	1.820	0,20%	0,20%	1,48%	1.568	1.568	1.245			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	693	769	693	3.228	0,37%	0,37%	1,72%	2.535	2.535	2.459			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	43	43	43	43	100,00%	100,00%	100,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	43	43	43	43	100,00%	100,00%	100,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.202	1.276	1.202	1.545	0,79%	0,79%	1,02%	343	343	270			
	CF 1	-	73	-	227	0,00%	0,00%	1,41%	227	227	153			
	Total Griya	-	73	-	74	0,00%	0,00%	0,55%	74	74	0			
	Oto	-	-	-	153	0,00%	0,00%	5,79%	153	153	153			
	CF 2	1.202	1.202	1.202	1.318	0,89%	0,89%	0,98%	116	116	116			
	Mitraguna & Others	1.202	1.202	1.202	1.318	0,97%	0,97%	1,08%	116	116	116			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.245	1.319	1.245	1.588	0,66%	0,66%	0,85%	343	343	270			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	258.971	258.971	290.549	31.578	
2	Contribution Margin	10.698	10.698	11.741	1.043	-9,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,33	3,47	3,48	0,01	0,14
CIF Payroll	2.006	2.489	2.557	68	551

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.825	14.825	16.170	16.044	(4.950)	(126)	1.219	8,23%	1.219	8,23%			
2	Tabungan	143.357	143.357	138.566	139.569	(143.468)	1.003	(3.787)	-2,64%	(3.787)	-2,64%			
3	Deposito	163.005	163.005	161.758	161.759	(167.447)	1	(1.246)	-0,76%	(1.246)	-0,76%			
	Total	321.186	321.186	316.494	317.373	(315.865)	878	(3.814)	-1,19%	(3.814)	-1,19%			
	CASA	158.182	158.182	154.736	155.614	(148.418)	878	(2.568)	-1,62%	(2.568)	-1,62%			
	(%) CASA	49,25%	49,25%	48,89%	49,03%									
	FDR	80,11%	80,11%	81,68%	81,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.168	4.168	3.441	3.256		(185)	(913)	-21,90%	(913)	-21,90%			
2	Giro ISE	119	119	314	344		30	225	188,62%	225	188,62%			
3	Tabungan ISE	3.799	3.799	2.877	2.661		(215)	(1.138)	-29,95%	(1.138)	-29,95%			
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%			
5	CIF ISE	58	58	58	58		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144			
	• Local Champion	5.067	5.067	3.923	200	-	-200	1.075	-1.144	-1.144	1.144			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	12.939	12.939	12.657	300	-	-300	588	-281	-281	281	12.835	98,61%	(178)
	KUR	11.745	11.745	11.475	300	-	-300	636	-270	-270	270	11.863	96,73%	(388)
	Non KUR	1.194	1.194	1.183	-	-	0	-49	-11	-11	11	972	121,63%	
3	PWG	25.223	25.223	26.854	3.610	5.120	1.510	884	1.631	1.631	3.489	26.545	101,16%	309
	Cilem	15.400	15.400	15.952	1.474	1.411	-63	709	551	551	860	16.171	98,64%	(220)
	Gadai	9.823	9.823	10.902	2.137	3.709	1.573	175	1.079	1.079	2.630	10.373	105,10%	529
4	CFG	214.066	214.066	215.065	4.720	4.560	-160	1.447	999	999	3.561	215.593	99,75%	(529)
	CF 1	28.251	28.251	28.075	908	-	-908	-107	-176	-176	176	28.838	97,35%	(763)
	Total Griya	24.668	24.668	24.527	908	-	-908	0	-141	-141	141	25.036	97,97%	(509)
	• Total Non Program	24.668	24.668	24.527	908	-	-908	708	-141	-141	141			
	• Program	-	-	-	-	-	-	0	0	0	-			
	Oto	3.583	3.583	3.548	-	-	0	-107	-35	-35	35	3.802	93,32%	(254)
	CF 2	185.814	185.814	186.989	3.812	4.560	748	1.554	1.175	1.175	3.385	186.755	100,13%	234
	Mitraguna & Others	166.713	166.713	167.937	3.462	4.446	984	1.551	1.225	1.225	3.221	167.650	100,17%	287
	Pensiun	19.102	19.102	19.052	350	114	-236	3	-50	-50	164	19.104	99,73%	(52)
	Total Pembiayaan	257.294	257.294	258.498	8.830	9.680	850	3.994	1.204	1.204	8.476			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	56	99	56	1.482	0,43%	0,43%	11,71%	1.426	1.426	1.383			
	KUR	56	99	56	1.482	0,48%	0,48%	12,91%	1.426	1.426	1.383			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	85	-	85	1.335	0,34%	0,34%	4,97%	1.250	1.250	1.335			
	Cilem	85	-	85	801	0,55%	0,55%	5,02%	716	716	801			
	Gadai	-	-	-	534	0,00%	0,00%	4,89%	534	534	534			
4	CFG	412	65	412	4.719	0,19%	0,19%	2,19%	4.306	4.306	4.654			
	CF 1	46	65	46	348	0,16%	0,16%	1,24%	302	302	283			
	Total Griya	46	47	46	124	0,19%	0,19%	0,50%	78	78	77			
	Oto	-	18	-	224	0,00%	0,00%	6,32%	224	224	206			
	CF 2	366	-	366	4.371	0,20%	0,20%	2,34%	4.004	4.004	4.371			
	Mitraguna & Others	366	-	366	4.278	0,22%	0,22%	2,55%	3.911	3.911	4.278			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	553	164	553	7.536	0,22%	0,22%	2,92%	6.982	6.982	7.372			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	56	0,00%	0,00%	0,44%	56	56	56			
	KUR	-	-	-	56	0,00%	0,00%	0,49%	56	56	56			
	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	512	512	512	512	0,24%	0,24%	0,24%	-	-	(0)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	512	512	512	512	0,28%	0,28%	0,27%	-	-	(0)			
	Mitraguna & Others	271	271	271	271	0,16%	0,16%	0,16%	-	-	0			
	Pensiun	241	241	241	241	0,09%	0,09%	1,26%	-	-	(0)			
	Total Pembiayaan	512	512	512	568	0,20%	0,20%	0,22%	56	56	56			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	282.980	282.980	321.186	38.206	
2	Contribution Margin	11.567	11.567	12.367	800	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,01	3,19	3,18	(0,01)	0,17
CIF Payroll	1.533	1.556	1.713	157	180

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.263	7.263	7.596	4.711	(4.590)	(2.884)	(2.552)	-35,14%	(2.552)	-35,14%			
2	Tabungan	108.476	108.476	105.399	101.994	(99.445)	(3.405)	(6.482)	-5,98%	(6.482)	-5,98%			
3	Deposito	135.229	135.229	134.407	134.957	(111.707)	550	(272)	-0,20%	(272)	-0,20%			
	Total	250.968	250.968	247.401	241.662	(215.742)	(5.739)	(9.306)	-3,71%	(9.306)	-3,71%			
	CASA	115.739	115.739	112.995	106.705	(104.035)	(6.289)	(9.034)	-7,81%	(9.034)	-7,81%			
	(%) CASA	46,12%	46,12%	45,67%	44,15%									
	FDR	60,99%	60,99%	61,99%	63,46%									

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	4.303	4.303	3.134	6.162		3.027	1.859	43,20%	1.859	43,20%			
2	Giro ISE	1.640	1.640	1.658	1.617		(41)	(23)	-1,42%	(23)	-1,42%			
3	Tabungan ISE	2.563	2.563	1.377	4.445		3.068	1.882	73,44%	1.882	73,44%			
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%			
5	CIF ISE	80	80	80	80		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.643	1.643	1.605	-	-	0	-40	-38	-38	38	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	• Local Champion	1.643	1.643	1.605	-	-	0	-40	-38	-38	38			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	55	55	55	-	-	0	-2	0	0	-	387	14,18%	(332)
	KUR	-	-	-	-	-	0	0	0	0	-	290		(290)
	Non KUR	55	55	55	-	-	0	-2	0	0	-	97	56,60%	(42)
3	PWG	28.392	28.392	29.156	4.457	5.209	752	1.753	765	765	4.444	29.727	98,08%	(571)
	Cilem	16.041	16.041	17.393	1.579	1.948	369	759	1.352	1.352	597	16.826	103,37%	567
	Gadai	12.350	12.350	11.763	2.878	3.261	383	994	-587	-587	3.848	12.901	91,18%	(1.138)
4	CFG	122.987	122.987	122.547	1.925	1.410	-515	-34	-440	-440	1.850	124.474	98,45%	(1.927)
	CF 1	13.510	13.510	13.343	160	-	-160	-95	-167	-167	167	14.053	94,95%	(710)
	Total Griya	10.279	10.279	10.196	160	-	-160	0	-84	-84	84	10.597	96,21%	(402)
	• Total Non Program	10.106	10.106	10.023	-	-	0	-123	-83	-83	83			
	• Program	173	173	173	160	-	-160	173	-1	-1	1			
	Oto	3.231	3.231	3.147	-	-	0	-95	-84	-84	84	3.455	91,08%	(308)
	CF 2	109.477	109.477	109.204	1.765	1.410	-355	61	-273	-273	1.683	110.421	98,90%	(1.217)
	Mitraguna & Others	77.257	77.257	77.246	1.765	1.410	-355	343	-11	-11	1.421	77.881	99,18%	(635)
	Pensiun	32.220	32.220	31.958	-	-	0	-283	-262	-262	262	32.540	98,21%	(582)
	Total Pembiayaan	153.077	153.077	153.363	6.382	6.619	237	1.677	286	286	6.333			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	494	0,00%	0,00%	30,75%	494	494	494			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	494	0,00%	0,00%	30,75%	494	494	494			
	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	137	-	137	1.100	0,48%	0,48%	3,77%	962	962	1.100			
	Cilem	137	-	137	741	0,86%	0,86%	4,26%	604	604	741			
	Gadai	-	-	-	359	0,00%	0,00%	3,05%	359	359	359			
4	CFG	1.785	1.411	1.785	2.470	1,45%	1,45%	2,02%	685	685	1.059			
	CF 1	1.285	832	1.285	1.386	9,51%	9,51%	10,38%	100	100	554			
	Total Griya	813	742	813	789	7,91%	7,91%	7,73%	(25)	(25)	47			
	Oto	472	90	472	597	14,60%	14,60%	18,97%	125	125	507			
	CF 2	500	579	500	1.084	0,46%	0,46%	0,99%	585	585	505			
	Mitraguna & Others	389	210	389	974	0,50%	0,50%	1,26%	585	585	764			
	Pensiun	110	369	110	110	0,34%	0,34%	0,35%	-	-	(259)			
	Total Pembiayaan	1.922	1.411	1.922	4.063	1,26%	1,26%	2,65%	2.141	2.141	2.652			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	757	665	757	757	0,62%	0,62%	0,62%	(1)	(1)	92			
	CF 1	143	145	143	142	1,06%	1,06%	1,06%	(1)	(1)	(4)			
	Total Griya	143	145	143	142	1,39%	1,39%	1,39%	(1)	(1)	(4)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	615	519	615	615	0,56%	0,56%	0,56%	-	-	95			
	Mitraguna & Others	303	303	303	303	0,39%	0,39%	0,39%	-	-	(0)			
	Pensiun	312	217	312	312	0,20%	0,20%	0,98%	-	-	95			
	Total Pembiayaan	757	665	757	757	0,49%	0,49%	0,49%	(1)	(1)	92			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	231.625	231.625	250.968	19.343	
2	Contribution Margin	7.365	7.365	8.494	1.129	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,14	3,25	3,24	(0,01)	0,11
CIF Payroll	1.058	1.073	1.237	164	179

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.834	2.834	4.343	4.185	(3.452)	(158)	1.351	47,66%	1.351	47,66%			
2	Tabungan	115.394	115.394	108.868	110.032	(104.536)	1.164	(5.362)	-4,65%	(5.362)	-4,65%			
3	Deposito	44.546	44.546	44.501	44.529	(46.765)	28	(16)	-0,04%	(16)	-0,04%			
	Total	162.774	162.774	157.713	158.747	(154.753)	1.034	(4.027)	-2,47%	(4.027)	-2,47%			
	CASA	118.228	118.228	113.211	114.218	(107.988)	1.006	(4.011)	-3,39%	(4.011)	-3,39%			
	(%) CASA	72,63%	72,63%	71,78%	71,95%									
	FDR	103,47%	103,47%	108,76%	108,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.829	3.829	3.725	3.164		(561)	(665)	-17,36%	(665)	-17,36%			
2	Giro ISE	160	160	160	160		(0)	1	0,44%	1	0,44%			
3	Tabungan ISE	3.659	3.659	3.555	2.993		(561)	(665)	-18,19%	(665)	-18,19%			
4	Deposito ISE	10	10	10	10		0	0	0,00%	0	0,00%			
5	CIF ISE	104	104	104	104		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.116	20.116	20.114	-	-	0	-2	-2	-2	2	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Local Champion	20.116	20.116	20.114	-	-	0	-2	-2	-2	2			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.071	8.071	8.058	350	50	-300	719	-13	-13	63	7.982	100,95%	75
	KUR	7.488	7.488	7.483	350	50	-300	733	-5	-5	55	7.726	96,84%	(244)
	Non KUR	583	583	575	-	-	0	-14	-8	-8	8	256	224,82%	
3	PWG	36.403	36.403	38.560	7.842	10.814	2.972	3.746	2.156	2.156	8.658	37.728	102,20%	832
	Cilem	16.437	16.437	17.765	3.124	2.018	-1.107	2.814	1.328	1.328	690	17.211	103,22%	554
	Gadai	19.966	19.966	20.794	4.718	8.797	4.079	932	828	828	7.969	20.516	101,35%	278
4	CFG	103.832	103.832	104.797	773	1.688	915	-9	965	965	723	105.316	99,51%	(519)
	CF 1	14.229	14.229	14.143	145	-	-145	66	-85	-85	85	14.548	97,22%	(404)
	Total Griya	10.678	10.678	10.628	-	-	0	0	-50	-50	50	10.832	98,12%	(204)
	• Total Non Program	10.507	10.507	10.458	-	-	0	689	-49	-49	49			
	• Program	171	171	170	-	-	0	-1	-1	-1	1			
	Oto	3.551	3.551	3.515	145	-	-145	66	-36	-36	36	3.716	94,60%	(201)
	CF 2	89.604	89.604	90.654	628	1.688	1.060	-74	1.050	1.050	638	90.768	99,87%	(114)
	Mitraguna & Others	82.912	82.912	83.946	628	1.478	850	-313	1.035	1.035	443	83.868	100,09%	78
	Pensiun	6.692	6.692	6.707	-	210	210	239	16	16	194	6.900	97,21%	(192)
	Total Pembiayaan	168.423	168.423	171.529	8.965	12.552	3.587	4.454	3.106	3.106	9.447			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.513	0,00%	0,00%	18,77%	1.513	1.513	1.513			
	KUR	-	-	-	1.381	0,00%	0,00%	18,46%	1.381	1.381	1.381			
	Non KUR	-	-	-	131	0,00%	0,00%	22,80%	131	131	131			
3	PWG	-	-	-	2.220	0,00%	0,00%	5,76%	2.220	2.220	2.220			
	Cilem	-	-	-	1.890	0,00%	0,00%	10,64%	1.890	1.890	1.890			
	Gadai	-	-	-	330	0,00%	0,00%	1,59%	330	330	330			
4	CFG	3.193	2.116	3.193	3.092	3,08%	3,08%	2,95%	(101)	(101)	976			
	CF 1	161	111	161	745	1,13%	1,13%	5,27%	585	585	634			
	Total Griya	161	-	161	574	1,50%	1,50%	5,40%	414	414	574			
	Oto	-	111	-	171	0,00%	0,00%	4,86%	171	171	60			
	CF 2	3.033	2.005	3.033	2.347	3,38%	3,38%	2,59%	(686)	(686)	342			
	Mitraguna & Others	3.033	2.005	3.033	2.033	3,66%	3,66%	2,42%	(1.000)	(1.000)	28			
	Pensiun	-	-	-	314	0,00%	0,00%	4,69%	314	314	314			
	Total Pembiayaan	3.193	2.116	3.193	6.825	1,90%	1,90%	3,98%	3.631	3.631	4.709			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.489	2.284	2.489	2.952	2,40%	2,40%	2,82%	464	464	668			
	CF 1	78	78	78	78	0,55%	0,55%	0,55%	-	-	-			
	Total Griya	78	78	78	78	0,73%	0,73%	0,74%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.410	2.206	2.410	2.874	2,69%	2,69%	3,17%	464	464	668			
	Mitraguna & Others	2.410	2.206	2.410	2.874	2,91%	2,91%	3,42%	464	464	668			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.489	2.284	2.489	2.952	1,48%	1,48%	1,72%	464	464	668			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	141.438	141.438	171.988	30.550	
2	Contribution Margin	6.401	6.401	8.606	2.205	-34,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,04	3,16	3,22	0,06	0,18
CIF Payroll	776	794	857	63	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	596	596	668	657	(556)	(10)	62	10,34%	62	10,34%			
3	Deposito	300	300	300	300	(550)	0	0	0,00%	0	0,00%			
	Total	896	896	968	957	(1.106)	(10)	62	6,88%	62	6,88%			
	CASA	596	596	668	657	(556)	(10)	62	10,34%	62	10,34%			
	(%) CASA	66,51%	66,51%	69,00%	68,67%									
	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	0		0	0	0,00%	0	0,00%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	0	0	0	0		0	0	0,00%	0	0,00%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	-	-	-	-		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	438	438	896	458	
2	Contribution Margin	(280)	(280)	(159)	121	43,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	4,00	4,43	4,25	(0,18)	0,25
CIF Payroll	8	7	8	1	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	30.299	30.299	29.844	29.485	(38.326)	(359)	(814)	-2,69%	(814)	-2,69%			
2	Tabungan	123.931	123.931	131.962	132.356	(115.421)	394	8.425	6,80%	8.425	6,80%			
3	Deposito	106.411	106.411	106.029	106.029	(108.795)	(0)	(383)	-0,36%	(383)	-0,36%			
	Total	260.642	260.642	267.835	267.870	(262.542)	35	7.228	2,77%	7.228	2,77%			
	CASA	154.231	154.231	161.806	161.841	(153.747)	35	7.611	4,93%	7.611	4,93%			
	(%) CASA	59,17%	59,17%	60,41%	60,42%									
	FDR	85,30%	85,30%	84,41%	84,40%									

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	5.768	5.768	5.566	6.104		537	336	5,82%	336	5,82%			
2	Giro ISE	3.250	3.250	3.197	3.156		(40)	(94)	-2,88%	(94)	-2,88%			
3	Tabungan ISE	2.518	2.518	2.369	2.947		578	429	17,05%	429	17,05%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	66	66	66	66		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	39.488	39.488	38.839	-	-	0	463	-649	-649	649	0	0,00%	
	Linkage	14.626	14.626	14.626	-	-	-	1	0	0	(0)			
	Non-Linkage	24.862	24.862	24.213	-	-	0	461	-649	-649	649			
	• Local Champion	21.896	21.896	21.261	-	-	0	307	-635	-635	635			
	• Value Chain	2.966	2.966	2.953	-	-	-	154	-13	-13	13			
2	MBG	2.621	2.621	2.585	-	-	0	-126	-37	-37	37	2.573	100,47%	12
	KUR	2.621	2.621	2.585	-	-	0	-126	-37	-37	37	2.534	101,99%	
	Non KUR	-	-	-	-	-	0	0	0	0	-	38		(38)
3	PWG	45.441	45.441	49.961	6.598	10.309	3.711	2.971	4.520	4.520	5.789	46.804	106,74%	3.157
	Cilem	20.824	20.824	24.179	2.352	4.205	1.853	1.952	3.355	3.355	850	21.636	111,75%	2.543
	Gadai	24.616	24.616	25.782	4.247	6.105	1.858	1.019	1.165	1.165	4.939	25.167	102,44%	614
4	CFG	134.777	134.777	134.692	2.785	1.790	-995	2.722	-85	-85	1.875	137.220	98,16%	(2.528)
	CF 1	26.797	26.797	26.666	-	-	0	-136	-131	-131	131	27.124	98,31%	(458)
	Total Griya	21.030	21.030	20.958	-	-	0	0	-72	-72	72	21.235	98,70%	(277)
	• Total Non Program	21.030	21.030	20.958	-	-	0	-200	-72	-72	72			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.767	5.767	5.708	-	-	0	-136	-59	-59	59	5.889	96,92%	(181)
	CF 2	107.980	107.980	108.026	2.785	1.790	-995	2.858	46	46	1.744	110.096	98,12%	(2.070)
	Mitraguna & Others	82.573	82.573	82.381	2.250	1.350	-900	2.244	-192	-192	1.542	84.351	97,66%	(1.970)
	Pensiun	25.407	25.407	25.645	535	440	-95	614	237	237	203	25.745	99,61%	(100)
	Total Pembiayaan	222.327	222.327	226.077	9.383	12.099	2.716	6.030	3.749	3.749	8.350			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.639	0,00%	0,00%	6,80%	2.639	2.639	2.639			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.639	0,00%	0,00%	10,90%	2.639	2.639	2.639			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	73	26	99	0,98%	0,98%	3,84%	74	74	27			
	KUR	26	73	26	99	0,98%	0,98%	3,84%	74	74	27			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	87	-	87	2.216	0,19%	0,19%	4,43%	2.128	2.128	2.216			
	Cilem	87	-	87	1.643	0,42%	0,42%	6,80%	1.556	1.556	1.643			
	Gadai	-	-	-	572	0,00%	0,00%	2,22%	572	572	572			
4	CFG	482	979	482	2.010	0,36%	0,36%	1,49%	1.528	1.528	1.032			
	CF 1	-	22	-	363	0,00%	0,00%	1,36%	363	363	340			
	Total Griya	-	-	-	363	0,00%	0,00%	1,73%	363	363	363			
	Oto	-	22	-	-	0,00%	0,00%	0,00%	-	-	(22)			
	CF 2	482	956	482	1.648	0,45%	0,45%	1,53%	1.166	1.166	691			
	Mitraguna & Others	386	862	386	1.552	0,47%	0,47%	1,88%	1.166	1.166	690			
	Pensiun	95	95	95	95	0,38%	0,38%	0,37%	-	-	1			
	Total Pembiayaan	595	1.051	595	6.964	0,27%	0,27%	3,08%	6.370	6.370	5.913			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	6.156	6.156	6.156	6.156	15,59%	15,59%	15,85%	(0)	(0)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	6.156	6.156	6.156	6.156	24,76%	24,76%	25,42%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.477	1.861	1.477	1.484	1,10%	1,10%	1,10%	7	7	(377)			
	CF 1	261	261	261	261	0,97%	0,97%	0,98%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	261	261	261	261	4,52%	4,52%	4,56%	-	-	-			
	CF 2	1.216	1.601	1.216	1.223	1,13%	1,13%	1,13%	7	7	(377)			
	Mitraguna & Others	1.080	1.464	1.080	1.087	1,31%	1,31%	1,32%	7	7	(377)			
	Pensiun	137	137	137	137	0,06%	0,06%	0,53%	-	-	(0)			
	Total Pembiayaan	7.633	8.017	7.633	7.640	3,43%	3,43%	3,38%	7	7	(377)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	257.235	257.235	260.642	3.407	
2	Contribution Margin	11.577	11.577	9.271	(2.306)	19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,92	3,02	3,03	0,01	0,11
CIF Payroll	659	723	751	28	92

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	42.284	42.284	30.772	31.680	(23.510)	908	(10.604)	-25,08%	(10.604)	-25,08%			
2	Tabungan	91.959	91.959	87.585	87.506	(78.794)	(80)	(4.453)	-4,84%	(4.453)	-4,84%			
3	Deposito	185.504	185.504	185.168	185.168	(188.557)	0	(336)	-0,18%	(336)	-0,18%			
	Total	319.746	319.746	303.525	304.353	(290.861)	828	(15.393)	-4,81%	(15.393)	-4,81%			
	CASA	134.243	134.243	118.357	119.186	(102.304)	828	(15.057)	-11,22%	(15.057)	-11,22%			
	(%) CASA	41,98%	41,98%	38,99%	39,16%									
	FDR	66,63%	66,63%	71,05%	70,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.601	4.601	4.286	4.389		103	(212)	-4,61%	(212)	-4,61%			
2	Giro ISE	299	299	343	439		96	141	47,13%	141	47,13%			
3	Tabungan ISE	4.302	4.302	3.943	3.949		7	(353)	-8,20%	(353)	-8,20%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	87	87	87	87		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	11.846	11.846	11.726	300	-	-300	488	-121	-121	121	12.339	95,03%	(613)
	KUR	10.383	10.383	10.276	300	-	-300	532	-107	-107	107	10.557	97,34%	(281)
	Non KUR	1.463	1.463	1.450	-	-	0	-44	-14	-14	14	1.782	81,34%	(332)
3	PWG	41.008	41.008	44.049	6.374	10.018	3.644	1.504	3.041	3.041	6.976	42.392	103,91%	1.658
	Cilem	17.652	17.652	19.147	1.277	1.896	619	657	1.495	1.495	401	18.484	103,58%	662
	Gadai	23.356	23.356	24.903	5.097	8.122	3.025	847	1.547	1.547	6.575	23.907	104,16%	995
4	CFG	160.189	160.189	159.893	1.645	2.000	355	410	-296	-296	2.296	162.630	98,32%	(2.737)
	CF 1	20.927	20.927	20.391	-	-	0	-257	-535	-535	535	21.542	94,66%	(1.151)
	Total Griya	15.660	15.660	15.193	-	-	0	0	-466	-466	466	16.168	93,97%	(975)
	• Total Non Program	15.660	15.660	15.193	-	-	0	312	-466	-466	466			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.267	5.267	5.198	-	-	0	-257	-69	-69	69	5.374	96,73%	(176)
	CF 2	139.263	139.263	139.502	1.645	2.000	355	667	239	239	1.761	141.088	98,88%	(1.586)
	Mitraguna & Others	134.778	134.778	135.051	945	2.000	1.055	-2	274	274	1.726	136.194	99,16%	(1.143)
	Pensiun	4.485	4.485	4.451	700	-	-700	669	-35	-35	35	4.893	90,95%	(443)
	Total Pembiayaan	213.043	213.043	215.668	8.319	12.018	3.699	2.401	2.625	2.625	9.393			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	71	380	71	652	0,60%	0,60%	5,56%	580	580	272			
	KUR	71	229	71	621	0,69%	0,69%	6,04%	549	549	392			
	Non KUR	-	151	-	31	0,00%	0,00%	2,15%	31	31	(120)			
3	PWG	68	-	68	4.010	0,17%	0,17%	9,10%	3.943	3.943	4.010			
	Cilem	68	-	68	3.099	0,38%	0,38%	16,19%	3.032	3.032	3.099			
	Gadai	-	-	-	911	0,00%	0,00%	3,66%	911	911	911			
4	CFG	635	2.440	635	4.814	0,40%	0,40%	3,01%	4.180	4.180	2.374			
	CF 1	574	823	574	2.469	2,74%	2,74%	12,11%	1.895	1.895	1.646			
	Total Griya	574	-	574	2.114	3,67%	3,67%	13,91%	1.539	1.539	2.114			
	Oto	-	823	-	355	0,00%	0,00%	6,83%	355	355	(468)			
	CF 2	61	1.617	61	2.346	0,04%	0,04%	1,68%	2.285	2.285	728			
	Mitraguna & Others	61	1.617	61	2.346	0,05%	0,05%	1,74%	2.285	2.285	728			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	774	2.820	774	9.476	0,36%	0,36%	4,39%	8.703	8.703	6.656			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	263	265	263	263	2,22%	2,22%	2,24%	(0)	(0)	(3)			
	KUR	198	198	198	198	1,90%	1,90%	1,92%	(0)	(0)	(0)			
	Non KUR	65	67	65	65	4,43%	4,43%	4,47%	-	-	(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	2.667	2.795	2.667	2.727	1,67%	1,67%	1,71%	60	60	(68)			
	CF 1	35	35	35	35	0,17%	0,17%	0,17%	-	-	-			
	Total Griya	35	35	35	35	0,22%	0,22%	0,23%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.632	2.760	2.632	2.692	1,89%	1,89%	1,93%	60	60	(68)			
	Mitraguna & Others	2.632	2.760	2.632	2.692	1,95%	1,95%	1,99%	60	60	(68)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.930	3.060	2.930	2.989	1,38%	1,38%	1,39%	60	60	(71)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	269.409	269.409	319.746	50.337	
2	Contribution Margin	8.606	8.606	8.132	(474)	5,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,68	3,90	3,90	(0,00)	0,22
CIF Payroll	590	693	744	51	154

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.871	14.871	14.608	14.785	(14.521)	178	(86)	-0,58%	(86)	-0,58%			
2	Tabungan	86.362	86.362	83.251	82.056	(82.083)	(1.196)	(4.306)	-4,99%	(4.306)	-4,99%			
3	Deposito	20.333	20.333	20.651	21.251	(21.010)	600	918	4,51%	918	4,51%			
	Total	121.566	121.566	118.510	118.092	(117.615)	(418)	(3.474)	-2,86%	(3.474)	-2,86%			
	CASA	101.233	101.233	97.859	96.841	(96.605)	(1.018)	(4.392)	-4,34%	(4.392)	-4,34%			
	(%) CASA	83,27%	83,27%	82,57%	82,00%									
	FDR	62,07%	62,07%	64,54%	64,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	1.184	1.132		(53)	(192)	-14,52%	(192)	-14,52%			
2	Giro ISE	78	78	115	52		(63)	(26)	-33,51%	(26)	-33,51%			
3	Tabungan ISE	1.246	1.246	1.069	1.080		10	(166)	-13,33%	(166)	-13,33%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	55	55	55	55		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	-0	-0	0	0	0,00%	
	Linkage	2	2	2	-	-	-	0	-0	-0	0	6.418	98,58%	(91)
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	6.395	95,74%	(273)
	• Local Champion	-	-	-	-	-	0	0	0	0	-	23	886,97%	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	22.179	101,04%	231
2	MBG	6.355	6.355	6.327	600	-	-600	647	-28	-28	28	12.590	99,55%	(57)
	KUR	6.150	6.150	6.122	600	-	-600	644	-28	-28	28	9.589	103,00%	288
	Non KUR	204	204	204	-	-	0	3	0	0	-	50.543	94,46%	(2.798)
3	PWG	20.840	20.840	22.410	3.409	5.390	1.980	1.362	1.570	1.570	3.819	11.322	95,62%	(496)
	Cilem	11.801	11.801	12.533	1.153	1.240	86	759	732	732	508	6.802	96,66%	(227)
	Gadai	9.039	9.039	9.877	2.256	4.150	1.894	603	839	839	3.311	39.221	94,13%	(2.302)
4	CFG	48.265	48.265	47.745	1.256	572	-684	1.042	-520	-520	1.092	36.119	94,20%	(2.096)
	CF 1	10.968	10.968	10.827	-	-	0	-160	-141	-141	141	3.102	93,34%	(206)
	Total Griya	6.627	6.627	6.575	-	-	0	0	-52	-52	52			
	• Total Non Program	5.785	5.785	5.736	-	-	0	-82	-49	-49	49			
	• Program	842	842	839	-	-	0	-4	-3	-3	3			
	Oto	4.341	4.341	4.252	-	-	0	-160	-89	-89	89	4.521	94,06%	(268)
	CF 2	37.297	37.297	36.918	1.256	572	-684	1.201	-379	-379	951			
	Mitraguna & Others	34.697	34.697	34.023	1.006	253	-753	975	-674	-674	927			
	Pensiun	2.600	2.600	2.896	250	319	69	227	296	296	23			
	Total Pembiayaan	75.462	75.462	76.484	5.265	5.962	696	3.050	1.022	1.022	4.939			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	408	-	330	0,00%	0,00%	5,21%	330	330	(78)			
	KUR	-	408	-	330	0,00%	0,00%	5,39%	330	330	(78)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	762	0,00%	0,00%	3,40%	762	762	762			
	Cilem	-	-	-	308	0,00%	0,00%	2,46%	308	308	308			
	Gadai	-	-	-	453	0,00%	0,00%	4,59%	453	453	453			
4	CFG	90	273	90	639	0,19%	0,19%	1,34%	549	549	366			
	CF 1	1	185	1	1	0,01%	0,01%	0,01%	-	-	(183)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	1	185	1	1	0,03%	0,03%	0,03%	-	-	(183)			
	CF 2	88	89	88	638	0,24%	0,24%	1,73%	549	549	549			
	Mitraguna & Others	88	89	88	638	0,25%	0,25%	1,87%	549	549	549			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	90	682	90	1.730	0,12%	0,12%	2,26%	1.641	1.641	1.049			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	(0)	(0)	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	(0)	(0)	-			
	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	817	683	817	817	1,69%	1,69%	1,71%	-	-	134			
	CF 1	250	115	250	250	2,28%	2,28%	2,31%	-	-	135			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	250	115	250	250	5,76%	5,76%	5,88%	-	-	135			
	CF 2	566	568	566	566	1,52%	1,52%	1,53%	-	-	(1)			
	Mitraguna & Others	566	568	566	566	1,63%	1,63%	1,66%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	819	685	819	818	1,08%	1,08%	1,07%	(0)	(0)	134			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	111.225	111.225	121.566	10.341	
2	Contribution Margin	4.726	4.726	4.269	(457)	9,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,16	3,30	3,31	0,01	0,15
CIF Payroll	430	445	475	30	45

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.557	3.557	8.352	8.674	(5.624)	321	5.117	143,84%	5.117	143,84%			
2	Tabungan	93.044	93.044	92.914	93.219	(82.380)	305	175	0,19%	175	0,19%			
3	Deposito	44.242	44.242	49.130	49.128	(49.623)	(2)	4.886	11,04%	4.886	11,04%			
	Total	140.843	140.843	150.396	151.021	(137.627)	625	10.178	7,23%	10.178	7,23%			
	CASA	96.601	96.601	101.266	101.893	(88.004)	626	5.291	5,48%	5.291	5,48%			
	(%) CASA	68,59%	68,59%	67,33%	67,47%									
	FDR	18,73%	18,73%	18,74%	18,67%									

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	6.348	6.348	6.963	6.999		36	651	10,25%	651	10,25%			
2	Giro ISE	45	45	575	598		23	553	1216,85%	553	1216,85%			
3	Tabungan ISE	5.803	5.803	5.888	5.901		13	98	1,69%	98	1,69%			
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%			
5	CIF ISE	36	36	36	36		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	5.647	5.647	6.671	639	1.169	529	272	1.025	1.025	144	6.151	108,46%	520
	Cilem	5.647	5.647	6.671	639	1.169	529	272	1.025	1.025	144	6.151	108,46%	520
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	20.733	20.733	21.518	1.245	1.000	-245	479	784	784	216	21.253	101,25%	265
	CF 1	1.803	1.803	2.795	-	1.000	1.000	-30	991	991	9	1.935	144,47%	860
	Total Griya	860	860	1.860	-	1.000	1.000	0	1.000	1.000	0	939	198,03%	921
	• Total Non Program	860	860	1.860	-	1.000	1.000	-3	1.000	1.000	0			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	944	944	935	-	-	0	-30	-9	-9	9	995	93,93%	(60)
	CF 2	18.930	18.930	18.723	1.245	-	-1.245	509	-207	-207	207	19.318	96,92%	(595)
	Mitraguna & Others	18.839	18.839	18.632	1.245	-	-1.245	509	-207	-207	207	19.183	97,12%	(552)
	Pensiun	91	91	91	-	-	0	-0	-0	-0	0	135	67,59%	(44)
	Total Pembiayaan	26.380	26.380	28.189	1.884	2.169	284	751	1.809	1.809	360			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	229	-	229	186	4,05%	4,05%	2,79%	(43)	(43)	186			
	Cilem	229	-	229	186	4,05%	4,05%	2,79%	(43)	(43)	186			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	182	428	182	334	0,88%	0,88%	1,55%	152	152	(94)			
	CF 1	182	185	182	182	10,07%	10,07%	6,50%	-	-	(4)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	182	185	182	182	19,25%	19,25%	19,43%	-	-	(4)			
	CF 2	-	242	-	152	0,00%	0,00%	0,81%	152	152	(90)			
	Mitraguna & Others	-	242	-	152	0,00%	0,00%	0,82%	152	152	(90)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	410	428	410	520	1,56%	1,56%	1,84%	110	110	92			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	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	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Mitraguna & Others	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	230	-	-	0,00%	0,00%	0,00%	-	-	(230)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	132.974	132.974	140.843	7.869	
2	Contribution Margin	2.841	2.841	2.898	57	-2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,92	3,19	3,20	0,01	0,28
CIF Payroll	266	275	294	19	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	31.858	31.858	25.207	25.607	(36.771)	401	(6.251)	-19,62%	(6.251)	-19,62%			
2	Tabungan	58.972	58.972	55.743	55.126	(51.742)	(617)	(3.846)	-6,52%	(3.846)	-6,52%			
3	Deposito	44.472	44.472	44.223	44.223	(45.108)	0	(249)	-0,56%	(249)	-0,56%			
	Total	135.302	135.302	125.173	124.957	(133.621)	(216)	(10.345)	-7,65%	(10.345)	-7,65%			
	CASA	90.830	90.830	80.950	80.733	(88.513)	(216)	(10.097)	-11,12%	(10.097)	-11,12%			
	(%) CASA	67,13%	67,13%	64,67%	64,61%									
	FDR	43,02%	43,02%	48,79%	48,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.321	2.321	2.053	2.052		(2)	(269)	-11,60%	(269)	-11,60%			
2	Giro ISE	55	55	55	55		0	0	0,52%	0	0,52%			
3	Tabungan ISE	2.266	2.266	1.998	1.997		(2)	(269)	-11,89%	(269)	-11,89%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	39	39	39	39		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.846	1.846	1.685	-	-	0	-162	-161	-161	161	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Local Champion	1.846	1.846	1.685	-	-	0	-162	-161	-161	161			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0		
	Non KUR	-	-	-	-	-	0	0	0	0	-	0		
3	PWG	10.712	10.712	12.164	545	2.076	1.531	379	1.451	1.451	625	11.054	110,03%	1.109
	Cilem	10.712	10.712	12.164	545	2.076	1.531	379	1.451	1.451	625	11.054	110,03%	1.109
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	45.650	45.650	47.220	400	2.790	2.390	-242	1.571	1.571	1.219	47.015	100,44%	205
	CF 1	7.628	7.628	7.551	-	-	0	-109	-77	-77	77	7.903	95,55%	(352)
	Total Griya	3.090	3.090	3.052	-	-	0	0	-38	-38	38	3.222	94,73%	(170)
	• Total Non Program	3.090	3.090	3.052	-	-	0	-39	-38	-38	38			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.538	4.538	4.499	-	-	0	-109	-39	-39	39	4.681	96,11%	(182)
	CF 2	38.021	38.021	39.669	400	2.790	2.390	-133	1.648	1.648	1.142	39.113	101,42%	556
	Mitraguna & Others	37.225	37.225	38.878	400	2.790	2.390	-127	1.652	1.652	1.138	38.148	101,91%	730
	Pensiun	796	796	791	-	-	0	-6	-5	-5	5	965	82,04%	(173)
	Total Pembiayaan	58.208	58.208	61.068	945	4.866	3.921	-24	2.861	2.861	2.006			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	240	0,00%	0,00%	1,97%	240	240	240			
	Cilem	-	-	-	240	0,00%	0,00%	1,97%	240	240	240			
	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	-	-	-	240	0,00%	0,00%	0,39%	240	240	240			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	104.817	104.817	135.302	30.485	
2	Contribution Margin	1.727	1.727	3.106	1.379	-79,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,05	3,28	3,31	0,03	0,26
CIF Payroll	294	463	499	36	205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	0,00%	0	0,00%			
2	Tabungan	13.594	13.594	16.806	17.201	(12.096)	395	3.606	26,53%	3.606	26,53%			
3	Deposito	753	753	1.035	1.035	(802)	0	282	37,49%	282	37,49%			
	Total	14.347	14.347	17.841	18.235	(12.898)	395	3.889	27,10%	3.889	27,10%			
	CASA	13.594	13.594	16.806	17.201	(12.096)	395	3.606	26,53%	3.606	26,53%			
	(%) CASA	94,75%	94,75%	94,20%	94,33%									
	FDR	133,77%	133,77%	119,20%	116,62%									

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	37	37	579	579		0	542	1457,11%	542	1457,11%			
2	Giro ISE	-	-	-	-		0	0	0,00%	0	0,00%			
3	Tabungan ISE	37	37	579	579		0	542	1457,11%	542	1457,11%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	4	4	4	4		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	797	797	797	-	-	0	278	0	0	-	1.176	67,79%	(379)
	KUR	797	797	797	-	-	0	278	0	0	-	1.135	70,26%	(337)
	Non KUR	-	-	-	-	-	0	0	0	0	-	41		(41)
3	PWG	13.108	13.108	15.223	1.492	3.367	1.875	985	2.115	2.115	1.252	14.483	105,11%	740
	Cilem	9.349	9.349	11.096	797	1.810	1.012	488	1.747	1.747	63	10.174	109,07%	922
	Gadai	3.758	3.758	4.126	694	1.557	863	497	368	368	1.189	4.309	95,77%	(182)
4	CFG	5.287	5.287	5.246	28	-	-28	-34	-42	-42	42	6.531	80,32%	(1.285)
	CF 1	2.498	2.498	2.487	28	-	-28	-4	-11	-11	11	2.735	90,95%	(248)
	Total Griya	1.011	1.011	1.011	-	-	0	0	0	0	-	1.085	93,21%	(74)
	• Total Non Program	1.011	1.011	1.011	-	-	0	-10	0	0	-			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.487	1.487	1.476	28	-	-28	-4	-11	-11	11	1.650	89,45%	(174)
	CF 2	2.789	2.789	2.759	-	-	0	-30	-31	-31	31	3.796	72,67%	(1.038)
	Mitraguna & Others	2.522	2.522	2.494	-	-	0	-28	-28	-28	28	3.443	72,41%	(950)
	Pensiun	267	267	265	-	-	0	-2	-2	-2	2	353	75,12%	(88)
	Total Pembiayaan	19.192	19.192	21.265	1.519	3.367	1.848	1.228	2.073	2.073	1.294			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	99	0,00%	0,00%	0,65%	99	99	99			
	Cilem	-	-	-	64	0,00%	0,00%	0,58%	64	64	64			
	Gadai	-	-	-	34	0,00%	0,00%	0,83%	34	34	34			
4	CFG	43	-	43	43	0,81%	0,81%	0,82%	(0)	(0)	43			
	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	43	-	43	43	1,54%	1,54%	1,56%	(0)	(0)	43			
	Mitraguna & Others	43	-	43	43	1,70%	1,70%	1,72%	(0)	(0)	43			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	43	-	43	142	0,22%	0,22%	0,67%	99	99	142			

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.863	2.863	22.616	19.753	
2	Contribution Margin	(222)	(222)	(1.309)	(1.087)	-489,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,00	2,70	2,83	0,13	(0,17)
CIF Payroll	2	50	59	9	57