

AREA MEDAN RAYA

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	125.096	128.640	29.789	3.544	(675)	-0,52%	(675)	-0,52%			
2	Tabungan	2.141.195	2.141.195	2.050.500	2.038.676	(1.352)	(11.824)	(102.519)	-4,79%	(102.519)	-4,79%			
3	Deposito	745.402	745.402	806.883	806.330	(21.511)	(553)	60.928	8,17%	60.928	8,17%			
	Total	3.015.912	3.015.912	2.982.479	2.973.646	6.926	(8.833)	(42.266)	-1,40%	(42.266)	-1,40%			
	CASA	2.270.510	2.270.510	2.175.596	2.167.316	28.437	(8.280)	(103.194)	-4,54%	(103.194)	-4,54%			
	(%) CASA	75,28%	75,28%	72,95%	72,88%									
	FDR	101,77%	101,77%	103,94%	104,25%									

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	86.071	86.071	92.179	92.689		510	6.618	7,69%	6.618	7,69%			
2	Giro ISE	18.582	18.582	23.105	22.596		(509)	4.014	21,60%	4.014	21,60%			
3	Tabungan ISE	57.822	57.822	57.906	58.925		1.019	1.104	1,91%	1.104	1,91%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.936	907	2.000	1.093	4.516	1.509	1.509	491			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	78.863	907	2.000	1.093	1.852	1.509	1.509	491			
	• Local Champion	72.132	72.132	73.681	907	2.000	1.093	-298	1.549	1.549	451			
	• Value Chain	5.222	5.222	5.182	-	-	-	2.150	-40	-40	40			
2	MBG	393.041	393.041	391.177	8.445	5.490	-2.955	4.198	-1.865	-1.865	7.355			
	KUR	366.506	366.506	365.296	8.085	5.490	-2.595	4.207	-1.210	-1.210	6.700			
	Non KUR	26.535	26.535	25.881	360	-	-360	-9	-654	-654	654			
3	PWG	382.996	382.996	408.199	45.882	83.457	37.574	26.064	25.203	25.203	58.253	402.049	101,53%	6.150
	Cilem	213.404	213.404	230.882	18.280	25.962	7.683	18.137	17.478	17.478	8.485	226.000	102,16%	4.881
	Gadai	169.592	169.592	177.318	27.603	57.494	29.892	7.926	7.726	7.726	49.769	176.049	100,72%	1.269
4	CFG	2.188.914	2.188.914	2.194.567	39.041	30.755	-8.286	31.375	5.653	5.653	25.102	2.211.847	99,22%	(17.281)
	CF 1	286.396	286.396	286.939	2.734	2.142	-593	2.168	543	543	1.598	290.666	98,72%	(3.727)
	Total Griya	233.746	233.746	232.851	2.108	-	-2.108	0	-895	-895	895	235.289	98,96%	(2.437)
	• Total Non Program	157.294	157.294	156.748	1.950	-	-1.950	1.697	-545	-545	545			
	• Program	76.452	76.452	76.103	158	-	-158	-527	-349	-349	349			
	Oto	52.650	52.650	54.088	627	2.142	1.515	2.168	1.438	1.438	704	55.377	97,67%	(1.290)
	CF 2	1.902.518	1.902.518	1.907.628	36.307	28.614	-7.694	29.207	5.109	5.109	23.504	1.921.182	99,29%	(13.554)
	Mitraguna & Others	1.631.111	1.631.111	1.637.891	33.749	28.021	-5.729	25.473	6.780	6.780	21.240	1.645.014	99,57%	(7.123)
	Pensiun	271.408	271.408	269.737	2.558	593	-1.965	3.734	-1.671	-1.671	2.264	276.167	97,67%	(6.431)
	Total Pembiayaan	3.069.378	3.069.378	3.099.879	94.276	121.702	27.426	66.153	30.500	30.500	91.201			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.002	0,00%	0,00%	3,78%	4.002	4.002	4.002			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.532	0,00%	0,00%	1,94%	1.532	1.532	1.532			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,35%	670	670	651			
2	MBG	4.478	4.478	4.478	37.400	1,14%	1,14%	9,56%	32.922	32.922	32.922			
	KUR	3.828	3.828	3.828	32.741	1,04%	1,04%	8,96%	28.914	28.914	28.914			
	Non KUR	650	650	650	4.658	2,45%	2,45%	18,00%	4.008	4.008	4.008			
3	PWG	593	593	593	19.756	0,15%	0,15%	4,84%	19.163	19.163	19.163			
	Cilem	474	474	474	16.923	0,22%	0,22%	7,33%	16.450	16.450	16.450			
	Gadai	120	120	120	2.833	0,07%	0,07%	1,60%	2.713	2.713	2.713			
4	CFG	18.991	30.393	18.991	61.244	0,87%	0,87%	2,79%	42.253	42.253	30.850			
	CF 1	12.478	16.284	12.478	26.001	4,36%	4,36%	9,06%	13.523	13.523	9.717			
	Total Griya	11.752	15.217	11.752	23.673	5,03%	5,03%	10,17%	11.921	11.921	8.455			
	Oto	726	1.066	726	2.328	1,38%	1,38%	4,30%	1.603	1.603	1.262			
	CF 2	6.513	14.110	6.513	35.243	0,34%	0,34%	1,85%	28.730	28.730	21.133			
	Mitraguna & Others	5.511	12.494	5.511	31.712	0,34%	0,34%	1,94%	26.201	26.201	19.217			
	Pensiun	1.002	1.615	1.002	3.531	0,37%	0,37%	1,31%	2.529	2.529	1.916			
	Total Pembiayaan	24.062	35.465	24.062	122.401	0,78%	0,78%	3,95%	98.339	98.339	86.937			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,02%	5.699	5.699	5.593			
	Linkage	14.841	14.841	14.841	14.841	54,82%	54,82%	54,82%	(0)	(0)	(0)			
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,03%	3.500	3.500	3.394			
	Value Chain	-	-	-	2.200	0,00%	0,00%	2,99%	2.200	2.200	2.200			
2	MBG	3.541	2.942	3.541	4.177	0,90%	0,90%	1,07%	636	636	1.235			
	KUR	1.861	1.463	1.861	2.615	0,51%	0,51%	0,72%	754	754	1.152			
	Non KUR	1.680	1.478	1.680	1.562	6,33%	6,33%	6,04%	(118)	(118)	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.745	22.755	22.745	24.475	1,04%	1,04%	1,12%	1.729	1.729	1.720			
	CF 1	9.490	10.152	9.490	11.162	3,31%	3,31%	3,89%	1.672	1.672	1.011			
	Total Griya	8.777	9.438	8.777	10.325	3,76%	3,76%	4,43%	1.548	1.548	887			
	Oto	713	714	713	837	1,35%	1,35%	1,55%	124	124	123			
	CF 2	13.255	12.603	13.255	13.312	0,70%	0,70%	0,70%	58	58	709			
	Mitraguna & Others	12.362	11.647	12.362	12.544	0,76%	0,76%	0,77%	182	182	896			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%	(124)	(124)	(187)			
	Total Pembiayaan	50.271	49.786	50.271	58.335	1,64%	1,64%	1,88%	8.064	8.064	8.549			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.311	23.311	30.681	31.820	223	1.139	8.509	36,50%	8.509	36,50%			
2	Tabungan	226.222	226.222	215.013	212.028	10.130	(2.986)	(14.194)	-6,27%	(14.194)	-6,27%			
3	Deposito	57.749	57.749	59.248	59.248	(20.628)	0	1.499	2,60%	1.499	2,60%			
	Total	307.283	307.283	304.943	303.097	(10.275)	(1.847)	(4.186)	-1,36%	(4.186)	-1,36%			
	CASA	249.533	249.533	245.695	243.848	10.353	(1.847)	(5.685)	-2,28%	(5.685)	-2,28%			
	(%) CASA	81,21%	81,21%	80,57%	80,45%									
	FDR	140,23%	140,23%	143,32%	144,19%									

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	16.531	16.531	20.994	21.430		436	4.899	29,63%	4.899	29,63%			
2	Giro ISE	9.728	9.728	12.500	12.590		90	2.862	29,42%	2.862	29,42%			
3	Tabungan ISE	6.803	6.803	8.494	8.839		345	2.037	29,94%	2.037	29,94%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	451	451	451	451		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.968	17.968	19.891	-	2.000	2.000	-515	1.923	1.923	77			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	17.968	17.968	19.891	-	2.000	2.000	-515	1.923	1.923	77			
	• Local Champion	17.278	17.278	19.201	-	2.000	2.000	-508	1.923	1.923	77			
	• Value Chain	690	690	690	-	-	-	-7	-0	-0	0			
2	MBG	40.289	40.289	39.706	570	710	140	-283	-583	-583	1.293			
	KUR	37.544	37.544	37.405	570	710	140	-233	-139	-139	849			
	Non KUR	2.745	2.745	2.301	-	-	0	-49	-444	-444	444			
3	PWG	29.909	29.909	32.023	3.642	6.929	3.286	2.262	2.114	2.114	4.815	31.399	101,99%	624
	Cilem	14.540	14.540	15.602	1.586	1.459	-127	987	1.062	1.062	397	15.535	100,44%	68
	Gadai	15.369	15.369	16.420	2.057	5.469	3.413	1.275	1.051	1.051	4.418	15.864	103,51%	556
4	CFG	342.743	342.743	345.421	13.102	6.815	-6.287	9.613	2.678	2.678	4.137	344.956	100,13%	464
	CF 1	14.313	14.313	14.236	500	-	-500	229	-77	-77	77	14.683	96,95%	(448)
	Total Griya	10.223	10.223	10.181	500	-	-500	0	-43	-43	43	10.360	98,27%	(179)
	• Total Non Program	10.223	10.223	10.181	500	-	-500	410	-43	-43	43			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	4.089	4.089	4.055	-	-	0	229	-34	-34	34	4.324	93,79%	(269)
	CF 2	328.430	328.430	331.185	12.602	6.815	-5.787	9.383	2.755	2.755	4.060	330.273	100,28%	912
	Mitraguna & Others	284.906	284.906	287.948	11.307	6.815	-4.492	5.130	3.043	3.043	3.772	286.379	100,55%	1.570
	Pensiun	43.525	43.525	43.236	1.295	-	-1.295	4.254	-288	-288	288	43.894	98,50%	(658)
	Total Pembiayaan	430.909	430.909	437.040	17.314	16.454	-861	11.078	6.132	6.132	10.322			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	905	0,00%	0,00%	4,55%	905	905	905			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	215	0,00%	0,00%	1,08%	215	215	215			
	Value Chain	-	-	-	690	0,00%	0,00%	3,59%	690	690	690			
2	MBG	717	2.043	717	3.485	1,78%	1,78%	8,78%	2.767	2.767	1.442			
	KUR	619	1.944	619	3.386	1,65%	1,65%	9,05%	2.767	2.767	1.443			
	Non KUR	98	99	98	98	3,58%	3,58%	4,27%	-	-	(1)			
3	PWG	2	-	2	412	0,01%	0,01%	1,29%	411	411	412			
	Cilem	2	-	2	250	0,01%	0,01%	1,60%	248	248	250			
	Gadai	-	-	-	162	0,00%	0,00%	0,99%	162	162	162			
4	CFG	650	1.589	650	6.579	0,19%	0,19%	1,90%	5.929	5.929	4.990			
	CF 1	-	144	-	664	0,00%	0,00%	4,67%	664	664	521			
	Total Griya	-	-	-	659	0,00%	0,00%	6,48%	659	659	659			
	Oto	-	144	-	5	0,00%	0,00%	0,12%	5	5	(139)			
	CF 2	650	1.445	650	5.915	0,20%	0,20%	1,79%	5.265	5.265	4.469			
	Mitraguna & Others	356	838	356	4.612	0,12%	0,12%	1,60%	4.256	4.256	3.774			
	Pensiun	294	607	294	1.303	0,68%	0,68%	3,01%	1.009	1.009	696			
	Total Pembiayaan	1.369	3.632	1.369	11.380	0,32%	0,32%	2,60%	10.012	10.012	7.749			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.548	3.553	3.548	3.548	19,75%	19,75%	17,84%	0	0	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.548	3.553	3.548	3.548	19,75%	19,75%	17,84%	0	0	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	740	453	740	770	1,84%	1,84%	1,94%	30	30	317			
	KUR	461	174	461	491	1,23%	1,23%	1,31%	30	30	317			
	Non KUR	279	279	279	279	10,17%	10,17%	12,13%	-	-	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.682	2.175	2.682	2.679	0,78%	0,78%	0,78%	(3)	(3)	503			
	CF 1	290	290	290	290	2,03%	2,03%	2,04%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,10%	7,10%	7,16%	-	-	-			
	CF 2	2.391	1.885	2.391	2.389	0,73%	0,73%	0,72%	(3)	(3)	503			
	Mitraguna & Others	2.391	1.885	2.391	2.389	0,84%	0,84%	0,83%	(3)	(3)	503			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.970	6.182	6.970	6.997	1,62%	1,62%	1,60%	27	27	815			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.731	1.731	11.556	11.726	(7.528)	170	9.995	577,26%	9.995	577,26%			
2	Tabungan	189.435	189.435	169.893	169.227	4.246	(666)	(20.207)	-10,67%	(20.207)	-10,67%			
3	Deposito	39.189	39.189	59.307	59.307	(608)	0	20.118	51,33%	20.118	51,33%			
	Total	230.355	230.355	240.756	240.261	(3.891)	(495)	9.905	4,30%	9.905	4,30%			
	CASA	191.166	191.166	181.449	180.954	(3.283)	(495)	(10.212)	-5,34%	(10.212)	-5,34%			
	(%) CASA	82,99%	82,99%	75,37%	75,32%									
	FDR	139,78%	139,78%	134,93%	135,21%									

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	2.451	2.451	2.764	2.752		(12)	302	12,31%	302	12,31%			
2	Giro ISE	3	3	182	182		0	178	5273,70%	178	5273,70%			
3	Tabungan ISE	2.447	2.447	2.583	2.570		(12)	123	5,03%	123	5,03%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	169	169	169	169		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.638	6.638	6.626	907	-	-907	2.464	-12	-12	12			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	6.638	6.638	6.626	907	-	-907	2.464	-12	-12	12			
	• Local Champion	4.438	4.438	4.426	907	-	-907	264	-12	-12	12			
	• Value Chain	2.200	2.200	2.200	-	-	-	2.200	0	0	-			
2	MBG	19.714	19.714	19.720	100	230	130	-127	6	6	224			
	KUR	16.432	16.432	16.464	-	230	230	-161	32	32	198			
	Non KUR	3.281	3.281	3.255	100	-	-100	34	-26	-26	26			
3	PWG	28.717	28.717	30.695	2.727	5.415	2.688	1.194	1.978	1.978	3.437	30.315	101,25%	380
	Cilem	17.645	17.645	18.997	1.031	1.778	746	1.317	1.352	1.352	425	18.639	101,92%	358
	Gadai	11.072	11.072	11.698	1.696	3.638	1.942	-123	626	626	3.012	11.676	100,19%	22
4	CFG	266.916	266.916	267.805	5.367	4.522	-845	4.117	890	890	3.632	269.020	99,55%	(1.215)
	CF 1	10.373	10.373	10.710	-	388	388	283	337	337	51	10.662	100,44%	47
	Total Griya	7.428	7.428	7.423	-	-	0	0	-5	-5	5	7.530	98,58%	(107)
	• Total Non Program	7.428	7.428	7.423	-	-	0	-64	-5	-5	5			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.945	2.945	3.286	-	388	388	283	342	342	46	3.132	104,94%	155
	CF 2	256.543	256.543	257.096	5.367	4.134	-1.233	3.834	553	553	3.581	258.357	99,51%	(1.262)
	Mitraguna & Others	227.152	227.152	227.996	5.367	4.134	-1.233	4.463	844	844	3.290	228.575	99,75%	(579)
	Pensiun	29.390	29.390	29.099	-	-	0	-629	-291	-291	291	29.782	97,71%	(682)
	Total Pembiayaan	321.984	321.984	324.846	9.101	10.167	1.066	7.648	2.862	2.862	7.305			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	80	-	1.571	0,00%	0,00%	7,97%	1.571	1.571	1.492			
	KUR	-	80	-	1.061	0,00%	0,00%	6,45%	1.061	1.061	982			
	Non KUR	-	-	-	510	0,00%	0,00%	15,67%	510	510	510			
3	PWG	-	-	-	1.273	0,00%	0,00%	4,15%	1.273	1.273	1.273			
	Cilem	-	-	-	890	0,00%	0,00%	4,68%	890	890	890			
	Gadai	-	-	-	384	0,00%	0,00%	3,28%	384	384	384			
4	CFG	684	670	684	3.358	0,26%	0,26%	1,25%	2.673	2.673	2.688			
	CF 1	389	462	389	391	3,75%	3,75%	3,65%	2	2	(72)			
	Total Griya	250	254	250	250	3,36%	3,36%	3,37%	-	-	(5)			
	Oto	139	208	139	141	4,72%	4,72%	4,29%	2	2	(67)			
	CF 2	296	208	296	2.967	0,12%	0,12%	1,15%	2.671	2.671	2.759			
	Mitraguna & Others	296	208	296	2.587	0,13%	0,13%	1,13%	2.291	2.291	2.379			
	Pensiun	-	-	-	380	0,00%	0,00%	1,31%	380	380	380			
	Total Pembiayaan	684	749	684	6.202	0,21%	0,21%	1,91%	5.518	5.518	5.453			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.200	0,00%	0,00%	33,20%	2.200	2.200	2.200			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	2.200	0,00%	0,00%	49,71%	2.200	2.200	2.200			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.765	1.761	1.765	1.765	0,66%	0,66%	0,66%	-	-	4			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	1.761	1.765	1.765	0,69%	0,69%	0,69%	-	-	4			
	Mitraguna & Others	1.765	1.761	1.765	1.765	0,78%	0,78%	0,77%	-	-	4			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.765	1.761	1.765	3.965	0,55%	0,55%	1,22%	2.200	2.200	2.204			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.337	29.337	30.436	30.059	737	(376)	722	2,46%	722	2,46%			
2	Tabungan	66.311	66.311	66.647	65.258	(1.689)	(1.390)	(1.054)	-1,59%	(1.054)	-1,59%			
3	Deposito	7.125	7.125	6.945	6.945	0	0	(180)	-2,53%	(180)	-2,53%			
	Total	102.773	102.773	104.027	102.261	(952)	(1.766)	(512)	-0,50%	(512)	-0,50%			
	CASA	95.649	95.649	97.083	95.317	(952)	(1.766)	(332)	-0,35%	(332)	-0,35%			
	(%) CASA	93,07%	93,07%	93,32%	93,21%									
	FDR	99,20%	99,20%	98,32%	100,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.229	1.229	798	816		18	(413)	-33,62%	(413)	-33,62%			
2	Giro ISE	384	384	24	25		1	(359)	-93,47%	(359)	-93,47%			
3	Tabungan ISE	845	845	774	791		17	(54)	-6,41%	(54)	-6,41%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	54	54	54	54		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Local Champion	2.075	2.075	2.075	-	-	0	-57	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	17.858	17.858	17.756	620	400	-220	123	-102	-102	502			
	KUR	17.199	17.199	17.105	620	400	-220	139	-94	-94	494			
	Non KUR	659	659	651	-	-	0	-17	-9	-9	9			
3	PWG	8.947	8.947	9.187	776	360	-416	1.131	240	240	121	9.534	96,36%	(347)
	Cilem	8.947	8.947	9.187	776	360	-416	1.131	240	240	121	9.534	96,36%	(347)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	73.075	73.075	73.264	2.048	900	-1.148	2.607	190	190	710	74.454	98,40%	(1.190)
	CF 1	15.990	15.990	16.049	450	155	-295	-75	59	59	96	16.274	98,62%	(225)
	Total Griya	13.666	13.666	13.603	450	-	-450	0	-63	-63	63	13.763	98,84%	(160)
	• Total Non Program	9.587	9.587	9.541	450	-	-450	338	-46	-46	46			
	• Program	4.079	4.079	4.063	-	-	0	-41	-17	-17	17			
	Oto	2.324	2.324	2.446	-	155	155	-75	122	122	33	2.511	97,40%	(65)
	CF 2	57.085	57.085	57.215	1.598	745	-853	2.682	131	131	614	58.180	98,34%	(965)
	Mitraguna & Others	52.111	52.111	52.179	1.520	515	-1.005	2.642	68	68	447	52.902	98,63%	(722)
	Pensiun	4.974	4.974	5.036	78	230	152	41	62	62	168	5.278	95,41%	(242)
	Total Pembiayaan	101.955	101.955	102.282	3.444	1.660	-1.784	3.804	327	327	1.333			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	594	1.738	594	2.228	3,33%	3,33%	12,55%	1.634	1.634	490			
	KUR	594	1.660	594	1.830	3,45%	3,45%	10,70%	1.237	1.237	171			
	Non KUR	-	79	-	398	0,00%	0,00%	61,17%	398	398	319			
3	PWG	-	-	-	173	0,00%	0,00%	1,88%	173	173	173			
	Cilem	-	-	-	173	0,00%	0,00%	1,88%	173	173	173			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	271	700	271	1.608	0,37%	0,37%	2,19%	1.337	1.337	907			
	CF 1	271	700	271	997	1,69%	1,69%	6,21%	727	727	297			
	Total Griya	271	700	271	806	1,98%	1,98%	5,93%	536	536	106			
	Oto	-	-	-	191	0,00%	0,00%	7,80%	191	191	191			
	CF 2	-	-	-	610	0,00%	0,00%	1,07%	610	610	610			
	Mitraguna & Others	-	-	-	311	0,00%	0,00%	0,60%	311	311	311			
	Pensiun	-	-	-	299	0,00%	0,00%	5,94%	299	299	299			
	Total Pembiayaan	864	2.439	864	4.009	0,85%	0,85%	3,92%	3.145	3.145	1.570			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	225	451	451	2,53%	2,53%	2,54%	-	-	227			
	KUR	334	106	334	334	1,94%	1,94%	1,95%	-	-	228			
	Non KUR	117	119	117	117	17,81%	17,81%	18,05%	-	-	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	356	356	356	356	0,49%	0,49%	0,49%	-	-	-			
	CF 1	90	90	90	90	0,56%	0,56%	0,56%	-	-	-			
	Total Griya	90	90	90	90	0,66%	0,66%	0,66%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	267	267	267	267	0,47%	0,47%	0,47%	-	-	-			
	Mitraguna & Others	267	267	267	267	0,51%	0,51%	0,51%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	808	581	808	808	0,79%	0,79%	0,79%	-	-	227			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.852	13.852	11.966	11.715	44.290	(251)	(2.137)	-15,43%	(2.137)	-15,43%			
2	Tabungan	143.215	143.215	144.429	145.301	(129)	872	2.085	1,46%	2.085	1,46%			
3	Deposito	50.948	50.948	50.742	50.742	537	(1)	(206)	-0,40%	(206)	-0,40%			
	Total	208.016	208.016	207.137	207.758	44.698	621	(258)	-0,12%	(258)	-0,12%			
	CASA	157.068	157.068	156.395	157.016	44.160	621	(52)	-0,03%	(52)	-0,03%			
	(%) CASA	75,51%	75,51%	75,50%	75,58%									
	FDR	89,25%	89,25%	91,29%	91,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.521	13.521	14.363	14.917		554	1.397	10,33%	1.397	10,33%			
2	Giro ISE	1.947	1.947	1.208	1.242		34	(705)	-36,22%	(705)	-36,22%			
3	Tabungan ISE	11.573	11.573	13.155	13.675		520	2.102	18,16%	2.102	18,16%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	126	126	126	126		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Local Champion	2.836	2.836	2.820	-	-	0	-15	-16	-16	16			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	40.725	40.725	41.212	600	1.050	450	169	487	487	563			
	KUR	38.167	38.167	38.672	600	1.050	450	43	505	505	545			
	Non KUR	2.558	2.558	2.540	-	-	0	126	-19	-19	19			
3	PWG	39.655	39.655	42.215	4.984	8.893	3.909	2.561	2.560	2.560	6.333	41.310	102,19%	905
	Cilem	19.321	19.321	20.705	1.559	1.877	317	1.327	1.384	1.384	493	20.315	101,92%	390
	Gadai	20.334	20.334	21.510	3.425	7.016	3.592	1.233	1.176	1.176	5.841	20.994	102,46%	516
4	CFG	102.431	102.431	102.850	1.030	1.540	510	1.190	419	419	1.120	103.885	99,00%	(1.035)
	CF 1	20.528	20.528	20.546	350	140	-210	605	18	18	122	20.851	98,54%	(305)
	Total Griya	15.116	15.116	15.069	-	-	0	0	-47	-47	47	15.252	98,80%	(184)
	• Total Non Program	15.116	15.116	15.069	-	-	0	-160	-47	-47	47			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.412	5.412	5.477	350	140	-210	605	66	66	74	5.599	97,83%	(121)
	CF 2	81.903	81.903	82.304	680	1.400	720	585	401	401	999	83.034	99,12%	(730)
	Mitraguna & Others	78.362	78.362	78.798	680	1.400	720	630	436	436	964	79.232	99,45%	(434)
	Pensiun	3.541	3.541	3.506	-	-	0	-45	-35	-35	35	3.802	92,22%	(296)
	Total Pembiayaan	185.647	185.647	189.097	6.614	11.483	4.869	3.904	3.450	3.450	8.033			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	101	189	101	5.281	0,25%	0,25%	12,81%	5.181	5.181	5.092			
	KUR	101	189	101	4.552	0,26%	0,26%	11,77%	4.452	4.452	4.364			
	Non KUR	-	-	-	729	0,00%	0,00%	28,70%	729	729	729			
3	PWG	-	-	-	1.765	0,00%	0,00%	4,18%	1.765	1.765	1.765			
	Cilem	-	-	-	1.750	0,00%	0,00%	8,45%	1.750	1.750	1.750			
	Gadai	-	-	-	16	0,00%	0,00%	0,07%	16	16	16			
4	CFG	316	1.745	316	1.693	0,31%	0,31%	1,65%	1.376	1.376	(53)			
	CF 1	287	659	287	854	1,40%	1,40%	4,16%	567	567	195			
	Total Griya	163	535	163	712	1,08%	1,08%	4,73%	550	550	177			
	Oto	124	123	124	142	2,30%	2,30%	2,59%	17	17	18			
	CF 2	29	1.086	29	839	0,04%	0,04%	1,02%	810	810	(248)			
	Mitraguna & Others	29	1.086	29	839	0,04%	0,04%	1,06%	810	810	(248)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	417	1.934	417	8.739	0,22%	0,22%	4,62%	8.322	8.322	6.805			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	7,58%	7,58%	7,64%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	7,58%	7,58%	7,64%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	64	64	64	64	0,16%	0,16%	0,15%	-	-	(0)			
	KUR	64	64	64	64	0,17%	0,17%	0,16%	-	-	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	637	637	637	761	0,62%	0,62%	0,74%	124	124	124			
	CF 1	-	-	-	124	0,00%	0,00%	0,61%	124	124	124			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	124	0,00%	0,00%	2,27%	124	124	124			
	CF 2	637	637	637	637	0,78%	0,78%	0,77%	-	-	0			
	Mitraguna & Others	637	637	637	637	0,81%	0,81%	0,81%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	915	916	915	1.040	0,49%	0,49%	0,55%	125	125	124			

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,84	3,04	3,07	0,04	0,23
CIF Payroll	1.514	1.577	1.648	71	134

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	196	196	288	288	14	0	92	47,10%	92	47,10%			
2	Tabungan	57.045	57.045	53.501	54.052	(1.210)	551	(2.993)	-5,25%	(2.993)	-5,25%			
3	Deposito	6.194	6.194	6.535	6.495	198	(40)	300	4,85%	300	4,85%			
	Total	63.435	63.435	60.324	60.835	(998)	511	(2.600)	-4,10%	(2.600)	-4,10%			
	CASA	57.241	57.241	53.789	54.340	(1.196)	551	(2.900)	-5,07%	(2.900)	-5,07%			
	(%) CASA	90,24%	90,24%	89,17%	89,32%									
	FDR	179,01%	179,01%	189,18%	187,59%									

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	3.655	3.655	2.817	2.692		(125)	(964)	-26,36%	(964)	-26,36%			
2	Giro ISE	190	190	282	283		0	92	48,44%	92	48,44%			
3	Tabungan ISE	3.465	3.465	2.535	2.409		(126)	(1.056)	-30,47%	(1.056)	-30,47%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	152	152	152	152		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	728	728	728	-	-	0	-5	0	0	(0)			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	728	728	728	-	-	0	-5	0	0	(0)			
	• Local Champion	728	728	728	-	-	0	-5	0	0	(0)			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	19.285	19.285	19.067	500	80	-420	52	-218	-218	298			
	KUR	18.403	18.403	18.192	500	80	-420	72	-211	-211	291			
	Non KUR	882	882	875	-	-	0	-20	-7	-7	7			
3	PWG	10.099	10.099	10.968	2.024	1.393	-632	1.992	870	870	523	11.170	98,20%	(201)
	Cilem	7.461	7.461	7.940	1.523	637	-887	1.655	478	478	159	8.121	97,77%	(181)
	Gadai	2.637	2.637	3.029	501	756	255	337	392	392	364	3.048	99,35%	(20)
4	CFG	83.443	83.443	83.357	775	604	-171	373	-86	-86	690	84.687	98,43%	(1.330)
	CF 1	4.385	4.385	4.343	-	-	0	176	-42	-42	42	4.640	93,59%	(297)
	Total Griya	1.566	1.566	1.553	-	-	0	0	-13	-13	13	1.634	95,04%	(81)
	• Total Non Program	1.566	1.566	1.553	-	-	0	-23	-13	-13	13			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	2.819	2.819	2.790	-	-	0	176	-29	-29	29	3.006	92,81%	(216)
	CF 2	79.059	79.059	79.015	775	604	-171	198	-44	-44	648	80.047	98,71%	(1.032)
	Mitraguna & Others	61.500	61.500	61.697	485	604	119	67	197	197	407	62.227	99,15%	(531)
	Pensiun	17.559	17.559	17.318	290	-	-290	130	-241	-241	241	17.820	97,19%	(502)
	Total Pembiayaan	113.555	113.555	114.121	3.299	2.077	-1.223	2.412	566	566	1.510			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	347	69	2.015	0,36%	0,36%	10,57%	1.946	1.946	1.668			
	KUR	44	321	44	1.977	0,24%	0,24%	10,87%	1.933	1.933	1.657			
	Non KUR	24	26	24	38	2,77%	2,77%	4,29%	13	13	11			
3	PWG	52	-	52	911	0,52%	0,52%	8,31%	859	859	911			
	Cilem	52	-	52	911	0,70%	0,70%	11,48%	859	859	911			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.496	1.642	1.496	2.122	1,79%	1,79%	2,55%	626	626	480			
	CF 1	-	-	-	225	0,00%	0,00%	5,17%	225	225	225			
	Total Griya	-	-	-	225	0,00%	0,00%	14,46%	225	225	225			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.496	1.642	1.496	1.897	1,89%	1,89%	2,40%	402	402	255			
	Mitraguna & Others	1.321	1.370	1.321	1.723	2,15%	2,15%	2,79%	402	402	353			
	Pensiun	174	272	174	174	0,99%	0,99%	1,01%	-	-	(98)			
	Total Pembiayaan	1.616	1.989	1.616	5.048	1,42%	1,42%	4,42%	3.431	3.431	3.059			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	135	330	280	1,71%	1,71%	1,47%	(50)	(50)	145			
	KUR	330	135	330	280	1,79%	1,79%	1,54%	(50)	(50)	145			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	352	352	352	352	0,42%	0,42%	0,42%	-	-	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	352	352	352	352	0,45%	0,45%	0,45%	-	-	0			
	Mitraguna & Others	207	207	207	207	0,34%	0,34%	0,34%	-	-	0			
	Pensiun	145	145	145	145	0,13%	0,13%	0,84%	-	-	(0)			
	Total Pembiayaan	683	488	683	632	0,60%	0,60%	0,55%	(50)	(50)	145			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.625	15.625	13.336	13.413	(7.293)	78	(2.212)	-14,16%	(2.212)	-14,16%			
2	Tabungan	200.131	200.131	179.121	180.555	(17.288)	1.434	(19.576)	-9,78%	(19.576)	-9,78%			
3	Deposito	66.863	66.863	69.582	69.522	(371)	(60)	2.659	3,98%	2.659	3,98%			
	Total	282.619	282.619	262.038	263.490	(24.952)	1.452	(19.129)	-6,77%	(19.129)	-6,77%			
	CASA	215.756	215.756	192.456	193.968	(24.581)	1.512	(21.788)	-10,10%	(21.788)	-10,10%			
	(%) CASA	76,34%	76,34%	73,45%	73,61%									
	FDR	73,15%	73,15%	79,79%	79,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.581	3.581	3.935	3.894		(41)	313	8,74%	313	8,74%			
2	Giro ISE	206	206	238	224		(13)	18	8,88%	18	8,88%			
3	Tabungan ISE	3.376	3.376	3.698	3.670		(28)	295	8,73%	295	8,73%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	172	172	172	172		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.855	24.855	24.805	-	-	0	-130	-50	-50	50			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	24.855	24.855	24.805	-	-	0	-130	-50	-50	50			
	• Local Champion	24.513	24.513	24.462	-	-	0	-126	-51	-51	51			
	• Value Chain	342	342	342	-	-	-	-4	0	0	(0)			
2	MBG	26.147	26.147	26.213	1.750	500	-1.250	1.107	65	65	435			
	KUR	24.830	24.830	24.905	1.750	500	-1.250	1.138	75	75	425			
	Non KUR	1.318	1.318	1.308	-	-	0	-32	-10	-10	10			
3	PWG	41.084	41.084	43.058	6.184	9.995	3.812	2.985	1.974	1.974	8.021	42.738	100,75%	319
	Cilem	19.471	19.471	20.842	2.179	2.307	128	2.540	1.371	1.371	937	20.466	101,84%	376
	Gadai	21.612	21.612	22.216	4.005	7.688	3.684	444	603	603	7.085	22.272	99,75%	(57)
4	CFG	114.643	114.643	115.007	2.030	1.696	-334	2.976	364	364	1.332	116.348	98,85%	(1.342)
	CF 1	21.321	21.321	21.594	250	361	111	229	273	273	88	21.610	99,92%	(17)
	Total Griya	14.731	14.731	14.705	250	-	-250	0	-26	-26	26	14.833	99,13%	(128)
	• Total Non Program	14.731	14.731	14.705	250	-	-250	545	-26	-26	26			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	6.590	6.590	6.889	-	361	361	229	299	299	62	6.777	101,65%	112
	CF 2	93.322	93.322	93.413	1.780	1.336	-445	2.747	91	91	1.245	94.738	98,60%	(1.325)
	Mitraguna & Others	58.953	58.953	59.283	1.750	1.236	-515	2.806	330	330	906	59.981	98,84%	(698)
	Pensiun	34.369	34.369	34.130	30	100	70	-60	-239	-239	339	34.757	98,20%	(627)
	Total Pembiayaan	206.730	206.730	209.082	9.964	12.191	2.228	6.937	2.352	2.352	9.839			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	435	70	1.657	0,27%	0,27%	6,32%	1.587	1.587	1.222			
	KUR	70	213	70	1.509	0,28%	0,28%	6,06%	1.439	1.439	1.297			
	Non KUR	-	222	-	148	0,00%	0,00%	11,28%	148	148	(75)			
3	PWG	-	-	-	2.156	0,00%	0,00%	5,01%	2.156	2.156	2.156			
	Cilem	-	-	-	2.027	0,00%	0,00%	9,72%	2.027	2.027	2.027			
	Gadai	-	-	-	130	0,00%	0,00%	0,58%	130	130	130			
4	CFG	9	488	9	1.228	0,01%	0,01%	1,07%	1.218	1.218	739			
	CF 1	-	348	-	532	0,00%	0,00%	2,46%	532	532	183			
	Total Griya	-	348	-	30	0,00%	0,00%	0,20%	30	30	(318)			
	Oto	-	-	-	501	0,00%	0,00%	7,28%	501	501	501			
	CF 2	9	140	9	696	0,01%	0,01%	0,75%	687	687	556			
	Mitraguna & Others	9	13	9	657	0,02%	0,02%	1,11%	647	647	643			
	Pensiun	-	127	-	40	0,00%	0,00%	0,12%	40	40	(87)			
	Total Pembiayaan	79	923	79	5.041	0,04%	0,04%	2,41%	4.961	4.961	4.118			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.888	2.988	2.888	6.388	11,62%	11,62%	25,75%	3.500	3.500	3.400			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	2.888	2.988	2.888	6.388	11,62%	11,62%	25,75%	3.500	3.500	3.400			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	57	-	57	68	0,22%	0,22%	0,26%	11	11	68			
	KUR	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Non KUR	57	-	57	57	4,33%	4,33%	4,36%	-	-	57			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.791	1.665	1.791	1.667	1,56%	1,56%	1,45%	(124)	(124)	3			
	CF 1	402	402	402	402	1,89%	1,89%	1,86%	-	-	-			
	Total Griya	386	386	386	386	2,62%	2,62%	2,62%	-	-	-			
	Oto	16	16	16	16	0,25%	0,25%	0,24%	-	-	-			
	CF 2	1.389	1.263	1.389	1.265	1,49%	1,49%	1,35%	(124)	(124)	3			
	Mitraguna & Others	1.064	1.061	1.064	1.064	1,80%	1,80%	1,79%	-	-	3			
	Pensiun	326	202	326	202	0,16%	0,16%	0,59%	(124)	(124)	(0)			
	Total Pembiayaan	4.736	4.652	4.736	8.123	2,29%	2,29%	3,89%	3.387	3.387	3.471			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.204	2.204	802	802	337	(0)	(1.402)	-63,61%	(1.402)	-63,61%			
2	Tabungan	58.573	58.573	53.274	53.243	1.211	(30)	(5.330)	-9,10%	(5.330)	-9,10%			
3	Deposito	8.232	8.232	8.802	8.802	83	0	570	6,92%	570	6,92%			
	Total	69.009	69.009	62.878	62.847	1.630	(30)	(6.162)	-8,93%	(6.162)	-8,93%			
	CASA	60.777	60.777	54.076	54.045	1.548	(30)	(6.732)	-11,08%	(6.732)	-11,08%			
	(%) CASA	88,07%	88,07%	86,00%	85,99%									
	FDR	233,01%	233,01%	257,27%	257,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.452	1.452	1.483	1.491		8	39	2,72%	39	2,72%			
2	Giro ISE	154	154	131	131		0	(24)	-15,42%	(24)	-15,42%			
3	Tabungan ISE	1.297	1.297	1.353	1.361		8	63	4,88%	63	4,88%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	139	139	139	139		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	41.308	41.308	40.864	530	310	-220	642	-444	-444	754			
	KUR	38.638	38.638	38.212	530	310	-220	698	-425	-425	735			
	Non KUR	2.670	2.670	2.652	-	-	0	-56	-19	-19	19			
3	PWG	27.097	27.097	27.952	3.489	5.552	2.063	197	855	855	4.696	28.473	98,17%	(520)
	Cilem	9.503	9.503	10.307	448	1.353	906	299	804	804	550	10.274	100,32%	33
	Gadai	17.594	17.594	17.645	3.041	4.198	1.157	-102	52	52	4.147	18.199	96,96%	(553)
4	CFG	92.393	92.393	92.947	817	1.540	723	3	554	554	986	93.592	99,31%	(646)
	CF 1	7.299	7.299	7.264	158	-	-158	-8	-35	-35	35	7.526	96,52%	(262)
	Total Griya	6.440	6.440	6.408	158	-	-158	0	-32	-32	32	6.542	97,94%	(135)
	• Total Non Program	5.628	5.628	5.598	-	-	0	-46	-30	-30	30			
	• Program	812	812	810	158	-	-158	163	-2	-2	2			
	Oto	859	859	856	-	-	0	-8	-3	-3	3	983	87,06%	(127)
	CF 2	85.094	85.094	85.683	659	1.540	881	11	589	589	951	86.067	99,55%	(384)
	Mitraguna & Others	66.461	66.461	67.169	659	1.540	881	136	708	708	832	67.172	99,99%	(4)
	Pensiun	18.633	18.633	18.514	-	-	0	-125	-119	-119	119	18.894	97,99%	(380)
	Total Pembiayaan	160.798	160.798	161.763	4.835	7.402	2.566	842	965	965	6.436			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	975	661	975	5.445	2,36%	2,36%	13,32%	4.470	4.470	4.784			
	KUR	848	528	848	4.517	2,19%	2,19%	11,82%	3.669	3.669	3.988			
	Non KUR	127	133	127	928	4,76%	4,76%	35,01%	801	801	795			
3	PWG	41	-	41	882	0,15%	0,15%	3,15%	841	841	882			
	Cilem	41	-	41	453	0,43%	0,43%	4,40%	412	412	453			
	Gadai	-	-	-	428	0,00%	0,00%	2,43%	428	428	428			
4	CFG	814	814	814	2.790	0,88%	0,88%	3,00%	1.976	1.976	1.976			
	CF 1	374	371	374	813	5,13%	5,13%	11,20%	439	439	442			
	Total Griya	-	-	-	439	0,00%	0,00%	6,85%	439	439	439			
	Oto	374	371	374	374	43,61%	43,61%	43,74%	-	-	3			
	CF 2	440	443	440	1.977	0,52%	0,52%	2,31%	1.538	1.538	1.535			
	Mitraguna & Others	440	443	440	1.977	0,66%	0,66%	2,94%	1.538	1.538	1.535			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.830	1.475	1.830	9.117	1,14%	1,14%	5,64%	7.287	7.287	7.642			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	231	232	231	404	0,56%	0,56%	0,99%	173	173	172			
	KUR	158	159	158	331	0,41%	0,41%	0,87%	173	173	172			
	Non KUR	73	73	73	73	2,73%	2,73%	2,75%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	281	282	281	281	0,30%	0,30%	0,30%	-	-	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	281	282	281	281	0,33%	0,33%	0,33%	-	-	(1)			
	Mitraguna & Others	281	282	281	281	0,42%	0,42%	0,42%	-	-	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	512	514	512	685	0,32%	0,32%	0,42%	173	173	171			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.020	4.020	5.241	5.088	819	(153)	1.068	26,57%	1.068	26,57%			
2	Tabungan	136.487	136.487	136.134	132.648	(5.819)	(3.486)	(3.838)	-2,81%	(3.838)	-2,81%			
3	Deposito	21.428	21.428	21.224	21.174	341	(50)	(254)	-1,19%	(254)	-1,19%			
	Total	161.935	161.935	162.599	158.910	(4.659)	(3.689)	(3.025)	-1,87%	(3.025)	-1,87%			
	CASA	140.507	140.507	141.375	137.736	(4.999)	(3.639)	(2.770)	-1,97%	(2.770)	-1,97%			
	(%) CASA	86,77%	86,77%	86,95%	86,68%									
	FDR	79,98%	79,98%	79,35%	81,19%									

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	2.803	2.803	4.548	4.343		(205)	1.540	54,93%	1.540	54,93%			
2	Giro ISE	1.049	1.049	2.459	2.423		(36)	1.374	130,94%	1.374	130,94%			
3	Tabungan ISE	1.754	1.754	2.090	1.920		(169)	166	9,47%	166	9,47%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	173	173	173	173		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.580	14.580	14.556	-	-	0	-21	-24	-24	24			
	Linkage	10.703	10.703	10.703	-	-	-	0	-0	-0	0			
	Non-Linkage	3.877	3.877	3.853	-	-	0	-21	-24	-24	24			
	• Local Champion	2.077	2.077	2.073	-	-	0	-3	-4	-4	4			
	• Value Chain	1.800	1.800	1.780	-	-	-	-19	-20	-20	20			
2	MBG	29.528	29.528	29.191	100	-	-100	340	-337	-337	337			
	KUR	26.884	26.884	26.557	100	-	-100	398	-327	-327	327			
	Non KUR	2.644	2.644	2.634	-	-	0	-58	-10	-10	10			
3	PWG	5.323	5.323	5.680	373	518	146	25	357	357	161	6.056	93,80%	(376)
	Cilem	5.323	5.323	5.680	373	518	146	25	357	357	161	6.056	93,80%	(376)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	80.080	80.080	79.599	1.334	835	-499	905	-481	-481	1.316	81.444	97,73%	(1.845)
	CF 1	23.950	23.950	23.834	-	-	0	-84	-116	-116	116	24.218	98,41%	(385)
	Total Griya	20.978	20.978	20.935	-	-	0	0	-43	-43	43	21.060	99,41%	(125)
	• Total Non Program	18.147	18.147	18.119	-	-	0	-382	-27	-27	27			
	• Program	2.831	2.831	2.815	-	-	0	-42	-16	-16	16			
	Oto	2.972	2.972	2.899	-	-	0	-84	-73	-73	73	3.159	91,77%	(260)
	CF 2	56.130	56.130	55.765	1.334	835	-499	990	-365	-365	1.200	57.225	97,45%	(1.460)
	Mitraguna & Others	47.582	47.582	47.271	1.274	835	-439	985	-311	-311	1.146	48.373	97,72%	(1.101)
	Pensiun	8.548	8.548	8.494	60	-	-60	5	-54	-54	54	8.853	95,95%	(359)
	Total Pembiayaan	129.511	129.511	129.026	1.807	1.353	-453	1.249	-485	-485	1.838			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.780	0,00%	0,00%	12,23%	1.780	1.780	1.780			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	1.800	1.819	1.800	1.780	86,66%	86,66%	85,89%	(20)	(20)	(38)			
2	MBG	762	1.083	762	2.958	2,58%	2,58%	10,13%	2.196	2.196	1.875			
	KUR	658	731	658	2.536	2,45%	2,45%	9,55%	1.878	1.878	1.805			
	Non KUR	104	352	104	422	3,93%	3,93%	16,01%	318	318	70			
3	PWG	161	-	161	50	3,03%	3,03%	0,88%	(111)	(111)	50			
	Cilem	161	-	161	50	3,03%	3,03%	0,88%	(111)	(111)	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.524	3.335	3.524	3.034	4,40%	4,40%	3,81%	(490)	(490)	(301)			
	CF 1	2.203	2.687	2.203	2.314	9,20%	9,20%	9,71%	111	111	(373)			
	Total Griya	2.203	2.687	2.203	2.314	10,50%	10,50%	11,05%	111	111	(373)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.320	648	1.320	720	2,35%	2,35%	1,29%	(600)	(600)	72			
	Mitraguna & Others	1.135	648	1.135	720	2,38%	2,38%	1,52%	(415)	(415)	72			
	Pensiun	186	-	186	-	2,17%	2,17%	0,00%	(186)	(186)	-			
	Total Pembiayaan	4.447	4.418	4.447	7.822	3,43%	3,43%	6,06%	3.375	3.375	3.404			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	12.559	12.559	12.559	12.558	86,14%	86,14%	86,27%	(1)	(1)	(1)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	(0)	(0)	-			
	Non-Linkage	1.856	1.856	1.856	1.855	47,87%	47,87%	48,14%	(1)	(1)	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.117	1.094	1.117	1.317	3,78%	3,78%	4,51%	200	200	223			
	KUR	192	256	192	395	0,71%	0,71%	1,49%	203	203	139			
	Non KUR	925	839	925	922	34,97%	34,97%	35,02%	(2)	(2)	84			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.858	1.577	1.858	1.857	2,32%	2,32%	2,33%	(2)	(2)	280			
	CF 1	981	699	981	979	4,09%	4,09%	4,11%	(2)	(2)	280			
	Total Griya	981	699	981	979	4,68%	4,68%	4,68%	(2)	(2)	280			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	878	878	878	878	1,56%	1,56%	1,57%	-	-	0			
	Mitraguna & Others	878	878	878	878	1,84%	1,84%	1,86%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	15.534	15.230	15.534	15.731	11,99%	11,99%	12,19%	197	197	501			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.474	21.474	4.102	4.124	125	22	(17.350)	-80,80%	(17.350)	-80,80%			
2	Tabungan	65.587	65.587	53.502	53.262	1.772	(239)	(12.325)	-18,79%	(12.325)	-18,79%			
3	Deposito	52.952	52.952	82.102	82.102	2.954	0	29.150	55,05%	29.150	55,05%			
	Total	140.014	140.014	139.706	139.489	4.851	(218)	(525)	-0,37%	(525)	-0,37%			
	CASA	87.061	87.061	57.604	57.386	1.897	(218)	(29.675)	-34,09%	(29.675)	-34,09%			
	(%) CASA	62,18%	62,18%	41,23%	41,14%									
	FDR	100,99%	100,99%	100,36%	100,52%									

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	1.342	1.342	1.229	1.229		0	(113)	-8,43%	(113)	-8,43%			
2	Giro ISE	1	1	1	1		0	0	0,00%	0	0,00%			
3	Tabungan ISE	1.191	1.191	1.078	1.078		0	(113)	-9,49%	(113)	-9,49%			
4	Deposito ISE	150	150	150	150		0	0	0,00%	0	0,00%			
5	CIF ISE	31	31	31	31		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	-	-	-	-	-	0	0	0	0	-			
	KUR	-	-	-	-	-	0	0	0	0	-			
	Non KUR	-	-	-	-	-	0	0	0	0	-			
3	PWG	5.160	5.160	5.155	295	298	3	249	-5	-5	303	5.747	89,71%	(591)
	Cilem	5.160	5.160	5.155	295	298	3	249	-5	-5	303	5.747	89,71%	(591)
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	136.237	136.237	135.060	1.897	1.100	-797	3.631	-1.176	-1.176	2.276	137.548	98,19%	(2.487)
	CF 1	6.435	6.435	6.401	-	-	0	348	-34	-34	34	6.672	95,93%	(271)
	Total Griya	4.866	4.866	4.855	-	-	0	0	-11	-11	11	4.948	98,12%	(93)
	• Total Non Program	4.866	4.866	4.855	-	-	0	146	-11	-11	11			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	1.568	1.568	1.546	-	-	0	348	-22	-22	22	1.724	89,67%	(178)
	CF 2	129.802	129.802	128.659	1.897	1.100	-797	3.283	-1.143	-1.143	2.243	130.875	98,31%	(2.216)
	Mitraguna & Others	122.258	122.258	121.186	1.897	1.100	-797	3.354	-1.072	-1.072	2.172	123.049	98,49%	(1.863)
	Pensiun	7.543	7.543	7.473	-	-	0	-71	-71	-71	71	7.826	95,49%	(353)
	Total Pembiayaan	141.397	141.397	140.216	2.192	1.398	-794	3.880	-1.181	-1.181	2.579			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	153	0,00%	0,00%	2,97%	153	153	153			
	Cilem	-	-	-	153	0,00%	0,00%	2,97%	153	153	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	470	3.445	470	2.711	0,34%	0,34%	2,01%	2.242	2.242	(733)			
	CF 1	-	130	-	37	0,00%	0,00%	0,59%	37	37	(92)			
	Total Griya	-	-	-	37	0,00%	0,00%	0,77%	37	37	37			
	Oto	-	130	-	-	0,00%	0,00%	0,00%	-	-	(130)			
	CF 2	470	3.315	470	2.674	0,36%	0,36%	2,08%	2.204	2.204	(641)			
	Mitraguna & Others	470	3.315	470	2.674	0,38%	0,38%	2,21%	2.204	2.204	(641)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	470	3.445	470	2.865	0,33%	0,33%	2,04%	2.395	2.395	(580)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	68	68	68	68	0,05%	0,05%	0,05%	-	-	(0)			
	CF 1	54	54	54	54	0,84%	0,84%	0,84%	-	-	(0)			
	Total Griya	54	54	54	54	1,10%	1,10%	1,11%	-	-	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	15	15	15	15	0,01%	0,01%	0,01%	-	-	-			
	Mitraguna & Others	15	15	15	15	0,01%	0,01%	0,01%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	68	68	68	68	0,05%	0,05%	0,05%	-	-	(0)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.831	2.831	1.290	2.159	(455)	869	(671)	-23,72%	(671)	-23,72%			
2	Tabungan	139.951	139.951	126.680	127.200	7.553	520	(12.751)	-9,11%	(12.751)	-9,11%			
3	Deposito	41.810	41.810	44.214	44.214	(2.537)	0	2.404	5,75%	2.404	5,75%			
	Total	184.592	184.592	172.184	173.573	4.561	1.389	(11.019)	-5,97%	(11.019)	-5,97%			
	CASA	142.782	142.782	127.970	129.360	7.098	1.389	(13.423)	-9,40%	(13.423)	-9,40%			
	(%) CASA	77,35%	77,35%	74,32%	74,53%									
	FDR	84,22%	84,22%	91,46%	90,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.612	6.612	5.645	5.232		(413)	(1.380)	-20,87%	(1.380)	-20,87%			
2	Giro ISE	1.330	1.330	1.294	792		(502)	(537)	-40,41%	(537)	-40,41%			
3	Tabungan ISE	5.282	5.282	4.351	4.440		89	(843)	-15,95%	(843)	-15,95%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	122	122	122	122		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	26.881	26.881	26.824	630	420	-210	265	-57	-57	477			
	KUR	26.138	26.138	26.083	430	420	-10	79	-55	-55	475			
	Non KUR	743	743	741	200	-	-200	186	-2	-2	2			
3	PWG	34.437	34.437	36.497	4.066	6.754	2.689	2.707	2.060	2.060	4.694	36.036	101,28%	461
	Cilem	23.083	23.083	24.380	1.819	2.601	783	1.780	1.297	1.297	1.304	24.078	101,26%	302
	Gadai	11.354	11.354	12.117	2.247	4.153	1.906	927	763	763	3.390	11.958	101,33%	159
4	CFG	94.137	94.137	94.159	706	1.374	668	-1.865	22	22	1.352	95.419	98,68%	(1.260)
	CF 1	15.780	15.780	15.693	277	-	-277	635	-88	-88	88	16.025	97,93%	(332)
	Total Griya	12.624	12.624	12.576	-	-	0	0	-48	-48	48	12.713	98,93%	(137)
	• Total Non Program	12.624	12.624	12.576	-	-	0	775	-48	-48	48			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	3.156	3.156	3.116	277	-	-277	635	-40	-40	40	3.312	94,10%	(195)
	CF 2	78.356	78.356	78.466	429	1.374	945	-2.500	110	110	1.264	79.394	98,83%	(928)
	Mitraguna & Others	70.397	70.397	70.571	429	1.374	945	-2.429	175	175	1.199	71.109	99,24%	(537)
	Pensiun	7.960	7.960	7.894	-	-	0	-71	-65	-65	65	8.286	95,28%	(391)
	Total Pembiayaan	155.456	155.456	157.480	5.402	8.548	3.147	1.107	2.025	2.025	6.524			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	679	-	1.040	0,00%	0,00%	3,88%	1.040	1.040	361			
	KUR	-	679	-	830	0,00%	0,00%	3,18%	830	830	150			
	Non KUR	-	-	-	210	0,00%	0,00%	28,38%	210	210	210			
3	PWG	-	-	-	2.225	0,00%	0,00%	6,10%	2.225	2.225	2.225			
	Cilem	-	-	-	2.077	0,00%	0,00%	8,52%	2.077	2.077	2.077			
	Gadai	-	-	-	148	0,00%	0,00%	1,22%	148	148	148			
4	CFG	432	883	432	5.855	0,46%	0,46%	6,22%	5.423	5.423	4.972			
	CF 1	76	227	76	710	0,48%	0,48%	4,52%	633	633	483			
	Total Griya	66	216	66	700	0,53%	0,53%	5,56%	633	633	484			
	Oto	10	11	10	10	0,31%	0,31%	0,31%	-	-	(1)			
	CF 2	356	657	356	5.145	0,45%	0,45%	6,56%	4.789	4.789	4.489			
	Mitraguna & Others	356	657	356	5.145	0,51%	0,51%	7,29%	4.789	4.789	4.489			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	432	1.563	432	9.121	0,28%	0,28%	5,79%	8.688	8.688	7.558			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	177	177	177	177	0,19%	0,19%	0,19%	-	-	0			
	CF 1	151	151	151	151	0,96%	0,96%	0,96%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	151	151	151	151	4,78%	4,78%	4,84%	-	-	-			
	CF 2	26	26	26	26	0,03%	0,03%	0,03%	-	-	0			
	Mitraguna & Others	26	26	26	26	0,04%	0,04%	0,04%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	177	177	177	177	0,11%	0,11%	0,11%	-	-	0			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.486	2.486	1.940	3.478	(1.490)	1.538	992	39,89%	992	39,89%			
2	Tabungan	130.312	130.312	129.932	130.539	(4.684)	607	228	0,17%	228	0,17%			
3	Deposito	40.698	40.698	37.675	37.675	2.423	(0)	(3.022)	-7,43%	(3.022)	-7,43%			
	Total	173.495	173.495	169.548	171.692	(3.751)	2.145	(1.803)	-1,04%	(1.803)	-1,04%			
	CASA	132.798	132.798	131.872	134.017	(6.174)	2.145	1.220	0,92%	1.220	0,92%			
	(%) CASA	76,54%	76,54%	77,78%	78,06%									
	FDR	89,59%	89,59%	94,92%	93,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.673	2.673	2.458	2.591		133	(82)	-3,05%	(82)	-3,05%			
2	Giro ISE	4	4	5	208		203	204	5269,24%	204	5269,24%			
3	Tabungan ISE	2.669	2.669	2.453	2.383		(70)	(285)	-10,70%	(285)	-10,70%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	474	474	474	474		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Local Champion	1.433	1.433	1.425	-	-	0	-24	-8	-8	8			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	8.858	8.858	8.744	-	-	0	-452	-114	-114	114			
	KUR	8.688	8.688	8.578	-	-	0	-447	-109	-109	109			
	Non KUR	170	170	166	-	-	0	-5	-4	-4	4			
3	PWG	35.127	35.127	36.469	3.418	7.346	3.928	1.604	1.342	1.342	6.004	36.445	100,07%	24
	Cilem	18.115	18.115	19.377	1.459	1.974	515	1.134	1.263	1.263	711	18.884	102,61%	493
	Gadai	17.012	17.012	17.092	1.960	5.372	3.413	470	79	79	5.293	17.561	97,33%	(469)
4	CFG	110.016	110.016	114.293	1.137	5.046	3.909	3.307	4.276	4.276	770	111.571	102,44%	2.721
	CF 1	36.865	36.865	37.617	-	918	918	-103	752	752	166	37.188	101,15%	429
	Total Griya	33.201	33.201	33.091	-	-	0	0	-110	-110	110	33.338	99,26%	(247)
	• Total Non Program	30.879	30.879	30.775	-	-	0	-215	-104	-104	104			
	• Program	2.322	2.322	2.316	-	-	0	-12	-7	-7	7			
	Oto	3.664	3.664	4.526	-	918	918	-103	863	863	56	3.851	117,54%	676
	CF 2	73.151	73.151	76.675	1.137	4.128	2.991	3.410	3.524	3.524	604	74.383	103,08%	2.293
	Mitraguna & Others	59.495	59.495	63.101	1.137	4.128	2.991	3.297	3.606	3.606	522	60.444	104,40%	2.657
	Pensiun	13.656	13.656	13.574	-	-	0	113	-82	-82	82	13.938	97,39%	(364)
	Total Pembiayaan	155.434	155.434	160.930	4.555	12.392	7.837	4.436	5.497	5.497	6.895			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	78	244	78	1.275	0,88%	0,88%	14,59%	1.197	1.197	1.031			
	KUR	78	244	78	1.275	0,90%	0,90%	14,87%	1.197	1.197	1.031			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.955	0,00%	0,00%	5,36%	1.955	1.955	1.955			
	Cilem	-	-	-	1.342	0,00%	0,00%	6,93%	1.342	1.342	1.342			
	Gadai	-	-	-	613	0,00%	0,00%	3,59%	613	613	613			
4	CFG	402	288	402	5.136	0,37%	0,37%	4,49%	4.734	4.734	4.848			
	CF 1	51	95	51	2.278	0,14%	0,14%	6,06%	2.227	2.227	2.183			
	Total Griya	51	95	51	2.278	0,15%	0,15%	6,88%	2.227	2.227	2.183			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	351	194	351	2.858	0,48%	0,48%	3,73%	2.507	2.507	2.664			
	Mitraguna & Others	351	194	351	2.858	0,59%	0,59%	4,53%	2.507	2.507	2.664			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	480	532	480	8.366	0,31%	0,31%	5,20%	7.887	7.887	7.834			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	26,03%	26,03%	26,20%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	26,03%	26,03%	26,20%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	KUR	-	93	-	-	0,00%	0,00%	0,00%	-	-	(93)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	693	851	693	693	0,63%	0,63%	0,61%	-	-	(159)			
	CF 1	160	160	160	160	0,43%	0,43%	0,43%	-	-	-			
	Total Griya	160	160	160	160	0,48%	0,48%	0,48%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	533	691	533	533	0,73%	0,73%	0,69%	-	-	(159)			
	Mitraguna & Others	470	629	470	470	0,79%	0,79%	0,74%	-	-	(159)			
	Pensiun	63	63	63	63	0,04%	0,04%	0,46%	-	-	(0)			
	Total Pembiayaan	1.066	1.318	1.066	1.066	0,69%	0,69%	0,66%	0	0	(252)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.732	4.732	6.244	6.743	1.501	499	2.012	42,51%	2.012	42,51%			
2	Tabungan	250.342	250.342	252.195	252.217	(1.685)	22	1.875	0,75%	1.875	0,75%			
3	Deposito	173.973	173.973	180.343	180.031	(2.296)	(312)	6.059	3,48%	6.059	3,48%			
	Total	429.047	429.047	438.783	438.992	(2.480)	209	9.945	2,32%	9.945	2,32%			
	CASA	255.074	255.074	258.439	258.961	(184)	521	3.887	1,52%	3.887	1,52%			
	(%) CASA	59,45%	59,45%	58,90%	58,99%									
	FDR	65,61%	65,61%	64,98%	64,95%									

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	24.432	24.432	25.384	25.202		(181)	771	3,15%	771	3,15%			
2	Giro ISE	2.665	2.665	3.772	3.388		(383)	723	27,13%	723	27,13%			
3	Tabungan ISE	12.249	12.249	10.595	10.797		202	(1.453)	-11,86%	(1.453)	-11,86%			
4	Deposito ISE	9.517	9.517	11.017	11.017		0	1.500	15,76%	1.500	15,76%			
5	CIF ISE	180	180	180	180		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	15.402	15.402	15.340	-	-	0	3.238	-62	-62	62			
	Linkage	12.232	12.232	12.232	-	-	-	2.664	0	0	(0)			
	Non-Linkage	3.170	3.170	3.108	-	-	0	574	-62	-62	62			
	• Local Champion	2.980	2.980	2.939	-	-	0	594	-41	-41	41			
	• Value Chain	190	190	169	-	-	-	-20	-21	-21	21			
2	MBG	13.622	13.622	13.419	-	-	0	677	-203	-203	203			
	KUR	13.226	13.226	13.022	-	-	0	682	-203	-203	203			
	Non KUR	397	397	397	-	-	0	-5	0	0	-			
3	PWG	39.582	39.582	43.534	4.995	9.924	4.928	3.126	3.952	3.952	5.971	41.268	105,49%	2.266
	Cilem	20.374	20.374	23.278	2.133	3.711	1.578	1.657	2.904	2.904	806	21.400	108,78%	1.878
	Gadai	19.208	19.208	20.256	2.862	6.213	3.350	1.469	1.048	1.048	5.165	19.868	101,95%	388
4	CFG	212.887	212.887	212.833	4.496	1.723	-2.773	2.159	-54	-54	1.777	215.022	98,98%	(2.189)
	CF 1	14.387	14.387	14.442	750	181	-569	422	56	56	125	14.772	97,77%	(330)
	Total Griya	9.071	9.071	9.013	750	-	-750	0	-58	-58	58	9.208	97,89%	(194)
	• Total Non Program	9.071	9.071	9.013	750	-	-750	562	-58	-58	58			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.315	5.315	5.429	-	181	181	422	114	114	67	5.565	97,56%	(136)
	CF 2	198.500	198.500	198.391	3.746	1.542	-2.204	1.737	-109	-109	1.651	200.250	99,07%	(1.859)
	Mitraguna & Others	192.605	192.605	192.532	3.470	1.542	-1.928	1.504	-74	-74	1.616	194.029	99,23%	(1.497)
	Pensiun	5.895	5.895	5.859	276	-	-276	234	-36	-36	36	6.221	94,18%	(362)
	Total Pembiayaan	281.493	281.493	285.127	9.491	11.646	2.155	9.201	3.634	3.634	8.013			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	494	0,00%	0,00%	3,22%	494	494	494			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	494	0,00%	0,00%	15,91%	494	494	494			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	66	67	1.066	0,49%	0,49%	7,94%	999	999	1.000			
	KUR	-	-	-	927	0,00%	0,00%	7,12%	927	927	927			
	Non KUR	67	66	67	140	16,95%	16,95%	35,18%	72	72	73			
3	PWG	-	-	-	2.222	0,00%	0,00%	5,10%	2.222	2.222	2.222			
	Cilem	-	-	-	2.125	0,00%	0,00%	9,13%	2.125	2.125	2.125			
	Gadai	-	-	-	97	0,00%	0,00%	0,48%	97	97	97			
4	CFG	78	-	78	1.554	0,04%	0,04%	0,73%	1.476	1.476	1.554			
	CF 1	78	-	78	1.115	0,54%	0,54%	7,72%	1.037	1.037	1.115			
	Total Griya	-	-	-	628	0,00%	0,00%	6,97%	628	628	628			
	Oto	78	-	78	486	1,47%	1,47%	8,95%	408	408	486			
	CF 2	-	-	-	439	0,00%	0,00%	0,22%	439	439	439			
	Mitraguna & Others	-	-	-	356	0,00%	0,00%	0,19%	356	356	356			
	Pensiun	-	-	-	83	0,00%	0,00%	1,42%	83	83	83			
	Total Pembiayaan	145	66	145	5.337	0,05%	0,05%	1,87%	5.191	5.191	5.270			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	146	146	146	146	0,07%	0,07%	0,07%	-	-	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	146	146	146	146	0,07%	0,07%	0,07%	-	-	0			
	Mitraguna & Others	146	146	146	146	0,08%	0,08%	0,08%	-	-	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	146	146	146	146	0,05%	0,05%	0,05%	-	-	0			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.323	5.323	4.882	4.879	(363)	(3)	(444)	-8,35%	(444)	-8,35%			
2	Tabungan	172.282	172.282	173.324	167.239	1.968	(6.085)	(5.043)	-2,93%	(5.043)	-2,93%			
3	Deposito	122.585	122.585	124.169	124.079	(448)	(90)	1.493	1,22%	1.493	1,22%			
	Total	300.190	300.190	302.374	296.196	1.157	(6.178)	(3.994)	-1,33%	(3.994)	-1,33%			
	CASA	177.605	177.605	178.205	172.117	1.605	(6.088)	(5.487)	-3,09%	(5.487)	-3,09%			
	(%) CASA	59,16%	59,16%	58,94%	58,11%									
	FDR	47,32%	47,32%	47,23%	48,22%									

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	1.661	1.661	1.659	1.659		0	(2)	-0,11%	(2)	-0,11%			
2	Giro ISE	61	61	65	65		0	5	7,51%	5	7,51%			
3	Tabungan ISE	1.600	1.600	1.594	1.594		0	(6)	-0,40%	(6)	-0,40%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	84	84	84	84		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	-	-	-	-	-	0	0	0	0	-			
	• Local Champion	-	-	-	-	-	0	0	0	0	-			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.541	35.541	35.365	1.000	630	-370	62	-176	-176	806			
	KUR	33.739	33.739	33.600	1.000	630	-370	139	-140	-140	770			
	Non KUR	1.802	1.802	1.766	-	-	0	-77	-36	-36	36			
3	PWG	11.324	11.324	12.057	389	1.329	941	1.250	733	733	597	11.984	100,61%	73
	Cilem	11.324	11.324	12.057	389	1.329	941	1.250	733	733	597	11.984	100,61%	73
	Gadai	-	-	-	-	-	0	0	0	0	-	0		0
4	CFG	95.173	95.173	95.398	2.809	1.045	-1.764	2.141	225	225	820	96.478	98,88%	(1.080)
	CF 1	8.738	8.738	8.687	-	-	0	71	-52	-52	52	9.027	96,22%	(341)
	Total Griya	3.732	3.732	3.725	-	-	0	0	-8	-8	8	3.835	97,14%	(110)
	• Total Non Program	3.732	3.732	3.725	-	-	0	-10	-8	-8	8			
	• Program	-	-	-	-	-	0	0	0	0	-			
	Oto	5.006	5.006	4.962	-	-	0	71	-44	-44	44	5.193	95,55%	(231)
	CF 2	86.435	86.435	86.711	2.809	1.045	-1.764	2.070	277	277	768	87.451	99,15%	(739)
	Mitraguna & Others	67.546	67.546	67.804	2.609	995	-1.614	2.037	258	258	737	68.258	99,34%	(454)
	Pensiun	18.888	18.888	18.907	200	50	-150	34	19	19	31	19.193	98,51%	(286)
	Total Pembiayaan	142.038	142.038	142.820	4.198	3.004	-1.193	3.453	782	782	2.222			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	411	1.169	411	3.785	1,16%	1,16%	10,70%	3.374	3.374	2.616			
	KUR	349	935	349	3.539	1,03%	1,03%	10,53%	3.191	3.191	2.604			
	Non KUR	62	234	62	245	3,44%	3,44%	13,89%	183	183	11			
3	PWG	86	-	86	874	0,76%	0,76%	7,25%	789	789	874			
	Cilem	86	-	86	874	0,76%	0,76%	7,25%	789	789	874			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	519	1.692	519	1.644	0,55%	0,55%	1,72%	1.124	1.124	(49)			
	CF 1	-	-	-	705	0,00%	0,00%	8,12%	705	705	705			
	Total Griya	-	-	-	393	0,00%	0,00%	10,54%	393	393	393			
	Oto	-	-	-	312	0,00%	0,00%	6,30%	312	312	312			
	CF 2	519	1.692	519	939	0,60%	0,60%	1,08%	419	419	(754)			
	Mitraguna & Others	409	1.527	409	939	0,61%	0,61%	1,38%	530	530	(589)			
	Pensiun	111	165	111	-	0,59%	0,59%	0,00%	(111)	(111)	(165)			
	Total Pembiayaan	1.016	2.861	1.016	6.303	0,71%	0,71%	4,41%	5.287	5.287	3.441			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	117	117	117	257	0,33%	0,33%	0,73%	140	140	140			
	KUR	7	7	7	257	0,02%	0,02%	0,77%	251	251	251			
	Non KUR	111	111	111	-	6,13%	6,13%	0,00%	(111)	(111)	(111)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.886	2.888	2.886	2.865	3,03%	3,03%	3,00%	(20)	(20)	(22)			
	CF 1	197	197	197	196	2,25%	2,25%	2,26%	(0)	(0)	(1)			
	Total Griya	23	23	23	23	0,63%	0,63%	0,63%	-	-	-			
	Oto	173	174	173	173	3,46%	3,46%	3,48%	(0)	(0)	(1)			
	CF 2	2.689	2.691	2.689	2.669	3,11%	3,11%	3,08%	(20)	(20)	(21)			
	Mitraguna & Others	2.475	2.476	2.475	2.455	3,66%	3,66%	3,62%	(20)	(20)	(21)			
	Pensiun	214	214	214	214	0,15%	0,15%	1,13%	-	-	-			
	Total Pembiayaan	3.003	3.005	3.003	3.123	2,11%	2,11%	2,19%	120	120	118			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.706	1.706	1.493	1.511	(914)	18	(195)	-11,45%	(195)	-11,45%			
2	Tabungan	163.328	163.328	156.906	157.108	4.996	202	(6.220)	-3,81%	(6.220)	-3,81%			
3	Deposito	13.205	13.205	13.333	13.333	(251)	0	128	0,97%	128	0,97%			
	Total	178.239	178.239	171.732	171.952	3.832	220	(6.287)	-3,53%	(6.287)	-3,53%			
	CASA	165.034	165.034	158.399	158.619	4.082	220	(6.415)	-3,89%	(6.415)	-3,89%			
	(%) CASA	92,59%	92,59%	92,24%	92,25%									
	FDR	121,86%	121,86%	127,44%	127,28%									

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	2.657	2.657	1.918	2.178		259	(479)	-18,04%	(479)	-18,04%			
2	Giro ISE	708	708	682	708		25	0	0,00%	0	0,00%			
3	Tabungan ISE	1.950	1.950	1.236	1.470		234	(479)	-24,59%	(479)	-24,59%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	299	299	299	299		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.207	4.207	4.207	-	-	0	-16	-0	-0	0			
	Linkage	4.138	4.138	4.138	-	-	-	-0	0	0	(0)			
	Non-Linkage	69	69	69	-	-	0	-16	-0	-0	0			
	• Local Champion	69	69	69	-	-	0	-16	-0	-0	0			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	38.276	38.276	37.901	1.060	260	-800	362	-375	-375	635			
	KUR	34.882	34.882	34.535	1.000	260	-740	318	-348	-348	608			
	Non KUR	3.393	3.393	3.366	60	-	-60	44	-27	-27	27			
3	PWG	28.186	28.186	30.675	4.347	7.445	3.098	2.026	2.489	2.489	4.956	29.541	103,84%	1.134
	Cilem	15.195	15.195	17.028	1.218	2.611	1.394	940	1.833	1.833	779	16.001	106,41%	1.026
	Gadai	12.991	12.991	13.647	3.130	4.834	1.704	1.086	656	656	4.177	13.540	100,79%	107
4	CFG	146.534	146.534	146.077	280	1.628	1.348	-170	-457	-457	2.085	147.765	98,86%	(1.688)
	CF 1	25.788	25.788	25.619	-	-	0	-144	-170	-170	170	25.981	98,61%	(362)
	Total Griya	23.213	23.213	23.135	-	-	0	0	-78	-78	78	23.281	99,37%	(146)
	• Total Non Program	2.356	2.356	2.341	-	-	0	-43	-15	-15	15			
	• Program	20.857	20.857	20.794	-	-	0	-210	-63	-63	63			
	Oto	2.576	2.576	2.484	-	-	0	-144	-92	-92	92	2.700	91,98%	(217)
	CF 2	120.746	120.746	120.458	280	1.628	1.348	-26	-287	-287	1.915	121.784	98,91%	(1.325)
	Mitraguna & Others	97.104	97.104	96.795	280	1.428	1.148	-329	-309	-309	1.737	97.816	98,96%	(1.021)
	Pensiun	23.642	23.642	23.664	-	200	200	303	22	22	178	23.968	98,73%	(304)
	Total Pembiayaan	217.203	217.203	218.860	5.687	9.333	3.646	2.201	1.657	1.657	7.676			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	92	422	92	1.997	0,24%	0,24%	5,27%	1.906	1.906	1.575			
	KUR	92	417	92	1.829	0,26%	0,26%	5,30%	1.738	1.738	1.412			
	Non KUR	-	5	-	168	0,00%	0,00%	4,99%	168	168	163			
3	PWG	-	-	-	2.366	0,00%	0,00%	7,71%	2.366	2.366	2.366			
	Cilem	-	-	-	2.109	0,00%	0,00%	12,39%	2.109	2.109	2.109			
	Gadai	-	-	-	257	0,00%	0,00%	1,88%	257	257	257			
4	CFG	3.422	3.411	3.422	4.977	2,34%	2,34%	3,41%	1.555	1.555	1.566			
	CF 1	3.369	3.216	3.369	4.127	13,06%	13,06%	16,11%	758	758	910			
	Total Griya	3.369	3.216	3.369	4.127	14,51%	14,51%	17,84%	758	758	910			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	53	194	53	850	0,04%	0,04%	0,71%	797	797	656			
	Mitraguna & Others	53	194	53	850	0,05%	0,05%	0,88%	797	797	656			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.514	3.833	3.514	9.341	1,62%	1,62%	4,27%	5.827	5.827	5.508			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.138	4.138	4.138	4.138	98,36%	98,36%	98,37%	0	0	(0)			
	Linkage	4.138	4.138	4.138	4.138	100,00%	100,00%	100,00%	0	0	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	33	194	33	31	0,09%	0,09%	0,08%	(1)	(1)	(163)			
	KUR	14	143	14	12	0,04%	0,04%	0,04%	(1)	(1)	(131)			
	Non KUR	19	51	19	19	0,56%	0,56%	0,56%	-	-	(32)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.035	3.501	3.035	3.236	2,07%	2,07%	2,21%	201	201	(265)			
	CF 1	2.715	3.178	2.715	2.969	10,53%	10,53%	11,59%	254	254	(209)			
	Total Griya	2.715	3.178	2.715	2.969	11,70%	11,70%	12,83%	254	254	(209)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	320	322	320	266	0,26%	0,26%	0,22%	(53)	(53)	(56)			
	Mitraguna & Others	320	322	320	266	0,33%	0,33%	0,28%	(53)	(53)	(56)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	7.205	7.833	7.205	7.405	3,32%	3,32%	3,38%	200	200	(429)			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	486	486	839	833	(213)	(6)	347	71,47%	347	71,47%			
2	Tabungan	141.974	141.974	139.950	138.798	(723)	(1.152)	(3.176)	-2,24%	(3.176)	-2,24%			
3	Deposito	42.450	42.450	42.661	42.661	(910)	0	211	0,50%	211	0,50%			
	Total	184.909	184.909	183.450	182.292	(1.846)	(1.158)	(2.618)	-1,42%	(2.618)	-1,42%			
	CASA	142.460	142.460	140.789	139.631	(936)	(1.158)	(2.829)	-1,99%	(2.829)	-1,99%			
	(%) CASA	77,04%	77,04%	76,75%	76,60%									
	FDR	175,91%	175,91%	178,35%	179,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.324	1.324	2.127	2.206		79	881	66,55%	881	66,55%			
2	Giro ISE	150	150	263	334		70	183	121,99%	183	121,99%			
3	Tabungan ISE	1.174	1.174	1.864	1.872		9	698	59,46%	698	59,46%			
4	Deposito ISE	-	-	-	-		0	0	0,00%	0	0,00%			
5	CIF ISE	225	225	225	225		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	13.705	13.705	13.463	-	-	0	-403	-242	-242	242			
	Linkage	-	-	-	-	-	-	0	0	0	-			
	Non-Linkage	13.705	13.705	13.463	-	-	0	-403	-242	-242	242			
	• Local Champion	13.705	13.705	13.463	-	-	0	-403	-242	-242	242			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	35.009	35.009	35.195	985	900	-85	1.261	187	187	713			
	KUR	31.737	31.737	31.966	985	900	-85	1.341	229	229	671			
	Non KUR	3.272	3.272	3.229	-	-	0	-80	-42	-42	42			
3	PWG	38.348	38.348	42.033	4.174	11.305	7.132	2.754	3.685	3.685	7.621	40.034	104,99%	1.999
	Cilem	17.940	17.940	20.346	1.493	3.148	1.656	1.844	2.405	2.405	743	18.967	107,27%	1.379
	Gadai	20.408	20.408	21.687	2.681	8.157	5.476	909	1.280	1.280	6.878	21.068	102,94%	619
4	CFG	238.208	238.208	236.496	1.214	388	-826	389	-1.711	-1.711	2.099	239.658	98,68%	(3.161)
	CF 1	60.245	60.245	59.906	-	-	0	-414	-339	-339	339	60.534	98,96%	(628)
	Total Griya	56.890	56.890	56.580	-	-	0	0	-310	-310	310	56.992	99,28%	(412)
	• Total Non Program	11.339	11.339	11.275	-	-	0	-137	-64	-64	64			
	• Program	45.551	45.551	45.305	-	-	0	-384	-245	-245	245			
	Oto	3.355	3.355	3.326	-	-	0	-414	-29	-29	29	3.542	93,90%	(216)
	CF 2	177.963	177.963	176.590	1.214	388	-826	804	-1.373	-1.373	1.761	179.123	98,59%	(2.533)
	Mitraguna & Others	144.677	144.677	143.559	885	375	-510	1.181	-1.118	-1.118	1.493	145.468	98,69%	(1.909)
	Pensiun	33.285	33.285	33.031	329	13	-316	-378	-255	-255	268	33.655	98,14%	(624)
	Total Pembiayaan	325.270	325.270	327.189	6.373	12.593	6.221	4.001	1.919	1.919	10.675			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	822	0,00%	0,00%	6,11%	822	822	822			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	822	0,00%	0,00%	6,11%	822	822	822			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	543	559	543	3.596	1,55%	1,55%	10,22%	3.053	3.053	3.037			
	KUR	376	371	376	2.971	1,18%	1,18%	9,29%	2.595	2.595	2.600			
	Non KUR	167	187	167	625	5,11%	5,11%	19,35%	458	458	437			
3	PWG	252	-	252	2.337	0,66%	0,66%	5,56%	2.086	2.086	2.337			
	Cilem	132	-	132	1.739	0,74%	0,74%	8,55%	1.607	1.607	1.739			
	Gadai	120	-	120	598	0,59%	0,59%	2,76%	479	479	598			
4	CFG	5.904	9.690	5.904	16.956	2,48%	2,48%	7,17%	11.052	11.052	7.266			
	CF 1	5.379	7.244	5.379	10.240	8,93%	8,93%	17,09%	4.861	4.861	2.996			
	Total Griya	5.379	7.165	5.379	10.074	9,46%	9,46%	17,81%	4.695	4.695	2.910			
	Oto	-	79	-	166	0,00%	0,00%	4,99%	166	166	87			
	CF 2	524	2.446	524	6.716	0,29%	0,29%	3,80%	6.192	6.192	4.270			
	Mitraguna & Others	287	2.002	287	5.464	0,20%	0,20%	3,81%	5.177	5.177	3.462			
	Pensiun	238	445	238	1.252	0,71%	0,71%	3,79%	1.015	1.015	808			
	Total Pembiayaan	6.698	10.249	6.698	23.712	2,06%	2,06%	7,25%	17.013	17.013	13.463			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,92%	1,92%	1,95%	0	0	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,92%	1,92%	1,95%	0	0	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	402	333	402	535	1,15%	1,15%	1,52%	133	133	201			
	KUR	302	326	302	440	0,95%	0,95%	1,38%	138	138	114			
	Non KUR	99	7	99	94	3,04%	3,04%	2,92%	(5)	(5)	87			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.018	6.318	6.018	7.571	2,53%	2,53%	3,20%	1.553	1.553	1.252			
	CF 1	4.452	4.930	4.452	5.747	7,39%	7,39%	9,59%	1.295	1.295	817			
	Total Griya	4.369	4.848	4.369	5.665	7,68%	7,68%	10,01%	1.295	1.295	817			
	Oto	82	82	82	82	2,46%	2,46%	2,48%	-	-	-			
	CF 2	1.566	1.388	1.566	1.824	0,88%	0,88%	1,03%	257	257	436			
	Mitraguna & Others	1.421	1.056	1.421	1.679	0,98%	0,98%	1,17%	257	257	622			
	Pensiun	145	332	145	145	0,04%	0,04%	0,44%	-	-	(187)			
	Total Pembiayaan	6.682	6.915	6.682	8.368	2,05%	2,05%	2,56%	1.686	1.686	1.454			

Asset & Contribution Margin

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

PHR & Payroll

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