

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	632.433	605.045	(162.332)	(27.388)	167.818	38,38%	290.073	92,10%	515.367	117,40%	89.678
2	Tabungan	2.242.130	2.410.328	2.516.429	2.547.994	(11.852)	31.565	137.666	5,71%	305.864	13,64%	2.534.104	100,55%	13.891
3	Deposito	2.798.677	3.310.810	3.218.889	3.008.846	519.898	(210.043)	(301.964)	-9,12%	210.169	7,51%	2.816.881	106,81%	191.965
Total		5.355.779	6.158.366	6.367.751	6.161.885	345.714	(205.865)	3.520	0,06%	806.106	15,05%	5.866.352	105,04%	295.533
CASA		2.557.102	2.847.555	3.148.862	3.153.039	(174.184)	4.178	305.484	10,73%	595.937	23,31%	3.049.471	103,40%	103.569
(% CASA)		47,74%	46,24%	49,45%	51,17%									
FDR		47,52%	48,47%	47,60%	49,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	106.854	106.039		(815)	6.569	6,60%	(7.617)	-6,70%	151.518	69,98%	(45.479)
2	Giro ISE	31.184	15.875	23.200	21.884		(1.316)	6.009	37,86%	(9.300)	-29,82%	54.128	40,43%	(32.244)
3	Tabungan ISE	59.057	64.263	64.322	64.823		501	560	0,87%	5.766	9,76%	64.324	100,78%	499
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.395	5.680	4.500	-1.180	513	1.013	20.185	3.487	244.894	85,10%	(36.499)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.508	5.680	4.500	-1.180	643	1.142	21.667	3.358	200.840	94,86%	(10.332)
	• Local Champion	162.434	180.126	181.274	5.680	4.500	-1.180	771	1.148	18.840	3.352	177.604	102,07%	3.669
	• Value Chain	6.407	9.240	9.234	-	-	-	-128	-6	2.827	6	23.235	39,74%	(14.001)
2	MBG	159.435	194.735	197.129	8.815	7.485	-1.330	2.895	2.394	37.695	5.091	210.853	93,49%	(13.723)
	KUR	151.599	185.038	187.349	8.265	7.185	-1.080	2.836	2.311	35.750	4.874	200.443	93,47%	(13.095)
	Non KUR	7.836	9.697	9.781	550	300	-250	60	84	1.945	216	10.410	93,96%	(629)
3	PWG	252.400	434.205	456.831	87.007	85.594	-1.413	21.944	22.626	204.431	62.967	453.213	100,80%	3.618
	Cilem	111.797	234.388	246.751	27.287	27.340	53	10.815	12.363	134.954	14.977	276.183	89,34%	(29.432)
	Gadai	140.603	199.817	210.080	59.720	58.254	-1.466	11.129	10.264	69.477	47.990	177.030	118,67%	33.050
4	CFG	1.944.791	2.148.603	2.168.839	59.463	59.051	-412	10.856	20.237	224.048	38.815	2.206.447	98,30%	(37.608)
	CF 1	376.842	382.194	384.471	4.277	9.708	5.431	-2.215	2.278	7.630	7.430	422.476	91,00%	(38.004)
	Total Griya	311.852	312.575	315.393	3.720	7.886	4.166	0	2.819	3.542	5.067	334.952	94,16%	(19.558)
	• Total Non Program	308.347	308.216	310.906	3.720	7.726	4.006	-1.685	2.690	2.559	5.035	318.551	97,60%	(7.645)
	• Program	3.505	4.359	4.488	-	160	160	136	129	983	32	16.401	27,36%	(11.913)
	Oto	64.990	69.619	69.078	557	1.822	1.266	-2.215	-541	4.088	2.363	87.524	78,92%	(18.446)
	CF 2	1.567.950	1.766.409	1.784.368	55.186	49.343	-5.843	13.071	17.959	216.418	31.384	1.783.972	100,02%	396
	Mitraguna & Others	1.383.782	1.569.711	1.584.950	49.977	44.660	-5.317	10.152	15.238	201.168	29.422	1.577.695	100,46%	7.255
	Pensiun	184.168	196.697	199.418	5.209	4.683	-526	2.920	2.720	15.250	1.963	206.276	96,68%	(6.858)
Total Pembiayaan		2.544.835	2.984.924	3.031.194	160.964	156.630	-4.335	36.209	46.270	486.359	110.359	3.115.406	97,30%	(84.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	734	0,67%	1,54%	0,35%	(2.469)	(533)	(2.469)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	734	0,75%	1,69%	0,39%	(2.469)	(533)	(2.469)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	14.946	2,17%	3,47%	7,58%	8.182	11.493	8.182			
	KUR	2.876	6.294	6.294	13.291	1,90%	3,40%	7,09%	6.997	10.415	6.997			
	Non KUR	577	470	470	1.655	7,36%	4,84%	16,92%	1.185	1.078	1.185			
3	PWG	-	-	-	20.737	0,00%	0,00%	4,54%	20.737	20.737	20.737			
	Cilem	-	-	-	15.616	0,00%	0,00%	6,33%	15.616	15.616	15.616			
	Gadai	-	-	-	5.121	0,00%	0,00%	2,44%	5.121	5.121	5.121			
4	CFG	19.268	25.105	26.975	44.411	0,99%	1,26%	2,05%	17.436	25.143	19.306			
	CF 1	8.041	13.170	13.772	23.262	2,13%	3,60%	6,05%	9.490	15.221	10.091			
	Total Griya	6.972	10.986	11.815	19.121	2,24%	3,78%	6,06%	7.307	12.149	8.135			
	Oto	1.069	2.184	1.957	4.140	1,64%	2,81%	5,99%	2.183	3.071	1.956			
	CF 2	11.227	11.934	13.204	21.150	0,72%	0,75%	1,19%	7.946	9.923	9.215			
	Mitraguna & Others	11.107	11.331	11.970	19.781	0,80%	0,76%	1,25%	7.811	8.674	8.450			
	Pensiun	120	603	1.234	1.369	0,07%	0,63%	0,69%	135	1.248	766			
Total Pembiayaan		23.988	35.072	36.943	80.829	0,94%	1,24%	2,67%	43.886	56.841	45.757	0,92%	65,49%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,75%	(1)	(1.209)	(4)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,10%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	2.318	1,80%	0,93%	1,18%	506	(546)	793			
	KUR	1.760	1.021	1.239	1.688	1,16%	0,67%	0,90%	449	(72)	667			
	Non KUR	1.104	504	572	630	14,08%	5,90%	6,44%	58	(473)	126			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	21.980	0,93%	1,12%	1,01%	(2.098)	3.857	(1.991)			
	CF 1	5.476	6.167	5.995	5.370	1,45%	1,57%	1,40%	(625)	(106)	(797)			
	Total Griya	4.795	5.656	5.484	4.859	1,54%	1,75%	1,54%	(625)	65	(797)			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	16.610	0,81%	1,02%	0,93%	(1.474)	3.962	(1.194)			
	Mitraguna & Others	12.330	17.209	17.489	16.016	0,89%	1,11%	1,01%	(1.474)	3.686	(1.193)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.110	1,18%	1,13%	1,06%	(1.593)	2.102	(1.202)	0,93%	12,34%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	99.885	85.511	(3.810)	(14.374)	9.556	12,58%	5.347	6,67%	104.728	81,65%	(19.217)
2	Tabungan	392.786	398.058	385.823	400.132	5.717	14.309	2.074	0,52%	7.346	1,87%	428.515	93,38%	(28.384)
3	Deposito	233.260	200.095	192.878	192.355	4.992	(522)	(7.739)	-3,87%	(40.904)	-17,54%	235.492	81,68%	(43.136)
	Total	706.209	674.108	678.585	677.998	6.899	(587)	3.890	0,58%	(28.211)	-3,99%	768.735	88,20%	(90.737)
	CASA	472.950	474.013	485.707	485.643	1.907	(65)	11.629	2,45%	12.693	2,68%	533.243	91,07%	(47.601)
	(%) CASA	66,97%	70,32%	71,58%	71,63%									
	FDR	69,41%	78,02%	77,30%	77,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	21.469	24.610	24.589	(21)	3.121	14,54%	(1.736)	-6,60%	-	0,00%	24.589
2	Giro ISE	3.901	3.709	4.682	4.688	6	979	26,39%	788	20,20%		0,00%	4.688
3	Tabungan ISE	13.925	12.259	14.428	14.401	(27)	2.142	17,47%	476	3,42%		0,00%	14.401
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.141	190	2.300	2.110	-1.962	-493	-6.584	2.793	109.730	79,41%	(22.589)
	Linkage	4.522	3.238	3.113	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.028	190	2.300	2.110	-1.839	-369	-5.175	2.669	98.238	85,54%	(14.210)
	• Local Champion	87.849	83.436	83.104	190	2.300	2.110	-1.803	-333	-4.745	2.633	92.133	90,20%	(9.029)
	• Value Chain	1.354	960	924	-	-	-	-36	-36	-429	36	6.105	15,14%	(5.181)
2	MBG	44.762	41.002	40.652	1.055	800	-255	-509	-350	-4.110	1.150	46.591	87,25%	(5.938)
	KUR	42.954	38.476	38.188	705	800	95	-821	-289	-4.766	1.089	44.797	85,25%	(6.609)
	Non KUR	1.808	2.526	2.465	350	-	-350	312	-61	657	61	1.794	137,38%	671
3	PWG	25.216	37.716	39.609	8.159	8.027	-132	1.401	1.892	14.393	6.135	46.268	85,61%	(6.659)
	Cilem	10.119	17.744	18.529	1.852	1.876	24	498	784	8.410	1.091	28.070	66,01%	(9.542)
	Gadai	15.098	19.972	21.080	6.308	6.152	-156	902	1.108	5.983	5.044	18.197	115,84%	2.883
4	CFG	326.493	359.607	357.162	11.996	6.118	-5.878	1.453	-2.445	30.669	8.564	348.181	102,58%	8.981
	CF 1	44.529	52.282	52.268	500	1.326	826	-427	-13	7.739	1.339	47.127	110,91%	5.142
	Total Griya	33.717	41.976	41.779	500	675	175	0	-197	8.062	872	34.319	121,74%	7.460
	• Total Non Program	33.717	41.976	41.779	500	675	175	-254	-197	8.062	872	34.319	121,74%	7.460
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.489	-	651	651	-427	183	-323	468	12.808	81,90%	(2.319)
	CF 2	281.964	307.326	304.894	11.496	4.792	-6.704	1.880	-2.432	22.930	7.224	301.054	101,28%	3.840
	Mitraguna & Others	268.245	289.437	287.167	10.205	4.792	-5.413	948	-2.270	18.921	7.062	285.797	100,48%	1.370
	Pensiun	13.719	17.889	17.727	1.291	-	-1.291	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	524.564	21.400	17.246	-4.155	382	-1.396	34.368	18.642	550.769	95,24%	(26.205)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	3.204	3.204	734	0,31%	3,66%	0,84%	(2.469)	442	(2.469)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	3.204	3.204	734	0,33%	3,80%	0,87%	(2.469)	442	(2.469)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.021	1.799	3.330	1,23%	4,39%	8,19%	1.531	2.779	2.308			
	KUR	550	1.021	1.705	2.868	1,28%	4,43%	7,51%	1.164	2.318	1.847			
	Non KUR	-	-	94	461	0,00%	3,73%	18,72%	367	461	461			
3	PWG	-	-	-	958	0,00%	0,00%	2,42%	958	958	958			
	Cilem	-	-	-	685	0,00%	0,00%	3,70%	685	685	685			
	Gadai	-	-	-	273	0,00%	0,00%	1,29%	273	273	273			
4	CFG	5.180	4.286	2.153	6.721	1,59%	0,60%	1,88%	4.568	1.540	2.435			
	CF 1	174	42	40	544	0,39%	0,08%	1,04%	504	370	502			
	Total Griya	174	42	40	530	0,52%	0,10%	1,27%	489	356	487			
	Oto	-	-	-	15	0,00%	0,00%	0,14%	15	15	15			
	CF 2	5.006	4.244	2.113	6.177	1,78%	0,69%	2,03%	4.064	1.170	1.933			
	Mitraguna & Others	5.006	4.244	2.113	6.177	1,87%	0,73%	2,15%	4.064	1.170	1.933			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	8.511	7.155	11.743	1,23%	1,36%	2,24%	4.588	5.720	3.232	0,49%	78,29%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.065	0,87%	1,22%	1,22%	(1)	246	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.065	0,92%	1,26%	1,27%	(1)	246	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	170	304	393	1,56%	0,74%	0,97%	90	(306)	224			
	KUR	609	170	304	393	1,42%	0,79%	1,03%	90	(215)	224			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.220	5.303	4.374	1,35%	1,47%	1,22%	(929)	(45)	154			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.220	5.303	4.374	1,42%	1,73%	1,43%	(929)	367	154			
	Mitraguna & Others	4.007	4.220	5.303	4.374	1,49%	1,83%	1,52%	(929)	367	154			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.456	6.672	5.833	1,21%	1,27%	1,11%	(840)	(104)	377	0,63%	43,29%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	619.222	853.881	668.418	49.196	
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,21	3,34	3,38	0,04	0,17
CIF Payroll	2.288	2.317	2.340	23	52

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	9.347	8.713	(4.023)	(634)	2.251	34,83%	(9.413)	-51,93%	37.513	23,23%	(28.800)
2	Tabungan	237.991	248.764	284.542	286.813	5.562	2.271	38.050	15,30%	48.822	20,51%	266.025	107,81%	20.789
3	Deposito	192.383	164.502	160.862	160.864	8.344	2	(3.638)	-2,21%	(31.519)	-16,38%	194.147	82,86%	(33.282)
	Total	448.500	419.728	454.752	456.391	9.882	1.639	36.662	8,73%	7.890	1,76%	497.684	91,70%	(41.293)
	CASA	256.117	255.226	293.889	295.526	1.539	1.637	40.300	15,79%	39.409	15,39%	303.537	97,36%	(8.011)
	(%) CASA	57,11%	60,81%	64,63%	64,75%									
	FDR	54,70%	62,33%	59,48%	59,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.919	11.944		26	1.030	9,44%	306	2,63%	-	0,00%	11.944
2	Giro ISE	2.314	964	2.453	2.486		33	1.522	157,77%	172	7,43%	-	0,00%	2.486
3	Tabungan ISE	1.452	2.077	1.594	1.586		(8)	(491)	-23,64%	134	9,20%	-	0,00%	1.586
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%	-	0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%	-	0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.068	2.850	-	-2.850	2.412	-232	489	232	29.361	61,54%	(11.293)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.068	2.850	-	-2.850	2.412	-232	489	232	24.230	74,57%	(6.162)
	• Local Champion	16.492	17.899	17.667	2.850	-	-2.850	2.412	-232	1.175	232	19.646	89,93%	(1.978)
	• Value Chain	1.087	401	401	-	-	-	-0	-0	-686	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.655	850	1.850	1.000	-966	499	385	1.351	49.876	77,50%	(11.221)
	KUR	37.787	37.645	38.157	850	1.850	1.000	-937	512	370	1.338	48.631	78,46%	(10.474)
	Non KUR	483	511	498	-	-	0	-29	-13	16	13	1.245	40,01%	(747)
3	PWG	15.859	36.565	39.151	7.898	7.141	-758	3.305	2.586	23.292	4.555	35.714	109,62%	3.437
	Cilem	7.657	20.078	21.520	2.379	2.587	208	1.371	1.443	13.863	1.144	23.148	92,97%	(1.628)
	Gadai	8.201	16.488	17.630	5.520	4.554	-966	1.934	1.143	9.429	3.411	12.566	140,30%	5.065
4	CFG	173.601	168.582	174.627	2.150	7.970	5.820	-3.409	6.045	1.026	1.925	192.550	90,69%	(17.923)
	CF 1	81.382	67.479	66.803	-	330	330	-252	-676	-14.579	1.006	83.606	79,90%	(16.803)
	Total Griya	77.096	63.782	63.202	-	330	330	0	-580	-13.894	910	77.731	81,31%	(14.529)
	• Total Non Program	77.096	63.782	63.202	-	330	330	-2.418	-580	-13.894	910	77.731	81,31%	(14.529)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.601	-	-	0	-252	-96	-685	96	5.875	61,30%	(2.274)
	CF 2	92.219	101.103	107.824	2.150	7.640	5.490	-3.157	6.721	15.605	919	108.944	98,97%	(1.120)
	Mitraguna & Others	90.304	95.785	102.541	1.900	7.640	5.740	-3.380	6.755	12.237	885	105.404	97,28%	(2.864)
	Pensiun	1.915	5.317	5.283	250	-	-250	223	-34	3.368	34	3.539	149,27%	1.744
	Total Pembiayaan	245.309	261.603	270.501	13.748	16.961	3.212	1.343	8.898	25.192	8.063	307.502	87,97%	(37.001)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.172	2.541	2.373	3,78%	6,66%	6,14%	(168)	927	200			
	KUR	1.433	2.047	2.418	2.250	3,79%	6,42%	5,90%	(168)	817	203			
	Non KUR	12	125	123	123	2,54%	24,03%	24,66%	-	111	(2)			
3	PWG	-	-	-	1.181	0,00%	0,00%	3,02%	1.181	1.181	1.181			
	Cilem	-	-	-	1.178	0,00%	0,00%	5,47%	1.178	1.178	1.178			
	Gadai	-	-	-	3	0,00%	0,00%	0,02%	3	3	3			
4	CFG	3.497	3.360	6.197	5.752	2,01%	3,68%	3,29%	(445)	2.255	2.392			
	CF 1	3.310	3.079	4.746	5.395	4,07%	7,03%	8,08%	649	2.085	2.316			
	Total Griya	3.310	2.976	4.642	4.998	4,29%	7,28%	7,91%	355	1.687	2.021			
	Oto	-	102	103	398	0,00%	2,79%	11,04%	294	398	295			
	CF 2	187	281	1.451	357	0,20%	1,44%	0,33%	(1.094)	170	76			
	Mitraguna & Others	187	88	1.258	166	0,21%	1,31%	0,16%	(1.092)	(21)	78			
	Pensiun	-	193	193	190	0,00%	3,63%	3,61%	(2)	190	(2)			
	Total Pembiayaan	5.153	5.532	8.737	9.305	2,10%	3,34%	3,44%	568	4.152	3.773	0,40%	88,42%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	318	520	0,18%	0,83%	1,34%	201	450	175			
	KUR	-	275	248	450	0,00%	0,66%	1,18%	201	450	175			
	Non KUR	70	70	70	70	14,55%	13,73%	14,09%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	5.084	1.787	2.779	1,44%	1,06%	1,59%	991	283	(2.305)			
	CF 1	2.172	2.968	1.619	2.106	2,67%	2,40%	3,15%	487	(67)	(862)			
	Total Griya	2.172	2.968	1.619	2.106	2,82%	2,54%	3,33%	487	(67)	(862)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	168	673	0,35%	0,17%	0,62%	505	350	(1.443)			
	Mitraguna & Others	323	2.116	168	673	0,36%	0,18%	0,66%	505	350	(1.443)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.429	2.106	3.298	1,45%	0,80%	1,22%	1.193	(258)	(2.130)	0,45%	63,17%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)	
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,95	3,22	3,24	0,01	0,29
CIF Payroll	1.776	1.883	1.719	(164)	(57)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	3.042	3.456	(89)	414	2.335	208,31%	2.097	154,33%	12.152	28,44%	(8.696)
2	Tabungan	139.020	143.955	143.072	141.047	4.061	(2.025)	(2.909)	-2,02%	2.027	1,46%	154.745	91,15%	(13.699)
3	Deposito	91.332	76.900	76.362	76.412	230	50	(488)	-0,63%	(14.920)	-16,34%	92.313	82,78%	(15.901)
	Total	231.711	221.976	222.476	220.915	4.202	(1.561)	(1.062)	-0,48%	(10.796)	-4,66%	259.210	85,23%	(38.295)
	CASA	140.379	145.076	146.114	144.503	3.972	(1.611)	(574)	-0,40%	4.124	2,94%	166.897	86,58%	(22.395)
	(%) CASA	60,58%	65,36%	65,68%	65,41%									
	FDR	52,09%	65,04%	65,83%	66,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	3.702	3.976		274	(1.149)	-22,41%	1.204	43,41%	-	0,00%	3.976
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	3.599	3.873		274	(1.149)	-22,87%	1.204	45,13%		0,00%	3.873
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	92	92	92		0	0	0,00%	8	9,52%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	280	-	-	0	-13	-13	-1.135	13	1.415	19,79%	(1.135)
	Linkage	189	152	148	-	-	-	-4	-4	-41	4	189	78,26%	(41)
	Non-Linkage	1.226	141	132	-	-	0	-10	-10	-1.094	10	1.226	10,76%	(1.094)
	• Local Champion	1.226	141	132	-	-	0	-10	-10	-1.094	10	1.226	10,76%	(1.094)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	6.107	350	800	450	414	700	6.107	100	4.038	151,24%	2.069
	KUR	-	4.876	5.284	350	500	150	422	408	5.284	92	3.846	137,39%	1.438
	Non KUR	-	531	823	-	300	300	-9	292	823	8	192	429,25%	631
3	PWG	10.318	21.769	23.123	4.720	4.079	-641	2.095	1.354	12.805	2.725	23.389	98,86%	(266)
	Cilem	4.275	13.042	14.225	1.879	1.924	46	1.217	1.183	9.950	741	16.449	86,48%	(2.224)
	Gadai	6.043	8.728	8.898	2.842	2.155	-687	877	170	2.855	1.984	6.940	128,22%	1.958
4	CFG	108.966	116.910	116.954	2.415	1.476	-939	568	44	7.989	1.432	127.699	91,59%	(10.745)
	CF 1	22.575	21.266	21.091	-	400	400	-123	-175	-1.485	575	26.152	80,65%	(5.062)
	Total Griya	18.510	16.653	16.596	-	400	400	0	-56	-1.914	456	20.513	80,91%	(3.917)
	• Total Non Program	18.168	16.160	16.105	-	400	400	-430	-55	-2.064	455	18.914	85,15%	(2.809)
	• Program	342	493	492	-	-	0	-2	-1	150	1	1.599	30,75%	(1.107)
	Oto	4.065	4.613	4.494	-	-	0	-123	-119	429	119	5.639	79,69%	(1.145)
	CF 2	86.390	95.644	95.864	2.415	1.076	-1.339	691	220	9.473	856	101.547	94,40%	(5.683)
	Mitraguna & Others	53.276	65.057	65.330	2.415	920	-1.495	938	273	12.054	647	66.824	97,76%	(1.494)
	Pensiun	33.115	30.587	30.534	-	156	156	-247	-53	-2.581	209	34.723	87,94%	(4.189)
	Total Pembiayaan	120.698	144.379	146.464	7.485	6.355	-1.130	3.063	2.085	25.766	4.270	156.540	93,56%	(10.076)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	1.069	0,00%	0,00%	0,00%	1.069	1.069	1.069			
	Cilem	-	-	-	990	0,00%	0,00%	6,96%	990	990	990			
	Gadai	-	-	-	79	0,00%	0,00%	0,89%	79	79	79			
4	CFG	438	2.333	4.367	3.637	0,40%	3,74%	3,11%	(731)	3.198	1.304			
	CF 1	438	1.265	1.654	1.739	1,94%	7,78%	8,25%	85	1.301	474			
	Total Griya	438	1.265	1.654	1.532	2,37%	9,93%	9,23%	(122)	1.093	267			
	Oto	-	-	-	208	0,00%	0,00%	4,62%	208	208	208			
	CF 2	-	1.068	2.713	1.897	0,00%	2,84%	1,98%	(816)	1.897	829			
	Mitraguna & Others	-	1.068	2.452	1.506	0,00%	3,77%	2,30%	(946)	1.506	438			
	Pensiun	-	-	262	392	0,00%	0,86%	1,28%	130	392	392			
	Total Pembiayaan	438	2.333	4.367	4.706	0,36%	3,02%	3,21%	339	4.267	2.373	1,44%	55,11%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	980	671	671	0,48%	0,57%	0,57%	-	147	(309)			
	CF 1	397	541	424	424	1,76%	1,99%	2,01%	-	27	(117)			
	Total Griya	397	541	424	424	2,14%	2,55%	2,55%	-	27	(117)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	439	247	247	0,15%	0,26%	0,26%	-	120	(192)			
	Mitraguna & Others	20	439	247	247	0,04%	0,38%	0,38%	-	227	(192)			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	980	671	671	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,05%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	230.548	232.327	218.084	(12.464)	
2	Contribution Margin	7.028	9.061	6.651	(377)	5,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	2,89	2,90	0,01	0,15
CIF Payroll	893	908	912	4	19



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	343.465	337.848	(126.134)	(5.617)	149.294	79,18%	264.867	362,92%	92.079	366,91%	245.769
2	Tabungan	196.862	204.302	248.123	255.617	(6.553)	7.494	51.315	25,12%	58.755	29,85%	224.903	113,66%	30.714
3	Deposito	1.160.939	1.779.384	1.694.153	1.494.222	487.766	(199.931)	(285.161)	-16,03%	333.283	28,71%	1.162.702	128,51%	331.521
	Total	1.430.782	2.172.240	2.285.740	2.087.687	355.080	(198.054)	(84.553)	-3,89%	656.905	45,91%	1.479.683	141,09%	608.003
	CASA	269.843	392.856	591.587	593.465	(132.686)	1.877	200.609	51,06%	323.622	119,93%	316.982	187,22%	276.483
	(%) CASA	18,86%	18,09%	25,88%	28,43%									
	FDR	15,38%	12,25%	11,97%	13,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	11.734	11.744		11	1.623	16,04%	2.666	29,37%	-	0,00%	11.744
2	Giro ISE	2.308	1.766	1.319	1.319		0	(447)	-25,32%	(989)	-42,86%		0,00%	1.319
3	Tabungan ISE	1.370	4.055	6.115	6.126		11	2.070	51,05%	4.755	346,97%		0,00%	6.126
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	69	69	69		0	0	0,00%	11	18,97%		0,00%	69

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	21.294	-	2.000	2.000	-1.842	1.640	1.164	360	33.634	63,31%	(12.340)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.294	-	2.000	2.000	-1.842	1.640	1.164	360	27.754	76,73%	(6.459)
	• Local Champion	18.621	18.413	20.093	-	2.000	2.000	-1.802	1.680	1.472	320	22.236	90,36%	(2.143)
	• Value Chain	1.509	1.241	1.201	-	-	-	-39	-39	-308	39	5.518	21,77%	(4.317)
2	MBG	53.102	55.914	55.664	1.220	960	-260	-423	-250	2.562	1.210	65.297	85,25%	(9.633)
	KUR	50.813	54.482	54.267	1.220	960	-260	-330	-215	3.455	1.175	62.288	87,12%	(8.020)
	Non KUR	2.289	1.432	1.397	-	-	0	-93	-36	-892	36	3.009	46,41%	(1.613)
3	PWG	17.782	27.368	28.538	5.706	5.036	-669	1.552	1.170	10.756	3.867	35.103	81,30%	(6.566)
	Cilem	6.518	15.785	16.391	1.993	1.603	-390	504	606	9.874	997	22.195	73,85%	(5.804)
	Gadai	11.264	11.583	12.146	3.713	3.434	-279	1.048	563	882	2.870	12.908	94,10%	(762)
4	CFG	129.053	163.160	168.087	7.703	7.070	-633	3.737	4.927	39.034	2.143	160.708	104,59%	7.379
	CF 1	19.758	18.000	19.663	868	1.990	1.122	-64	1.662	-95	328	34.689	56,68%	(15.027)
	Total Griya	14.572	13.490	15.307	775	1.990	1.215	0	1.817	736	173	27.914	54,84%	(12.606)
	• Total Non Program	11.408	10.641	12.485	775	1.990	1.215	608	1.843	1.076	147	13.112	95,22%	(627)
	• Program	3.163	2.849	2.823	-	-	0	-28	-26	-340	26	14.802	19,07%	(11.979)
	Oto	5.186	4.511	4.355	93	-	-93	-64	-155	-831	155	6.775	64,28%	(2.420)
	CF 2	109.295	145.160	148.424	6.835	5.080	-1.755	3.801	3.265	39.130	1.815	126.019	117,78%	22.405
	Mitraguna & Others	90.925	126.736	129.682	6.678	4.650	-2.028	3.761	2.946	38.758	1.704	106.025	122,31%	23.657
	Pensiun	18.370	18.424	18.742	157	430	273	39	318	372	112	19.994	93,74%	(1.252)
	Total Pembiayaan	220.067	266.096	273.583	14.629	15.066	437	3.024	7.486	53.516	7.580	294.742	92,82%	(21.160)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	451	1.104	1.465	6.543	0,85%	2,62%	11,75%	5.078	6.092	5.439			
	KUR	163	1.023	1.363	6.434	0,32%	2,50%	11,86%	5.071	6.272	5.411			
	Non KUR	289	80	102	109	12,61%	7,10%	7,80%	7	(180)	28			
3	PWG	-	-	-	563	0,00%	0,00%	0,00%	563	563	563			
	Cilem	-	-	-	563	0,00%	0,00%	3,44%	563	563	563			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	1.049	695	873	1,36%	0,43%	0,52%	178	(887)	(176)			
	CF 1	1.212	1.049	695	843	6,14%	3,86%	4,29%	148	(369)	(206)			
	Total Griya	1.052	586	572	715	7,22%	4,24%	4,67%	143	(336)	129			
	Oto	161	463	123	128	3,10%	2,72%	2,94%	5	(33)	(335)			
	CF 2	547	-	-	29	0,50%	0,00%	0,02%	29	(517)	29			
	Mitraguna & Others	547	-	-	29	0,60%	0,00%	0,02%	29	(517)	29			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.153	2.160	7.979	1,00%	0,81%	2,92%	5.819	5.769	5.827	2,19%	24,87%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	812	881	1.099	2,88%	1,58%	1,97%	218	(433)	286			
	KUR	855	378	489	646	1,68%	0,90%	1,19%	157	(208)	268			
	Non KUR	677	434	392	452	29,56%	27,36%	32,37%	60	(224)	18			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	439	581	639	0,59%	0,36%	0,38%	58	(122)	200			
	CF 1	321	419	562	620	1,63%	3,12%	3,15%	58	298	200			
	Total Griya	321	419	562	620	2,20%	4,17%	4,05%	58	298	200			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,01%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.251	1.462	1.738	1,11%	0,55%	0,64%	275	(711)	486	1,56%	-145,75%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.471	377.865	1.817.431	1.384.960	
2	Contribution Margin	14.647	18.467	16.713	2.066	-14,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,30	3,33	0,03	0,35
CIF Payroll	2.076	2.009	2.041	32	(35)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.390	8.288	1.308	897	117	1,43%	(1.207)	-12,72%	17.559	47,20%	(9.271)
2	Tabungan	99.410	126.187	120.898	118.848	4.967	(2.050)	(7.339)	-5,82%	19.438	19,55%	111.159	106,92%	7.689
3	Deposito	64.192	41.870	41.687	41.666	(19.912)	(21)	(204)	-0,49%	(22.526)	-35,09%	64.924	64,18%	(23.258)
	Total	173.097	176.228	169.976	168.802	(13.637)	(1.174)	(7.425)	-4,21%	(4.295)	-2,48%	193.643	87,17%	(24.840)
	CASA	108.906	134.358	128.289	127.136	6.275	(1.153)	(7.222)	-5,37%	18.231	16,74%	128.718	98,77%	(1.582)
	(%) CASA	62,92%	76,24%	75,47%	75,32%									
	FDR	57,60%	66,03%	69,62%	70,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	13.303	11.523	12.947	11.679	(1.268)	156	1,35%	(1.625)	-12,21%	-	0,00%	11.679
2	Giro ISE	6.014	2.950	5.794	4.514	(1.280)	1.564	53,00%	(1.500)	-24,94%		0,00%	4.514
3	Tabungan ISE	6.490	7.773	6.353	6.365	12	(1.408)	-18,11%	(125)	-1,92%		0,00%	6.365
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.579	-	-	0	-131	-132	5.579	132	0	0,00%	5.579
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.579	-	-	0	-131	-132	5.579	132	0	0,00%	5.579
	• Local Champion	-	1.884	1.781	-	-	0	-102	-102	1.781	102	0	0,00%	1.781
	• Value Chain	-	3.827	3.798	-	-	-	-29	-29	3.798	29	0	0,00%	3.798
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	35.698	6.651	6.542	-109	-637	677	11.969	5.865	32.140	111,07%	3.559
	Cilem	8.075	16.035	15.688	1.319	1.068	-251	-215	-346	7.613	1.414	14.021	111,89%	1.667
	Gadai	15.654	18.987	20.010	5.332	5.474	142	-421	1.023	4.356	4.451	18.118	110,44%	1.892
4	CFG	75.933	75.630	77.053	325	2.673	2.348	-1.097	1.424	1.120	1.249	86.043	89,55%	(8.990)
	CF 1	16.979	15.785	16.747	-	1.258	1.258	-86	962	-233	296	18.410	90,96%	(1.664)
	Total Griya	15.306	13.770	14.817	-	1.258	1.258	0	1.047	-489	211	15.836	93,57%	(1.019)
	• Total Non Program	15.306	13.770	14.817	-	1.258	1.258	-211	1.047	-489	211	15.836	93,57%	(1.019)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.930	-	-	0	-86	-85	257	85	2.575	74,95%	(645)
	CF 2	58.954	59.845	60.307	325	1.415	1.090	-1.010	462	1.353	953	67.633	89,17%	(7.326)
	Mitraguna & Others	51.295	52.822	53.292	325	1.365	1.040	-948	470	1.996	895	59.053	90,24%	(5.762)
	Pensiun	7.658	7.023	7.015	-	50	50	-62	-8	-643	58	8.580	81,76%	(1.565)
	Total Pembiayaan	99.702	116.362	118.331	6.976	9.215	2.239	-1.864	1.969	18.629	7.246	118.223	100,09%	108

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	1.473	0,00%	0,00%	4,13%	1.473	1.473	1.473			
	Cilem	-	-	-	1.329	0,00%	0,00%	8,47%	1.329	1.329	1.329			
	Gadai	-	-	-	144	0,00%	0,00%	0,72%	144	144	144			
4	CFG	315	466	283	456	0,41%	0,37%	0,59%	174	142	(10)			
	CF 1	-	258	238	257	0,00%	1,50%	1,53%	19	257	(1)			
	Total Griya	-	237	238	237	0,00%	1,72%	1,60%	(0)	237	(0)			
	Oto	-	21	-	20	0,00%	0,00%	1,01%	20	20	(1)			
	CF 2	315	208	45	200	0,53%	0,08%	0,33%	155	(115)	(8)			
	Mitraguna & Others	315	208	45	200	0,61%	0,09%	0,37%	155	(115)	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	466	283	1.930	0,32%	0,24%	1,63%	1.647	1.615	1.463	1,91%	-17,08%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	484	0,90%	0,66%	0,63%	(13)	(197)	(161)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	484	1,07%	0,83%	0,80%	(13)	(145)	(161)			
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,91%	(13)	(145)	(161)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	484	0,72%	0,43%	0,41%	(13)	(237)	(161)	0,26%	37,31%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.591	173.097	189.865	21.274	
2	Contribution Margin	4.128	5.207	6.827	2.699	-65,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,09	3,08	(0,01)	0,08
CIF Payroll	837	798	785	(13)	(52)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.859	1.859	(91)	0	(520)	-21,87%	(1.649)	-47,01%	10.133	18,35%	(8.274)
2	Tabungan	88.498	80.904	88.406	87.881	(3.227)	(525)	6.977	8,62%	(616)	-0,70%	98.149	89,54%	(10.268)
3	Deposito	50.176	22.786	22.463	22.463	(2.444)	0	(323)	-1,42%	(27.713)	-55,23%	50.777	44,24%	(28.314)
	Total	142.182	106.070	112.728	112.203	(5.762)	(524)	6.134	5,78%	(29.978)	-21,08%	159.059	70,54%	(46.856)
	CASA	92.006	83.284	90.265	89.741	(3.318)	(524)	6.457	7,75%	(2.266)	-2,46%	108.282	82,88%	(18.542)
	(%) CASA	64,71%	78,52%	80,07%	79,98%									
	FDR	46,30%	81,53%	78,76%	79,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	1.206	1.237		31	428	52,94%	(2.019)	-62,00%	-	0,00%	1.237
2	Giro ISE	705	208	621	652		30	443	212,96%	(53)	-7,54%		0,00%	652
3	Tabungan ISE	2.552	601	585	586		1	(15)	-2,50%	(1.966)	-77,04%		0,00%	586
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.490	500	-	-500	424	-77	4.490	77	4.056	110,71%	434
	KUR	-	4.482	4.405	500	-	-500	427	-77	4.405	77	3.846	114,54%	559
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.959	785	893	108	412	559	4.609	334	6.694	103,95%	265
	Cilem	2.349	6.400	6.959	785	893	108	412	559	4.609	334	6.694	103,95%	265
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.333	714	3.765	3.051	147	1.823	13.847	1.942	75.145	102,91%	2.188
	CF 1	26.468	27.857	27.528	49	1.170	1.121	-62	-329	1.060	1.499	28.008	98,29%	(479)
	Total Griya	25.069	24.184	23.807	-	865	865	0	-377	-1.262	1.242	25.557	93,15%	(1.750)
1	• Total Non Program	25.069	24.184	23.807	-	865	865	-257	-377	-1.262	1.242	25.557	93,15%	(1.750)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.721	49	305	256	-62	48	2.322	257	2.451	151,85%	1.271
	CF 2	37.018	47.653	49.805	665	2.595	1.930	209	2.152	12.787	443	47.138	105,66%	2.667
	Mitraguna & Others	36.826	47.451	49.358	665	2.345	1.680	214	1.907	12.532	438	45.872	107,60%	3.486
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	88.782	1.999	4.658	2.659	983	2.305	22.946	2.353	85.895	103,36%	2.887

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	302	0,00%	0,00%	6,73%	302	302	302			
	KUR	-	-	-	302	0,00%	0,00%	6,86%	302	302	302			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	327	0,00%	0,00%	4,69%	327	327	327			
	Cilem	-	-	-	327	0,00%	0,00%	4,69%	327	327	327			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	1.636	1,73%	0,28%	2,12%	1.421	539	154			
	CF 1	1.097	1.182	145	1.577	4,15%	0,52%	5,73%	1.432	480	395			
	Total Griya	1.097	1.038	-	1.349	4,38%	0,00%	5,67%	1.349	252	311			
	Oto	-	144	145	228	0,00%	3,94%	6,12%	83	228	84			
	CF 2	-	300	70	59	0,00%	0,15%	0,12%	(11)	59	(241)			
	Mitraguna & Others	-	300	70	59	0,00%	0,15%	0,12%	(11)	59	(241)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	2.265	1,67%	0,25%	2,55%	2.050	1.168	783	0,41%	84,02%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	120	840	2.144	808	0,19%	2,84%	1,05%	(1.336)	688	(32)			
	CF 1	-	821	1.828	790	0,00%	6,56%	2,87%	(1.038)	790	(32)			
	Total Griya	-	821	1.828	790	0,00%	7,56%	3,32%	(1.038)	790	(32)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	317	19	0,32%	0,66%	0,04%	(298)	(101)	0			
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,04%	(298)	(101)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	2.144	808	0,18%	2,48%	0,91%	(1.336)	688	(32)	0,92%	-1,41%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	134.967	142.182	111.831	(23.136)	
2	Contribution Margin	2.999	3.810	3.028	29	-1,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	2,90	2,93	0,03	0,23
CIF Payroll	1.183	1.282	1.392	110	209

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	5.538	5.557	1.293	19	911	19,62%	1.281	29,96%	16.368	33,95%	(10.811)
2	Tabungan	143.334	167.749	179.092	178.690	(5.471)	(402)	10.941	6,52%	35.355	24,67%	160.947	111,02%	17.743
3	Deposito	111.952	108.727	108.483	108.458	(1.071)	(25)	(270)	-0,25%	(3.495)	-3,12%	113.051	95,94%	(4.593)
	Total	259.563	281.122	293.112	292.704	(5.250)	(408)	11.582	4,12%	33.142	12,77%	290.365	100,81%	2.339
	CASA	147.610	172.395	184.630	184.247	(4.178)	(383)	11.852	6,88%	36.636	24,82%	177.314	103,91%	6.932
	(%) CASA	56,87%	61,32%	62,99%	62,95%									
	FDR	26,72%	31,77%	30,66%	30,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.123	3.073		(50)	497	19,29%	736	31,47%	-	0,00%	3.073
2	Giro ISE	22	24	24	24		0	0	0,89%	3	12,37%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.098	3.048		(50)	497	19,46%	733	31,65%		0,00%	3.048
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	9.552	9.521	1.355	200	-1.155	1.210	-31	9.328	231	4.206	226,37%	5.315
	KUR	194	8.589	8.579	1.155	200	-955	1.028	-11	8.385	211	3.996	214,67%	4.582
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733
3	PWG	3.438	5.369	5.339	206	306	100	-165	-30	1.901	337	10.185	52,42%	(4.846)
	Cilem	3.438	5.369	5.339	206	306	100	-165	-30	1.901	337	10.185	52,42%	(4.846)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	74.413	3.222	2.504	-718	1.342	606	9.450	1.898	77.611	95,88%	(3.198)
	CF 1	19.068	19.352	20.112	250	950	700	-71	760	1.044	191	20.733	97,00%	(621)
	Total Griya	17.646	16.960	17.335	250	500	250	0	375	-311	125	18.170	95,40%	(835)
	• Total Non Program	17.646	16.960	17.335	250	500	250	282	375	-311	125	18.170	95,40%	(835)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.777	-	450	450	-71	385	1.355	66	2.563	108,34%	214
	CF 2	45.895	54.455	54.301	2.972	1.554	-1.418	1.413	-153	8.407	1.707	56.878	95,47%	(2.577)
	Mitraguna & Others	40.397	48.374	48.162	2.630	1.300	-1.330	1.093	-213	7.765	1.513	50.214	95,91%	(2.053)
	Pensiun	5.498	6.080	6.140	342	254	-88	320	60	642	194	6.664	92,13%	(524)
	Total Pembiayaan	69.359	89.317	89.863	4.783	3.011	-1.773	2.384	545	20.504	2.466	92.766	96,87%	(2.904)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	90	0,00%	0,00%	0,95%	90	90	90			
	KUR	-	-	-	90	0,00%	0,00%	1,05%	90	90	90			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	243	0,00%	0,00%	4,54%	243	243	243			
	Cilem	-	-	-	243	0,00%	0,00%	4,54%	243	243	243			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	5.491	1,63%	5,66%	7,38%	1.316	4.431	1.395			
	CF 1	648	3.784	3.837	4.509	3,40%	19,83%	22,42%	672	3.860	725			
	Total Griya	648	3.784	3.837	4.381	3,67%	22,62%	25,27%	545	3.733	598			
	Oto	-	-	-	128	0,00%	0,00%	4,59%	128	128	128			
	CF 2	412	313	338	982	0,90%	0,62%	1,81%	644	570	669			
	Mitraguna & Others	412	-	23	668	1,02%	0,05%	1,39%	645	257	668			
	Pensiun	-	313	315	314	0,00%	5,19%	5,11%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	5.824	2,63%	4,67%	6,48%	1.649	4.000	1.728	0,53%	91,79%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	590	590	0,00%	100,00%	100,00%	-	590	(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	267	2.067	2.173	2.161	0,41%	2,94%	2,90%	(12)	1.893	93			
	CF 1	267	749	855	842	1,40%	4,42%	4,19%	(12)	575	93			
	Total Griya	132	614	719	707	0,75%	4,24%	4,08%	(12)	575	93			
	Oto	135	135	135	135	9,51%	5,65%	4,87%	-	-	-			
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,43%	-	1.318	(0)			
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,74%	-	1.318	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	2.661	2.762	2.750	0,39%	3,09%	3,06%	(12)	2.483	89	2,14%	30,13%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.414	259.564	286.371	44.957	
2	Contribution Margin	4.446	5.407	4.543	97	-2,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,21	3,20	(0,01)	0,24
CIF Payroll	959	971	869	(102)	(90)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	16.665	15.646	1.303	(1.019)	265	1,72%	11.829	309,86%	11.772	132,91%	3.874
2	Tabungan	117.085	114.592	116.918	118.406	(1.258)	1.488	3.814	3,33%	1.321	1,13%	128.675	92,02%	(10.269)
3	Deposito	49.844	46.365	46.117	46.117	(1.625)	0	(248)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4.449)
	Total	170.746	176.338	179.701	180.169	(1.579)	468	3.831	2,17%	9.423	5,52%	191.013	94,32%	(10.844)
	CASA	120.903	129.973	133.584	134.052	45	468	4.079	3,14%	13.149	10,88%	140.447	95,45%	(6.395)
	(%) CASA	70,81%	73,71%	74,34%	74,40%									
	FDR	80,42%	79,03%	79,20%	79,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.691	816	907	909	2	93	11,45%	(782)	-46,24%	-	0,00%	909
2	Giro ISE	436	72	57	57	0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57
3	Tabungan ISE	1.254	743	850	852	2	109	14,65%	(402)	-32,08%	-	0,00%	852
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	76	76	0	0	0,00%	8	11,76%	-	0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	24.403	4.713	4.178	-535	1.344	1.066	10.854	3.112	22.921	106,47%	1.482
	Cilem	7.456	12.121	12.767	1.593	1.369	-224	722	646	5.311	722	13.715	93,09%	(948)
	Gadai	6.094	11.217	11.636	3.121	2.809	-311	622	419	5.543	2.390	9.206	126,40%	2.430
4	CFG	119.321	116.031	117.928	2.033	3.048	1.015	-607	1.897	-1.393	1.151	132.306	89,13%	(14.378)
	CF 1	15.625	17.718	17.775	-	225	225	-59	57	2.150	168	17.516	101,48%	259
	Total Griya	13.902	15.656	15.550	-	-	0	0	-105	1.648	105	14.443	107,67%	1.107
	• Total Non Program	13.902	15.656	15.550	-	-	0	-113	-105	1.648	105	14.443	107,67%	1.107
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.225	-	225	225	-59	163	502	62	3.073	72,39%	(848)
	CF 2	103.696	98.314	100.153	2.033	2.823	790	-548	1.840	-3.543	983	114.790	87,25%	(14.637)
	Mitraguna & Others	94.197	88.244	89.656	1.455	2.305	850	-805	1.411	-4.541	894	103.911	86,28%	(14.255)
	Pensiun	9.499	10.069	10.497	578	518	-60	257	428	998	90	10.879	96,49%	(381)
	Total Pembiayaan	137.307	139.369	142.332	6.746	7.226	480	737	2.963	5.025	4.263	159.663	89,14%	(17.332)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	2.798	0,00%	0,00%	11,46%	2.798	2.798	2.798			
	Cilem	-	-	-	1.101	0,00%	0,00%	8,63%	1.101	1.101	1.101			
	Gadai	-	-	-	1.696	0,00%	0,00%	14,58%	1.696	1.696	1.696			
4	CFG	1.942	506	410	3.420	1,63%	0,35%	2,90%	3.010	1.478	2.914			
	CF 1	86	-	-	1.107	0,55%	0,00%	6,23%	1.107	1.021	1.107			
	Total Griya	-	-	-	992	0,00%	0,00%	6,38%	992	992	992			
	Oto	86	-	-	115	4,99%	0,00%	5,18%	115	29	115			
	CF 2	1.856	506	410	2.313	1,79%	0,42%	2,31%	1.903	457	1.806			
	Mitraguna & Others	1.856	506	410	2.313	1,97%	0,46%	2,58%	1.903	457	1.806			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	6.218	1,41%	0,29%	4,37%	5.808	4.276	5.711	0,37%	91,52%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	331	602	616	616	0,28%	0,53%	0,52%	-	285	14			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	602	616	616	0,03%	0,63%	0,62%	-	585	14			
	Mitraguna & Others	31	602	616	616	0,03%	0,70%	0,69%	-	585	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	-	285	14	0,63%	-45,41%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	171.109	170.746	177.918	6.809	
2	Contribution Margin	6.500	7.910	8.142	1.642	-25,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,32	3,33	0,01	0,30
CIF Payroll	680	545	542	(3)	(138)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	4.479	5.426	(9.658)	947	2.613	92,92%	(8.505)	-61,05%	24.944	21,75%	(19.519)
2	Tabungan	118.671	155.162	153.044	155.126	(2.867)	2.082	(36)	-0,02%	36.455	30,72%	135.176	114,76%	19.950
3	Deposito	125.329	129.816	118.937	111.943	(4.784)	(6.994)	(17.873)	-13,77%	(13.386)	-10,68%	126.285	88,64%	(14.342)
	Total	257.931	287.790	276.459	272.495	(17.309)	(3.965)	(15.296)	-5,31%	14.564	5,65%	286.405	95,14%	(13.910)
	CASA	132.602	157.974	157.522	160.552	(12.525)	3.029	2.578	1,63%	27.950	21,08%	160.120	100,27%	432
	(%) CASA	51,41%	54,89%	56,98%	58,92%									
	FDR	59,82%	64,96%	67,93%	68,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.774	4.773		(1)	371	8,44%	1.235	34,90%	-	0,00%	4.773
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%		0,00%	1
3	Tabungan ISE	3.537	4.401	4.773	4.772		(1)	371	8,44%	1.235	34,92%		0,00%	4.772
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Local Champion	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.590	4.961	3.940	-1.021	1.790	849	11.581	3.091	23.290	122,76%	5.300
	Cilem	7.758	12.741	13.083	1.514	1.134	-380	830	342	5.325	791	12.693	103,07%	390
	Gadai	9.252	15.000	15.507	3.447	2.806	-641	960	507	6.255	2.300	10.597	146,34%	4.910
4	CFG	136.962	150.781	150.841	4.111	2.620	-1.491	1.860	60	13.879	2.560	152.429	98,96%	(1.588)
	CF 1	16.548	16.433	16.218	-	18	18	94	-215	-331	233	18.272	88,76%	(2.054)
	Total Griya	15.017	13.622	13.508	-	-	0	0	-114	-1.509	114	15.510	87,09%	(2.002)
	• Total Non Program	15.017	13.622	13.508	-	-	0	-114	-114	-1.509	114	15.510	87,09%	(2.002)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.710	-	18	18	94	-101	1.178	119	2.762	98,11%	(52)
	CF 2	120.414	134.348	134.623	4.111	2.602	-1.509	1.766	275	14.210	2.327	134.157	100,35%	466
	Mitraguna & Others	110.777	123.441	122.956	3.631	1.662	-1.969	1.619	-485	12.179	2.147	123.263	99,75%	(307)
	Pensiun	9.636	10.906	11.667	480	940	460	147	761	2.031	179	10.894	107,10%	773
	Total Pembiayaan	154.289	186.937	187.795	9.072	6.560	-2.512	3.582	858	33.507	5.702	176.035	106,68%	11.760

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	1.463	0,00%	0,00%	5,12%	1.463	1.463	1.463			
	Cilem	-	-	-	1.351	0,00%	0,00%	10,32%	1.351	1.351	1.351			
	Gadai	-	-	-	112	0,00%	0,00%	0,72%	112	112	112			
4	CFG	334	415	769	3.842	0,24%	0,51%	2,55%	3.073	3.508	3.427			
	CF 1	-	195	195	1.944	0,00%	1,18%	11,99%	1.749	1.944	1.749			
	Total Griya	-	44	43	1.353	0,00%	0,32%	10,02%	1.310	1.353	1.309			
	Oto	-	151	152	591	0,00%	5,40%	21,81%	439	591	440			
	CF 2	334	220	575	1.898	0,28%	0,43%	1,41%	1.323	1.564	1.678			
	Mitraguna & Others	334	220	575	1.898	0,30%	0,47%	1,54%	1.323	1.564	1.678			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	489	769	5.305	0,31%	0,41%	2,82%	4.535	4.823	4.816	0,15%	94,75%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.276	1.276	1.202	0,57%	0,85%	0,80%	(74)	415	(74)			
	CF 1	645	74	73	-	3,90%	0,45%	0,00%	(73)	(645)	(74)			
	Total Griya	645	74	73	-	4,29%	0,54%	0,00%	(73)	(645)	(74)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.202	1.202	0,12%	0,89%	0,89%	(0)	1.060	(1)			
	Mitraguna & Others	142	1.203	1.202	1.202	0,13%	0,97%	0,98%	(0)	1.060	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.245	0,56%	0,71%	0,66%	(74)	382	(31)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	264.514	258.971	305.354	40.840	
2	Contribution Margin	8.282	10.698	9.062	780	-9,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,43	3,46	0,04	0,17
CIF Payroll	1.939	2.451	2.440	(11)	501

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	6.939	13.230	(1.594)	6.290	8.280	167,27%	4.650	54,19%	21.760	60,80%	(8.530)
2	Tabungan	115.717	143.468	136.911	139.653	3.774	2.742	(3.815)	-2,66%	23.936	20,69%	131.921	105,86%	7.733
3	Deposito	158.683	167.447	163.014	163.000	(4.690)	(15)	(4.447)	-2,66%	4.317	2,72%	159.836	101,98%	3.163
	Total	282.980	315.865	306.865	315.883	(2.510)	9.018	18	0,01%	32.903	11,63%	313.517	100,75%	2.366
	CASA	124.297	148.418	143.851	152.883	2.180	9.033	4.465	3,01%	28.586	23,00%	153.681	99,48%	(798)
	(%) CASA	43,92%	46,99%	46,88%	48,40%									
	FDR	77,18%	79,97%	83,34%	80,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.657	4.658		1	(636)	-12,01%	1.338	40,33%	-	0,00%	4.658
2	Giro ISE	510	262	772	772		0	509	194,08%	262	51,42%		0,00%	772
3	Tabungan ISE	2.559	4.781	3.635	3.636		1	(1.145)	-23,95%	1.076	42,05%		0,00%	3.636
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.081	-	200	200	-125	89	-428	111	8.871	46,00%	(4.790)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.081	-	200	200	-125	89	-428	111	6.971	58,54%	(2.890)
	• Local Champion	4.509	3.992	4.081	-	200	200	-125	89	-428	111	5.676	71,89%	(1.595)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.759	695	750	55	96	408	2.847	342	12.408	102,83%	351
	KUR	9.027	11.109	11.558	695	750	55	310	449	2.530	301	11.420	101,20%	137
	Non KUR	885	1.242	1.202	-	-	0	-214	-41	316	41	987	121,70%	214
3	PWG	13.890	24.339	25.014	3.667	4.952	1.284	655	675	11.124	4.276	28.393	88,10%	(3.379)
	Cilem	5.699	14.691	15.275	1.687	1.595	-91	449	584	9.576	1.011	17.349	88,05%	(2.073)
	Gadai	8.191	9.648	9.739	1.981	3.356	1.375	206	91	1.548	3.265	11.045	88,18%	(1.305)
4	CFG	190.097	211.911	213.900	8.840	7.380	-1.461	4.335	1.989	23.803	5.390	205.803	103,93%	8.097
	CF 1	25.896	27.651	28.247	276	908	631	-246	597	2.351	311	27.891	101,28%	357
	Total Griya	21.834	23.960	24.666	-	908	908	0	706	2.832	202	22.404	110,10%	2.262
	• Total Non Program	21.834	23.960	24.666	-	908	908	-205	706	2.832	202	22.404	110,10%	2.262
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.581	276	-	-276	-246	-109	-481	109	5.487	65,27%	(1.906)
	CF 2	164.201	184.260	185.653	8.564	6.472	-2.092	4.581	1.393	21.452	5.079	177.912	104,35%	7.741
	Mitraguna & Others	145.925	165.161	166.550	8.522	6.122	-2.400	4.492	1.389	20.625	4.733	158.181	105,29%	8.370
	Pensiun	18.276	19.099	19.102	42	350	308	89	4	827	346	19.731	96,81%	(629)
	Total Pembiayaan	218.409	252.593	255.755	13.203	13.281	78	4.962	3.162	37.346	10.120	255.475	100,11%	280

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	284	100	99	507	2,87%	0,80%	3,97%	408	223	406			
	KUR	284	100	99	507	3,15%	0,89%	4,39%	408	223	406			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	26	-	1.221	0,00%	0,00%	4,88%	1.221	1.221	1.195			
	Cilem	-	-	-	958	0,00%	0,00%	6,27%	958	958	958			
	Gadai	-	26	-	262	0,00%	0,00%	2,69%	262	262	236			
4	CFG	85	467	65	1.223	0,04%	0,03%	0,57%	1.158	1.138	756			
	CF 1	52	467	65	351	0,20%	0,23%	1,24%	286	299	(116)			
	Total Griya	52	48	47	348	0,24%	0,20%	1,41%	301	295	300			
	Oto	-	419	18	4	0,00%	0,48%	0,10%	(14)	4	(416)			
	CF 2	33	-	-	872	0,02%	0,00%	0,47%	872	839	872			
	Mitraguna & Others	33	-	-	779	0,02%	0,00%	0,47%	779	746	779			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	369	593	164	2.951	0,17%	0,06%	1,15%	2.787	2.581	2.357	0,17%	84,84%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	514	512	512	0,63%	0,24%	0,24%	-	(693)	(2)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	514	512	512	0,44%	0,28%	0,28%	-	(208)	(2)			
	Mitraguna & Others	719	273	271	271	0,49%	0,16%	0,16%	-	(449)	(2)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,26%	-	241	(0)			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,97%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.607	282.980	318.375	89.768	
2	Contribution Margin	8.481	11.567	9.767	1.286	-15,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,97	3,13	3,16	0,03	0,19
CIF Payroll	1.469	1.593	1.614	21	145

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.723	7.961	1.192	1.239	3.372	73,46%	(593)	-6,93%	17.343	45,91%	(9.382)
2	Tabungan	104.558	99.445	103.859	105.099	(4.330)	1.240	5.654	5,69%	541	0,52%	118.277	88,86%	(13.178)
3	Deposito	118.514	111.707	136.265	136.229	(98)		24.522	21,95%	17.715	14,95%	119.238	114,25%	16.991
	Total	231.625	215.742	246.846	249.289	(3.237)	2.443	33.547	15,55%	17.664	7,63%	254.858	97,81%	(5.569)
	CASA	113.112	104.035	110.582	113.061	(3.138)	2.479	9.026	8,68%	(51)	-0,05%	135.620	83,37%	(22.560)
	(%) CASA	48,83%	48,22%	44,80%	45,35%									
	FDR	61,23%	70,15%	62,10%	61,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.946	3.947		0	1.074	37,39%	1.287	48,39%	-	0,00%	3.947
2	Giro ISE	666	1.009	1.609	1.609		0	600	59,47%	943	141,48%		0,00%	1.609
3	Tabungan ISE	1.893	1.764	2.237	2.238		0	474	26,89%	344	18,19%		0,00%	2.238
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	• Local Champion	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	55	-	-	0	-2	-2	-21	2	76	72,46%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	55	-	-	0	-2	-2	-21	2	76	72,46%	(21)
3	PWG	18.643	26.638	28.122	4.781	5.064	284	1.622	1.484	9.479	3.580	29.087	96,68%	(965)
	Cilem	13.169	15.282	15.841	1.753	1.658	-96	879	559	2.672	1.099	19.589	80,87%	(3.748)
	Gadai	5.474	11.356	12.282	3.028	3.407	379	743	925	6.807	2.481	9.499	129,29%	2.783
4	CFG	123.108	122.971	123.466	1.704	2.845	1.141	80	495	358	2.350	137.895	89,54%	(14.429)
	CF 1	17.304	13.554	13.486	-	160	160	-104	-69	-3.818	229	19.239	70,09%	(5.754)
	Total Griya	13.206	10.229	10.258	-	160	160	0	29	-2.948	131	13.740	74,65%	(3.483)
	• Total Non Program	13.206	10.229	10.097	-	-	0	-165	-131	-3.108	131	13.740	73,49%	(3.643)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.098	3.325	3.228	-	-	0	-104	-98	-870	98	5.499	58,70%	(2.271)
	CF 2	105.804	109.416	109.980	1.704	2.685	981	184	564	4.176	2.121	118.656	92,69%	(8.676)
	Mitraguna & Others	72.025	76.913	77.738	1.704	2.685	981	568	824	5.713	1.861	83.513	93,08%	(5.775)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-260	-1.537	260	35.143	91,75%	(2.901)
	Total Pembiayaan	141.827	151.349	153.285	6.485	7.910	1.425	1.659	1.937	11.459	5.973	167.059	91,76%	(13.773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	1.555	0,00%	0,00%	5,53%	1.555	1.555	1.555			
	Cilem	-	-	-	774	0,00%	0,00%	4,89%	774	774	774			
	Gadai	-	-	-	781	0,00%	0,00%	6,36%	781	781	781			
4	CFG	370	1.341	1.411	2.066	0,30%	1,15%	1,67%	655	1.696	725			
	CF 1	206	891	832	1.325	1,19%	6,14%	9,83%	493	1.119	434			
	Total Griya	92	798	742	857	0,69%	7,25%	8,35%	115	765	58			
	Oto	114	93	90	469	2,79%	14,52%	14,52%	378	354	376			
	CF 2	164	450	579	740	0,15%	0,53%	0,67%	161	577	290			
	Mitraguna & Others	164	352	210	532	0,23%	0,27%	0,68%	323	369	180			
	Pensiun	-	98	369	208	0,00%	1,14%	0,65%	(161)	208	110			
	Total Pembiayaan	370	1.341	1.411	3.621	0,26%	0,93%	2,36%	2.210	3.251	2.280	1,34%	43,22%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	5	625	665	619	0,00%	0,54%	0,50%	(46)	615	(6)			
	CF 1	5	106	145	100	0,03%	1,07%	0,74%	(46)	95	(6)			
	Total Griya	5	106	145	100	0,04%	1,42%	0,97%	(46)	95	(6)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	519	519	519	0,00%	0,47%	0,47%	-	519	(0)			
	Mitraguna & Others	-	303	303	303	0,00%	0,39%	0,39%	-	303	(0)			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,40%	(46)	615	(6)	2,09%	-418,24%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.572	231.625	218.978	(9.594)	
2	Contribution Margin	5.647	7.365	7.000	1.353	-24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,21	3,24	0,03	0,14
CIF Payroll	1.037	1.108	1.103	(5)	66



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	3.436	3.464	41	28	11	0,33%	1.849	114,44%	8.205	42,21%	(4.742)
2	Tabungan	101.049	104.536	111.608	115.012	297	3.404	10.477	10,02%	13.963	13,82%	110.650	103,94%	4.362
3	Deposito	38.774	46.765	46.986	44.546	1.315	(2.440)	(2.219)	-4,75%	5.772	14,89%	39.372	113,14%	5.174
	Total	141.438	154.753	162.030	163.022	1.653	992	8.269	5,34%	21.583	15,26%	158.228	103,03%	4.794
	CASA	102.664	107.988	115.044	118.476	338	3.432	10.488	9,71%	15.811	15,40%	118.855	99,68%	(379)
	(%) CASA	72,59%	69,78%	71,00%	72,67%									
	FDR	91,03%	105,51%	104,36%	103,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.575	3.663		89	1.019	38,52%	365	11,07%	-	0,00%	3.663
2	Giro ISE	186	153	157	158		1	5	3,40%	(27)	-14,70%		0,00%	158
3	Tabungan ISE	2.913	2.481	3.408	3.495		87	1.014	40,85%	582	20,00%		0,00%	3.495
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Local Champion	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	8.041	590	850	260	454	689	7.800	161	4.271	188,29%	3.771
	KUR	103	6.755	7.456	590	850	260	472	701	7.353	149	3.950	188,75%	3.506
	Non KUR	139	598	586	-	-	0	-18	-12	447	12	321	182,68%	265
3	PWG	20.398	32.657	36.810	8.287	9.522	1.235	2.285	4.152	16.412	5.370	32.338	113,83%	4.471
	Cilem	7.170	13.624	16.330	1.958	3.390	1.432	877	2.707	9.161	683	17.171	95,11%	(840)
	Gadai	13.229	19.034	20.479	6.330	6.132	-197	1.407	1.446	7.251	4.687	15.168	135,02%	5.312
4	CFG	107.701	103.153	104.131	1.074	1.823	749	-629	978	-3.570	845	119.851	86,88%	(15.720)
	CF 1	13.161	13.475	14.233	119	945	826	43	758	1.072	187	14.763	96,41%	(530)
	Total Griya	10.223	9.990	10.678	-	800	800	0	688	455	112	10.729	99,53%	(51)
	• Total Non Program	10.223	9.819	10.507	-	800	800	-130	689	284	111	10.729	97,93%	(222)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.555	119	145	26	43	70	617	75	4.034	88,12%	(479)
	CF 2	94.540	89.678	89.898	955	878	-77	-672	220	-4.642	658	105.088	85,55%	(15.190)
	Mitraguna & Others	89.171	83.225	83.252	521	628	107	-915	27	-5.919	601	98.599	84,43%	(15.348)
	Pensiun	5.368	6.453	6.646	434	250	-184	242	193	1.277	57	6.488	102,43%	157
	Total Pembiayaan	128.755	163.281	169.098	9.951	12.195	2.244	2.107	5.817	40.343	6.378	156.875	107,79%	12.223

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	240	0,00%	0,00%	2,99%	240	240	240			
	KUR	-	-	-	96	0,00%	0,00%	1,29%	96	96	96			
	Non KUR	-	-	-	144	0,00%	0,00%	24,60%	144	144	144			
3	PWG	-	-	-	2.116	0,00%	0,00%	5,75%	2.116	2.116	2.116			
	Cilem	-	-	-	1.262	0,00%	0,00%	7,73%	1.262	1.262	1.262			
	Gadai	-	-	-	854	0,00%	0,00%	4,17%	854	854	854			
4	CFG	1.919	1.884	2.116	3.474	1,78%	2,05%	3,34%	1.358	1.555	1.590			
	CF 1	107	167	111	1.003	0,81%	0,82%	7,05%	892	896	836			
	Total Griya	107	167	-	562	1,04%	0,00%	5,26%	562	455	395			
	Oto	-	-	111	441	0,00%	3,19%	12,41%	330	441	441			
	CF 2	1.812	1.717	2.005	2.471	1,92%	2,24%	2,75%	466	659	754			
	Mitraguna & Others	1.812	1.717	2.005	2.471	2,03%	2,41%	2,97%	466	659	754			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.884	2.116	5.830	1,49%	1,30%	3,45%	3.714	3.911	3.946	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	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	2.505	2.530	2.284	2.284	2,33%	2,21%	2,19%	(0)	(221)	(245)			
	CF 1	23	78	78	78	0,18%	0,58%	0,55%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,78%	0,73%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2,63%	2,46%	2,45%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2,78%	2,65%	2,65%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2,27%	1,40%	1,35%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	129.882	141.438	164.281	34.399	
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,93	3,18	3,20	0,02	0,27
CIF Payroll	790	788	798	10	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	134	60	26	(74)	(75)	-55,26%	25	72,67%	40	150,72%	20
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	549	475	26	(74)	340	251,75%	440	1257,48%	40	1184,91%	435
	CASA	35	135	134	60	26	(74)	(75)	-55,26%	25	72,67%	40	150,72%	20
	(%) CASA	100,00%	100,00%	24,42%	12,72%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	28	35	110	82	
2	Contribution Margin	(233)	(277)	(177)	56	24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	2,00	2,00	-	#DIV/0!
CIF Payroll	-	1	1	-	1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	626	606	(137)	(19)	51	9,13%	168	38,36%	502	120,77%	104
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	926	906	(137)	(19)	(199)	-18,02%	468	106,81%	502	180,51%	404
	CASA	438	556	626	606	(137)	(19)	51	9,13%	168	38,36%	502	120,77%	104
	(%) CASA	100,00%	50,26%	67,60%	66,90%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0		0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	0	0	0		0	0	0,00%	0	0,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.201	438	1.243	42	
2	Contribution Margin	(241)	(280)	(144)	97	40,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	4,17	4,25	4,25	-	0,08
CIF Payroll	6	8	8	-	2

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	21.452	38.326	41.509	41.319	(6.089)	(191)	2.992	7,81%	19.866	92,61%		33.434	123,58%	7.885
2	Tabungan	103.481	115.421	120.402	119.064	(6.593)	(1.337)	3.644	3,16%	15.584	15,06%		120.938	98,45%	(1.874)
3	Deposito	132.303	108.795	106.411	106.412	22.857	0	(2.384)	-2,19%	(25.891)	-19,97%		133.406	79,77%	(26.994)
	Total	257.235	262.542	268.322	266.794	10.175	(1.528)	4.252	1,62%	9.559	3,72%		287.777	92,71%	(20.983)
	CASA	124.933	153.747	161.911	160.383	(12.681)	(1.528)	6.636	4,32%	35.450	28,38%		154.371	103,89%	6.011
	(%) CASA	48,57%	58,56%	60,34%	60,11%										
	FDR	70,83%	82,46%	82,58%	83,06%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	5.708	5.727	20	(2.236)	-28,08%	(2.209)	-27,83%	-	0,00%	5.727	
2	Giro ISE	4.026	3.838	3.335	3.225	(110)	(613)	-15,96%	(801)	-19,90%		0,00%	3.225	
3	Tabungan ISE	2.910	4.126	2.373	2.502	130	(1.624)	-39,36%	(408)	-14,01%		0,00%	2.502	
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0	
5	CIF ISE	62	65	65	65	0	0	0,00%	3	4,84%		0,00%	65	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.433	640	-	-640	250	408	-5.802	(408)	56.266	70,08%	(16.833)
	Linkage	14.656	14.625	14.624	-	-	-	-3	-1	-32	1	19.460	75,15%	(4.836)
	Non-Linkage	30.579	24.401	24.809	640	-	-640	252	408	-5.770	(408)	36.806	67,40%	(11.997)
	• Local Champion	28.121	21.589	21.899	640	-	-640	276	310	-6.222	(310)	31.073	70,47%	(9.175)
	• Value Chain	2.457	2.812	2.910	-	-	-	-23	99	453	(99)	5.732	50,77%	(2.822)
2	MBG	4.919	2.747	2.682	-	-	0	-126	-66	-2.237	66	4.919	54,52%	(2.237)
	KUR	4.804	2.747	2.682	-	-	0	-126	-66	-2.122	66	4.804	55,82%	(2.122)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	44.970	10.205	9.102	-1.103	2.937	2.500	21.633	6.602	41.363	108,72%	3.607
	Cilem	6.677	18.873	20.515	2.482	2.611	129	1.426	1.643	13.838	968	21.729	94,42%	(1.213)
	Gadai	16.660	23.597	24.454	7.723	6.491	-1.231	1.511	857	7.794	5.634	19.634	124,55%	4.820
4	CFG	108.703	132.255	134.503	5.145	3.905	-1.240	2.923	2.248	25.800	1.657	121.776	110,45%	12.727
	CF 1	24.869	27.133	26.800	19	-	-19	-221	-333	1.931	333	26.529	101,02%	271
	Total Griya	19.873	21.230	21.031	-	-	0	0	-199	1.158	199	20.347	103,36%	684
	• Total Non Program	19.873	21.230	21.031	-	-	0	-201	-199	1.158	199	20.347	103,36%	684
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.769	19	-	-19	-221	-134	773	134	6.182	93,33%	(413)
	CF 2	83.833	105.122	107.703	5.126	3.905	-1.221	3.144	2.581	23.869	1.324	95.247	113,08%	12.456
	Mitraguna & Others	62.328	80.329	82.572	3.906	3.370	-536	2.133	2.243	20.243	1.127	72.530	113,84%	10.041
	Pensiun	21.505	24.793	25.131	1.220	535	-685	1.012	338	3.626	197	22.716	110,63%	2.415
	Total Pembiayaan	182.193	216.497	221.587	15.990	13.007	-2.983	5.984	5.090	39.394	7.918	224.323	98,78%	(2.735)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	121	32	73	339	2,46%	2,64%	12,63%	266	218	307			
	KUR	83	32	73	339	1,72%	2,64%	12,63%	266	256	307			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	699	0,00%	0,00%	1,55%	699	699	699			
	Cilem	-	-	-	640	0,00%	0,00%	3,12%	640	640	640			
	Gadai	-	-	-	59	0,00%	0,00%	0,24%	59	59	59			
4	CFG	330	1.506	979	1.064	0,30%	0,74%	0,79%	86	735	(442)			
	CF 1	209	-	22	251	0,84%	0,08%	0,94%	228	41	251			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	22	251	4,19%	0,38%	4,34%	228	41	251			
	CF 2	120	1.506	956	814	0,14%	0,91%	0,76%	(143)	693	(692)			
	Mitraguna & Others	-	1.506	862	682	0,00%	1,07%	0,83%	(180)	682	(825)			
	Pensiun	120	-	95	132	0,56%	0,38%	0,53%	38	12	132			
	Total Pembiayaan	451	1.538	1.051	2.102	0,25%	0,49%	0,95%	1.051	1.652	564	3,24%	-241,43%	2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,61%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	24,81%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	-	-	-	7,57%	0,00%	0,00%	-	(372)	-			
	KUR	296	-	-	-	6,16%	0,00%	0,00%	-	(296)	-			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	397	1.861	1.477	2,47%	1,41%	1,10%	(385)	(1.208)	1.080			
	CF 1	107	261	261	261	0,43%	0,96%	0,97%	-	153	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15%	4,41%	4,52%	-	153	-			
	CF 2	2.577	137	1.601	1.216	3,07%	1,52%	1,13%	(385)	(1.361)	1.080			
	Mitraguna & Others	2.422	-	1.464	1.080	3,89%	1,82%	1,31%	(385)	(1.342)	1.080			
	Pensiun	155	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)			
	Total Pembiayaan	8.782	6.553	8.017	7.633	4,82%	3,70%	3,44%	(385)	(1.149)	1.080	3,33%	3,41%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	250.177	257.235	252.367	2.190	
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,01	(0,00)	0,19
CIF Payroll	675	674	717	43	42



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	24.071	17.419	(16.565)	(6.652)	(6.092)	-25,91%	(285)	-1,61%	30.252	57,58%	(12.833)
2	Tabungan	74.047	78.794	87.939	86.394	2.185	(1.545)	7.600	9,65%	12.347	16,67%	92.330	93,57%	(5.936)
3	Deposito	177.676	188.557	187.604	187.604	29.326	0	(954)	-0,51%	9.928	5,59%	178.816	104,91%	8.788
	Total	269.427	290.861	299.613	291.416	14.945	(8.197)	555	0,19%	21.989	8,16%	301.398	96,69%	(9.982)
	CASA	91.751	102.304	112.009	103.813	(14.380)	(8.197)	1.509	1,47%	12.062	13,15%	122.582	84,69%	(18.770)
	(%) CASA	34,05%	35,17%	37,38%	35,62%									
	FDR	66,93%	72,31%	70,46%	72,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.740	4.792		52	537	12,61%	1.093	29,55%	-	0,00%	4.792
2	Giro ISE	1.245	527	439	440		2	(86)	-16,42%	(804)	-64,62%		0,00%	440
3	Tabungan ISE	2.454	3.729	4.301	4.352		50	623	16,71%	1.898	77,32%		0,00%	4.352
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	85	85	85		0	0	0,00%	7	8,97%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.332	1.200	300	-900	895	-27	3.832	327	10.603	106,88%	729
	KUR	5.814	9.851	9.847	1.200	300	-900	929	-4	4.033	304	8.917	110,43%	930
	Non KUR	1.686	1.508	1.485	-	-	0	-34	-23	-201	23	1.686	88,09%	(201)
3	PWG	25.637	39.504	41.081	9.228	9.182	-46	1.917	1.578	15.444	7.605	38.538	106,60%	2.544
	Cilem	7.478	16.995	17.524	2.018	1.472	-547	982	530	10.047	942	18.884	92,80%	(1.359)
	Gadai	18.160	22.509	23.557	7.210	7.711	501	936	1.048	5.398	6.663	19.654	119,86%	3.903
4	CFG	147.202	159.467	158.683	3.857	2.455	-1.402	-1.974	-785	11.481	3.240	162.134	97,87%	(3.451)
	CF 1	16.107	20.872	20.577	2.195	-	-2.195	-284	-294	4.471	294	18.306	112,41%	2.271
	Total Griya	8.451	15.348	15.265	2.195	-	-2.195	0	-83	6.814	83	9.032	169,01%	6.233
	• Total Non Program	8.451	15.348	15.265	2.195	-	-2.195	2.134	-83	6.814	83	9.032	169,01%	6.233
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.312	-	-	0	-284	-212	-2.343	212	9.274	57,28%	(3.962)
	CF 2	131.096	138.596	138.106	1.662	2.455	793	-1.691	-490	7.010	2.945	143.828	96,02%	(5.722)
	Mitraguna & Others	128.138	134.779	133.619	1.447	1.755	308	-1.877	-1.160	5.481	2.915	139.216	95,98%	(5.597)
	Pensiun	2.957	3.817	4.487	215	700	485	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	211.096	14.285	11.937	-2.348	838	766	30.757	11.171	211.274	99,92%	(178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	453	151	380	1.222	6,04%	3,34%	10,78%	842	769	1.071			
	KUR	363	80	229	404	6,24%	2,32%	4,11%	175	42	324			
	Non KUR	90	70	151	817	5,33%	10,00%	55,04%	667	728	747			
3	PWG	-	-	-	2.681	0,00%	0,00%	6,53%	2.681	2.681	2.681			
	Cilem	-	-	-	2.098	0,00%	0,00%	11,97%	2.098	2.098	2.098			
	Gadai	-	-	-	583	0,00%	0,00%	2,48%	583	583	583			
4	CFG	537	1.213	2.440	3.320	0,36%	1,53%	2,09%	880	2.783	2.107			
	CF 1	200	336	823	1.596	1,24%	3,94%	7,75%	773	1.396	1.259			
	Total Griya	-	-	-	829	0,00%	0,00%	5,43%	829	829	829			
	Oto	200	336	823	766	2,61%	14,90%	14,42%	(57)	566	430			
	CF 2	337	876	1.617	1.724	0,26%	1,17%	1,25%	107	1.387	848			
	Mitraguna & Others	337	876	1.617	1.685	0,26%	1,20%	1,26%	67	1.348	808			
	Pensiun	-	-	-	39	0,00%	0,00%	0,88%	39	39	39			
	Total Pembiayaan	990	1.364	2.820	7.223	0,55%	1,34%	3,42%	4.403	6.233	5.859	0,61%	82,31%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	70	198	265	263	0,93%	2,34%	2,32%	(3)	193	65			
	KUR	-	198	198	198	0,00%	2,01%	2,01%	(0)	198	(0)			
	Non KUR	70	-	67	65	4,15%	4,47%	4,36%	(3)	(5)	65			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.669	2.795	2.672	0,78%	1,75%	1,68%	(123)	1.523	3			
	CF 1	107	35	35	35	0,67%	0,17%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,23%	0,23%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.634	2.760	2.637	0,80%	1,99%	1,91%	(123)	1.595	3			
	Mitraguna & Others	1.042	2.634	2.760	2.637	0,81%	2,05%	1,97%	(123)	1.595	3			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.867	3.060	2.935	0,68%	1,46%	1,39%	(125)	1.715	68	0,06%	95,41%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	261.441	269.409	275.916	14.475	
2	Contribution Margin	6.550	8.606	6.012	(538)	8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,68	3,81	3,83	0,02	0,15
CIF Payroll	614	732	732	-	118

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	15.102	14.510	(24)	(592)	(11)	-0,08%	1.560	12,05%	19.133	75,84%	(4.623)
2	Tabungan	76.505	82.083	83.269	83.311	(3.276)	42	1.228	1,50%	6.806	8,90%	87.055	95,70%	(3.745)
3	Deposito	21.770	21.010	21.340	21.234	(250)	(106)	223	1,06%	(537)	-2,47%	22.377	94,89%	(1.143)
	Total	111.225	117.615	119.710	119.055	(3.551)	(655)	1.440	1,22%	7.830	7,04%	128.565	92,60%	(9.510)
	CASA	89.454	96.605	98.370	97.821	(3.300)	(549)	1.217	1,26%	8.367	9,35%	106.189	92,12%	(8.368)
	(%) CASA	80,43%	82,14%	82,17%	82,16%									
	FDR	45,34%	61,64%	62,81%	63,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.304	1.306		1	(33)	-2,47%	148	12,74%	-	0,00%	1.306
2	Giro ISE	199	98	66	66		0	(32)	-32,69%	(133)	-66,90%		0,00%	66
3	Tabungan ISE	959	1.241	1.238	1.240		1	(1)	-0,09%	281	29,28%		0,00%	1.240
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.334	1.000	700	-300	941	626	6.232	74	4.157	152,36%	2.177
	KUR	103	5.507	6.132	1.000	700	-300	943	626	6.030	74	3.948	155,35%	2.185
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.559	4.132	3.946	-186	1.149	1.080	8.332	2.866	29.234	70,32%	(8.676)
	Cilem	5.118	11.042	11.655	1.521	1.570	49	764	613	6.537	957	18.602	62,65%	(6.947)
	Gadai	7.109	8.436	8.904	2.611	2.376	-235	384	468	1.795	1.909	10.632	83,74%	(1.728)
4	CFG	38.093	47.309	48.290	1.120	1.726	606	-276	981	10.197	745	46.784	103,22%	1.507
	CF 1	11.280	11.213	10.992	-	-	0	-187	-222	-288	222	12.440	88,36%	(1.449)
	Total Griya	5.847	6.712	6.632	-	-	0	0	-80	785	80	6.160	107,66%	472
	• Total Non Program	5.847	5.867	5.790	-	-	0	-159	-77	-57	77	6.160	94,00%	(370)
	• Program	-	846	842	-	-	0	167	-4	842	4	0	0,00%	842
	Oto	5.433	4.501	4.360	-	-	0	-187	-141	-1.073	141	6.280	69,42%	(1.921)
	CF 2	26.814	36.096	37.298	1.120	1.726	606	-88	1.203	10.485	523	34.343	108,61%	2.955
	Mitraguna & Others	24.934	33.722	34.697	920	1.476	556	-266	975	9.764	501	31.664	109,58%	3.033
	Pensiun	1.880	2.374	2.601	200	250	50	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	75.185	6.252	6.372	120	1.814	2.687	24.760	3.685	80.177	93,77%	(4.992)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	0,00%	7,15%	0,00%	(408)	-	-			
	KUR	-	-	408	-	0,00%	7,41%	0,00%	(408)	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.485	0,00%	0,00%	0,00%	1.485	1.485	1.485			
	Cilem	-	-	-	1.238	0,00%	0,00%	10,62%	1.238	1.238	1.238			
	Gadai	-	-	-	247	0,00%	0,00%	2,78%	247	247	247			
4	CFG	182	361	273	1.054	0,48%	0,58%	2,18%	781	872	693			
	CF 1	77	272	185	635	0,68%	1,65%	5,78%	450	558	363			
	Total Griya	1	-	-	439	0,02%	0,00%	6,62%	439	437	439			
	Oto	76	272	185	196	1,39%	4,11%	4,50%	11	120	(76)			
	CF 2	105	89	89	419	0,39%	0,25%	1,12%	331	315	330			
	Mitraguna & Others	105	89	89	419	0,42%	0,26%	1,21%	331	315	330			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	361	682	2.539	0,36%	0,94%	3,38%	1.857	2.357	2.178	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	1.007	683	682	0,49%	1,44%	1,41%	(1)	493	(325)			
	CF 1	182	115	115	115	1,61%	1,03%	1,05%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,56%	2,64%	-	-	-			
	CF 2	7	891	568	566	0,03%	1,57%	1,52%	(1)	560	(325)			
	Mitraguna & Others	7	891	568	566	0,03%	1,68%	1,63%	(1)	560	(325)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	684	0,38%	0,94%	0,91%	(1)	493	(325)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.737	111.225	121.166	19.429	
2	Contribution Margin	3.259	4.726	3.329	70	-2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,26	3,29	0,04	0,16
CIF Payroll	396	452	445	(7)	49

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	9.348	5.648	258	(3.701)	24	0,42%	(11.787)	-67,61%	23.630	23,90%	(17.983)
2	Tabungan	88.077	82.380	81.630	85.303	(3.815)	3.673	2.923	3,55%	(2.774)	-3,15%	98.104	86,95%	(12.801)
3	Deposito	27.462	49.623	49.244	49.245	677	1	(378)	-0,76%	21.783	79,32%	28.010	175,81%	21.235
	Total	132.974	137.627	140.223	140.196	(2.881)	(27)	2.568	1,87%	7.222	5,43%	149.745	93,62%	(9.549)
	CASA	105.512	88.004	90.978	90.951	(3.557)	(28)	2.947	3,35%	(14.561)	-13,80%	121.734	74,71%	(30.784)
	(%) CASA	79,35%	63,94%	64,88%	64,87%									
	FDR	8,88%	18,62%	18,68%	18,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	5.701	5.703		2	356	6,65%	(7.026)	-55,20%	-	0,00%	5.703
2	Giro ISE	9.787	135	1.713	1.715		2	1.580	1169,36%	(8.072)	-82,48%		0,00%	1.715
3	Tabungan ISE	2.943	4.712	3.489	3.488		(0)	(1.224)	-25,98%	545	18,54%		0,00%	3.488
4	Deposito ISE	-	500	500	500		0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36		0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.655	318	692	374	-10	281	2.583	411	3.219	175,71%	2.437
	Cilem	3.072	5.374	5.655	318	692	374	-10	281	2.583	411	3.219	175,71%	2.437
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.536	1.575	1.245	-330	2.442	278	11.793	967	17.986	114,18%	2.550
	CF 1	1.694	1.836	1.807	-	-	0	-25	-30	113	30	2.801	64,51%	(994)
	Total Griya	398	863	860	-	-	0	0	-3	462	3	725	118,63%	135
	• Total Non Program	398	863	860	-	-	0	-4	-3	462	3	725	118,63%	135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	947	-	-	0	-25	-26	-349	26	2.076	45,62%	(1.129)
	CF 2	7.049	18.421	18.729	1.575	1.245	-330	2.466	308	11.681	937	15.185	123,34%	3.544
	Mitraguna & Others	6.955	18.330	18.638	1.575	1.245	-330	2.467	308	11.683	937	14.429	129,16%	4.208
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.191	1.893	1.937	44	2.431	559	14.377	1.378	21.204	123,52%	4.987

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	313	0,00%	0,00%	5,53%	313	313	313			
	Cilem	-	-	-	313	0,00%	0,00%	5,53%	313	313	313			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	339	428	339	2,55%	2,11%	1,65%	(88)	116	0			
	CF 1	223	184	185	185	13,18%	10,09%	10,25%	-	(38)	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	184	185	185	17,22%	19,03%	19,56%	-	(38)	1			
	CF 2	-	155	242	154	0,00%	1,32%	0,82%	(88)	154	(1)			
	Mitraguna & Others	-	155	242	154	0,00%	1,32%	0,83%	(88)	154	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	339	428	652	1,89%	1,67%	2,49%	225	429	313	2,06%	17,25%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	76	230	-	0,00%	1,13%	0,00%	(230)	-	(76)			
	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	-	76	230	-	0,00%	1,25%	0,00%	(230)	-	(76)			
	Mitraguna & Others	-	76	230	-	0,00%	1,25%	0,00%	(230)	-	(76)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	230	-	0,00%	0,90%	0,00%	(230)	-	(76)	5,77%	#DIV/0!	5,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	134.283	132.974	140.508	6.225	
2	Contribution Margin	2.241	2.841	2.414	173	-7,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,90	3,16	3,18	0,02	0,27
CIF Payroll	263	278	271	(7)	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.634	29.191	351	(4.443)	(7.580)	-20,61%	10.166	53,43%	25.910	112,66%	3.281
2	Tabungan	42.453	51.742	57.195	57.697	(2.433)	502	5.955	11,51%	15.244	35,91%	51.570	111,88%	6.128
3	Deposito	43.338	45.108	44.616	44.610	(418)	(6)	(498)	-1,10%	1.272	2,93%	44.053	101,27%	557
	Total	104.817	133.621	135.446	131.499	(2.501)	(3.947)	(2.123)	-1,59%	26.682	25,46%	121.533	108,20%	9.966
	CASA	61.479	88.513	90.830	86.888	(2.082)	(3.941)	(1.625)	-1,84%	25.410	41,33%	77.480	112,14%	9.409
	(%) CASA	58,65%	66,24%	67,06%	66,08%									
	FDR	25,79%	43,61%	42,77%	44,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.300	2.317		17	318	15,89%	936	67,73%	-	0,00%	2.317
2	Giro ISE	167	54	55	55		0	1	1,48%	(113)	-67,26%		0,00%	55
3	Tabungan ISE	1.214	1.946	2.246	2.263		17	317	16,29%	1.048	86,34%		0,00%	2.263
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%		0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Local Champion	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.440	416	795	380	-535	107	5.696	688	5.487	190,28%	4.954
	Cilem	4.744	10.333	10.440	416	795	380	-535	107	5.696	688	5.487	190,28%	4.954
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.644	1.478	400	-1.078	23	-286	23.357	686	31.737	143,82%	13.907
	CF 1	3.598	7.776	7.628	-	-	0	-110	-148	4.030	148	4.798	158,98%	2.830
	Total Griya	1.186	3.129	3.090	-	-	0	0	-39	1.904	39	1.529	202,10%	1.561
	• Total Non Program	1.186	3.129	3.090	-	-	0	-39	-39	1.904	39	1.529	202,10%	1.561
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.538	-	-	0	-110	-110	2.125	110	3.269	138,81%	1.269
	CF 2	18.689	38.154	38.016	1.478	400	-1.078	133	-138	19.327	538	26.939	141,12%	11.078
	Mitraguna & Others	17.983	37.353	37.219	1.478	400	-1.078	139	-134	19.236	534	25.358	146,78%	11.862
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	57.932	3.894	1.195	-2.698	1.495	-339	30.901	1.534	37.223	155,63%	20.709

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	165	0,00%	0,00%	1,58%	165	165	165			
	Cilem	-	-	-	165	0,00%	0,00%	1,58%	165	165	165			
	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	-	-	-	165	0,00%	0,00%	0,29%	165	165	165	0,00%	100,00%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	111.170	104.817	136.122	24.952	
2	Contribution Margin	1.240	1.727	2.456	1.216	-98,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,32	3,33	0,01	0,31
CIF Payroll	211	396	417	21	206



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.939	13.233	1.519	294	1.137	9,40%	11.121	526,37%	14.424	91,75%	(1.190)
3	Deposito	750	802	753	753	(314)	0	(50)	-6,20%	3	0,34%	1.518	49,59%	(765)
	Total	2.863	12.898	13.692	13.986	1.205	294	1.088	8,43%	11.123	388,56%	24.391	57,34%	(10.405)
	CASA	2.113	12.096	12.939	13.233	1.519	294	1.137	9,40%	11.121	526,37%	22.874	57,85%	(9.640)
	(%) CASA	73,80%	93,78%	94,50%	94,62%									
	FDR	44,75%	139,34%	137,69%	134,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	37	37		0	(279)	-88,24%	37	#DIV/0!	-	0,00%	37
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	316	37	37		0	(279)	-88,24%	37	#DIV/0!		0,00%	37
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	4	4	4		0	0	0,00%	(85)	-95,51%		0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	519	794	-	275	275	519	275	794	-	0	0,00%	794
	KUR	-	519	794	-	275	275	519	275	794	-	0	0,00%	794
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.770	2.173	2.194	22	827	647	11.569	1.547	9.851	129,64%	2.920
	Cilem	1.026	8.861	9.013	1.616	797	-819	808	152	7.987	646	6.985	129,04%	2.028
	Gadai	175	3.262	3.757	556	1.397	841	20	496	3.582	901	2.866	131,10%	891
4	CFG	80	5.331	5.287	-	28	28	-61	-44	5.207	72	9.810	53,89%	(4.523)
	CF 1	-	2.512	2.498	-	28	28	-31	-14	2.498	42	1.196	208,89%	1.302
	Total Griya	-	1.021	1.011	-	-	0	0	-10	1.011	10	294	344,23%	717
	• Total Non Program	-	1.021	1.011	-	-	0	-10	-10	1.011	10	294	344,23%	717
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.487	-	28	28	-31	-5	1.487	32	902	164,81%	585
	CF 2	80	2.819	2.789	-	-	0	-30	-30	2.709	30	8.614	32,38%	(5.825)
	Mitraguna & Others	80	2.550	2.522	-	-	0	-28	-28	2.442	28	7.841	32,16%	(5.320)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.851	2.173	2.497	324	1.285	878	17.570	1.619	19.661	95,88%	(809)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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	-	-	-	428	0,00%	0,00%	3,35%	428	428	428			
	Cilem	-	-	-	400	0,00%	0,00%	4,44%	400	400	400			
	Gadai	-	-	-	28	0,00%	0,00%	0,74%	28	28	28			
4	CFG	-	-	-	43	0,00%	0,00%	0,81%	43	43	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	0,00%	0,00%	1,54%	43	43	43			
	Mitraguna & Others	-	-	-	43	0,00%	0,00%	1,70%	43	43	43			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	471	0,00%	0,00%	2,50%	471	471	471	1,10%	55,84%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	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%	-	-	-	1,12%	#DIV/0!	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	2.863	19.918	19.918	
2	Contribution Margin	-	(222)	(812)	(812)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,23	2,90	(0,33)	#DIV/0!
CIF Payroll	-	13	41	28	41