

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MTD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	605.045	771.671	(162.332)	166.627	334.444	76,49%	456.700	145,00%	515.367	149,73%	256.305
2	Tabungan	2.242.130	2.410.328	2.547.994	2.573.060	(11.852)	25.065	162.731	6,75%	330.929	14,76%	2.534.104	101,54%	38.956
3	Deposito	2.798.677	3.310.810	3.008.846	2.928.717	519.898	(80.129)	(382.093)	-11,54%	130.040	4,65%	2.816.881	103,97%	111.836
Total		5.355.779	6.158.366	6.161.885	6.273.448	345.714	111.563	115.082	1,87%	917.669	17,13%	5.866.352	106,94%	407.096
CASA		2.557.102	2.847.555	3.153.039	3.344.731	(174.184)	191.692	497.176	17,46%	787.629	30,80%	3.049.471	109,68%	295.260
(% CASA)		47,74%	46,24%	51,17%	53,32%									
FDR		47,52%	48,47%	49,29%	48,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MTD (1-29 Dec'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	DPK ISE	113.657	99.470	106.039	104.785		(1.254)	5.316	5,34%	(8.871)	-7,81%	151.518	69,16%	(46.732)
2	Giro ISE	31.184	15.875	21.884	18.895		(2.989)	3.020	19,03%	(12.289)	-39,41%	54.128	34,91%	(35.233)
3	Tabungan ISE	59.057	64.263	64.823	66.558		1.736	2.295	3,57%	7.501	12,70%	64.324	103,47%	2.235
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MTD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.414	5.680	4.500	-1.180	513	1.032	20.204	3.468	244.894	85,10%	(36.480)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.527	5.680	4.500	-1.180	643	1.161	21.686	3.339	200.840	94,87%	(10.313)
	• Local Champion	162.434	180.126	181.237	5.680	4.500	-1.180	771	1.111	18.803	3.389	177.604	102,05%	3.632
	• Value Chain	6.407	9.240	9.290	-	-	-	-128	50	2.883	(50)	23.235	39,98%	(13.945)
2	MBG	159.435	194.735	197.859	9.695	8.935	-760	2.895	3.124	38.425	5.811	210.853	93,84%	(12.994)
	KUR	151.599	185.038	188.113	9.145	8.635	-510	2.836	3.075	36.514	5.560	200.443	93,85%	(12.331)
	Non KUR	7.836	9.697	9.747	550	300	-250	60	49	1.911	251	10.410	93,63%	(663)
3	PWG	252.400	434.205	458.131	87.135	91.879	4.744	21.944	23.926	205.731	67.953	453.213	101,09%	4.918
	Cilem	111.797	234.388	248.227	27.287	29.340	2.053	10.815	13.839	136.430	15.501	276.183	89,88%	(27.955)
	Gadai	140.603	199.817	209.903	59.848	62.539	2.691	11.129	10.087	69.300	52.452	177.030	118,57%	32.873
4	CFG	1.944.791	2.148.603	2.172.832	61.413	64.693	3.280	10.856	24.229	228.041	40.464	2.206.447	98,48%	(33.616)
	CF 1	376.842	382.194	386.261	4.624	11.662	7.038	-2.215	4.068	9.420	7.594	422.476	91,43%	(36.215)
	Total Griya	311.852	312.755	317.125	3.880	9.686	5.806	0	4.550	5.273	5.136	334.952	94,68%	(17.827)
	• Total Non Program	308.347	308.216	312.638	3.720	9.526	5.806	-1.685	4.423	4.291	5.103	318.551	98,14%	(5.913)
	• Program	3.505	4.359	4.486	160	160	0	136	128	982	33	16.401	27,36%	(11.914)
	Oto	64.990	69.619	69.137	744	1.976	1.233	-2.215	-482	4.147	2.459	87.524	78,99%	(18.387)
	CF 2	1.567.950	1.766.409	1.786.570	56.789	53.031	-3.758	13.071	20.161	218.621	32.870	1.783.972	100,15%	2.599
	Mitraguna & Others	1.383.782	1.569.711	1.586.736	51.357	47.873	-3.484	10.152	17.025	202.955	30.848	1.577.695	100,57%	9.041
	Pensiun	184.168	196.697	199.834	5.432	5.158	-274	2.920	3.137	15.666	2.021	206.276	96,88%	(6.442)
Total Pembiayaan		2.544.835	2.984.924	3.037.235	163.923	170.007	6.084	36.209	52.311	492.400	117.696	3.115.406	97,49%	(78.171)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	730	0,67%	1,54%	0,35%	(2.473)	(537)	(2.473)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	730	0,75%	1,69%	0,38%	(2.473)	(537)	(2.473)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	9.898	2,17%	3,47%	5,00%	3.134	6.445	3.134			
	KUR	2.876	6.294	6.294	9.469	1,90%	3,40%	5,03%	3.174	6.593	3.174			
	Non KUR	577	470	470	430	7,36%	4,84%	4,41%	(40)	(147)	(40)			
3	PWG	-	-	-	9.188	0,00%	0,00%	2,01%	9.188	9.188	9.188			
	Cilem	-	-	-	7.310	0,00%	0,00%	2,94%	7.310	7.310	7.310			
	Gadai	-	-	-	1.878	0,00%	0,00%	0,89%	1.878	1.878	1.878			
4	CFG	19.268	25.105	26.975	30.698	0,99%	1,26%	1,41%	3.722	11.430	5.593			
	CF 1	8.041	13.170	13.772	19.212	2,13%	3,60%	4,97%	5.441	11.171	6.042			
	Total Griya	6.972	10.986	11.815	16.718	2,24%	3,78%	5,27%	4.903	9.746	5.732			
	Oto	1.069	2.184	1.957	2.494	1,64%	2,81%	3,61%	537	1.425	310			
	CF 2	11.227	11.934	13.204	11.486	0,72%	0,75%	0,64%	(1.718)	259	(449)			
	Mitraguna & Others	11.107	11.331	11.970	10.215	0,80%	0,76%	0,64%	(1.755)	(891)	(1.116)			
	Pensiun	120	603	1.234	1.270	0,07%	0,63%	0,64%	36	1.150	667			
Total Pembiayaan		23.988	35.072	36.943	50.515	0,94%	1,24%	1,66%	13.572	26.526	15.442	0,92%	44,67%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	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	2.115	1,80%	0,93%	1,07%	303	(748)	590			
	KUR	1.760	1.021	1.239	1.552	1,16%	0,67%	0,83%	313	(208)	531			
	Non KUR	1.104	504	572	563	14,08%	5,90%	5,77%	(10)	(541)	59			
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	22.112	0,93%	1,12%	1,02%	(1.966)	3.988	(1.859)			
	CF 1	5.476	6.167	5.995	5.193	1,45%	1,57%	1,34%	(801)	(282)	(974)			
	Total Griya	4.795	5.656	5.484	4.682	1,54%	1,75%	1,48%	(801)	(112)	(974)			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	16.919	0,81%	1,02%	0,95%	(1.165)	4.271	(885)			
	Mitraguna & Others	12.330	17.209	17.489	16.226	0,89%	1,11%	1,02%	(1.264)	3.896	(983)			
	Pensiun	318	595	594	693	0,01%	0,02%	0,35%	99	375	98			
Total Pembiayaan		30.008	33.313	33.703	32.039	1,18%	1,13%	1,05%	(1.663)	2.031	(1.273)	0,93%	11,97%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	85.511	91.618	(3.810)	6.107	15.662	20,62%	11.454	14,29%	104.728	87,48%	(13.110)
2	Tabungan	392.786	398.058	400.132	411.119	5.717	10.988	13.062	3,28%	18.334	4,67%	428.515	95,94%	(17.396)
3	Deposito	233.260	200.095	192.355	192.345	4.992	(10)	(7.749)	-3,87%	(40.914)	-17,54%	235.492	81,68%	(43.147)
	Total	706.209	674.108	677.998	695.083	6.899	17.085	20.974	3,11%	(11.127)	-1,58%	768.735	90,42%	(73.652)
	CASA	472.950	474.013	485.643	502.737	1.907	17.095	28.724	6,06%	29.788	6,30%	533.243	94,28%	(30.506)
	(%) CASA	66,97%	70,32%	71,63%	72,33%									
	FDR	69,41%	78,02%	77,48%	75,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	26.326	21.469	24.589	24.521	(68)	3.053	14,22%	(1.804)	-6,85%	-	0,00%	24.521
2	Giro ISE	3.901	3.709	4.688	4.682	(6)	973	26,22%	781	20,03%		0,00%	4.682
3	Tabungan ISE	13.925	12.259	14.401	14.339	(62)	2.080	16,97%	414	2,98%		0,00%	14.339
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.137	190	2.300	-	-1.962	-497	-6.588	2.797	109.730	79,41%	(22.593)
	Linkage	4.522	3.238	3.113	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.024	190	2.300	2.110	-1.839	-373	-5.179	2.673	98.238	85,53%	(14.214)
	• Local Champion	87.849	83.436	83.100	190	2.300	2.110	-1.803	-337	-4.749	2.637	92.133	90,20%	(9.033)
	• Value Chain	1.354	960	924	-	-	-	-36	-36	-429	36	6.105	15,14%	(5.181)
2	MBG	44.762	41.002	40.918	1.055	1.200	145	-509	-84	-3.844	1.284	46.591	87,82%	(5.673)
	KUR	42.954	38.476	38.459	705	1.200	495	-821	-17	-4.495	1.217	44.797	85,85%	(6.338)
	Non KUR	1.808	2.526	2.459	350	-	-	-350	312	-67	67	1.794	137,05%	665
3	PWG	25.216	37.716	39.663	8.159	8.439	280	1.401	1.946	14.447	6.493	46.268	85,72%	(6.605)
	Cilem	10.119	17.744	18.573	1.852	1.997	145	498	829	8.454	1.168	28.070	66,17%	(9.497)
	Gadai	15.098	19.972	21.090	6.308	6.442	134	902	1.118	5.992	5.324	18.197	115,89%	2.892
4	CFG	326.493	359.607	357.607	11.996	6.705	-5.291	1.453	-2.000	31.115	8.705	348.181	102,71%	9.427
	CF 1	44.529	52.282	52.394	500	1.458	958	-427	112	7.865	1.346	47.127	111,18%	5.267
	Total Griya	33.717	41.976	41.776	500	675	175	0	-200	8.058	875	34.319	121,73%	7.457
	• Total Non Program	33.717	41.976	41.776	500	675	175	-254	-200	8.058	875	34.319	121,73%	7.457
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.618	-	783	783	-427	312	-194	470	12.808	82,90%	(2.190)
	CF 2	281.964	307.326	305.214	11.496	5.247	-6.249	1.880	-2.112	23.250	7.359	301.054	101,38%	4.160
	Mitraguna & Others	268.245	289.437	287.062	10.205	4.822	-5.383	948	-2.375	18.817	7.197	285.797	100,44%	1.265
	Pensiun	13.719	17.889	18.152	1.291	425	-866	932	263	4.433	162	15.257	118,97%	2.895
	Total Pembiayaan	490.195	525.960	525.325	21.400	18.644	-2.757	382	-636	35.129	19.279	550.769	95,38%	(25.444)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	3.204	3.204	730	0,31%	3,66%	0,84%	(2.473)	438	(2.473)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	3.204	3.204	730	0,33%	3,80%	0,87%	(2.473)	438	(2.473)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.021	1.799	2.560	1,23%	4,39%	6,26%	761	2.010	1.539			
	KUR	550	1.021	1.705	2.560	1,28%	4,43%	6,66%	856	2.010	1.539			
	Non KUR	-	-	94	-	0,00%	3,73%	0,00%	(94)	-	-			
3	PWG	-	-	-	520	0,00%	0,00%	1,31%	520	520	520			
	Cilem	-	-	-	520	0,00%	0,00%	2,80%	520	520	520			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5.180	4.286	2.153	2.796	1,59%	0,60%	0,78%	643	(2.385)	(1.490)			
	CF 1	174	42	40	400	0,39%	0,08%	0,76%	360	226	358			
	Total Griya	174	42	40	386	0,52%	0,10%	0,92%	346	212	343			
	Oto	-	-	-	15	0,00%	0,00%	0,14%	15	15	15			
	CF 2	5.006	4.244	2.113	2.395	1,78%	0,69%	0,78%	282	(2.611)	(1.848)			
	Mitraguna & Others	5.006	4.244	2.113	2.395	1,87%	0,73%	0,83%	282	(2.611)	(1.848)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	8.511	7.155	6.606	1,23%	1,36%	1,26%	(549)	583	(1.905)	0,49%	61,35%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	0,96%	90	(306)	224			
	KUR	609	170	304	393	1,42%	0,79%	1,02%	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%	43,21%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	8.713	8.651	(4.023)	(62)	2.189	33,87%	(9.475)	-52,27%	37.513	23,06%	(28.862)
2	Tabungan	237.991	248.764	286.813	288.991	5.562	2.177	40.227	16,17%	51.000	21,43%	266.025	108,63%	22.966
3	Deposito	192.383	164.502	160.864	160.863	8.344	(2)	(3.639)	-2,21%	(31.520)	-16,38%	194.147	82,86%	(33.284)
	Total	448.500	419.728	456.391	458.505	9.882	2.114	38.776	9,24%	10.004	2,23%	497.684	92,13%	(39.180)
	CASA	256.117	255.226	295.526	297.642	1.539	2.115	42.416	16,62%	41.525	16,21%	303.537	98,06%	(5.896)
	(%) CASA	57,11%	60,81%	64,75%	64,92%									
	FDR	54,70%	62,33%	59,60%	59,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	11.639	10.914	11.944	11.940		(5)	1.026	9,40%	301	2,58%	-	0,00%	11.940
2	Giro ISE	2.314	964	2.486	2.452		(34)	1.488	154,28%	138	5,98%		0,00%	2.452
3	Tabungan ISE	1.452	2.077	1.586	1.615		29	(462)	-22,25%	163	11,19%		0,00%	1.615
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.048	2.850	-	-2.850	2.412	-251	469	251	29.361	61,47%	(11.313)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.048	2.850	-	-2.850	2.412	-251	469	251	24.230	74,49%	(6.182)
	• Local Champion	16.492	17.899	17.648	2.850	-	-2.850	2.412	-251	1.155	251	19.646	89,83%	(1.998)
	• Value Chain	1.087	401	401	-	-	-	-0	-0	-686	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.551	850	1.850	1.000	-966	394	281	1.456	49.876	77,29%	(11.326)
	KUR	37.787	37.645	38.052	850	1.850	1.000	-937	407	265	1.443	48.631	78,25%	(10.579)
	Non KUR	483	511	498	-	-	0	-29	-13	16	13	1.245	40,01%	(747)
3	PWG	15.859	36.565	38.997	7.907	7.274	-633	3.305	2.432	23.139	4.842	35.714	109,19%	3.283
	Cilem	7.657	20.078	21.494	2.379	2.621	242	1.371	1.417	13.837	1.204	23.148	92,85%	(1.654)
	Gadai	8.201	16.488	17.503	5.528	4.653	-875	1.934	1.015	9.302	3.638	12.566	139,29%	4.937
4	CFG	173.601	168.582	176.407	2.150	9.770	7.620	-3.409	7.825	2.805	1.945	192.550	91,62%	(16.143)
	CF 1	81.382	67.479	68.583	-	2.130	2.130	-252	1.104	-12.799	1.026	83.606	82,03%	(15.023)
	Total Griya	77.096	63.782	64.982	-	2.130	2.130	0	1.200	-12.114	930	77.731	83,60%	(12.749)
	• Total Non Program	77.096	63.782	64.982	-	2.130	2.130	-2.418	1.200	-12.114	930	77.731	83,60%	(12.749)
	• 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	272.003	13.757	18.894	5.137	1.343	10.400	26.694	8.494	307.502	88,46%	(35.498)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.624	3,78%	6,66%	4,21%	(917)	178	(549)			
	KUR	1.433	2.047	2.418	1.501	3,79%	6,42%	3,94%	(917)	68	(546)			
	Non KUR	12	125	123	123	2,54%	24,03%	24,66%	-	111	(2)			
3	PWG	-	-	-	116	0,00%	0,00%	0,30%	116	116	116			
	Cilem	-	-	-	116	0,00%	0,00%	0,54%	116	116	116			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.497	3.360	6.197	5.861	2,01%	3,68%	3,32%	(336)	2.363	2.501			
	CF 1	3.310	3.079	4.746	5.543	4,07%	7,03%	8,08%	798	2.233	2.465			
	Total Griya	3.310	2.976	4.642	5.146	4,29%	7,28%	7,92%	503	1.836	2.169			
	Oto	-	102	103	398	0,00%	2,79%	11,04%	294	398	295			
	CF 2	187	281	1.451	317	0,20%	1,44%	0,29%	(1.134)	130	36			
	Mitraguna & Others	187	88	1.258	127	0,21%	1,31%	0,12%	(1.131)	(60)	39			
	Pensiun	-	193	193	190	0,00%	3,63%	3,61%	(2)	190	(2)			
	Total Pembiayaan	5.153	5.532	8.737	7.600	2,10%	3,34%	2,79%	(1.138)	2.447	2.068	0,40%	85,75%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	516	0,18%	0,83%	1,34%	198	446	171			
	KUR	-	275	248	446	0,00%	0,66%	1,17%	198	446	171			
	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	2.205	1,44%	1,06%	1,25%	418	(291)	(2.879)			
	CF 1	2.172	2.968	1.619	1.532	2,67%	2,40%	2,23%	(87)	(640)	(1.436)			
	Total Griya	2.172	2.968	1.619	1.532	2,82%	2,54%	2,36%	(87)	(640)	(1.436)			
	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	2.721	1,45%	0,80%	1,00%	615	(835)	(2.708)	0,45%	55,11%	-0,6%

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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	3.456	4.020	(89)	564	2.899	258,65%	2.661	195,85%	12.152	33,08%	(8.132)
2	Tabungan	139.020	143.955	141.047	140.465	4.061	(581)	(3.490)	-2,42%	1.445	1,04%	154.745	90,77%	(14.280)
3	Deposito	91.332	76.900	76.412	76.612	230	200	(288)	-0,37%	(14.720)	-16,12%	92.313	82,99%	(15.701)
	Total	231.711	221.976	220.915	221.097	4.202	182	(879)	-0,40%	(10.614)	-4,58%	259.210	85,30%	(38.113)
	CASA	140.379	145.076	144.503	144.485	3.972	(17)	(591)	-0,41%	4.107	2,93%	166.897	86,57%	(22.412)
	(%) CASA	60,58%	65,36%	65,41%	65,35%									
	FDR	52,09%	65,04%	66,41%	66,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.773	5.125	3.976	3.536		(440)	(1.589)	-31,00%	763	27,54%	-	0,00%	3.536
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	3.873	3.433		(440)	(1.589)	-31,64%	764	28,64%		0,00%	3.433
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	6.096	510	800	290	414	690	6.096	110	4.038	150,98%	2.059
	KUR	-	4.876	5.274	510	500	-10	422	398	5.274	102	3.846	137,12%	1.428
	Non KUR	-	531	823	-	300	300	-9	292	823	8	192	429,25%	631
3	PWG	10.318	21.769	23.435	4.725	4.449	-277	2.095	1.666	13.117	2.783	23.389	100,20%	46
	Cilem	4.275	13.042	14.399	1.879	2.114	236	1.217	1.358	10.124	757	16.449	87,54%	(2.050)
	Gadai	6.043	8.728	9.036	2.847	2.334	-513	877	308	2.993	2.026	6.940	130,20%	2.096
4	CFG	108.966	116.910	116.893	2.415	1.476	-939	568	-17	7.928	1.493	127.699	91,54%	(10.806)
	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	95.803	2.415	1.076	-1.339	691	159	9.412	917	101.547	94,34%	(5.744)
	Mitraguna & Others	53.276	65.057	65.328	2.415	920	-1.495	938	270	12.052	650	66.824	97,76%	(1.496)
	Pensiun	33.115	30.587	30.475	-	156	156	-247	-112	-2.640	268	34.723	87,77%	(4.248)
	Total Pembiayaan	120.698	144.379	146.704	7.650	6.725	-926	3.063	2.325	26.006	4.399	156.540	93,72%	(9.836)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	606	0,00%	0,00%	2,58%	606	606	606			
	Cilem	-	-	-	556	0,00%	0,00%	3,86%	556	556	556			
	Gadai	-	-	-	49	0,00%	0,00%	0,54%	49	49	49			
4	CFG	438	2.333	4.367	3.066	0,40%	3,74%	2,62%	(1.302)	2.627	732			
	CF 1	438	1.265	1.654	1.370	1,94%	7,78%	6,50%	(284)	931	105			
	Total Griya	438	1.265	1.654	1.162	2,37%	9,93%	7,00%	(492)	724	(103)			
	Oto	-	-	-	208	0,00%	0,00%	4,62%	208	208	208			
	CF 2	-	1.068	2.713	1.696	0,00%	2,84%	1,77%	(1.018)	1.696	627			
	Mitraguna & Others	-	1.068	2.452	1.304	0,00%	3,77%	2,00%	(1.148)	1.304	236			
	Pensiun	-	-	262	392	0,00%	0,86%	1,29%	130	392	392			
	Total Pembiayaan	438	2.333	4.367	3.671	0,36%	3,02%	2,50%	(696)	3.233	1.338	1,44%	42,36%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.041	0,48%	0,57%	0,89%	369	516	60			
	CF 1	397	541	424	793	1,76%	1,99%	3,76%	369	396	252			
	Total Griya	397	541	424	793	2,14%	2,55%	4,78%	369	396	252			
	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	1.041	1,19%	0,46%	0,71%	369	(397)	60	0,24%	66,43%	-0,5%

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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	337.848	492.070	(126.134)	154.222	303.516	160,97%	419.089	574,24%	92.079	534,40%	399.991
2	Tabungan	196.862	204.302	255.617	261.998	(6.553)	6.381	57.696	28,24%	65.136	33,09%	224.903	116,49%	37.095
3	Deposito	1.160.939	1.779.384	1.494.222	1.394.040	487.766	(100.183)	(385.344)	-21,66%	233.101	20,08%	1.162.702	119,90%	231.338
	Total	1.430.782	2.172.240	2.087.687	2.148.107	355.080	60.421	(24.132)	-1,11%	717.325	50,14%	1.479.683	145,17%	668.424
	CASA	269.843	392.856	593.465	754.068	(132.686)	160.603	361.212	91,95%	484.225	179,45%	316.982	237,89%	437.086
	(%) CASA	18,86%	18,09%	28,43%	35,10%									
	FDR	15,38%	12,25%	13,10%	12,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	9.078	10.121	11.744	11.736		(8)	1.615	15,96%	2.658	29,28%	-	0,00%	11.736
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	6.126	6.118		(8)	2.062	50,86%	4.747	346,38%		0,00%	6.118
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	55.374	1.440	960	-480	-423	-540	2.273	1.500	65.297	84,80%	(9.923)
	KUR	50.813	54.482	53.985	1.440	960	-480	-330	-497	3.172	1.457	62.288	86,67%	(8.303)
	Non KUR	2.289	1.432	1.389	-	-	0	-93	-43	-900	43	3.009	46,17%	(1.620)
3	PWG	17.782	27.368	28.763	5.706	5.347	-359	1.552	1.394	10.981	3.952	35.103	81,94%	(6.341)
	Cilem	6.518	15.785	16.363	1.993	1.626	-367	504	578	9.846	1.048	22.195	73,73%	(5.832)
	Gadai	11.264	11.583	12.399	3.713	3.721	8	1.048	816	1.135	2.904	12.908	96,06%	(509)
4	CFG	129.053	163.160	168.069	7.703	7.070	-633	3.737	4.909	39.016	2.161	160.708	104,58%	7.361
	CF 1	19.758	18.000	19.646	868	1.990	1.122	-64	1.645	-112	345	34.689	56,63%	(15.043)
	Total Griya	14.572	13.490	15.292	775	1.990	1.215	0	1.802	720	188	27.914	54,78%	(12.622)
	• Total Non Program	11.408	10.641	12.470	775	1.990	1.215	608	1.829	1.062	161	13.112	95,10%	(642)
	• Program	3.163	2.849	2.821	-	-	0	-28	-27	-342	27	14.802	19,06%	(11.980)
	Oto	5.186	4.511	4.354	93	-	-93	-64	-156	-832	156	6.775	64,27%	(2.421)
	CF 2	109.295	145.160	148.423	6.835	5.080	-1.755	3.801	3.263	39.128	1.817	126.019	117,78%	22.404
	Mitraguna & Others	90.925	126.736	129.681	6.678	4.650	-2.028	3.761	2.945	38.756	1.705	106.025	122,31%	23.656
	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	273.500	14.849	15.377	528	3.024	7.403	53.433	7.973	294.742	92,79%	(21.243)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	4.304	0,85%	2,62%	7,77%	2.839	3.852	3.200			
	KUR	163	1.023	1.363	4.211	0,32%	2,50%	7,80%	2.848	4.049	3.188			
	Non KUR	289	80	102	92	12,61%	7,10%	6,63%	(9)	(196)	12			
3	PWG	92	-	-	92	0,00%	0,00%	0,32%	92	92	92			
	Cilem	-	-	-	92	0,00%	0,00%	0,56%	92	92	92			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	1.049	695	454	1,36%	0,43%	0,27%	(241)	(1.305)	(595)			
	CF 1	1.212	1.049	695	454	6,14%	3,86%	2,31%	(241)	(758)	(595)			
	Total Griya	1.052	586	572	335	7,22%	4,24%	2,19%	(237)	(716)	(251)			
	Oto	161	463	123	119	3,10%	2,72%	2,74%	(4)	(42)	(344)			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.153	2.160	4.851	1,00%	0,81%	1,77%	2.691	2.640	2.698	2,19%	-23,56%	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	900	2,88%	1,58%	1,62%	19	(632)	87			
	KUR	855	378	489	515	1,68%	0,90%	0,95%	26	(340)	136			
	Non KUR	677	434	392	385	29,56%	27,36%	27,70%	(7)	(292)	(49)			
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	1.538	1,11%	0,55%	0,56%	76	(910)	287	1,56%	-177,46%	1,0%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.288	7.430	1.308	(858)	(741)	-9,07%	(2.065)	-21,75%	17.559	42,31%	(10.129)
2	Tabungan	99.410	126.187	118.848	121.678	4.967	2.830	(4.509)	-3,57%	22.268	22,40%	111.159	109,46%	10.519
3	Deposito	64.192	41.870	41.666	42.566	(19.912)	899	696	1,66%	(21.626)	-33,69%	64.924	65,56%	(22.359)
	Total	173.097	176.228	168.802	171.674	(13.637)	2.871	(4.554)	-2,58%	(1.423)	-0,82%	193.643	88,65%	(21.969)
	CASA	108.906	134.358	127.136	129.108	6.275	1.972	(5.250)	-3,91%	20.203	18,55%	128.718	100,30%	390
	(%) CASA	62,92%	76,24%	75,32%	75,21%									
	FDR	57,60%	66,03%	70,03%	68,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	13.303	11.523	11.679	10.808		(871)	(715)	-6,20%	(2.495)	-18,76%	-	0,00%	10.808
2	Giro ISE	6.014	2.950	4.514	3.583		(931)	633	21,46%	(2.430)	-40,42%		0,00%	3.583
3	Tabungan ISE	6.490	7.773	6.365	6.425		60	(1.348)	-17,34%	(65)	-1,00%		0,00%	6.425
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	35.594	6.719	6.723	3	-637	573	11.865	6.150	32.140	110,75%	3.455
	Cilem	8.075	16.035	15.690	1.319	1.105	-214	-215	-345	7.615	1.450	14.021	111,90%	1.669
	Gadai	15.654	18.987	19.904	5.401	5.618	217	-421	918	4.250	4.700	18.118	109,86%	1.786
4	CFG	75.933	75.630	77.047	325	2.673	2.348	-1.097	1.417	1.114	1.256	86.043	89,54%	(8.997)
	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	60.300	325	1.415	1.090	-1.010	455	1.347	960	67.633	89,16%	(7.333)
	Mitraguna & Others	51.295	52.822	53.285	325	1.365	1.040	-948	463	1.990	902	59.053	90,23%	(5.768)
	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	118.220	7.044	9.396	2.351	-1.864	1.859	18.518	7.537	118.223	100,00%	(2)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	953	0,00%	0,00%	2,68%	953	953	953			
	Cilem	-	-	-	953	0,00%	0,00%	6,08%	953	953	953			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	315	466	283	362	0,41%	0,37%	0,47%	80	48	(104)			
	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	106	0,53%	0,08%	0,18%	61	(209)	(102)			
	Mitraguna & Others	315	208	45	106	0,61%	0,09%	0,20%	61	(209)	(102)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	466	283	1.316	0,32%	0,24%	1,11%	1.033	1.001	850	1,91%	-71,53%	0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	37,37%	-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.859	1.955	(91)	95	(425)	-17,86%	(1.554)	-44,29%	10.133	19,29%	(8.179)
2	Tabungan	88.498	80.904	87.881	84.511	(3.227)	(3.370)	3.607	4,46%	(3.987)	-4,50%	98.149	86,10%	(13.638)
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	112.203	108.928	(5.762)	(3.275)	2.858	2,69%	(33.253)	-23,39%	159.059	68,48%	(50.131)
	CASA	92.006	83.284	89.741	86.466	(3.318)	(3.275)	3.182	3,82%	(5.541)	-6,02%	108.282	79,85%	(21.817)
	(%) CASA	64,71%	78,52%	79,98%	79,38%									
	FDR	46,30%	81,53%	79,34%	81,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.257	809	1.237	1.284		46	475	58,65%	(1.973)	-60,58%	-	0,00%	1.284
2	Giro ISE	705	208	652	696		44	488	234,33%	(9)	-1,23%		0,00%	696
3	Tabungan ISE	2.552	601	586	588		2	(13)	-2,21%	(1.964)	-76,97%		0,00%	588
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	4.480	500	-	-500	424	-87	4.480	87	4.056	110,46%	424
	KUR	-	4.482	4.395	500	-	-500	427	-87	4.395	87	3.846	114,28%	549
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.969	785	905	120	412	569	4.620	336	6.694	104,11%	275
	Cilem	2.349	6.400	6.969	785	905	120	412	569	4.620	336	6.694	104,11%	275
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.570	714	4.027	3.312	147	2.060	14.084	1.967	75.145	103,23%	2.425
	CF 1	26.468	27.857	27.527	49	1.193	1.143	-62	-330	1.058	1.523	28.008	98,28%	(481)
	Total Griya	25.069	24.184	23.786	-	865	865	0	-397	-1.283	1.262	25.557	93,07%	(1.771)
1	• Total Non Program	25.069	24.184	23.786	-	865	865	-257	-397	-1.283	1.262	25.557	93,07%	(1.771)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.740	49	328	278	-62	67	2.341	261	2.451	152,63%	1.290
	CF 2	37.018	47.653	50.043	665	2.834	2.169	209	2.390	13.026	444	47.138	106,16%	2.906
	Mitraguna & Others	36.826	47.451	49.597	665	2.584	1.919	214	2.145	12.771	439	45.872	108,12%	3.725
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	89.019	1.999	4.931	2.933	983	2.543	23.184	2.389	85.895	103,64%	3.124

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	6,74%	302	302	302			
	KUR	-	-	-	302	0,00%	0,00%	6,87%	302	302	302			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	310	0,00%	0,00%	4,45%	310	310	310			
	Cilem	-	-	-	310	0,00%	0,00%	4,45%	310	310	310			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	1.345	1,73%	0,28%	1,73%	1.130	247	(137)			
	CF 1	1.097	1.182	145	1.345	4,15%	0,52%	4,89%	1.200	247	163			
	Total Griya	1.097	1.038	-	1.345	4,38%	0,00%	5,65%	1.345	247	306			
	Oto	-	144	145	-	0,00%	3,94%	0,00%	(145)	-	(144)			
	CF 2	-	300	70	-	0,00%	0,15%	0,00%	(70)	-	(300)			
	Mitraguna & Others	-	300	70	-	0,00%	0,15%	0,00%	(70)	-	(300)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	1.957	1,67%	0,25%	2,20%	1.742	860	475	0,41%	81,45%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	792	0,19%	2,84%	1,02%	(1.352)	672	(48)			
	CF 1	-	821	1.828	773	0,00%	6,56%	2,81%	(1.054)	773	(48)			
	Total Griya	-	821	1.828	773	0,00%	7,56%	3,25%	(1.054)	773	(48)			
	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	792	0,18%	2,48%	0,89%	(1.352)	672	(48)	0,92%	-3,78%	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	5.557	5.605	1.293	48	960	20,65%	1.329	31,09%	16.368	34,24%	(10.763)
2	Tabungan	143.334	167.749	178.690	180.238	(5.471)	1.548	12.489	7,44%	36.903	25,75%	160.947	111,99%	19.291
3	Deposito	111.952	108.727	108.458	108.458	(1.071)	(0)	(270)	-0,25%	(3.495)	-3,12%	113.051	95,94%	(4.593)
	Total	259.563	281.122	292.704	294.300	(5.250)	1.596	13.178	4,69%	34.738	13,38%	290.365	101,36%	3.935
	CASA	147.610	172.395	184.247	185.843	(4.178)	1.596	13.448	7,80%	38.232	25,90%	177.314	104,81%	8.528
	(%) CASA	56,87%	61,32%	62,95%	63,15%									
	FDR	26,72%	31,77%	30,85%	30,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.337	2.576	3.073	3.067		(5)	491	19,08%	730	31,24%	-	0,00%	3.067
2	Giro ISE	22	24	24	24		0	0	0,89%	3	12,37%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.048	3.043		(5)	491	19,25%	727	31,41%		0,00%	3.043
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	9.839	1.355	550	-805	1.210	287	9.646	263	4.206	233,93%	5.633
	KUR	194	8.589	8.897	1.155	550	-605	1.028	307	8.703	243	3.996	222,62%	4.900
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733
3	PWG	3.438	5.369	5.462	206	435	228	-165	93	2.024	341	10.185	53,63%	(4.723)
	Cilem	3.438	5.369	5.462	206	435	228	-165	93	2.024	341	10.185	53,63%	(4.723)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	74.409	3.222	2.504	-718	1.342	603	9.447	1.902	77.611	95,87%	(3.202)
	CF 1	19.068	19.352	20.108	250	950	700	-71	756	1.040	195	20.733	96,99%	(625)
	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	2.773	-	450	450	-71	381	1.351	70	2.563	108,19%	210
	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	90.300	4.783	3.489	-1.294	2.384	983	20.942	2.506	92.766	97,34%	(2.466)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	150	0,00%	0,00%	2,74%	150	150	150			
	Cilem	-	-	-	150	0,00%	0,00%	2,74%	150	150	150			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	5.096	1,63%	5,66%	6,85%	922	4.036	1.000			
	CF 1	648	3.784	3.837	4.386	3,40%	19,83%	21,81%	549	3.737	602			
	Total Griya	648	3.784	3.837	4.381	3,67%	22,62%	25,27%	545	3.733	598			
	Oto	-	-	-	4	0,00%	0,00%	0,16%	4	4	4			
	CF 2	412	313	338	711	0,90%	0,62%	1,31%	372	299	398			
	Mitraguna & Others	412	-	23	397	1,02%	0,05%	0,82%	374	(15)	397			
	Pensiun	-	313	315	314	0,00%	5,19%	5,11%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	5.246	2,63%	4,67%	5,81%	1.071	3.422	1.150	0,53%	90,84%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	4,88%	-	-	-			
	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%	3,05%	(12)	2.483	89	2,14%	29,79%	-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	15.646	16.066	1.303	420	685	4,45%	12.249	320,87%	11.772	136,48%	4.294
2	Tabungan	117.085	114.592	118.406	118.841	(1.258)	435	4.249	3,71%	1.756	1,50%	128.675	92,36%	(9.834)
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	180.169	181.024	(1.579)	855	4.685	2,66%	10.277	6,02%	191.013	94,77%	(9.989)
	CASA	120.903	129.973	134.052	134.907	45	855	4.934	3,80%	14.004	11,58%	140.447	96,06%	(5.540)
	(%) CASA	70,81%	73,71%	74,40%	74,52%									
	FDR	80,42%	79,03%	79,18%	78,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.691	816	909	845	(64)	30	3,65%	(846)	-50,01%	-	0,00%	845	
2	Giro ISE	436	72	57	57	(0)	(15)	-21,38%	(380)	-86,95%		0,00%	57	
3	Tabungan ISE	1.254	743	852	788	(64)	45	6,09%	(466)	-37,15%		0,00%	788	
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	24.105	4.713	4.580	-133	1.344	768	10.556	3.812	22.921	105,17%	1.184
	Cilem	7.456	12.121	12.772	1.593	1.391	-202	722	652	5.316	739	13.715	93,12%	(943)
	Gadai	6.094	11.217	11.333	3.121	3.189	69	622	116	5.240	3.073	9.206	123,11%	2.127
4	CFG	119.321	116.031	118.554	2.033	3.682	1.649	-607	2.523	-767	1.159	132.306	89,61%	(13.752)
	CF 1	15.625	17.718	17.772	-	225	225	-59	54	2.147	171	17.516	101,46%	256
	Total Griya	13.902	15.656	15.547	-	-	0	0	-109	1.645	109	14.443	107,64%	1.104
	• Total Non Program	13.902	15.656	15.547	-	-	0	-113	-109	1.645	109	14.443	107,64%	1.104
	• 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	100.783	2.033	3.457	1.424	-548	2.469	-2.914	988	114.790	87,80%	(14.007)
	Mitraguna & Others	94.197	88.244	90.285	1.455	2.939	1.484	-805	2.041	-3.912	898	103.911	86,89%	(13.626)
	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	142.660	6.746	8.262	1.516	737	3.291	5.353	4.971	159.663	89,35%	(17.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	1.878	0,00%	0,00%	7,79%	1.878	1.878	1.878			
	Cilem	-	-	-	857	0,00%	0,00%	6,71%	857	857	857			
	Gadai	-	-	-	1.021	0,00%	0,00%	9,01%	1.021	1.021	1.021			
4	CFG	1.942	506	410	2.142	1,63%	0,35%	1,81%	1.732	200	1.635			
	CF 1	86	-	-	748	0,55%	0,00%	4,21%	748	662	748			
	Total Griya	-	-	-	633	0,00%	0,00%	4,07%	633	633	633			
	Oto	86	-	-	115	4,99%	0,00%	5,18%	115	29	115			
	CF 2	1.856	506	410	1.394	1,79%	0,42%	1,38%	984	(462)	887			
	Mitraguna & Others	1.856	506	410	1.394	1,97%	0,46%	1,54%	984	(462)	887			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	4.020	1,41%	0,29%	2,82%	3.610	2.079	3.514	0,37%	86,85%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	0,61%	-	585	14			
	Mitraguna & Others	31	602	616	616	0,03%	0,70%	0,68%	-	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%	-45,74%	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	5.426	3.779	(9.658)	(1.647)	967	34,37%	(10.151)	-72,87%	24.944	15,15%	(21.165)
2	Tabungan	118.671	155.162	155.126	153.438	(2.867)	(1.688)	(1.723)	-1,11%	34.767	29,30%	135.176	113,51%	18.263
3	Deposito	125.329	129.816	111.943	132.943	(4.784)		3.127	2,41%	7.614	6,07%	126.285	105,27%	6.658
	Total	257.931	287.790	272.495	290.160	(17.309)		17.666	2,370	0,82%	32.230	286.405	101,31%	3.755
	CASA	132.602	157.974	160.552	157.218	(12.525)	(3.334)	(757)	-0,48%	24.616	18,56%	160.120	98,19%	(2.902)
	(%) CASA	51,41%	54,89%	58,92%	54,18%									
	FDR	59,82%	64,96%	69,15%	64,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.538	4.402	4.773	4.832		59	431	9,79%	1.294	36,58%	-	0,00%	4.832
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%		0,00%	1
3	Tabungan ISE	3.537	4.401	4.772	4.832		59	431	9,79%	1.295	36,60%		0,00%	4.832
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	28.829	4.979	4.324	-655	1.790	1.088	11.819	3.236	23.290	123,78%	5.539
	Cilem	7.758	12.741	13.224	1.514	1.296	-217	830	483	5.466	813	12.693	104,18%	531
	Gadai	9.252	15.000	15.605	3.465	3.027	-438	960	604	6.353	2.423	10.597	147,26%	5.008
4	CFG	136.962	150.781	151.229	4.298	3.040	-1.258	1.860	448	14.267	2.592	152.429	99,21%	(1.200)
	CF 1	16.548	16.433	16.196	187	18	-169	94	-237	-353	255	18.272	88,64%	(2.076)
	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	2.688	187	18	-169	94	-123	1.156	141	2.762	97,30%	(75)
	CF 2	120.414	134.348	135.033	4.111	3.022	-1.089	1.766	686	14.620	2.336	134.157	100,65%	876
	Mitraguna & Others	110.777	123.441	123.366	3.631	2.082	-1.549	1.619	-75	12.589	2.157	123.263	100,08%	103
	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	188.422	9.277	7.364	-1.913	3.582	1.485	34.134	5.879	176.035	107,04%	12.387

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	700	0,00%	0,00%	2,43%	700	700	700			
	Cilem	-	-	-	668	0,00%	0,00%	5,05%	668	668	668			
	Gadai	-	-	-	32	0,00%	0,00%	0,21%	32	32	32			
4	CFG	334	415	769	962	0,24%	0,51%	0,64%	193	628	547			
	CF 1	-	195	195	706	0,00%	1,18%	4,36%	512	706	512			
	Total Griya	-	44	43	555	0,00%	0,32%	4,11%	512	555	511			
	Oto	-	151	152	152	0,00%	5,40%	5,64%	-	152	1			
	CF 2	334	220	575	255	0,28%	0,43%	0,19%	(319)	(79)	35			
	Mitraguna & Others	334	220	575	255	0,30%	0,47%	0,21%	(319)	(79)	35			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	489	769	1.662	0,31%	0,41%	0,88%	893	1.180	1.173	0,15%	83,18%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	0,79%	(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%	0,97%	(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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	13.230	14.988	(1.594)	1.758	10.038	202,78%	6.408	74,68%	21.760	68,88%	(6.772)
2	Tabungan	115.717	143.468	139.653	137.498	3.774	(2.155)	(5.970)	-4,16%	21.781	18,82%	131.921	104,23%	5.578
3	Deposito	158.683	167.447	163.000	163.005	(4.690)	5	(4.442)	-2,65%	4.322	2,72%	159.836	101,98%	3.169
	Total	282.980	315.865	315.883	315.491	(2.510)	(392)	(374)	-0,12%	32.511	11,49%	313.517	100,63%	1.974
	CASA	124.297	148.418	152.883	152.486	2.180	(397)	4.068	2,74%	28.189	22,68%	153.681	99,22%	(1.195)
	(%) CASA	43,92%	46,99%	48,40%	48,33%									
	FDR	77,18%	79,97%	81,11%	81,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.319	5.293	4.658	4.460		(198)	(834)	-15,75%	1.141	34,36%	-	0,00%	4.460
2	Giro ISE	510	262	772	488		(284)	225	85,76%	(22)	-4,35%		0,00%	488
3	Tabungan ISE	2.559	4.781	3.636	3.722		86	(1.059)	-22,14%	1.163	45,43%		0,00%	3.722
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.067	-	200	-	-125	75	-442	125	8.871	45,85%	(4.803)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.067	-	200	200	-125	75	-442	125	6.971	58,34%	(2.904)
	• Local Champion	4.509	3.992	4.067	-	200	200	-125	75	-442	125	5.676	71,65%	(1.609)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.926	695	950	255	96	575	3.014	375	12.408	104,18%	518
	KUR	9.027	11.109	11.727	695	950	255	310	619	2.700	331	11.420	102,69%	307
	Non KUR	885	1.242	1.199	-	-	0	-214	-44	313	44	987	121,40%	211
3	PWG	13.890	24.339	25.175	3.667	5.553	1.886	655	836	11.284	4.718	28.393	88,66%	(3.219)
	Cilem	5.699	14.691	15.379	1.687	1.726	40	449	689	9.680	1.038	17.349	88,65%	(1.969)
	Gadai	8.191	9.648	9.795	1.981	3.827	1.847	206	147	1.604	3.680	11.045	88,69%	(1.250)
4	CFG	190.097	211.911	214.051	9.063	7.820	-1.244	4.335	2.140	23.954	5.679	205.803	104,01%	8.248
	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	185.804	8.787	6.912	-1.875	4.581	1.544	21.603	5.368	177.912	104,44%	7.892
	Mitraguna & Others	145.925	165.161	166.702	8.522	6.562	-1.960	4.492	1.540	20.776	5.022	158.181	105,39%	8.521
	Pensiun	18.276	19.099	19.102	265	350	85	89	4	827	346	19.731	96,81%	(629)
	Total Pembiayaan	218.409	252.593	256.219	13.426	14.523	1.097	4.962	3.626	37.810	10.897	255.475	100,29%	744

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	207	2,87%	0,80%	1,60%	108	(77)	106			
	KUR	284	100	99	207	3,15%	0,89%	1,76%	108	(77)	106			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	26	-	266	0,00%	0,00%	1,05%	266	266	240			
	Cilem	-	-	-	266	0,00%	0,00%	1,73%	266	266	266			
	Gadai	-	26	-	-	0,00%	0,00%	0,00%	-	-	(26)			
4	CFG	85	467	65	858	0,04%	0,03%	0,40%	793	773	391			
	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	-	-	507	0,02%	0,00%	0,27%	507	474	507			
	Mitraguna & Others	33	-	-	413	0,02%	0,00%	0,25%	413	381	413			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	369	593	164	1.330	0,17%	0,06%	0,52%	1.166	961	737	0,17%	66,32%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	7.961	8.147	1.192	186	3.558	77,51%	(406)	-4,75%	17.343	46,98%	(9.196)
2	Tabungan	104.558	99.445	105.099	105.883	(4.330)	784	6.438	6,47%	1.325	1,27%	118.277	89,52%	(12.394)
3	Deposito	118.514	111.707	136.229	136.229	(98)	0	24.522	21,95%	17.715	14,95%	119.238	114,25%	16.991
	Total	231.625	215.742	249.289	250.259	(3.237)	970	34.518	16,00%	18.634	8,04%	254.858	98,20%	(4.599)
	CASA	113.112	104.035	113.061	114.031	(3.138)	970	9.996	9,61%	919	0,81%	135.620	84,08%	(21.590)
	(%) CASA	48,83%	48,22%	45,35%	45,57%									
	FDR	61,23%	70,15%	61,34%	61,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.660	2.873	3.947	3.991		44	1.118	38,94%	1.331	50,05%	-	0,00%	3.991
2	Giro ISE	666	1.009	1.609	1.635		26	626	62,01%	968	145,33%		0,00%	1.635
3	Tabungan ISE	1.893	1.764	2.238	2.256		19	493	27,94%	363	19,17%		0,00%	2.256
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	28.234	4.781	5.693	912	1.622	1.596	9.591	4.097	29.087	97,07%	(853)
	Cilem	13.169	15.282	15.912	1.753	1.747	-6	879	630	2.744	1.117	19.589	81,23%	(3.676)
	Gadai	5.474	11.356	12.322	3.028	3.946	919	743	966	6.848	2.980	9.499	129,72%	2.823
4	CFG	123.108	122.971	122.988	1.704	2.845	1.141	80	17	-120	2.828	137.895	89,19%	(14.908)
	CF 1	17.304	13.554	13.485	-	160	160	-104	-69	-3.819	230	19.239	70,09%	(5.754)
	Total Griya	13.206	10.229	10.257	-	160	160	0	28	-2.949	132	13.740	74,65%	(3.483)
	• Total Non Program	13.206	10.229	10.097	-	-	0	-165	-132	-3.109	132	13.740	73,48%	(3.644)
	• 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	109.503	1.704	2.685	981	184	87	3.699	2.598	118.656	92,29%	(9.153)
	Mitraguna & Others	72.025	76.913	77.260	1.704	2.685	981	568	347	5.236	2.338	83.513	92,51%	(6.253)
	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	152.919	6.485	8.538	2.054	1.659	1.571	11.093	6.968	167.059	91,54%	(14.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	731	0,00%	0,00%	2,59%	731	731	731			
	Cilem	-	-	-	449	0,00%	0,00%	2,82%	449	449	449			
	Gadai	-	-	-	282	0,00%	0,00%	2,29%	282	282	282			
4	CFG	370	1.341	1.411	1.854	0,30%	1,15%	1,51%	443	1.484	513			
	CF 1	206	891	832	1.281	1,19%	6,14%	9,50%	449	1.075	390			
	Total Griya	92	798	742	812	0,69%	7,25%	7,92%	70	720	14			
	Oto	114	93	90	469	2,79%	14,52%	378	378	354	376			
	CF 2	164	450	579	573	0,15%	0,53%	0,52%	(6)	409	123			
	Mitraguna & Others	164	352	210	464	0,23%	0,27%	0,60%	254	300	111			
	Pensiun	-	98	369	109	0,00%	1,14%	0,34%	(260)	109	12			
	Total Pembiayaan	370	1.341	1.411	2.584	0,26%	0,93%	1,69%	1.173	2.215	1.243	1,34%	20,64%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	762	0,00%	0,54%	0,62%	97	757	136			
	CF 1	5	106	145	144	0,03%	1,07%	1,07%	(2)	139	38			
	Total Griya	5	106	145	144	0,04%	1,42%	1,40%	(2)	139	38			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	519	519	618	0,00%	0,47%	0,56%	99	618	99			
	Mitraguna & Others	-	303	303	303	0,00%	0,39%	0,39%	-	303	(0)			
	Pensiun	-	217	315	315	0,00%	0,14%	0,98%	99	315	99			
	Total Pembiayaan	5	625	665	762	0,00%	0,44%	0,50%	97	757	136	2,09%	-320,28%	1,6%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	3.464	2.909	41	(555)	(543)	-15,73%	1.294	80,11%	8.205	35,46%	(5.296)
2	Tabungan	101.049	104.536	115.012	114.923	297	(89)	10.387	9,94%	13.873	13,73%	110.650	103,86%	4.273
3	Deposito	38.774	46.765	44.546	44.546	1.315	0	(2.219)	-4,75%	5.772	14,89%	39.372	113,14%	5.174
	Total	141.438	154.753	163.022	162.378	1.653	(644)	7.625	4,93%	20.939	14,80%	158.228	102,62%	4.150
	CASA	102.664	107.988	118.476	117.832	338	(644)	9.844	9,12%	15.167	14,77%	118.855	99,14%	(1.023)
	(%) CASA	72,59%	69,78%	72,67%	72,57%									
	FDR	91,03%	105,51%	103,33%	103,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.298	2.645	3.663	3.857		193	1.212	45,83%	558	16,93%	-	0,00%	3.857
2	Giro ISE	186	153	158	159		1	6	3,89%	(27)	-14,29%		0,00%	159
3	Tabungan ISE	2.913	2.481	3.495	3.687		192	1.206	48,60%	775	26,60%		0,00%	3.687
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	8.040	590	850	260	454	688	7.799	162	4.271	188,26%	3.769
	KUR	103	6.755	7.456	590	850	260	472	701	7.353	149	3.950	188,75%	3.506
	Non KUR	139	598	584	-	-	0	-18	-14	445	14	321	182,21%	264
3	PWG	20.398	32.657	36.522	8.287	10.425	2.138	2.285	3.864	16.124	6.560	32.338	112,94%	4.184
	Cilem	7.170	13.624	16.449	1.958	3.549	1.591	877	2.825	9.279	723	17.171	95,80%	(722)
	Gadai	13.229	19.034	20.073	6.330	6.876	546	1.407	1.039	6.844	5.837	15.168	132,34%	4.905
4	CFG	107.701	103.153	103.774	1.074	1.873	799	-629	622	-3.926	1.251	119.851	86,59%	(16.077)
	CF 1	13.161	13.475	14.225	119	945	826	43	751	1.064	194	14.763	96,36%	(538)
	Total Griya	10.223	9.990	10.677	-	800	800	0	687	454	113	10.729	99,51%	(52)
	• Total Non Program	10.223	9.819	10.506	-	800	800	-130	687	283	113	10.729	97,92%	(223)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.549	119	145	26	43	64	610	81	4.034	87,97%	(485)
	CF 2	94.540	89.678	89.549	955	928	-27	-672	-129	-4.991	1.057	105.088	85,21%	(15.539)
	Mitraguna & Others	89.171	83.225	82.853	521	628	107	-915	-372	-6.318	1.000	98.599	84,03%	(15.746)
	Pensiun	5.368	6.453	6.696	434	300	-134	242	243	1.327	57	6.488	103,20%	207
	Total Pembiayaan	128.755	163.281	168.452	9.951	13.148	3.197	2.107	5.172	39.697	7.976	156.875	107,38%	11.577

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	144	0,00%	0,00%	1,79%	144	144	144			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	144	0,00%	0,00%	24,66%	144	144	144			
3	PWG	-	-	-	408	0,00%	0,00%	1,12%	408	408	408			
	Cilem	-	-	-	231	0,00%	0,00%	1,40%	231	231	231			
	Gadai	-	-	-	178	0,00%	0,00%	0,89%	178	178	178			
4	CFG	1.919	1.884	2.116	2.705	1,78%	2,05%	2,61%	589	786	821			
	CF 1	107	167	111	444	0,81%	0,82%	3,12%	333	338	277			
	Total Griya	107	167	-	221	1,04%	0,00%	2,07%	221	114	54			
	Oto	-	-	111	224	0,00%	3,19%	6,30%	113	224	224			
	CF 2	1.812	1.717	2.005	2.261	1,92%	2,24%	2,52%	256	449	544			
	Mitraguna & Others	1.812	1.717	2.005	2.261	2,03%	2,41%	2,73%	256	449	544			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.884	2.116	3.258	1,49%	1,30%	1,93%	1.142	1.339	1.374	0,00%	100,00%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	2.494	2,33%	2,21%	2,40%	210	(11)	(35)			
	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	2.416	2,63%	2,46%	2,70%	210	(66)	(35)			
	Mitraguna & Others	2.482	2.451	2.206	2.416	2,78%	2,65%	2,92%	210	(66)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.494	2,27%	1,40%	1,48%	210	(426)	(35)	0,00%	100,00%	-1,5%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	60	61	26	1	(74)	-54,64%	26	75,05%	40	152,79%	21
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	475	476	26	1	341	252,37%	441	1259,86%	40	1186,98%	436
	CASA	35	135	60	61	26	1	(74)	-54,64%	26	75,05%	40	152,79%	21
	(%) CASA	100,00%	100,00%	12,72%	12,87%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	606	598	(137)	(8)	43	7,70%	160	36,54%	502	119,18%	96
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	906	898	(137)	(8)	(207)	-18,74%	460	104,99%	502	178,93%	396
	CASA	438	556	606	598	(137)	(8)	43	7,70%	160	36,54%	502	119,18%	96
	(%) CASA	100,00%	50,26%	66,90%	66,61%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	41.319	38.586	(6.089)	(2.733)	260	0,68%	17.134	79,87%	33.434	115,41%	5.152
2	Tabungan	103.481	115.421	119.064	121.404	(6.593)	-	5.984	5,18%	17.924	17,32%	120.938	100,39%	466
3	Deposito	132.303	108.795	106.412	106.411	22.857	(0)	(2.384)	-2,19%	(25.891)	-19,57%	133.406	79,77%	(26.994)
	Total	257.235	262.542	266.794	266.402	10.175	(393)	3.859	1,47%	9.166	3,56%	287.777	92,57%	(21.376)
	CASA	124.933	153.747	160.383	159.990	(12.681)	(393)	6.243	4,06%	35.057	28,06%	154.371	103,64%	5.619
	(%) CASA	48,57%	58,56%	60,11%	60,06%									
	FDR	70,83%	82,46%	83,21%	83,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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.
1	DPK ISE	7.936	7.964	5.727	5.406	(321)	(2.557)	-32,11%	(2.530)	-31,88%	-	0,00%	5.406
2	Giro ISE	4.026	3.838	3.225	3.212	(13)	(625)	-16,30%	(814)	-20,22%		0,00%	3.212
3	Tabungan ISE	2.910	4.126	2.502	2.194	(308)	(1.932)	-46,83%	(716)	-24,60%		0,00%	2.194
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.489	640	-	-640	250	464	-5.746	(464)	56.266	70,18%	(16.777)
	Linkage	14.656	14.625	14.624	-	-	-	-3	-1	-32	1	19.460	75,15%	(4.836)
	Non-Linkage	30.579	24.401	24.865	640	-	-640	252	464	-5.714	(464)	36.806	67,56%	(11.941)
	• 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	2.966	-	-	-	-23	155	509	(155)	5.732	51,74%	(2.766)
2	MBG	4.919	2.747	2.670	-	-	0	-126	-77	-2.249	77	4.919	54,28%	(2.249)
	KUR	4.804	2.747	2.670	-	-	0	-126	-77	-2.134	77	4.804	55,58%	(2.134)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	45.354	10.234	9.521	-712	2.937	2.884	22.017	6.638	41.363	109,65%	3.991
	Cilem	6.677	18.873	20.739	2.482	2.845	363	1.426	1.867	14.062	979	21.729	95,45%	(990)
	Gadai	16.660	23.597	24.614	7.751	6.676	-1.075	1.511	1.017	7.954	5.659	19.634	125,37%	4.980
4	CFG	108.703	132.255	134.492	5.145	3.905	-1.240	2.923	2.237	25.790	1.668	121.776	110,44%	12.717
	CF 1	24.869	27.133	26.800	19	-	-19	-221	-333	1.930	333	26.529	101,02%	270
	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	5.768	19	-	-19	-221	-134	772	134	6.182	93,31%	(413)
	CF 2	83.833	105.122	107.693	5.126	3.905	-1.221	3.144	2.571	23.859	1.334	95.247	113,07%	12.446
	Mitraguna & Others	62.328	80.329	82.562	3.906	3.370	-536	2.133	2.233	20.234	1.137	72.530	113,83%	10.032
	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	222.005	16.019	13.426	-2.592	5.984	5.508	39.812	7.919	224.323	98,97%	(2.318)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	283	2,46%	2,64%	10,62%	211	163	252			
	KUR	83	32	73	283	1,72%	2,64%	10,62%	211	201	252			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	397	0,00%	0,00%	0,87%	397	397	397			
	Cilem	-	-	-	390	0,00%	0,00%	1,88%	390	390	390			
	Gadai	-	-	-	7	0,00%	0,00%	0,03%	7	7	7			
4	CFG	330	1.506	979	979	0,30%	0,74%	0,73%	0	649	(527)			
	CF 1	209	-	22	380	0,84%	0,08%	1,42%	357	171	380			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	22	380	4,19%	0,38%	6,58%	357	171	380			
	CF 2	120	1.506	956	599	0,14%	0,91%	0,56%	(357)	479	(907)			
	Mitraguna & Others	-	1.506	862	467	0,00%	1,07%	0,57%	(395)	467	(1.039)			
	Pensiun	120	-	95	132	0,56%	0,38%	0,53%	38	12	132			
	Total Pembiayaan	451	1.538	1.051	1.659	0,25%	0,49%	0,75%	608	1.208	121	3,24%	-333,48%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,59%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	24,76%	-	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%	3,23%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	17.419	25.480	(16.565)	8.061	1.970	8,38%	7.776	43,92%	30.252	84,23%	(4.772)
2	Tabungan	74.047	78.794	86.394	87.158	2.185	764	8.364	10,62%	13.111	17,71%	92.330	94,40%	(5.172)
3	Deposito	177.676	188.557	187.604	186.604	29.326	(1.000)	(1.954)	-1,04%	8.928	5,02%	178.816	104,36%	7.788
	Total	269.427	290.861	291.416	299.242	14.945	7.825	8.381	2,88%	29.815	11,07%	301.398	99,28%	(2.157)
	CASA	91.751	102.304	103.813	112.638	(14.380)	8.825	10.334	10,10%	20.887	22,77%	122.582	91,89%	(9.944)
	(%) CASA	34,05%	35,17%	35,62%	37,64%									
	FDR	66,93%	72,31%	72,98%	71,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.699	4.255	4.792	4.792		(0)	536	12,60%	1.093	29,54%	-	0,00%	4.792
2	Giro ISE	1.245	527	440	351		(89)	(176)	-33,31%	(893)	-71,77%		0,00%	351
3	Tabungan ISE	2.454	3.729	4.352	4.440		89	712	19,09%	1.986	80,93%		0,00%	4.440
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	11.763	1.200	800	-400	895	404	4.262	396	10.603	110,94%	1.160
	KUR	5.814	9.851	10.294	1.200	800	-400	929	444	4.480	356	8.917	115,45%	1.378
	Non KUR	1.686	1.508	1.468	-	-	0	-34	-40	-218	40	1.686	87,09%	(218)
3	PWG	25.637	39.504	41.099	9.228	9.744	516	1.917	1.595	15.462	8.149	38.538	106,65%	2.562
	Cilem	7.478	16.995	17.666	2.018	1.666	-353	982	671	10.188	994	18.884	93,55%	(1.218)
	Gadai	18.160	22.509	23.434	7.210	8.079	869	936	924	5.274	7.154	19.654	119,23%	3.779
4	CFG	147.202	159.467	159.803	4.057	3.705	-352	-1.974	335	12.600	3.370	162.134	98,56%	(2.331)
	CF 1	16.107	20.872	20.537	2.195	-	-2.195	-284	-334	4.431	334	18.306	112,19%	2.231
	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	5.272	-	-	0	-284	-252	-2.383	252	9.274	56,85%	(4.002)
	CF 2	131.096	138.596	139.265	1.862	3.705	1.843	-1.691	669	8.170	3.036	143.828	96,83%	(4.563)
	Mitraguna & Others	128.138	134.779	134.779	1.647	3.005	1.358	-1.877	-1	6.640	3.006	139.216	96,81%	(4.437)
	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	212.664	14.485	14.249	-236	838	2.335	32.325	11.915	211.274	100,66%	1.390

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	474	6,04%	3,34%	4,03%	94	21	323			
	KUR	363	80	229	403	6,24%	2,32%	3,92%	174	41	323			
	Non KUR	90	70	151	71	5,33%	10,00%	4,81%	(80)	(19)	0			
3	PWG	-	-	-	1.185	0,00%	0,00%	2,88%	1.185	1.185	1.185			
	Cilem	-	-	-	990	0,00%	0,00%	5,61%	990	990	990			
	Gadai	-	-	-	195	0,00%	0,00%	0,83%	195	195	195			
4	CFG	537	1.213	2.440	1.225	0,36%	1,53%	0,77%	(1.216)	688	12			
	CF 1	200	336	823	838	1,24%	3,94%	4,08%	15	638	501			
	Total Griya	-	-	-	829	0,00%	0,00%	5,43%	829	829	829			
	Oto	200	336	823	8	2,61%	14,90%	0,16%	(815)	(192)	(328)			
	CF 2	337	876	1.617	387	0,26%	1,17%	0,28%	(1.230)	50	(489)			
	Mitraguna & Others	337	876	1.617	348	0,26%	1,20%	0,26%	(1.270)	10	(529)			
	Pensiun	-	-	-	39	0,00%	0,00%	0,88%	39	39	39			
	Total Pembiayaan	990	1.364	2.820	2.884	0,55%	1,34%	1,36%	64	1.895	1.521	0,61%	55,38%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	2,23%	(3)	193	65			
	KUR	-	198	198	198	0,00%	2,01%	1,92%	(0)	198	(0)			
	Non KUR	70	-	67	65	4,15%	4,47%	4,41%	(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%	1,67%	(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%	1,89%	(123)	1.595	3			
	Mitraguna & Others	1.042	2.634	2.760	2.637	0,81%	2,05%	1,96%	(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%	1,38%	(125)	1.715	68	0,06%	95,37%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.510	15.141	(24)	630	619	4,26%	2.191	16,92%	19.133	79,13%	(3.993)
2	Tabungan	76.505	82.083	83.311	85.401	(3.276)	2.090	3.318	4,04%	8.896	11,63%	87.055	98,10%	(1.655)
3	Deposito	21.770	21.010	21.234	20.334	(250)	(900)	(677)	-3,22%	(1.437)	-6,60%	22.377	90,87%	(2.043)
	Total	111.225	117.615	119.055	120.875	(3.551)	1.820	3.260	2,77%	9.650	8,68%	128.565	94,02%	(7.690)
	CASA	89.454	96.605	97.821	100.541	(3.300)	2.720	3.937	4,08%	11.087	12,39%	106.189	94,68%	(5.647)
	(%) CASA	80,43%	82,14%	82,16%	83,18%									
	FDR	45,34%	61,64%	63,31%	62,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.158	1.339	1.306	1.243		(63)	(96)	-7,17%	85	7,31%	-	0,00%	1.243
2	Giro ISE	199	98	66	67		1	(31)	-31,67%	(132)	-66,40%		0,00%	67
3	Tabungan ISE	959	1.241	1.240	1.176		(64)	(65)	-5,23%	217	22,62%		0,00%	1.176
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	6.320	1.000	700	-300	941	612	6.217	88	4.157	152,02%	2.163
	KUR	103	5.507	6.118	1.000	700	-300	943	612	6.016	88	3.948	154,99%	2.171
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.778	4.132	4.472	340	1.149	1.299	8.551	3.172	29.234	71,07%	(8.457)
	Cilem	5.118	11.042	11.741	1.521	1.732	212	764	699	6.623	1.034	18.602	63,12%	(6.861)
	Gadai	7.109	8.436	9.037	2.611	2.739	128	384	601	1.928	2.138	10.632	85,00%	(1.595)
4	CFG	38.093	47.309	48.270	1.430	1.726	296	-276	961	10.177	765	46.784	103,18%	1.486
	CF 1	11.280	11.213	10.973	160	-	-160	-187	-240	-306	240	12.440	88,21%	(1.467)
	Total Griya	5.847	6.712	6.630	160	-	-160	0	-83	783	83	6.160	107,62%	470
	• Total Non Program	5.847	5.867	5.788	-	-	0	-159	-79	-59	79	6.160	93,95%	(372)
	• Program	-	846	842	160	-	-160	167	-4	842	4	0	0,00%	842
	Oto	5.433	4.501	4.344	-	-	0	-187	-157	-1.089	157	6.280	69,16%	(1.937)
	CF 2	26.814	36.096	37.297	1.270	1.726	456	-88	1.201	10.483	525	34.343	108,60%	2.953
	Mitraguna & Others	24.934	33.722	34.695	1.070	1.476	406	-266	973	9.762	503	31.664	109,57%	3.031
	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	75.369	6.562	6.898	335	1.814	2.872	24.945	4.026	80.177	94,00%	(4.808)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	241	0,00%	0,00%	1,16%	241	241	241			
	Cilem	-	-	-	142	0,00%	0,00%	1,21%	142	142	142			
	Gadai	-	-	-	100	0,00%	0,00%	1,10%	100	100	100			
4	CFG	182	361	273	612	0,48%	0,58%	1,27%	338	430	251			
	CF 1	77	272	185	524	0,68%	1,65%	4,77%	339	447	252			
	Total Griya	1	-	-	328	0,02%	0,00%	4,95%	328	327	328			
	Oto	76	272	185	195	1,39%	4,11%	4,50%	11	120	(76)			
	CF 2	105	89	89	88	0,39%	0,25%	0,24%	(0)	(16)	(1)			
	Mitraguna & Others	105	89	89	88	0,42%	0,26%	0,25%	(0)	(16)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	361	682	853	0,36%	0,94%	1,13%	171	671	492	0,00%	100,00%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	2,65%	-	-	-			
	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	5.648	3.384	258	(2.263)	(2.239)	-39,82%	(14.050)	-80,59%	23.630	14,32%	(20.246)
2	Tabungan	88.077	82.380	85.303	87.468	(3.815)	2.165	5.088	6,18%	(609)	-0,69%	98.104	89,16%	(10.636)
3	Deposito	27.462	49.623	49.245	49.244	677	(1)	(379)	-0,76%	21.782	79,32%	28.010	175,81%	21.234
	Total	132.974	137.627	140.196	140.097	(2.881)	(99)	2.470	1,79%	7.123	5,36%	149.745	93,56%	(9.648)
	CASA	105.512	88.004	90.951	90.853	(3.557)	(98)	2.849	3,24%	(14.659)	-13,89%	121.734	74,63%	(30.882)
	(%) CASA	79,35%	63,94%	64,87%	64,85%									
	FDR	8,88%	18,62%	18,82%	18,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	12.730	5.348	5.703	6.136	432	788	14,73%	(6.594)	-51,80%	-	0,00%	6.136	
2	Giro ISE	9.787	135	1.715	11	(1.704)	(124)	-91,85%	(9.776)	-99,89%		0,00%	11	
3	Tabungan ISE	2.943	4.712	3.488	5.625	2.136	912	19,35%	2.682	91,13%		0,00%	5.625	
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	5.646	318	692	374	-10	271	2.574	420	3.219	175,42%	2.427
	Cilem	3.072	5.374	5.646	318	692	374	-10	271	2.574	420	3.219	175,42%	2.427
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.736	2.605	1.445	-1.160	2.442	478	11.993	967	17.986	115,29%	2.750
	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	18.929	2.605	1.445	-1.160	2.466	508	11.881	937	15.185	124,66%	3.744
	Mitraguna & Others	6.955	18.330	18.838	2.605	1.445	-1.160	2.467	508	11.883	937	14.429	130,55%	4.408
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.382	2.923	2.137	-786	2.431	750	14.567	1.387	21.204	124,42%	5.177

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	285	0,00%	0,00%	5,05%	285	285	285			
	Cilem	-	-	-	285	0,00%	0,00%	5,05%	285	285	285			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	339	428	339	2,55%	2,11%	1,64%	(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%	0,81%	(88)	154	(1)			
	Mitraguna & Others	-	155	242	154	0,00%	1,32%	0,82%	(88)	154	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	339	428	624	1,89%	1,67%	2,37%	197	401	285	2,06%	12,92%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	29.191	31.843	351	2.651	(4.928)	-13,40%	12.817	67,37%	25.910	122,89%	5.932
2	Tabungan	42.453	51.742	57.697	58.145	(2.433)	448	6.403	12,38%	15.692	36,96%	51.570	112,75%	6.576
3	Deposito	43.338	45.108	44.610	44.472	(418)	(138)	(636)	-1,41%	1.134	2,62%	44.053	100,95%	419
	Total	104.817	133.621	131.499	134.460	(2.501)	2.962	839	0,63%	29.643	28,28%	121.533	110,64%	12.927
	CASA	61.479	88.513	86.888	89.988	(2.082)	3.100	1.475	1,67%	28.509	46,37%	77.480	116,14%	12.508
	(%) CASA	58,65%	66,24%	66,08%	66,93%									
	FDR	25,79%	43,61%	44,21%	43,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.382	2.000	2.317	2.332		14	332	16,59%	950	68,75%	-	0,00%	2.332
2	Giro ISE	167	54	55	55		0	1	1,48%	(113)	-67,26%		0,00%	55
3	Tabungan ISE	1.214	1.946	2.263	2.277		14	331	17,01%	1.062	87,50%		0,00%	2.277
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	10.639	416	997	581	-535	307	5.896	690	5.487	193,91%	5.153
	Cilem	4.744	10.333	10.639	416	997	581	-535	307	5.896	690	5.487	193,91%	5.153
	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	58.131	3.894	1.397	-2.497	1.495	-139	31.100	1.536	37.223	156,17%	20.908

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	13.233	13.239	1.519	6	1.143	9,45%	11.127	526,65%	14.424	91,79%	(1.184)
3	Deposito	750	802	753	753	(314)	0	(50)	-6,20%	3	0,34%	1.518	49,59%	(765)
	Total	2.863	12.898	13.986	13.992	1.205	6	1.093	8,48%	11.129	388,76%	24.391	57,36%	(10.400)
	CASA	2.113	12.096	13.233	13.239	1.519	6	1.143	9,45%	11.127	526,65%	22.874	57,88%	(9.635)
	(%) CASA	73,80%	93,78%	94,62%	94,62%									
	FDR	44,75%	139,34%	135,41%	135,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	785	500	275	-225	519	266	785	9	0	0,00%	785
	KUR	-	519	785	500	275	-225	519	266	785	9	0	0,00%	785
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.867	2.173	2.308	135	827	744	11.665	1.564	9.851	130,62%	3.016
	Cilem	1.026	8.861	9.108	1.616	897	-720	808	247	8.083	650	6.985	130,40%	2.124
	Gadai	175	3.262	3.758	556	1.411	855	20	497	3.583	915	2.866	131,13%	892
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	18.938	2.673	2.610	-62	1.285	965	17.657	1.645	19.661	96,33%	(722)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	350	0,00%	0,00%	2,72%	350	350	350			
	Cilem	-	-	-	336	0,00%	0,00%	3,68%	336	336	336			
	Gadai	-	-	-	14	0,00%	0,00%	0,38%	14	14	14			
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	-	-	-	393	0,00%	0,00%	2,08%	393	393	393	1,10%	46,81%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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