

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	156.615	119.551	(4.060)	(37.064)	(9.315)	-7,23%	(36.315)	-23,30%	346.235	34,53%	(226.683)
2	Tabungan	1.803.617	1.980.739	1.979.070	1.996.770	51.335	17.701	16.031	0,81%	193.154	10,71%	2.083.113	95,86%	(86.343)
3	Deposito	681.198	762.342	740.608	741.987	(32.431)	1.379	(20.356)	-2,67%	60.789	8,92%	699.248	106,11%	42.739
Total		2.640.681	2.871.948	2.876.293	2.858.308	14.844	(17.985)	(13.639)	-0,47%	217.627	8,24%	3.128.596	91,36%	(270.288)
CASA		1.959.483	2.109.605	2.135.685	2.116.321	47.274	(19.364)	6.716	0,32%	156.838	8,00%	2.429.348	87,11%	(313.027)
(% CASA		74,20%	73,46%	74,25%	74,04%									
FDR		99,99%	104,53%	106,01%	106,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.429	87.169		740	4.500	5,44%	21.559	32,86%	95.806	90,99%	(8.637)
2	Giro ISE	23.758	19.536	23.191	23.084		(107)	3.548	18,16%	(674)	-2,84%	42.060	54,88%	(18.976)
3	Tabungan ISE	30.646	53.467	53.570	54.418		848	951	1,78%	23.772	77,57%	34.843	156,18%	19.575
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	102.542	5.900	3.585	-2.316	3.622	2.631	22.144	953	115.782	88,56%	(13.240)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.678	12.221	-	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	75.456	5.900	907	-4.993	3.623	-46	9.922	953	85.508	88,24%	(10.052)
	• Local Champion	62.373	72.430	72.431	5.900	907	-4.993	3.655	1	10.058	906	71.843	100,82%	588
	• Value Chain	3.160	3.072	3.025	-	-	-	-32	-47	-135	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	391.441	8.675	10.321	1.646	2.543	2.597	23.382	7.724	422.292	92,69%	(30.851)
	KUR	343.457	362.300	364.713	7.885	9.851	1.966	1.434	2.413	21.256	7.438	394.978	92,34%	(30.265)
	Non KUR	24.602	26.544	26.728	790	470	-320	1.108	184	2.126	286	27.314	97,85%	(586)
3	PWG	200.888	356.932	378.772	56.396	57.201	805	19.828	21.839	177.883	35.362	371.423	101,98%	7.349
	Cilem	92.590	195.267	210.837	20.857	23.196	2.339	15.699	15.570	118.246	7.626	231.018	91,26%	(20.182)
	Gadai	108.298	161.666	167.935	35.539	34.005	-1.534	4.129	6.270	59.637	27.735	140.405	119,61%	27.530
4	CFG	1.991.066	2.156.369	2.176.339	33.571	50.522	16.951	11.052	19.970	185.273	30.552	2.211.667	98,40%	(35.328)
	CF 1	271.158	283.057	284.211	2.435	3.702	1.267	1.942	1.154	13.053	2.549	309.258	91,90%	(25.048)
	Total Griya	236.939	232.575	233.800	160	2.488	2.327	0	1.225	-3.139	1.263	255.971	91,34%	(22.171)
	• Total Non Program	155.508	155.596	157.117	-	2.330	2.330	-2.038	1.520	1.608	810	163.915	95,85%	(6.799)
	• Program	81.431	76.979	76.684	160	158	-3	-302	-295	-4.747	453	92.056	83,30%	(15.372)
	Oto	34.219	50.482	50.411	2.275	1.214	-1.061	1.942	-71	16.192	1.286	53.287	94,60%	(2.877)
	CF 2	1.719.908	1.873.311	1.892.128	31.136	46.820	15.684	9.111	18.816	172.220	28.004	1.902.409	99,46%	(10.281)
	Mitraguna & Others	1.474.657	1.605.638	1.622.318	28.268	42.008	13.740	8.035	16.680	147.661	25.328	1.638.476	99,01%	(16.158)
	Pensiun	245.250	267.674	269.810	2.868	4.812	1.944	1.076	2.136	24.560	2.676	263.933	102,23%	5.877
Total Pembiayaan		2.640.411	3.002.055	3.049.093	104.543	121.629	17.086	37.045	47.038	408.682	74.591	3.121.164	97,69%	(72.071)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.387	0,00%	0,00%	3,30%	3.387	3.387	3.387			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.387	0,00%	0,00%	4,49%	3.387	3.387	3.387			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	32.296	0,62%	2,50%	8,25%	22.581	30.021	22.581			
	KUR	1.785	8.311	8.311	27.974	0,52%	2,29%	7,67%	19.663	26.189	19.663			
	Non KUR	489	1.404	1.404	4.322	1,99%	5,29%	16,17%	2.918	3.833	2.918			
3	PWG	10	-	-	15.985	0,00%	0,00%	4,22%	15.985	15.975	15.985			
	Cilem	10	-	-	11.334	0,01%	0,00%	5,38%	11.334	11.324	11.334			
	Gadai	-	-	-	4.651	0,00%	0,00%	2,77%	4.651	4.651	4.651			
4	CFG	19.717	28.500	30.393	58.555	0,99%	1,41%	2,69%	28.162	38.838	30.055			
	CF 1	13.249	16.070	16.284	26.254	4,89%	5,75%	9,24%	9.971	13.005	10.184			
	Total Griya	12.780	15.301	15.217	21.261	5,39%	6,54%	9,09%	6.044	8.481	5.960			
	Oto	469	769	1.066	4.993	1,37%	2,11%	9,90%	3.927	4.524	4.224			
	CF 2	6.468	12.430	14.110	32.301	0,38%	0,75%	1,71%	18.191	25.832	19.871			
	Mitraguna & Others	5.999	11.068	12.494	29.189	0,41%	0,78%	1,80%	16.695	23.190	18.121			
	Pensiun	470	1.361	1.615	3.112	0,19%	0,60%	1,15%	1.497	2.642	1.751			
Total Pembiayaan		22.002	38.215	40.108	110.223	0,83%	1,34%	3,61%	70.115	88.221	72.008	0,87%	75,86%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,49%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,26%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.670	0,70%	0,76%	0,94%	728	1.097	937			
	KUR	1.118	1.434	1.463	2.117	0,33%	0,40%	0,58%	654	998	683			
	Non KUR	1.455	1.300	1.478	1.553	5,91%	5,57%	5,81%	75	99	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	24.150	1,29%	1,06%	1,11%	1.395	(1.517)	659			
	CF 1	9.750	9.855	10.152	10.320	3,60%	3,59%	3,63%	169	571	466			
	Total Griya	9.274	9.315	9.438	9.607	3,91%	4,06%	4,11%	169	334	292			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.829	0,93%	0,67%	0,73%	1.226	(2.088)	193			
	Mitraguna & Others	14.983	12.664	11.647	13.060	1,02%	0,73%	0,81%	1.413	(1.923)	397			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.909	1,76%	1,66%	1,70%	2.123	5.510	1.162	1,79%	-4,97%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	24.604	24.644	2.218	40	464	1,92%	(1.361)	-5,23%	42.690	57,73%	(18.046)
2	Tabungan	211.719	211.403	223.038	223.610	4.525	572	12.208	5,77%	11.891	5,62%	235.399	94,99%	(11.789)
3	Deposito	98.613	78.216	57.590	57.878	(26.842)	288	(20.338)	-26,00%	(40.735)	-41,31%	100.158	57,79%	(42.280)
	Total	336.337	313.799	305.233	306.132	(20.100)	900	(7.666)	-2,44%	(30.205)	-8,98%	378.247	80,93%	(72.115)
	CASA	237.724	235.583	247.642	248.255	6.742	612	12.672	5,38%	10.531	4,43%	278.089	89,27%	(29.835)
	(%) CASA	70,68%	75,07%	81,13%	81,09%									
	FDR	113,34%	133,66%	140,79%	140,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	19.595	19.661		67	1.360	7,43%	4.187	27,06%	-	0,00%	19.661
2	Giro ISE	9.559	9.188	11.476	11.281		(196)	2.093	22,78%	1.721	18,01%		0,00%	11.281
3	Tabungan ISE	5.622	9.114	8.118	8.381		262	(733)	-8,04%	2.759	49,07%		0,00%	8.381
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.400	5.000	-	-5.000	4.885	-83	844	83	26.415	69,66%	(8.015)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.400	5.000	-	-5.000	4.885	-83	844	83	22.557	81,57%	(4.157)
	• Local Champion	16.779	17.786	17.710	5.000	-	-5.000	4.892	-76	931	76	19.150	92,48%	(1.440)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.409	300	670	370	-629	-162	-8.047	832	53.547	75,47%	(13.138)
	KUR	46.158	37.777	37.640	300	670	370	-573	-137	-8.518	807	51.001	73,80%	(13.361)
	Non KUR	2.298	2.794	2.769	-	-	0	-56	-25	471	25	2.546	108,77%	223
3	PWG	20.904	27.647	29.522	2.963	4.416	1.452	840	1.875	8.617	2.541	36.253	81,43%	(6.731)
	Cilem	9.146	13.553	14.770	357	1.634	1.276	-228	1.217	5.624	416	21.665	68,17%	(6.895)
	Gadai	11.759	14.094	14.752	2.606	2.782	176	1.067	657	2.993	2.125	14.588	101,12%	164
4	CFG	294.292	332.720	341.412	6.075	16.961	10.886	2.166	8.692	47.120	8.269	310.587	109,92%	30.825
	CF 1	11.437	13.673	14.061	-	500	500	30	387	2.624	113	13.443	104,60%	618
	Total Griya	7.624	9.813	10.272	-	500	500	0	458	2.648	42	8.137	126,24%	2.135
	• Total Non Program	7.624	9.813	10.272	-	500	500	-285	458	2.648	42	8.137	126,24%	2.135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.789	-	-	0	30	-71	-24	71	5.306	71,41%	(1.517)
	CF 2	282.855	319.047	327.351	6.075	16.461	10.386	2.137	8.305	44.497	8.156	297.144	110,17%	30.207
	Mitraguna & Others	252.904	279.776	285.003	5.488	13.112	7.624	1.839	5.227	32.099	7.885	265.729	107,25%	19.274
	Pensiun	29.951	39.271	42.349	587	3.349	2.762	297	3.078	12.398	271	31.415	134,80%	10.934
	Total Pembiayaan	381.208	419.421	429.743	14.338	22.047	7.708	7.261	10.322	48.534	11.725	426.801	100,69%	2.942

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	233	0,00%	0,00%	1,26%	233	233	233			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	233	0,00%	0,00%	1,26%	233	233	233			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	4.280	0,14%	5,03%	10,59%	2.238	4.214	2.800			
	KUR	66	1.317	1.944	4.181	0,14%	5,14%	11,11%	2.238	4.115	2.864			
	Non KUR	-	163	99	99	0,00%	3,54%	3,58%	-	99	(64)			
3	PWG	-	-	-	847	0,00%	0,00%	2,87%	847	847	847			
	Cilem	-	-	-	277	0,00%	0,00%	1,88%	277	277	277			
	Gadai	-	-	-	570	0,00%	0,00%	3,86%	570	570	570			
4	CFG	-	2.414	1.589	3.482	0,00%	0,48%	1,02%	1.893	3.482	1.068			
	CF 1	-	92	144	760	0,00%	1,05%	5,41%	617	760	668			
	Total Griya	-	-	-	271	0,00%	0,00%	2,64%	271	271	271			
	Oto	-	92	144	489	0,00%	3,72%	12,90%	345	489	397			
	CF 2	-	2.322	1.445	2.722	0,00%	0,45%	0,83%	1.276	2.722	400			
	Mitraguna & Others	-	1.933	838	2.046	0,00%	0,30%	0,72%	1.208	2.046	113			
	Pensiun	-	389	607	675	0,00%	1,55%	1,59%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	8.842	0,02%	0,87%	2,06%	5.210	8.775	4.947	0,00%	100,00%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,31%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,31%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,09%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,78%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,06%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,66%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,73%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,55%	499	4.310	660	0,70%	55,28%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	376.749	387.886	419.770	43.021	
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,46	3,46	0,01	0,20
CIF Payroll	3.623	3.545	3.572	27	(51)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.041	3.080	341	1.039	(6.477)	-67,77%	(1.207)	-28,15%	20.184	15,26%	(17.104)
2	Tabungan	160.765	165.013	169.774	178.941	(430)	9.167	13.929	8,44%	18.177	11,31%	183.329	97,61%	(4.388)
3	Deposito	65.984	39.292	38.683	38.663	(2.258)	(20)	(628)	-1,60%	(27.321)	-41,41%	67.399	57,36%	(28.736)
	Total	231.036	213.861	210.499	220.685	(2.347)	10.186	6.823	3,19%	(10.351)	-4,48%	270.912	81,46%	(50.227)
	CASA	165.052	174.570	171.816	182.022	(89)	10.206	7.452	4,27%	16.970	10,28%	203.513	89,44%	(21.492)
	(%) CASA	71,44%	81,63%	81,62%	82,48%									
	FDR	120,56%	147,01%	150,95%	143,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.282	2.330		48	112	5,05%	775	49,87%	-	0,00%	2.330
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.279	2.327		48	110	4,96%	772	49,65%	-	0,00%	2.327
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.499	-	907	-	-71	325	4.428	582	4.308	104,44%	191
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.499	-	907	907	-71	325	4.448	582	2.443	184,16%	2.056
	• Local Champion	51	4.174	4.499	-	907	907	-71	325	4.448	582	1.185	379,59%	3.314
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.704	340	100	-240	275	-136	5.059	236	18.040	109,22%	1.664
	KUR	12.693	16.593	16.386	140	-	-140	-70	-207	3.693	207	15.923	102,91%	463
	Non KUR	1.952	3.247	3.318	200	100	-100	345	71	1.366	29	2.117	156,72%	1.201
3	PWG	16.365	27.522	28.348	2.946	3.264	318	1.216	826	11.983	2.439	30.835	91,93%	(2.487)
	Cilem	8.190	16.328	17.506	1.413	1.516	103	1.079	1.178	9.316	337	19.829	88,29%	(2.323)
	Gadai	8.175	11.195	10.842	1.534	1.749	215	137	-353	2.667	2.102	11.006	98,51%	(164)
4	CFG	247.446	262.863	265.193	3.429	6.052	2.623	1.576	2.330	17.747	3.722	264.150	100,39%	1.043
	CF 1	12.247	10.155	10.077	-	-	0	-71	-78	-2.170	78	14.252	70,71%	(4.175)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.591	-	-	0	-71	-72	-594	72	4.720	54,89%	(2.129)
	CF 2	235.199	252.708	255.116	3.429	6.052	2.623	1.648	2.408	19.918	3.644	249.898	102,09%	5.218
	Mitraguna & Others	206.067	222.689	225.717	2.749	6.052	3.303	1.518	3.028	19.650	3.024	219.260	102,94%	6.456
	Pensiun	29.132	30.019	29.399	680	-	-680	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	317.744	6.715	10.323	3.608	2.996	3.345	39.216	6.979	317.333	100,13%	412

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	1.240	0,00%	0,40%	6,29%	1.160	1.240	1.161			
	KUR	-	79	80	886	0,00%	0,48%	5,41%	806	886	807			
	Non KUR	-	-	-	354	0,00%	0,00%	10,67%	354	354	354			
3	PWG	-	-	-	1.199	0,00%	0,00%	4,23%	1.199	1.199	1.199			
	Cilem	-	-	-	991	0,00%	0,00%	5,66%	991	991	991			
	Gadai	-	-	-	208	0,00%	0,00%	1,92%	208	208	208			
4	CFG	713	728	670	2.051	0,29%	0,25%	0,77%	1.381	1.338	1.324			
	CF 1	8	466	462	299	0,06%	4,55%	2,97%	(163)	292	(167)			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	141	0,24%	7,81%	5,43%	(67)	133	(69)			
	CF 2	705	262	208	1.752	0,30%	0,08%	0,69%	1.544	1.047	1.490			
	Mitraguna & Others	705	262	208	1.462	0,34%	0,09%	0,65%	1.255	757	1.201			
	Pensiun	-	-	-	290	0,00%	0,00%	0,99%	290	290	290			
	Total Pembiayaan	713	807	749	6.134	0,26%	0,24%	1,93%	5.384	5.421	5.327	1,18%	38,65%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	2.309	2.059	1.761	1.759	0,93%	0,67%	0,66%	(1)	(550)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.759	0,86%	0,70%	0,69%	(1)	(254)	(4)			
	Mitraguna & Others	2.013	1.763	1.761	1.759	0,98%	0,79%	0,78%	(1)	(254)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.759	0,83%	0,56%	0,55%	(1)	(550)	(299)	5,87%	-959,59%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	277.711	283.958	316.621	38.910	
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,66	2,94	2,99	0,05	0,33
CIF Payroll	3.777	3.979	4.088	109	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.148	29.790	(952)	642	914	3,16%	2.373	8,66%	37.560	79,31%	(7.770)
2	Tabungan	55.536	64.217	62.120	62.019	(4.016)	(101)	(2.199)	-3,42%	6.482	11,67%	70.166	88,39%	(8.147)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	0	0,00%	122	2,00%	7.064	87,91%	(854)
	Total	89.042	99.304	97.477	98.019	(5.566)	541	(1.285)	-1,29%	8.977	10,08%	114.790	85,39%	(16.771)
	CASA	82.953	93.094	91.268	91.809	(4.967)	541	(1.285)	-1,38%	8.856	10,68%	107.726	85,22%	(15.917)
	(%) CASA	93,16%	93,75%	93,63%	93,66%									
	FDR	82,33%	98,54%	104,01%	103,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	1.122	1.115	1.136	21	13	1,20%	(1.982)	-63,57%	-	0,00%	1.136
2	Giro ISE	560	497	465	465	0	(31)	-6,34%	(95)	-16,95%		0,00%	465
3	Tabungan ISE	2.557	626	650	671	21	45	7,18%	(1.887)	-73,78%		0,00%	671
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	18.013	300	790	490	-51	277	191	513	22.370	80,52%	(4.357)
	KUR	16.625	17.059	17.345	300	790	490	-39	286	720	504	20.952	82,78%	(3.607)
	Non KUR	1.196	676	668	-	-	0	-12	-8	-529	8	1.417	47,11%	(750)
3	PWG	2.171	7.816	8.377	1.560	1.132	-428	1.321	562	6.206	570	8.900	94,12%	(523)
	Cilem	2.171	7.816	8.377	1.560	1.132	-428	1.321	562	6.206	570	8.900	94,12%	(523)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	72.867	1.721	3.663	1.942	666	2.697	22.781	966	64.162	113,57%	8.706
	CF 1	13.142	15.768	16.115	201	450	249	128	347	2.974	103	15.592	103,36%	523
	Total Griya	12.152	13.369	13.751	-	450	450	0	382	1.599	68	13.324	103,21%	428
	• Total Non Program	7.615	9.249	9.654	-	450	450	-114	406	2.039	44	8.194	117,82%	1.460
	• Program	4.537	4.121	4.097	-	-	0	-42	-23	-440	23	5.130	79,88%	(1.032)
	Oto	989	2.399	2.364	201	-	-201	128	-35	1.375	35	2.268	104,21%	96
	CF 2	36.945	54.402	56.752	1.520	3.213	1.693	538	2.350	19.807	863	48.570	116,85%	8.182
	Mitraguna & Others	31.987	49.469	51.785	1.520	3.135	1.615	590	2.316	19.798	819	42.422	122,07%	9.363
	Pensiun	4.958	4.933	4.967	-	78	78	-52	34	9	44	6.147	80,79%	(1.181)
	Total Pembiayaan	73.308	97.854	101.389	3.580	5.585	2.004	1.464	3.536	28.081	2.049	98.660	102,77%	2.729

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	249	1.229	1.738	1.638	1,40%	9,80%	9,09%	(100)	1.389	409			
	KUR	249	1.229	1.660	1.524	1,50%	9,73%	8,79%	(135)	1.275	295			
	Non KUR	-	-	79	114	0,00%	11,62%	17,05%	35	114	114			
3	PWG	-	-	-	68	0,00%	0,00%	0,81%	68	68	68			
	Cilem	-	-	-	68	0,00%	0,00%	0,81%	68	68	68			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.687	2,00%	1,00%	2,31%	986	686	898			
	CF 1	727	789	700	1.341	5,53%	4,44%	8,32%	641	614	552			
	Total Griya	727	789	700	795	5,98%	5,24%	5,78%	94	68	6			
	Oto	-	-	-	546	0,00%	0,00%	23,11%	546	546	546			
	CF 2	274	-	-	345	0,74%	0,00%	0,61%	345	71	345			
	Mitraguna & Others	274	-	-	345	0,86%	0,00%	0,67%	345	71	345			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.393	1,71%	2,49%	3,35%	954	2.143	1.375	1,57%	53,11%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	400	4,80%	1,27%	2,22%	175	(455)	241			
	KUR	438	38	106	282	2,63%	0,62%	1,63%	176	(156)	244			
	Non KUR	417	120	119	117	34,85%	17,55%	17,59%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,49%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,47%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,52%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	756	2,47%	0,59%	0,75%	175	(1.058)	(173)	0,74%	0,63%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	79.959	89.045	104.873	24.914	
2	Contribution Margin	1.689	2.395	4.079	2.390	-141,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,74	3,03	3,08	0,05	0,34
CIF Payroll	471	488	531	43	60



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.442	21.179	2.186	(40.264)	3.951	22,93%	(4.540)	-17,65%	36.162	58,57%	(14.983)
2	Tabungan	122.400	140.636	142.278	144.059	2.338	1.780	3.423	2,43%	21.659	17,70%	137.421	104,83%	6.638
3	Deposito	49.497	49.561	50.050	50.000	(2.738)	(50)	439	0,89%	502	1,01%	50.468	99,07%	(469)
	Total	197.616	207.425	253.770	215.237	1.785	(38.533)	7.812	3,77%	17.621	8,92%	224.051	96,07%	(8.814)
	CASA	148.118	157.864	203.721	165.237	4.523	(38.483)	7.373	4,67%	17.119	11,56%	173.583	95,19%	(8.345)
	(%) CASA	74,95%	76,11%	80,28%	76,77%									
	FDR	74,94%	87,70%	72,95%	86,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.097	14.085		(12)	945	7,19%	4.702	50,11%	-	0,00%	14.085
2	Giro ISE	3.509	2.112	2.791	2.844		53	732	34,67%	(665)	-18,96%		0,00%	2.844
3	Tabungan ISE	5.874	11.028	11.306	11.241		(65)	213	1,93%	5.367	91,37%		0,00%	11.241
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.711	880	630	-250	-332	155	5.810	475	39.101	104,12%	1.610
	KUR	33.390	38.124	38.294	860	630	-230	-355	170	4.904	460	37.386	102,43%	908
	Non KUR	1.512	2.432	2.417	20	-	-20	23	-14	906	14	1.716	140,88%	701
3	PWG	20.337	37.095	39.704	5.287	6.013	726	1.166	2.609	19.367	3.403	33.298	119,24%	6.406
	Cilem	6.847	17.994	19.218	896	1.868	971	245	1.225	12.371	643	16.729	114,88%	2.489
	Gadai	13.490	19.101	20.486	4.390	4.145	-245	921	1.384	6.996	2.761	16.568	123,64%	3.917
4	CFG	92.645	101.402	101.878	687	1.180	493	711	479	9.233	704	103.901	98,05%	(2.024)
	CF 1	21.426	20.084	20.293	109	350	241	-11	209	-1.133	140	22.810	88,97%	(2.516)
	Total Griya	17.556	15.276	15.219	-	-	0	0	-57	-2.337	57	17.910	84,98%	(2.691)
	• Total Non Program	17.556	15.276	15.219	-	-	0	-239	-57	-2.337	57	17.910	84,98%	(2.691)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.074	109	350	241	-11	266	1.204	83	4.900	103,55%	174
	CF 2	71.219	81.318	81.585	578	830	252	722	267	10.366	563	81.092	100,61%	493
	Mitraguna & Others	67.517	77.732	78.042	578	830	252	759	310	10.524	520	76.380	102,18%	1.662
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	185.129	7.554	7.822	269	2.231	3.225	37.030	4.597	176.516	104,88%	8.613

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	131	106	189	5.935	0,38%	0,47%	14,58%	5.746	5.803	5.829			
	KUR	131	106	189	4.684	0,39%	0,50%	12,23%	4.496	4.553	4.578			
	Non KUR	-	-	-	1.250	0,00%	0,00%	51,73%	1.250	1.250	1.250			
3	PWG	-	-	-	1.105	0,00%	0,00%	2,78%	1.105	1.105	1.105			
	Cilem	-	-	-	864	0,00%	0,00%	4,50%	864	864	864			
	Gadai	-	-	-	241	0,00%	0,00%	1,18%	241	241	241			
4	CFG	616	1.495	1.745	2.411	0,67%	1,72%	2,37%	666	1.794	916			
	CF 1	588	325	659	1.661	2,74%	3,28%	8,19%	1.002	1.074	1.336			
	Total Griya	588	202	535	975	3,35%	3,50%	6,41%	440	388	773			
	Oto	-	122	123	686	0,00%	2,57%	13,52%	562	686	563			
	CF 2	28	1.170	1.086	749	0,04%	1,34%	0,92%	(337)	721	(420)			
	Mitraguna & Others	28	1.170	1.086	749	0,04%	1,40%	0,96%	(337)	721	(420)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	9.450	0,50%	1,06%	5,10%	7.517	8.703	7.850	0,05%	99,00%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,62%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,49%	-	135	(359)	1,62%	-227,06%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	192.979	197.616	205.640	12.661	
2	Contribution Margin	8.094	11.720	9.967	1.873	-23,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,97	3,02	0,05	0,22
CIF Payroll	1.477	1.572	1.566	(6)	89

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	196	197	(34)	1	15	8,39%	(223)	-53,10%	10.045	1,96%	(9.848)
2	Tabungan	44.796	53.465	52.894	53.047	1.206	153	(418)	-0,78%	8.251	18,42%	58.577	90,56%	(5.530)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	59.284	59.438	1.037	154	(205)	-0,34%	(14.515)	-19,63%	98.196	60,53%	(38.758)
	CASA	45.216	53.647	53.090	53.244	1.173	154	(403)	-0,75%	8.028	17,75%	68.621	77,59%	(15.378)
	(%) CASA	61,14%	89,95%	89,55%	89,58%									
	FDR	129,31%	186,39%	191,55%	191,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.885	2.148		263	(72)	-3,23%	1.240	136,68%	-	0,00%	2.148
2	Giro ISE	390	176	189	189		0	13	7,14%	(201)	-51,51%		0,00%	189
3	Tabungan ISE	518	2.043	1.696	1.959		263	(84)	-4,13%	1.441	278,26%		0,00%	1.959
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.556	200	700	500	-363	323	-216	377	23.156	84,45%	(3.600)
	KUR	19.175	18.331	18.662	200	700	500	-552	331	-513	369	22.394	83,33%	(3.733)
	Non KUR	597	902	895	-	-	0	189	-8	298	8	762	117,43%	133
3	PWG	2.596	8.106	9.960	507	2.661	2.155	270	1.854	7.364	808	9.570	104,08%	390
	Cilem	2.069	5.806	7.333	108	1.769	1.662	-159	1.526	5.264	243	7.446	98,49%	(113)
	Gadai	527	2.300	2.627	399	892	493	429	327	2.100	565	2.124	123,68%	503
4	CFG	73.258	83.093	83.307	1.826	995		-831	1.084	214	781	84.432	98,67%	(1.125)
	CF 1	2.294	4.232	4.182	660	-		-660	608	-50	50	3.672	113,88%	510
	Total Griya	712	1.588	1.576	-	-	0	0	-13	864	13	1.065	147,95%	511
	• Total Non Program	712	1.588	1.576	-	-	0	-23	-13	864	13	1.065	147,95%	511
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.606	660	-		-660	608	-37	37	2.607	99,97%	(1)
	CF 2	70.963	78.861	79.125	1.166	995		-171	476	264	731	80.759	97,98%	(1.634)
	Mitraguna & Others	52.047	61.433	61.556	1.004	705		-299	625	123	582	60.842	101,17%	714
	Pensiun	18.916	17.428	17.569	162	290		-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.557	2.533	4.356	1.824	986	2.391	17.931	1.965	117.158	96,93%	(3.601)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	67	314	347	1.687	0,34%	1,80%	8,63%	1.340	1.620	1.373			
	KUR	67	286	321	1.687	0,35%	1,75%	9,04%	1.366	1.620	1.401			
	Non KUR	-	28	26	-	0,00%	2,91%	0,00%	(26)	-	(28)			
3	PWG	-	-	-	292	0,00%	0,00%	2,93%	292	292	292			
	Cilem	-	-	-	292	0,00%	0,00%	3,98%	292	292	292			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	2.187	0,00%	1,98%	2,63%	545	2.186	(121)			
	CF 1	-	-	-	416	0,00%	0,00%	9,94%	416	416	416			
	Total Griya	-	-	-	229	0,00%	0,00%	14,53%	229	229	229			
	Oto	-	-	-	187	0,00%	0,00%	7,17%	187	187	187			
	CF 2	1	2.308	1.642	1.772	0,00%	2,08%	2,24%	130	1.771	(537)			
	Mitraguna & Others	1	2.308	1.370	1.599	0,00%	2,23%	2,60%	229	1.598	(709)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	4.167	0,07%	1,79%	3,67%	2.178	4.099	1.544	4,10%	-11,71%	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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	181	120	135	336	0,91%	0,70%	1,72%	201	156	216			
	KUR	181	120	135	336	0,94%	0,74%	1,80%	201	156	216			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	615	0,00%	0,42%	0,74%	263	615	263			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	615	0,00%	0,45%	0,78%	263	615	263			
	Mitraguna & Others	-	207	207	470	0,00%	0,34%	0,76%	263	470	263			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	952	0,19%	0,44%	0,84%	464	771	479	8,57%	-922,26%	7,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	12.585	12.427	(958)	(159)	(8.596)	-40,89%	(26.152)	-67,79%	54.014	23,01%	(41.587)
2	Tabungan	168.056	194.347	177.068	178.128	20.638	1.060	(16.220)	-8,35%	10.072	5,99%	190.494	93,51%	(12.366)
3	Deposito	55.027	66.644	66.244	66.709	(946)	465	64	0,10%	11.682	21,23%	56.479	118,11%	10.230
	Total	261.662	282.015	255.897	257.263	18.734	1.366	(24.751)	-8,78%	(4.398)	-1,68%	300.987	85,47%	(43.724)
	CASA	206.634	215.370	189.653	190.554	19.680	901	(24.816)	-11,52%	(16.080)	-7,78%	244.508	77,93%	(53.954)
	(%) CASA	78,97%	76,37%	74,11%	74,07%									
	FDR	64,72%	70,65%	79,74%	79,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.531	4.635		104	1.142	32,68%	1.596	52,50%	-	0,00%	4.635
2	Giro ISE	335	359	237	237		0	(123)	-34,18%	(98)	-29,33%		0,00%	237
3	Tabungan ISE	2.705	3.134	4.294	4.399		104	1.264	40,34%	1.694	62,63%		0,00%	4.399
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.031	-	-	0	-242	46	257	(46)	32.098	77,98%	(7.067)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.031	-	-	0	-242	46	257	(46)	28.908	86,59%	(3.878)
	• Local Champion	24.387	24.639	24.685	-	-	0	-238	46	298	(46)	26.347	93,69%	(1.662)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	26.246	760	1.750	990	743	1.205	4.305	545	25.317	103,67%	929
	KUR	20.349	23.692	24.910	760	1.750	990	772	1.219	4.561	531	23.561	105,73%	1.349
	Non KUR	1.592	1.349	1.336	-	-	0	-29	-14	-256	14	1.756	76,06%	(420)
3	PWG	23.945	38.099	40.077	7.412	7.084	-328	1.696	1.978	16.132	5.106	38.282	104,69%	1.795
	Cilem	8.631	16.931	18.712	1.503	2.601	1.098	1.195	1.780	10.081	821	20.185	92,70%	(1.474)
	Gadai	15.314	21.168	21.366	5.909	4.482	-1.426	501	198	6.052	4.285	18.097	118,06%	3.268
4	CFG	98.692	111.123	112.711	2.399	2.410	11	1.111	1.588	14.019	822	115.254	97,79%	(2.543)
	CF 1	13.574	20.547	21.044	607	630	23	453	497	7.470	133	15.606	134,85%	5.439
	Total Griya	9.477	14.186	14.797	-	630	630	0	611	5.320	19	9.997	148,01%	4.800
	• Total Non Program	9.477	14.186	14.797	-	630	630	157	611	5.320	19	9.997	148,01%	4.800
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.247	607	-	-607	453	-115	2.150	115	5.608	111,38%	638
	CF 2	85.118	90.576	91.667	1.792	1.780	-12	658	1.092	6.550	688	99.648	91,99%	(7.981)
	Mitraguna & Others	51.909	56.147	57.421	1.492	1.750	258	757	1.273	5.511	477	64.959	88,40%	(7.538)
	Pensiun	33.208	34.428	34.247	300	30	-270	-99	-182	1.038	212	34.690	98,72%	(443)
	Total Pembiayaan	169.351	199.247	204.065	10.571	11.244	673	3.308	4.817	34.714	6.426	210.951	96,74%	(6.886)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	113	71	435	924	0,51%	1,74%	3,52%	489	811	854			
	KUR	113	11	213	715	0,55%	0,90%	2,87%	502	602	704			
	Non KUR	-	60	222	209	0,00%	16,47%	15,66%	(13)	209	149			
3	PWG	-	-	-	1.748	0,00%	0,00%	4,36%	1.748	1.748	1.748			
	Cilem	-	-	-	1.180	0,00%	0,00%	6,30%	1.180	1.180	1.180			
	Gadai	-	-	-	568	0,00%	0,00%	2,66%	568	568	568			
4	CFG	211	851	488	1.683	0,21%	0,44%	1,49%	1.195	1.472	832			
	CF 1	-	505	348	1.035	0,00%	1,70%	4,92%	687	1.035	531			
	Total Griya	-	349	348	379	0,00%	2,46%	2,56%	31	379	31			
	Oto	-	156	-	656	0,00%	0,00%	10,50%	656	656	500			
	CF 2	211	347	140	648	0,25%	0,15%	0,71%	508	436	301			
	Mitraguna & Others	211	13	13	521	0,41%	0,02%	0,91%	508	310	508			
	Pensiun	-	334	127	127	0,00%	0,37%	0,37%	-	127	(207)			
	Total Pembiayaan	324	922	923	4.355	0,19%	0,46%	2,13%	3.432	4.031	3.433	0,35%	83,72%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,94%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,94%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,48%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,91%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,61%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,85%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,28%	-	2.484	187	1,28%	43,99%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.347	261.587	263.207	20.860	
2	Contribution Margin	9.072	12.167	9.857	785	-8,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,40	2,62	2,65	0,03	0,25
CIF Payroll	1.726	1.821	1.790	(31)	64

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	853	853	120	0	30	3,68%	(3.753)	-81,48%	14.468	5,90%	(13.615)
2	Tabungan	52.069	52.710	54.455	55.202	1.187	747	2.492	4,73%	3.133	6,02%	66.297	83,27%	(11.095)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	63.622	64.370	1.317	747	2.605	4,22%	(3.702)	-5,44%	93.052	69,18%	(28.683)
	CASA	56.676	53.533	55.308	56.055	1.307	747	2.522	4,71%	(620)	-1,09%	80.764	69,41%	(24.709)
	(%) CASA	83,26%	86,67%	86,93%	87,08%									
	FDR	200,44%	258,79%	251,71%	248,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.518	1.518		(0)	138	9,99%	(65)	-4,12%	-	0,00%	1.518
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.364	1.363		(0)	(12)	-0,89%	(104)	-7,10%		0,00%	1.363
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	39.654	40.666	40.474	500	530	30	-445	-193	820	723	42.833	94,49%	(2.359)
	KUR	35.878	37.940	37.769	500	530	30	-396	-171	1.891	701	38.902	97,09%	(1.134)
	Non KUR	3.776	2.727	2.705	-	-	0	-49	-22	-1.071	22	3.930	68,82%	(1.225)
3	PWG	12.336	26.900	27.476	5.176	4.179	-997	289	576	15.140	3.603	22.523	121,99%	4.953
	Cilem	3.767	9.204	9.433	854	471	-383	743	229	5.666	242	9.302	101,41%	131
	Gadai	8.569	17.696	18.042	4.322	3.708	-614	-454	346	9.474	3.361	13.221	136,47%	4.822
4	CFG	84.451	92.273	92.195	1.546	817	-729	1.205	-78	7.744	895	96.059	95,98%	(3.865)
	CF 1	4.785	7.190	7.309	-	158	158	-8	119	2.524	38	6.182	118,24%	1.128
	Total Griya	4.537	6.323	6.448	-	158	158	0	125	1.911	33	4.928	130,85%	1.520
	• Total Non Program	4.383	5.674	5.644	-	-	0	-46	-30	1.261	30	4.754	118,72%	890
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	861	-	-	0	-8	-6	613	6	1.253	68,69%	(392)
	CF 2	79.665	85.083	84.886	1.546	659	-887	1.213	-197	5.220	856	89.878	94,45%	(4.992)
	Mitraguna & Others	63.755	66.325	66.248	1.546	659	-887	997	-77	2.492	736	72.922	90,85%	(6.674)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	160.144	7.222	5.525	-1.696	1.049	305	23.704	5.221	161.415	99,21%	(1.271)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	187	302	661	3.793	0,47%	1,63%	9,37%	3.132	3.606	3.491			
	KUR	48	302	528	2.890	0,13%	1,39%	7,65%	2.361	2.842	2.588			
	Non KUR	140	-	133	904	3,70%	4,88%	33,41%	771	764	904			
3	PWG	-	-	-	910	0,00%	0,00%	3,31%	910	910	910			
	Cilem	-	-	-	466	0,00%	0,00%	4,94%	466	466	466			
	Gadai	-	-	-	444	0,00%	0,00%	2,46%	444	444	444			
4	CFG	1.300	445	814	3.300	1,54%	0,88%	3,58%	2.486	2.000	2.856			
	CF 1	-	-	371	771	0,00%	5,16%	10,54%	399	771	771			
	Total Griya	-	-	-	252	0,00%	0,00%	3,91%	252	252	252			
	Oto	-	-	371	519	0,00%	42,84%	60,22%	147	519	519			
	CF 2	1.300	445	443	2.530	1,63%	0,52%	2,98%	2.087	1.229	2.085			
	Mitraguna & Others	1.135	445	443	2.530	1,78%	0,67%	3,82%	2.087	1.394	2.085			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	8.003	1,09%	0,92%	5,00%	6.528	6.516	7.257	0,50%	89,93%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	442	232	306	0,00%	0,57%	0,76%	74	306	(136)			
	KUR	-	238	159	233	0,00%	0,42%	0,62%	74	233	(5)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,70%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	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	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	588	0,47%	0,32%	0,37%	74	(55)	(299)	0,59%	-61,66%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626	
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	259



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.634	4.309	(1.873)	(326)	291	7,25%	(72)	-1,64%	14.235	30,27%	(9.927)
2	Tabungan	121.239	138.582	133.028	134.346	11.673	1.318	(4.237)	-3,06%	13.107	10,81%	135.409	99,22%	(1.063)
3	Deposito	26.839	21.172	21.513	21.513	(118)	0	341	1,61%	(5.326)	-19,84%	27.773	77,46%	(6.259)
	Total	152.459	163.772	159.175	160.168	9.683	992	(3.604)	-2,20%	7.709	5,06%	177.417	90,28%	(17.249)
	CASA	125.619	142.600	137.662	138.654	9.801	992	(3.945)	-2,77%	13.035	10,38%	149.644	92,66%	(10.989)
	(%) CASA	82,40%	87,07%	86,48%	86,57%									
	FDR	80,08%	78,58%	81,40%	80,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.679	3.663		(16)	485	15,27%	412	12,68%	-	0,00%	3.663
2	Giro ISE	1.707	1.640	1.739	1.778		39	138	8,44%	71	4,19%		0,00%	1.778
3	Tabungan ISE	1.544	1.538	1.940	1.885		(55)	347	22,54%	341	22,07%		0,00%	1.885
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.268	550	450	-100	1.444	79	-1.919	371	34.587	84,62%	(5.320)
	KUR	27.378	26.486	26.587	550	450	-100	1.513	101	-791	349	30.615	86,84%	(4.028)
	Non KUR	3.809	2.702	2.681	-	-	0	-69	-21	-1.128	21	3.973	67,49%	(1.292)
3	PWG	1.449	5.298	5.432	622	373	-250	309	134	3.982	239	7.317	74,23%	(1.885)
	Cilem	1.449	5.298	5.432	622	373	-250	309	134	3.982	239	7.317	74,23%	(1.885)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.294	705	1.794	1.089	-144	694	5.731	1.100	88.282	90,95%	(7.989)
	CF 1	26.770	24.458	24.190	-	-	0	-85	-268	-2.580	268	28.904	83,69%	(4.713)
	Total Griya	26.477	21.402	21.212	-	-	0	0	-190	-5.265	190	27.398	77,42%	(6.186)
	• Total Non Program	23.147	18.529	18.366	-	-	0	-264	-163	-4.781	163	23.633	77,71%	(5.267)
	• Program	3.330	2.873	2.846	-	-	0	-40	-27	-484	27	3.765	75,60%	(919)
	Oto	293	3.056	2.978	-	-	0	-85	-78	2.685	78	1.506	197,82%	1.473
	CF 2	47.792	55.141	56.103	705	1.794	1.089	-59	963	8.311	831	59.379	94,48%	(3.275)
	Mitraguna & Others	41.537	46.597	47.551	610	1.734	1.124	-97	954	6.014	780	51.936	91,56%	(4.385)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.572	1.877	2.617	739	1.607	885	7.488	1.732	145.072	89,32%	(15.500)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.708	0,27%	3,71%	9,25%	1.625	2.624	1.995			
	KUR	83	159	731	2.269	0,30%	2,76%	8,54%	1.538	2.186	2.111			
	Non KUR	-	554	352	438	0,00%	13,01%	16,35%	87	438	(116)			
3	PWG	10	-	-	159	0,69%	0,00%	2,93%	159	149	159			
	Cilem	10	-	-	159	0,69%	0,00%	2,93%	159	149	159			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.700	2,19%	4,19%	3,36%	(635)	1.064	(402)			
	CF 1	1.522	2.499	2.687	2.031	5,68%	10,99%	8,40%	(656)	509	(469)			
	Total Griya	1.522	2.499	2.687	1.935	5,75%	12,56%	9,12%	(752)	413	(564)			
	Oto	-	-	-	96	0,00%	0,00%	3,22%	96	96	96			
	CF 2	114	603	648	669	0,24%	1,18%	1,19%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,02%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	5.567	1,42%	3,43%	4,30%	1.149	3.838	1.752	0,93%	78,32%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.388	1,54%	3,75%	4,74%	294	910	333			
	KUR	111	479	256	460	0,41%	0,97%	1,73%	204	348	(20)			
	Non KUR	368	577	839	929	9,65%	31,03%	34,65%	90	561	352			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,96%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,88%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,29%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,56%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,85%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.522	11,32%	11,83%	11,98%	292	1.697	641	1,27%	89,40%	-10,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.572	152.359	154.089	8.517	
2	Contribution Margin	9.573	12.583	6.023	(3.550)	37,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,06	3,11	0,05	0,32
CIF Payroll	876	929	895	(34)	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.825	2.787	(595)	(38)	(38)	-1,35%	(3.132)	-52,91%	16.485	16,91%	(13.698)
2	Tabungan	49.567	51.826	53.656	53.743	(1.999)	87	1.917	3,70%	4.176	8,43%	64.759	82,99%	(11.016)
3	Deposito	19.983	50.082	52.946	52.952	(145)	6	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	Total	75.469	104.733	109.427	109.483	(2.739)	55	4.749	4,53%	34.013	45,07%	102.209	107,12%	7.274
	CASA	55.486	54.651	56.481	56.530	(2.594)	49	1.879	3,44%	1.044	1,88%	81.244	69,58%	(24.713)
	(%) CASA	73,52%	52,18%	51,62%	51,63%									
	FDR	164,25%	131,16%	126,97%	126,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.704	1.705		1	854	100,38%	536	45,84%	-	0,00%	1.705
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.553	1.554		1	854	122,04%	560	56,41%		0,00%	1.554
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.200	861	496	-365	587	289	2.698	207	9.300	55,92%	(4.100)
	Cilem	2.503	4.911	5.200	861	496	-365	587	289	2.698	207	9.300	55,92%	(4.100)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.734	2.076	2.033	-43	173	1.274	12.294	759	134.385	99,52%	(650)
	CF 1	4.796	5.941	5.896	111	-	-111	83	-45	1.100	45	6.387	92,30%	(492)
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)
	• Total Non Program	4.549	4.720	4.707	-	-	0	-44	-14	157	14	4.956	94,97%	(249)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.189	111	-	-111	83	-31	943	31	1.431	83,06%	(242)
	CF 2	116.645	126.519	127.839	1.965	2.033	68	90	1.320	11.194	713	127.997	99,88%	(158)
	Mitraguna & Others	110.497	118.905	120.294	1.965	2.033	68	160	1.389	9.798	644	120.687	99,67%	(393)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.935	2.937	2.529	-408	760	1.564	14.977	965	143.781	96,63%	(4.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	17	0,00%	0,00%	0,32%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,32%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	2.932	0,00%	2,60%	2,19%	(513)	2.932	1.425			
	CF 1	-	-	130	242	0,00%	2,19%	4,11%	113	242	242			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	242	0,00%	10,64%	20,39%	113	242	242			
	CF 2	-	1.507	3.315	2.689	0,00%	2,62%	2,10%	(625)	2.689	1.182			
	Mitraguna & Others	-	1.507	3.315	2.689	0,00%	2,79%	2,24%	(625)	2.689	1.182			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	2.948	0,00%	2,51%	2,12%	(496)	2.948	1.441	0,79%	62,66%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-965,30%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	123.370	127.118	140.997	17.627	
2	Contribution Margin	3.238	3.873	4.485	1.247	-38,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,45	3,47	0,02	0,18
CIF Payroll	789	858	863	5	74

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.774	1.966	771	193	(695)	-26,11%	366	22,85%	16.568	11,87%	(14.601)
2	Tabungan	117.228	124.352	129.601	129.703	(5.693)	103	5.351	4,30%	12.475	10,64%	138.543	93,62%	(8.840)
3	Deposito	47.162	44.209	41.748	41.798	(74)	50	(2.412)	-5,46%	(5.365)	-11,38%	48.540	86,11%	(6.743)
	Total	165.991	171.222	173.122	173.467	(4.996)	345	2.245	1,31%	7.476	4,50%	203.651	85,18%	(30.183)
	CASA	118.829	127.013	131.374	131.670	(4.922)	295	4.657	3,67%	12.841	10,81%	155.111	84,89%	(23.441)
	(%) CASA	71,59%	74,18%	75,89%	75,90%									
	FDR	85,30%	89,69%	89,37%	89,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.360	3.697		337	(878)	-19,19%	630	20,55%	-	0,00%	3.697
2	Giro ISE	515	1.528	921	906		(14)	(621)	-40,67%	392	76,10%		0,00%	906
3	Tabungan ISE	2.552	3.048	2.440	2.791		351	(257)	-8,42%	239	9,35%		0,00%	2.791
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.856	200	730	530	-287	240	3.308	490	26.741	100,43%	116
	KUR	22.685	26.059	26.101	200	530	330	-266	42	3.416	488	25.722	101,47%	379
	Non KUR	863	558	755	-	200	200	-21	198	-108	2	1.019	74,13%	(264)
3	PWG	16.913	31.730	34.010	5.611	5.334	-277	2.791	2.279	17.096	3.055	31.322	108,58%	2.688
	Cilem	9.701	21.303	23.053	3.407	2.669	-738	2.741	1.749	13.352	919	21.277	108,35%	1.776
	Gadai	7.212	10.427	10.957	2.204	2.666	462	50	530	3.745	2.136	10.045	109,08%	912
4	CFG	101.109	95.227	93.846	413	1.126	713	-999	-1.380	-7.263	2.506	115.283	81,40%	(21.437)
	CF 1	13.632	14.370	14.965	-	697	697	307	595	1.333	101	15.375	97,34%	(409)
	Total Griya	12.067	11.849	11.795	-	-	0	0	-54	-272	54	12.512	94,27%	(718)
	• Total Non Program	12.067	11.849	11.795	-	-	0	-193	-54	-272	54	12.512	94,27%	(718)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	3.171	-	697	697	307	650	1.605	47	2.863	110,76%	308
	CF 2	87.476	80.857	78.881	413	429	16	-1.306	-1.976	-8.595	2.405	99.908	78,95%	(21.027)
	Mitraguna & Others	79.108	72.826	70.915	-	429	429	-1.610	-1.911	-8.193	2.340	90.268	78,56%	(19.353)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.712	6.224	7.190	966	1.505	1.139	13.122	6.051	173.366	89,24%	(18.654)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	190	-	679	1.522	0,81%	2,55%	5,67%	842	1.332	1.522			
	KUR	-	-	679	1.438	0,00%	2,61%	5,51%	759	1.438	1.438			
	Non KUR	190	-	-	83	21,98%	0,00%	11,01%	83	(107)	83			
3	PWG	-	-	-	1.536	0,00%	0,00%	4,52%	1.536	1.536	1.536			
	Cilem	-	-	-	1.393	0,00%	0,00%	6,04%	1.393	1.393	1.393			
	Gadai	-	-	-	142	0,00%	0,00%	1,30%	142	142	142			
4	CFG	854	82	883	2.055	0,84%	0,93%	2,19%	1.172	1.201	1.974			
	CF 1	-	82	227	251	0,00%	1,58%	1,68%	24	251	169			
	Total Griya	-	70	216	231	0,00%	1,82%	1,96%	15	231	161			
	Oto	-	11	11	19	0,00%	0,42%	0,61%	9	19	8			
	CF 2	854	-	657	1.805	0,98%	0,81%	2,29%	1.148	950	1.805			
	Mitraguna & Others	854	-	657	1.805	1,08%	0,90%	2,54%	1.148	950	1.805			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	5.113	0,74%	1,02%	3,30%	3.550	4.069	5.031	0,71%	78,36%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,01%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	4,75%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-638,39%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.239	165.991	176.218	7.979	
2	Contribution Margin	6.452	8.178	7.599	1.147	-17,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	2,99	3,01	0,01	0,12
CIF Payroll	928	1.012	1.023	11	95

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.578	2.413	(318)	(165)	(1.541)	-38,98%	(3.649)	-60,20%	20.486	11,78%	(18.073)
2	Tabungan	115.416	132.994	128.123	127.346	5.618	(777)	(5.647)	-4,25%	11.930	10,34%	135.976	93,65%	(8.630)
3	Deposito	39.351	38.307	40.709	40.964	1.801	255	2.658	6,94%	1.614	4,10%	40.694	100,66%	270
	Total	160.829	175.254	171.410	170.723	7.101	(687)	(4.531)	-2,59%	9.895	6,15%	197.156	86,59%	(26.433)
	CASA	121.478	136.948	130.701	129.759	5.300	(942)	(7.188)	-5,25%	8.281	6,82%	156.462	82,93%	(26.703)
	(%) CASA	75,53%	78,14%	76,25%	76,01%									
	FDR	76,61%	86,29%	89,41%	89,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.543	2.361		(183)	(894)	-27,46%	879	59,38%	-	0,00%	2.361
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.540	2.357		(183)	(670)	-22,12%	918	63,83%		0,00%	2.357
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.073	-	-	0	-263	-237	739	237	10.980	82,63%	(1.907)
	KUR	8.171	9.135	8.903	-	-	0	-258	-232	732	232	10.688	83,30%	(1.785)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	34.979	5.392	3.888	-1.503	1.078	1.457	12.509	2.431	36.072	96,97%	(1.092)
	Cilem	8.736	16.980	18.055	1.751	1.613	-138	1.241	1.074	9.319	539	19.753	91,40%	(1.699)
	Gadai	13.734	16.542	16.925	3.640	2.275	-1.366	-163	382	3.191	1.892	16.319	103,71%	606
4	CFG	92.027	106.936	107.756	2.421	2.020	-401	1.273	821	15.729	1.199	104.206	103,41%	3.550
	CF 1	36.305	37.194	36.994	160	-	-160	123	-201	689	201	37.801	97,86%	(808)
	Total Griya	33.468	33.428	33.307	160	-	-160	0	-120	-161	120	33.850	98,40%	(543)
	• Total Non Program	33.468	31.094	30.980	-	-	0	-80	-113	-2.488	113	33.850	91,52%	(2.870)
	• Program	-	2.334	2.327	160	-	-160	332	-7	2.327	7	0	0,00%	2.327
	Oto	2.837	3.766	3.686	-	-	0	123	-80	850	80	3.951	93,30%	(265)
	CF 2	55.722	69.741	70.763	2.261	2.020	-241	1.150	1.021	15.041	999	66.405	106,56%	4.358
	Mitraguna & Others	47.599	56.199	57.101	2.261	1.820	-441	849	902	9.502	918	57.188	99,85%	(87)
	Pensiun	8.123	13.543	13.662	-	200	200	301	119	5.539	81	9.216	148,23%	4.445
	Total Pembiayaan	123.205	151.225	153.257	8.013	5.908	-2.105	2.272	2.033	30.053	3.875	151.631	101,07%	1.627

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	94	244	1.446	0,00%	2,62%	15,94%	1.202	1.446	1.352			
	KUR	-	94	244	1.446	0,00%	2,67%	16,24%	1.202	1.446	1.352			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.635	0,00%	0,00%	4,67%	1.635	1.635	1.635			
	Cilem	-	-	-	985	0,00%	0,00%	5,46%	985	985	985			
	Gadai	-	-	-	650	0,00%	0,00%	3,84%	650	650	650			
4	CFG	1.195	701	288	2.484	1,30%	0,27%	2,30%	2.195	1.288	1.782			
	CF 1	69	536	95	1.508	0,19%	0,25%	4,08%	1.414	1.440	972			
	Total Griya	69	536	95	1.508	0,21%	0,28%	4,53%	1.414	1.440	972			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	975	2,02%	0,28%	1,38%	782	(151)	810			
	Mitraguna & Others	1.127	165	194	753	2,37%	0,34%	1,32%	560	(373)	588			
	Pensiun	-	-	-	222	0,00%	0,00%	1,62%	222	222	222			
	Total Pembiayaan	1.195	795	532	5.564	0,97%	0,35%	3,63%	5.032	4.369	4.769	0,48%	86,80%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,03%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,05%	-	93	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,64%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,75%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,82%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,77%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,35	3,36	0,01	0,21
CIF Payroll	930	1.066	1.100	34	170



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.784	6.661	(610)	(123)	1.723	34,90%	(68)	-1,01%	22.902	29,09%	(16.240)
2	Tabungan	220.302	240.640	238.894	242.549	4.326	3.655	1.909	0,79%	22.247	10,10%	243.291	99,69%	(742)
3	Deposito	143.210	175.577	172.990	173.025	3.891	35	(2.552)	-1,45%	29.815	20,82%	144.726	119,55%	28.299
	Total	370.242	421.155	418.669	422.236	7.607	3.567	1.081	0,26%	51.994	14,04%	410.919	102,75%	11.317
	CASA	227.032	245.578	245.678	249.211	3.716	3.532	3.632	1,48%	22.179	9,77%	266.193	93,62%	(16.982)
	(%) CASA	61,32%	58,31%	58,68%	59,02%									
	FDR	58,19%	64,52%	66,78%	66,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	23.696	23.976		281	1.603	7,17%	3.465	16,89%	-	0,00%	23.976
2	Giro ISE	3.669	2.672	4.195	4.150		(45)	1.478	55,31%	481	13,11%		0,00%	4.150
3	Tabungan ISE	6.637	10.184	9.983	10.309		325	125	1,23%	3.672	55,33%		0,00%	10.309
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	14.802	-	2.678	2.678	-1.028	2.639	14.774	39	11.017	134,36%	3.785
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.825	380	-	-380	870	-120	5.008	120	12.716	100,86%	109
	KUR	7.418	12.544	12.425	380	-	-380	876	-119	5.007	119	12.079	102,86%	346
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.723	7.520	6.738	-782	4.588	3.267	20.333	3.471	33.462	118,71%	6.261
	Cilem	9.334	18.717	20.578	3.637	2.841	-796	3.910	1.861	11.244	980	20.079	102,48%	499
	Gadai	10.057	17.739	19.146	3.883	3.897	14	678	1.407	9.089	2.490	13.383	143,06%	5.763
4	CFG	188.225	210.165	212.256	5.797	4.711	-1.086	1.935	2.091	24.031	2.620	203.074	104,52%	9.182
	CF 1	13.467	13.402	13.922	-	750	750	-139	520	456	230	15.350	90,70%	(1.428)
	Total Griya	8.915	8.509	9.108	-	750	750	0	599	192	151	9.380	97,10%	(272)
	• Total Non Program	8.915	8.509	9.108	-	750	750	-264	599	192	151	9.380	97,10%	(272)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.814	-	-	0	-139	-79	263	79	5.970	80,64%	(1.156)
	CF 2	174.758	196.763	198.333	5.797	3.961	-1.836	2.074	1.571	23.575	2.390	187.724	105,65%	10.610
	Mitraguna & Others	169.164	191.102	192.432	5.797	3.685	-2.112	2.115	1.330	23.267	2.355	180.802	106,43%	11.630
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	279.606	13.697	14.127	430	6.365	7.876	64.146	6.250	260.269	107,43%	19.337

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	181	66	66	755	2,32%	0,51%	5,88%	688	573	689			
	KUR	181	-	-	688	2,44%	0,00%	5,54%	688	507	688			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	1.804	0,00%	0,00%	4,54%	1.804	1.804	1.804			
	Cilem	-	-	-	1.246	0,00%	0,00%	6,06%	1.246	1.246	1.246			
	Gadai	-	-	-	558	0,00%	0,00%	2,92%	558	558	558			
4	CFG	461	-	-	1.593	0,24%	0,00%	0,75%	1.593	1.132	1.593			
	CF 1	356	-	-	682	2,64%	0,00%	4,90%	682	326	682			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	682	7,82%	0,00%	14,17%	682	326	682			
	CF 2	105	-	-	911	0,06%	0,00%	0,46%	911	806	911			
	Mitraguna & Others	105	-	-	911	0,06%	0,00%	0,47%	911	806	911			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	4.152	0,30%	0,02%	1,49%	4.086	3.510	4.086	0,11%	92,48%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204	
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,62	3,65	3,58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.297	6.372	(5.987)	2.075	1.718	36,91%	6.227	4280,98%	5.050	126,18%	1.322
2	Tabungan	93.148	116.881	117.974	118.935	2.876	961	2.054	1,76%	25.787	27,68%	107.697	110,43%	11.238
3	Deposito	25.397	122.898	122.631	122.981	849	350	82	0,07%	97.584	384,23%	26.335	466,99%	96.646
	Total	118.690	244.434	244.902	248.288	(2.262)	3.386	3.854	1,58%	129.598	109,19%	139.082	178,52%	109.206
	CASA	93.293	121.536	122.272	125.307	(3.111)	3.035	3.772	3,10%	32.014	34,32%	112.747	111,14%	12.560
	(%) CASA	78,60%	49,72%	49,93%	50,47%									
	FDR	96,89%	56,70%	57,53%	56,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.876	1.903		27	(168)	-8,11%	1.086	132,83%	-	0,00%	1.903
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	1.816	1.843		27	(168)	-8,37%	1.059	135,04%		0,00%	1.843
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	29.770	35.479	35.676	1.995	1.105	-890	855	198	5.907	907	33.908	105,22%	1.768
	KUR	28.200	33.600	33.846	1.995	1.105	-890	932	246	5.646	859	32.137	105,32%	1.709
	Non KUR	1.570	1.879	1.830	-	-	0	-77	-49	260	49	1.771	103,34%	59
3	PWG	4.527	10.075	10.314	695	553	-142	381	240	5.788	313	11.726	87,96%	(1.412)
	Cilem	4.527	10.075	10.314	695	553	-142	381	240	5.788	313	11.727	87,96%	(1.412)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	94.902	1.357	4.077	2.720	-86	1.861	14.202	2.216	93.904	101,06%	999
	CF 1	1.386	8.677	8.768	588	168	-420	787	91	7.382	77	3.013	290,98%	5.755
	Total Griya	404	3.742	3.735	-	-	0	0	-7	3.331	7	820	455,23%	2.914
	• Total Non Program	404	3.742	3.735	-	-	0	-10	-7	3.331	7	820	455,23%	2.914
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.033	588	168	-420	787	98	4.051	70	2.193	229,53%	2.840
	CF 2	79.315	84.364	86.135	769	3.909	3.140	-872	1.770	6.820	2.139	90.890	94,77%	(4.756)
	Mitraguna & Others	60.800	65.509	67.179	769	3.709	2.940	-349	1.670	6.379	2.039	71.191	94,36%	(4.012)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	140.893	4.047	5.735	1.688	1.150	2.299	25.896	3.436	139.538	100,97%	1.355

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	214	349	1.169	780	0,72%	3,30%	2,19%	(389)	566	430			
	KUR	129	349	935	547	0,46%	2,78%	1,62%	(388)	418	198			
	Non KUR	85	-	234	233	5,40%	12,46%	12,71%	(1)	148	233			
3	PWG	-	-	-	220	0,00%	0,00%	2,13%	220	220	220			
	Cilem	-	-	-	220	0,00%	0,00%	2,13%	220	220	220			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.143	0,00%	1,82%	2,26%	450	2.139	1.676			
	CF 1	-	177	-	290	0,00%	0,00%	3,31%	290	290	113			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	290	0,00%	0,00%	5,77%	290	290	113			
	CF 2	3	289	1.692	1.852	0,00%	2,01%	2,15%	160	1.849	1.563			
	Mitraguna & Others	3	289	1.527	1.528	0,01%	2,33%	2,27%	1	1.524	1.238			
	Pensiun	-	-	165	325	0,00%	0,88%	1,71%	159	325	325			
	Total Pembiayaan	217	816	2.861	3.143	0,19%	2,06%	2,23%	281	2.926	2.327	0,06%	97,12%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,04%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	0,00%	2,24%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,44%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,12%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,68%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,05%	(113)	177	20	0,09%	95,41%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	119.405	122.107	246.696	127.291	
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.853	1.903	864	49	(831)	-30,40%	(1.553)	-44,94%	18.681	10,19%	(16.778)
2	Tabungan	145.385	157.293	161.138	159.811	6.451	(1.327)	2.518	1,60%	14.425	9,92%	166.928	95,74%	(7.117)
3	Deposito	14.811	12.473	12.222	12.222	(133)	0	(251)	-2,01%	(2.589)	-17,48%	16.208	75,41%	(3.986)
	Total	163.652	172.500	175.213	173.936	7.182	(1.277)	1.436	0,83%	10.283	6,28%	201.817	86,18%	(27.881)
	CASA	148.841	160.027	162.991	161.714	7.315	(1.277)	1.687	1,05%	12.872	8,65%	185.609	87,13%	(23.895)
	(%) CASA	90,95%	92,77%	93,02%	92,97%									
	FDR	119,93%	124,79%	123,96%	124,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.658	2.756		99	542	24,48%	223	8,78%	-	0,00%	2.756
2	Giro ISE	1.520	841	773	828		55	(13)	-1,57%	(691)	-45,50%		0,00%	828
3	Tabungan ISE	1.014	1.373	1.885	1.928		44	555	40,45%	914	90,12%		0,00%	1.928
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.646	1.620	1.681	61	701	732	2.722	949	40.296	95,91%	(1.650)
	KUR	33.748	34.564	35.173	1.300	1.511	211	468	609	1.425	902	37.907	92,79%	(2.734)
	Non KUR	2.176	3.350	3.473	320	170	-150	233	123	1.296	47	2.389	145,38%	1.084
3	PWG	12.551	26.160	28.046	4.592	4.811	219	2.174	1.886	15.496	2.925	26.104	107,44%	1.942
	Cilem	6.245	14.255	15.191	1.223	1.513	290	854	936	8.946	577	17.229	88,17%	(2.038)
	Gadai	6.305	11.905	12.855	3.368	3.298	-70	1.320	950	6.550	2.348	8.875	144,84%	3.980
4	CFG	143.228	146.957	146.286	1.593	720	-873	636	-671	3.059	1.391	160.820	90,96%	(14.534)
	CF 1	29.589	26.185	25.930	-	-	0	-145	-254	-3.659	254	34.824	74,46%	(8.894)
	Total Griya	26.165	23.465	23.307	-	-	0	0	-158	-2.858	158	30.110	77,41%	(6.803)
	• Total Non Program	3.355	2.399	2.378	-	-	0	-40	-21	-977	21	4.324	55,00%	(1.946)
	• Program	22.810	21.066	20.929	-	-	0	-169	-137	-1.881	137	25.786	81,16%	(4.857)
	Oto	3.424	2.720	2.623	-	-	0	-145	-97	-801	97	4.714	55,65%	(2.091)
	CF 2	113.639	120.772	120.356	1.593	720	-873	781	-416	6.717	1.136	125.996	95,52%	(5.640)
	Mitraguna & Others	94.023	97.434	97.190	1.163	720	-443	125	-244	3.167	964	105.113	92,46%	(7.923)
	Pensiun	19.615	23.338	23.166	430	-	-430	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	217.202	7.805	7.212	-593	3.495	1.947	20.932	5.265	231.787	93,71%	(14.585)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	635	91	422	2.307	1,77%	1,11%	5,97%	1.885	1.672	2.216			
	KUR	580	91	417	2.271	1,72%	1,21%	6,46%	1.854	1.691	2.180			
	Non KUR	55	-	5	36	2,54%	0,15%	1,05%	31	(19)	36			
3	PWG	-	-	-	2.075	0,00%	0,00%	7,40%	2.075	2.075	2.075			
	Cilem	-	-	-	1.637	0,00%	0,00%	10,78%	1.637	1.637	1.637			
	Gadai	-	-	-	438	0,00%	0,00%	3,41%	438	438	438			
4	CFG	3.895	3.612	3.411	4.137	2,72%	2,32%	2,83%	726	242	525			
	CF 1	3.671	2.934	3.216	4.084	12,41%	12,28%	15,75%	868	413	1.150			
	Total Griya	3.671	2.934	3.216	4.084	14,03%	13,71%	17,52%	868	413	1.150			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	53	0,20%	0,16%	0,04%	(141)	(171)	(625)			
	Mitraguna & Others	224	678	194	53	0,24%	0,20%	0,05%	(141)	(171)	(625)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.519	2,31%	1,78%	3,92%	4.686	3.989	4.816	3,64%	7,23%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,50%	(1)	(140)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,46%	(1)	(138)	(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	3.590	3.402	3.501	3.224	2,51%	2,38%	2,20%	(276)	(366)	(178)			
	CF 1	3.133	3.018	3.178	2.958	10,59%	12,14%	11,41%	(220)	(175)	(60)			
	Total Griya	3.118	3.018	3.178	2.958	11,91%	13,55%	12,69%	(220)	(160)	(60)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.556	4,11%	3,64%	3,48%	(277)	(510)	(184)	3,61%	-3,63%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.967	206.366	217.689	17.722	
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,06	3,08	0,03	0,18
CIF Payroll	1.810	2.281	2.345	64	535

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	999	969	766	(31)	(243)	-20,06%	429	79,34%	16.705	5,80%	(15.737)
2	Tabungan	125.992	136.380	135.029	135.331	2.634	302	(1.049)	-0,77%	9.340	7,41%	148.828	90,93%	(13.496)
3	Deposito	49.100	43.473	42.563	42.563	(4.993)	0	(910)	-2,09%	(6.537)	-13,31%	50.576	84,16%	(8.013)
	Total	175.632	181.065	178.592	178.863	(1.593)	272	(2.202)	-1,22%	3.232	1,84%	216.109	82,77%	(37.246)
	CASA	126.532	137.592	136.028	136.300	3.400	272	(1.292)	-0,94%	9.769	7,72%	165.533	82,34%	(29.233)
	(%) CASA	72,04%	75,99%	76,17%	76,20%									
	FDR	182,36%	177,72%	180,94%	180,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.744	1.449		(295)	(689)	-32,24%	196	15,68%	-	0,00%	1.449
2	Giro ISE	222	228	183	183		0	(45)	-19,92%	(39)	-17,64%		0,00%	183
3	Tabungan ISE	1.030	1.910	1.561	1.266		(295)	(644)	-33,72%	235	22,85%		0,00%	1.266
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.858	-	-	0	-293	-250	-820	250	18.653	74,29%	(4.796)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.858	-	-	0	-293	-250	-820	250	16.922	81,89%	(3.064)
	• Local Champion	14.678	14.108	13.858	-	-	0	-293	-250	-820	250	15.742	88,03%	(1.884)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.984	650	1.185	535	24	236	-290	949	38.605	88,03%	(4.621)
	KUR	31.590	30.397	30.672	400	1.185	785	-618	275	-918	910	35.711	85,89%	(5.040)
	Non KUR	2.684	3.351	3.312	250	-	-250	642	-39	629	39	2.894	114,47%	419
3	PWG	22.430	35.595	37.603	5.254	6.261	1.007	1.123	2.009	15.173	4.252	36.459	103,14%	1.144
	Cilem	9.274	16.096	17.665	1.970	2.149	179	1.481	1.569	8.390	580	20.279	87,11%	(2.615)
	Gadai	13.156	19.499	19.939	3.284	4.112	828	-358	440	6.783	3.672	16.180	123,23%	3.759
4	CFG	248.904	238.340	237.701	1.527	1.964	437	-257	-639	-11.203	2.603	273.169	87,02%	(35.469)
	CF 1	66.307	61.181	60.464	-	-	0	-118	-716	-5.843	716	76.049	79,51%	(15.585)
	Total Griya	63.771	57.411	57.080	-	-	0	0	-332	-6.691	332	72.051	79,22%	(14.971)
	• Total Non Program	13.172	11.476	11.400	-	-	0	-233	-76	-1.772	76	14.850	76,77%	(3.450)
	• Program	50.599	45.935	45.680	-	-	0	-380	-255	-4.919	255	57.201	79,86%	(11.521)
	Oto	2.536	3.769	3.385	-	-	0	-118	-385	848	385	3.998	84,66%	(613)
	CF 2	182.596	177.159	177.236	1.527	1.964	437	-139	77	-5.360	1.887	197.121	89,91%	(19.884)
	Mitraguna & Others	145.742	143.496	143.885	1.326	1.635	309	-245	389	-1.857	1.246	158.776	90,62%	(14.891)
	Pensiun	36.854	33.663	33.351	201	329	128	106	-312	-3.503	641	38.344	86,98%	(4.993)
	Total Pembiayaan	320.285	321.790	323.145	7.431	9.410	1.979	597	1.355	2.860	8.055	366.886	88,08%	(43.741)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510	0,00%	0,00%	10,90%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	10,90%	1.510	1.510	1.510			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	3.282	0,46%	1,66%	9,66%	2.723	3.123	2.734			
	KUR	138	452	371	2.746	0,44%	1,22%	8,95%	2.375	2.608	2.295			
	Non KUR	20	96	187	535	0,75%	5,59%	16,16%	348	515	439			
3	PWG	-	-	-	2.370	0,00%	0,00%	6,30%	2.370	2.370	2.370			
	Cilem	-	-	-	1.538	0,00%	0,00%	8,71%	1.538	1.538	1.538			
	Gadai	-	-	-	832	0,00%	0,00%	4,17%	832	832	832			
4	CFG	7.829	9.999	9.690	23.710	3,15%	4,07%	9,97%	14.020	15.881	13.711			
	CF 1	6.309	7.665	7.244	10.882	9,51%	11,84%	18,00%	3.637	4.573	3.216			
	Total Griya	6.204	7.665	7.165	10.442	9,73%	12,48%	18,29%	3.277	4.238	2.777			
	Oto	105	-	79	440	4,15%	2,10%	12,99%	360	334	440			
	CF 2	1.520	2.334	2.446	12.828	0,83%	1,38%	7,24%	10.382	11.308	10.495			
	Mitraguna & Others	1.215	1.695	2.002	11.713	0,83%	1,39%	8,14%	9.711	10.497	10.018			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	30.872	2,49%	3,18%	9,55%	20.623	22.884	20.325	0,61%	93,58%	-8,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,26%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,06%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,15%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	7.391	2,65%	2,65%	3,11%	1.073	794	1.293			
	CF 1	4.154	4.894	4.930	5.322	6,26%	8,06%	8,80%	391	1.168	428			
	Total Griya	4.071	4.811	4.848	5.239	6,38%	8,44%	9,18%	391	1.168	428			
	Oto	82	82	82	82	3,25%	2,19%	2,43%	-	-	-			
	CF 2	2.444	1.205	1.388	2.070	1,34%	0,78%	1,17%	682	(374)	865			
	Mitraguna & Others	1.967	1.059	1.056	1.925	1,35%	0,74%	1,34%	868	(43)	865			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	8.083	2,20%	2,15%	2,50%	1.169	1.052	1.513	0,30%	88,06%	-2,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	323.033	324.841	328.881	5.848	
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,06	3,09	0,03	0,23
CIF Payroll	2.206	2.316	2.345	29	139