

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	36.463	36.409	(10.306)	(54)	(12.334)	-25,30%	(37.760)	-50,91%	247.274	14,72%	(210.864)
2	Tabungan	1.786.724	2.008.954	2.020.585	2.024.811	40.750	4.226	15.857	0,79%	238.087	13,33%	2.037.916	99,36%	(13.105)
3	Deposito	649.060	610.498	601.681	601.903	(5.364)	222	(8.595)	-1,41%	(47.157)	-7,27%	667.179	90,22%	(65.277)
Total		2.509.954	2.668.196	2.658.729	2.663.123	25.080	4.395	(5.072)	-0,19%	153.170	6,10%	2.952.369	90,20%	(289.246)
CASA		1.860.893	2.057.697	2.057.048	2.061.221	30.444	4.173	3.523	0,17%	200.327	10,77%	2.285.190	90,20%	(223.969)
(% CASA)		74,14%	77,12%	77,37%	77,40%									
FDR		125,36%	131,30%	132,48%	132,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.672	43.803		132	2.361	5,70%	964	2,25%	83.611	52,39%	(39.808)
2	Giro ISE	4.948	2.786	4.549	4.858		309	2.072	74,38%	(90)	-1,82%	29.659	16,38%	(24.801)
3	Tabungan ISE	31.691	34.438	34.904	34.727		(178)	289	0,84%	3.036	9,58%	37.357	92,96%	(2.631)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	245.928	-	3.500	3.500	615	2.648	61.358	852	223.889	109,84%	22.039
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	120.072	112,56%	15.075
	• Local Champion	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	116.221	116,28%	18.926
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.765	3.055	5.121	2.066	502	-76	-2.112	5.197	507.692	87,61%	(62.927)
	KUR	419.345	420.474	420.361	3.055	4.921	1.866	1.113	-114	1.016	5.035	477.116	88,10%	(56.755)
	Non KUR	27.532	24.367	24.404	-	200	200	-610	37	-3.128	163	30.576	79,81%	(6.172)
3	PWG	258.833	422.883	434.083	44.356	46.639	2.282	16.622	11.200	175.250	35.439	433.208	100,20%	875
	Cilem	127.522	228.193	237.918	11.538	15.937	4.399	8.501	9.725	110.396	6.212	267.053	89,09%	(29.135)
	Gadai	131.312	194.690	196.165	32.819	30.702	-2.117	8.121	1.475	64.854	29.227	166.155	118,06%	30.010
4	CFG	2.256.170	2.392.296	2.397.480	17.936	25.987	8.051	12.190	5.184	141.310	20.803	2.483.471	96,54%	(85.991)
	CF 1	461.418	474.026	475.636	2.539	3.734	1.195	4.543	1.609	14.218	2.125	498.650	95,38%	(23.014)
	Total Griya	417.205	391.149	390.716	478	523	45	0	-434	-26.489	956	434.485	82,38%	(43.769)
	• Total Non Program	64.148	59.172	59.135	200	220	20	-157	-36	-5.012	256	71.781	82,38%	(12.645)
	• Program	353.058	331.978	331.581	278	303	25	-1.952	-397	-21.477	700	362.704	91,42%	(31.124)
	Oto	44.213	82.877	84.920	2.061	3.212	1.151	4.543	2.043	40.707	1.169	64.165	132,35%	20.755
	CF 2	1.794.752	1.918.270	1.921.844	15.397	22.253	6.856	7.647	3.575	127.092	18.678	1.984.822	96,83%	(62.977)
	Mitraguna & Others	1.323.695	1.437.274	1.443.386	12.311	20.412	8.101	6.250	6.112	119.690	14.300	1.494.383	96,59%	(50.997)
	Pensium	471.056	480.996	478.459	3.086	1.841	-1.245	1.397	-2.537	7.402	4.378	490.439	97,56%	(11.980)
Total Pembiayaan		3.146.451	3.503.301	3.522.256	65.347	81.247	15.899	29.929	18.955	375.805	62.291	3.648.260	96,55%	(126.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.632	0,10%	0,19%	1,07%	2.172	2.440	2.156			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.632	0,20%	0,35%	1,95%	2.172	2.440	2.156			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	39.514	1,09%	3,32%	8,88%	24.741	34.635	24.741			
	KUR	3.627	13.148	13.148	35.377	0,86%	3,13%	8,42%	22.229	31.750	22.229			
	Non KUR	1.252	1.625	1.625	4.137	4,55%	6,67%	16,95%	2.512	2.885	2.512			
3	PWG	275	122	122	14.188	0,11%	0,03%	3,27%	14.066	13.913	14.066			
	Cilem	275	-	-	9.763	0,22%	0,00%	4,10%	9.763	9.488	9.763			
	Gadai	-	122	122	4.425	0,00%	0,06%	2,26%	4.303	4.425	4.303			
4	CFG	67.344	65.451	70.806	104.871	2,98%	2,96%	4,37%	34.066	37.528	39.421			
	CF 1	43.373	41.926	45.314	63.552	9,40%	9,56%	13,36%	18.238	20.179	21.626			
	Total Griya	41.791	40.088	42.848	56.064	10,02%	10,95%	14,35%	13.216	14.273	15.976			
	Oto	1.583	1.838	2.467	7.489	3,58%	2,98%	8,82%	5.022	5.906	5.651			
	CF 2	23.971	23.525	25.491	41.319	1,34%	1,33%	2,15%	15.828	17.349	17.794			
	Mitraguna & Others	22.208	21.186	23.560	37.846	1,68%	1,64%	2,62%	14.286	15.639	16.660			
	Pensium	1.763	2.338	1.931	3.473	0,37%	0,40%	0,73%	1.541	1.710	1.134			
Total Pembiayaan		72.690	80.822	86.161	161.206	2,31%	2,46%	4,58%	75.044	88.515	80.384	2,27%	50,39%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.348	19,34%	13,58%	13,15%	(693)	(3.343)	(715)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.348	36,37%	24,94%	23,94%	(693)	(3.343)	(715)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	9.285	0,79%	1,97%	2,09%	531	5.755	777			
	KUR	2.493	6.287	5.977	6.519	0,59%	1,42%	1,55%	542	4.026	232			
	Non KUR	1.037	2.221	2.777	2.766	3,77%	11,40%	11,33%	(11)	1.729	545			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.053	4,40%	5,53%	5,55%	828	33.784	(2.850)			
	CF 1	73.505	94.254	94.513	95.091	15,93%	19,94%	19,99%	578	21.586	836			
	Total Griya	73.052	92.591	92.778	93.529	17,51%	23,72%	23,94%	751	20.478	938			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,84%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	37.962	1,44%	1,97%	1,98%	250	12.199	(3.686)			
	Mitraguna & Others	22.415	39.679	34.677	35.246	1,69%	2,41%	2,44%	569	12.831	(4.434)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.883	4,41%	4,97%	4,97%	679	36.210	(2.775)	3,99%	19,61%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	8.316	8.283	286	(33)	1.095	15,23%	7.139	623,81%	11.144	74,33%	(2.861)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.466	11.433	286	(33)	1.595	16,21%	10.289	899,07%	11.496	99,45%	(63)
	CASA	1.144	7.189	8.316	8.283	286	(33)	1.095	15,23%	7.139	623,81%	11.144	74,33%	(2.861)
	(%) CASA	100,00%	73,07%	72,53%	72,45%									
	FDR	0,00%	33,29%	29,08%	29,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	140	140	0	1	0,60%	140	#DIV/0!	-	0,00%	140	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	140	140	140	0	1	0,60%	140	#DIV/0!		0,00%	140	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	8	8	8	0	0	0,00%	8	#DIV/0!		0,00%	8	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	-	3.276	3.335	100	100	0	435	59	3.335	41	2.402	138,83%	933
	KUR	-	3.040	3.100	100	100	0	440	59	3.100	41	2.282	135,82%	818
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.335	100	100	0	435	59	3.335	41	2.402	138,83%	933

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	-	-	-	47	0,00%	0,00%	1,42%	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	47	0,00%	0,00%	20,15%	47	47	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	47	0,00%	0,00%	1,42%	47	47	47	0,00%	100,00%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	1.144	9.552	9.552	
2	Contribution Margin	-	(120)	(795)	(795)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	6.688	6.833	(437)	145	991	16,96%	(5.078)	-42,63%	32.340	21,13%	(25.507)
2	Tabungan	224.769	228.193	233.927	232.980	2.933	(947)	4.787	2,10%	8.211	3,65%	248.413	93,79%	(15.433)
3	Deposito	43.574	34.668	34.914	35.290	153	376	622	1,79%	(8.284)	-19,01%	44.995	78,43%	(9.705)
	Total	280.254	268.703	275.529	275.103	2.648	(426)	6.400	2,38%	(5.151)	-1,84%	325.749	84,45%	(50.645)
	CASA	236.680	234.036	240.615	239.813	2.496	(801)	5.778	2,47%	3.133	1,32%	280.753	85,42%	(40.940)
	(%) CASA	84,45%	87,10%	87,33%	87,17%									
	FDR	105,53%	134,63%	132,49%	132,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	7.806	7.841	35	1.247	18,92%	(907)	-10,36%	-	0,00%	7.841	
2	Giro ISE	799	583	1.444	1.444	0	861	147,53%	645	80,66%		0,00%	1.444	
3	Tabungan ISE	1.949	3.011	3.362	3.397	35	387	12,84%	1.449	74,34%		0,00%	3.397	
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000	
5	CIF ISE	215	234	234	234	0	0	0,00%	19	8,84%		0,00%	234	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	48.018	-	2.000	2.000	-931	1.175	17.110	825	40.885	117,45%	7.133
	Linkage	-	2.483	-	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.535	-	2.000	2.000	-769	1.175	14.627	825	36.624	124,33%	8.912
	• Local Champion	30.908	44.361	45.535	-	2.000	2.000	-769	1.175	14.627	825	35.340	128,85%	10.196
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.202	-	565	565	-689	122	-1.841	443	39.284	84,52%	(6.081)
	KUR	33.160	31.456	31.388	-	365	365	-660	-68	-1.772	433	37.188	84,41%	(5.799)
	Non KUR	1.883	1.624	1.814	-	200	200	-29	190	-69	10	2.096	86,54%	(282)
3	PWG	42.057	65.501	66.020	10.773	8.737	-2.036	262	518	23.963	8.219	61.948	106,57%	4.072
	Cilem	12.529	18.576	19.798	861	1.594	733	481	1.222	7.268	372	26.953	73,45%	(7.155)
	Gadai	29.527	46.925	46.222	9.911	7.143	-2.768	-218	-703	16.695	7.846	34.995	132,08%	11.227
4	CFG	187.744	216.327	217.803	2.446	3.493	1.047	3.617	1.475	30.059	2.018	210.406	103,52%	7.397
	CF 1	15.514	21.606	21.705	659	434	-225	1.116	100	6.191	334	18.043	120,30%	3.662
	Total Griya	12.407	11.645	11.698	-	220	220	0	53	-709	167	12.758	91,69%	(1.060)
	• Total Non Program	12.280	11.525	11.578	-	220	220	-163	53	-702	167	12.628	91,69%	(1.050)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.007	659	214	-445	1.116	46	6.900	168	5.285	189,34%	4.722
	CF 2	172.230	194.722	196.097	1.787	3.059	1.272	2.501	1.376	23.868	1.683	192.363	101,94%	3.735
	Mitraguna & Others	136.376	155.730	157.458	1.401	3.059	1.658	1.883	1.728	21.082	1.331	154.735	101,76%	2.723
	Pensiun	35.854	38.991	38.640	386	-	-386	618	-352	2.786	352	37.628	102,69%	1.012
	Total Pembiayaan	295.752	361.753	365.043	13.218	14.795	1.577	2.259	3.290	69.291	11.504	352.523	103,55%	12.520

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	2.382	0,00%	0,76%	4,96%	2.025	2.382	2.031			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	2.382	0,00%	0,80%	5,23%	2.025	2.382	2.031			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	3.170	0,40%	3,78%	9,55%	1.920	3.031	2.080			
	KUR	69	1.080	1.249	3.076	0,21%	3,97%	9,80%	1.826	3.007	1.996			
	Non KUR	70	10	-	94	3,74%	0,00%	5,16%	94	23	84			
3	PWG	-	-	-	2.271	0,00%	0,00%	3,44%	2.271	2.271	2.271			
	Cilem	-	-	-	1.106	0,00%	0,00%	5,58%	1.106	1.106	1.106			
	Gadai	-	-	-	1.166	0,00%	0,00%	2,52%	1.166	1.166	1.166			
4	CFG	606	1.400	2.021	5.772	0,32%	0,93%	2,65%	3.751	5.166	4.373			
	CF 1	136	665	679	1.370	0,88%	3,14%	6,31%	691	1.234	705			
	Total Griya	124	274	277	284	1,00%	2,38%	2,43%	7	160	10			
	Oto	12	391	402	1.086	0,39%	4,04%	10,86%	684	1.074	695			
	CF 2	470	734	1.342	4.402	0,27%	0,69%	2,24%	3.060	3.932	3.668			
	Mitraguna & Others	382	734	1.199	3.863	0,28%	0,77%	2,45%	2.665	3.481	3.129			
	Pensiun	88	-	143	538	0,24%	0,37%	1,39%	396	451	538			
	Total Pembiayaan	745	2.840	3.627	13.595	0,25%	1,00%	3,72%	9.967	12.850	10.755	1,13%	69,59%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	427	4,43%	2,39%	0,89%	(693)	(942)	(693)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	427	4,43%	2,52%	0,94%	(693)	(942)	(693)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	412	0,58%	1,42%	1,24%	(59)	210	(87)			
	KUR	-	153	118	69	0,00%	0,38%	0,22%	(49)	69	(84)			
	Non KUR	202	346	353	343	10,74%	21,70%	18,92%	(9)	141	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,70%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,68%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,59%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,64%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.353	1,27%	0,84%	0,64%	(692)	(1.416)	(1.285)	10,41%	#####	9,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	305.023	311.873	366.827	61.804	
2	Contribution Margin	8.138	8.183	18.701	10.563	-129,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,99	3,07	0,07	0,27
CIF Payroll	2.533	2.652	2.793	141	260

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.581	7.519	(4.227)	(62)	(7.281)	-49,19%	(3.951)	-34,44%	32.177	23,37%	(24.658)
2	Tabungan	240.508	313.726	307.076	307.987	3.063	911	(5.739)	-1,83%	67.479	28,06%	264.258	116,55%	43.729
3	Deposito	185.720	182.362	183.119	183.134	1.513	15	772	0,42%	(2.586)	-1,39%	187.162	97,85%	(4.028)
	Total	437.698	510.888	497.776	498.640	349	864	(12.248)	-2,40%	60.943	13,92%	483.598	103,11%	15.042
	CASA	251.978	328.526	314.658	315.506	(1.164)	848	(13.020)	-3,96%	63.528	25,21%	296.436	106,43%	19.070
	(%) CASA	57,57%	64,30%	63,21%	63,27%									
	FDR	88,88%	84,80%	87,52%	87,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.537	5.509		(29)	460	9,12%	1.384	33,54%	-	0,00%	5.509
2	Giro ISE	544	449	475	502		27	53	11,78%	(42)	-7,78%		0,00%	502
3	Tabungan ISE	3.581	4.600	5.063	5.007		(56)	407	8,86%	1.426	39,82%		0,00%	5.007
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924
	Linkage	44.151	42.730	42.730	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	29.772	300	135	-165	-56	-191	119	326	34.174	87,12%	(4.402)
	KUR	28.300	29.002	28.814	300	135	-165	-40	-187	515	322	32.594	88,40%	(3.780)
	Non KUR	1.354	961	958	-	-	0	-16	-4	-396	4	1.580	60,60%	(623)
3	PWG	33.844	48.286	49.784	3.178	4.469	1.290	1.553	1.498	15.940	2.971	53.646	92,80%	(3.862)
	Cilem	16.485	25.714	26.710	1.089	1.615	526	613	996	10.225	619	32.084	83,25%	(5.374)
	Gadai	17.360	22.572	23.074	2.089	2.853	764	939	502	5.714	2.351	21.562	107,01%	1.512
4	CFG	239.485	250.290	251.405	1.530	2.911	1.381	1.387	1.115	11.920	1.796	267.205	94,09%	(15.800)
	CF 1	40.558	44.440	44.613	269	377	108	791	173	4.055	203	44.275	100,76%	338
	Total Griya	29.064	28.761	28.866	-	160	160	0	105	-197	55	30.122	95,83%	(1.256)
	• Total Non Program	12.679	13.464	13.447	-	-	0	-111	-17	768	17	13.290	101,19%	158
	• Program	16.385	15.297	15.419	-	160	160	-100	122	-966	38	16.832	91,60%	(1.413)
	Oto	11.494	15.679	15.747	269	217	-52	791	68	4.253	148	14.153	111,26%	1.594
	CF 2	198.927	205.850	206.791	1.261	2.534	1.273	596	942	7.865	1.592	222.929	92,76%	(16.138)
	Mitraguna & Others	182.594	188.301	189.407	1.261	2.534	1.273	-334	1.106	6.813	1.428	204.325	92,70%	(14.918)
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)
	Total Pembiayaan	389.016	433.255	435.677	5.009	7.515	2.506	4.943	2.422	46.661	5.092	453.816	96,00%	(18.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	97	370	289	1.618	0,33%	0,96%	5,43%	1.329	1.521	1.248			
	KUR	-	370	289	1.618	0,00%	1,00%	5,61%	1.329	1.618	1.248			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	2.056	0,23%	0,06%	4,13%	2.026	1.979	2.056			
	Cilem	78	-	-	854	0,47%	0,00%	3,20%	854	776	854			
	Gadai	-	-	30	1.203	0,00%	0,13%	5,21%	1.172	1.203	1.203			
4	CFG	3.097	3.356	4.038	7.979	1,29%	1,61%	3,17%	3.941	4.882	4.623			
	CF 1	2.023	2.761	3.429	6.512	4,99%	7,72%	14,60%	3.083	4.489	3.751			
	Total Griya	1.062	2.366	2.482	4.919	3,65%	8,63%	17,04%	2.438	3.857	2.553			
	Oto	961	395	947	1.593	8,36%	6,04%	10,11%	646	632	1.198			
	CF 2	1.074	595	609	1.467	0,54%	0,30%	0,71%	858	393	872			
	Mitraguna & Others	1.074	500	609	1.467	0,59%	0,32%	0,77%	858	393	967			
	Pensiun	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Total Pembiayaan	3.271	3.726	4.357	11.653	0,84%	1,01%	2,67%	7.296	8.382	7.927	8,37%	-213,10%	5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,42%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	49,70%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	560	0,73%	0,90%	1,88%	289	342	289			
	KUR	191	-	-	289	0,68%	0,00%	1,00%	289	97	289			
	Non KUR	26	271	271	271	1,95%	28,19%	28,30%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.922	1,53%	1,92%	1,96%	120	1.264	(269)			
	CF 1	2.180	2.673	2.670	2.794	5,37%	6,01%	6,26%	124	614	120			
	Total Griya	1.878	2.047	2.048	2.171	6,46%	7,12%	7,52%	124	294	125			
	Oto	302	627	622	622	2,62%	3,97%	3,95%	-	320	(4)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,08%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.289	8,98%	8,28%	8,33%	408	1.358	(2)	13,65%	-63,82%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	417.028	437.801	510.727	93.699	
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67	2,69	0,02	0,31
CIF Payroll	6.255	6.226	6.185	(41)	(70)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.111	4.854	(10.173)	(257)	(1.138)	-18,99%	1.338	38,05%	23.250	20,88%	(18.396)
2	Tabungan	249.031	282.568	283.713	284.815	3.113	1.101	2.247	0,80%	35.783	14,37%	269.131	105,83%	15.684
3	Deposito	114.464	71.107	71.958	71.959	9.139	1	852	1,20%	(42.506)	-37,13%	115.929	62,07%	(43.970)
	Total	367.012	359.666	360.782	361.627	2.079	845	1.961	0,55%	(5.385)	-1,47%	408.310	88,57%	(46.683)
	CASA	252.547	288.559	288.824	289.668	(7.060)	844	1.109	0,38%	37.121	14,70%	292.381	99,07%	(2.713)
	(%) CASA	68,81%	80,23%	80,06%	80,10%									
	FDR	140,41%	152,41%	152,87%	152,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.979	2.971		(9)	(246)	-7,64%	(434)	-12,76%	-	0,00%	2.971
2	Giro ISE	179	34	12	12		0	(22)	-63,45%	(167)	-93,03%		0,00%	12
3	Tabungan ISE	3.226	3.182	2.967	2.958		(9)	(224)	-7,04%	(268)	-8,30%		0,00%	2.958
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.920	-	1.500	1.500	-401	1.475	26.804	25	74.700	113,68%	10.220
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	27.142	-	1.500	1.500	-327	1.475	2.745	25	33.480	81,07%	(6.338)
	• Local Champion	24.397	25.667	27.142	-	1.500	1.500	-327	1.475	2.745	25	32.196	84,30%	(5.054)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.380	550	1.050	500	-757	487	-6.331	563	47.216	77,05%	(10.836)
	KUR	42.080	34.773	35.266	550	1.050	500	-732	493	-6.814	557	46.419	75,97%	(11.153)
	Non KUR	631	1.120	1.114	-	-	0	-25	-6	483	6	797	139,75%	317
3	PWG	35.041	54.796	56.458	5.629	5.839	210	1.923	1.662	21.417	4.176	53.675	105,18%	2.783
	Cilem	13.016	25.836	27.051	1.764	1.855	91	1.052	1.215	14.035	640	27.246	99,28%	(195)
	Gadai	22.025	28.960	29.407	3.865	3.984	119	871	447	7.382	3.536	26.429	111,27%	2.978
4	CFG	379.443	374.048	373.775	789	1.899	1.110	757	-273	-5.667	2.172	406.672	91,91%	(32.897)
	CF 1	241.455	234.905	235.317	337	1.038	701	1.425	412	-6.139	626	252.666	93,13%	(17.349)
	Total Griya	235.660	221.091	220.626	-	-	0	0	-465	-15.034	465	244.973	90,06%	(24.347)
	• Total Non Program	5.587	4.754	4.748	-	-	0	-58	-7	-840	7	8.614	55,11%	(3.867)
	• Program	230.073	216.336	215.878	-	-	0	-1.172	-458	-14.194	458	236.359	91,33%	(20.481)
	Oto	5.795	13.814	14.691	337	1.038	701	1.425	877	8.895	161	7.693	190,96%	6.998
	CF 2	137.987	139.143	138.458	452	861	409	-668	-685	471	1.546	154.006	89,90%	(15.548)
	Mitraguna & Others	90.056	90.516	90.145	364	737	373	-645	-370	89	1.107	104.634	86,15%	(14.488)
	Pensiun	47.932	48.628	48.313	88	124	36	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	551.533	6.968	10.288	3.320	1.521	3.351	36.222	6.937	582.263	94,72%	(30.730)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	147	0,33%	0,00%	0,17%	147	(45)	147			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	147	0,79%	0,00%	0,54%	147	(45)	147			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.605	2,11%	1,12%	4,41%	1.201	702	1.084			
	KUR	903	418	403	1.441	2,15%	1,16%	4,09%	1.038	538	1.023			
	Non KUR	-	103	-	164	0,00%	0,00%	14,69%	164	164	60			
3	PWG	99	-	-	771	0,28%	0,00%	1,36%	771	672	771			
	Cilem	99	-	-	435	0,76%	0,00%	1,61%	435	336	435			
	Gadai	-	-	-	336	0,00%	0,00%	1,14%	336	336	336			
4	CFG	32.852	30.578	30.678	38.785	8,66%	8,20%	10,38%	8.107	5.933	8.207			
	CF 1	31.606	27.466	28.543	35.010	13,09%	12,15%	14,88%	6.467	3.405	7.545			
	Total Griya	31.469	27.355	28.435	34.530	13,35%	12,86%	15,65%	6.095	3.061	7.176			
	Oto	136	111	108	480	2,35%	0,78%	3,27%	372	344	369			
	CF 2	1.247	3.113	2.135	3.775	0,90%	1,53%	2,73%	1.640	2.528	662			
	Mitraguna & Others	1.122	2.540	1.807	2.886	1,25%	2,00%	3,20%	1.079	1.764	346			
	Pensiun	124	572	328	889	0,26%	0,67%	1,84%	561	765	316			
	Total Pembiayaan	34.046	31.099	31.082	41.308	6,61%	5,67%	7,49%	10.226	7.262	10.208	0,20%	97,31%	-7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,10%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,45%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.117	1,07%	3,00%	3,07%	40	661	44			
	KUR	456	1.074	979	1.019	1,08%	2,82%	2,89%	40	563	(54)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,79%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,63%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.179	15,07%	19,87%	20,11%	871	18.011	2.562			
	CF 1	55.413	69.760	70.022	70.786	22,95%	29,81%	30,08%	765	15.374	1.026			
	Total Griya	55.413	69.760	70.022	70.786	23,51%	31,67%	32,08%	765	15.374	1.026			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,17%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,40%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	77.420	11,82%	13,96%	14,04%	915	16.523	2.610	0,02%	99,82%	-14,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.234	530.211	560.444	318.210	
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,71	2,90	2,93	0,03	0,23
CIF Payroll	1.918	1.759	1.773	14	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	60	69	(56)	9	10	16,29%	(1.736)	-96,20%	12.155	0,56%	(12.087)
2	Tabungan	71.593	76.850	85.410	84.244	1.714	(1.165)	7.394	9,62%	12.651	17,67%	87.712	96,05%	(3.468)
3	Deposito	17.657	22.158	22.308	22.308	(380)	0	150	0,68%	4.652	26,34%	19.029	117,23%	3.279
	Total	91.055	99.068	107.778	106.621	1.278	(1.156)	7.554	7,62%	15.567	17,10%	118.897	89,68%	(12.275)
	CASA	73.398	76.909	85.469	84.313	1.658	(1.156)	7.404	9,63%	10.915	14,87%	99.868	84,42%	(15.555)
	(%) CASA	80,61%	77,63%	79,30%	79,08%									
	FDR	229,29%	239,29%	218,89%	221,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.348	1.353		5	186	15,97%	(44)	-3,12%	-	0,00%	1.353
2	Giro ISE	302	41	43	43		0	2	4,51%	(260)	-85,92%		0,00%	43
3	Tabungan ISE	1.094	1.126	1.306	1.310		5	184	16,38%	216	19,73%		0,00%	1.310
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	19.058	19.731	19.951	200	400	200	117	220	892	180	22.107	90,25%	(2.156)
	KUR	17.594	18.200	18.420	200	400	200	144	220	827	180	20.461	90,03%	(2.040)
	Non KUR	1.464	1.530	1.530	-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.363	3.771	1.846	-1.925	2.752	-491	14.113	2.336	30.315	96,86%	(952)
	Cilem	9.140	17.519	17.672	1.554	766	-788	1.866	153	8.532	613	21.218	83,29%	(3.546)
	Gadai	6.110	12.335	11.692	2.217	1.080	-1.137	886	-644	5.581	1.723	9.098	128,51%	2.594
4	CFG	174.474	187.470	186.600	1.753	1.308	-445	154	-870	12.126	2.178	189.674	98,38%	(3.073)
	CF 1	2.726	4.273	4.238	200	-	-200	-31	-35	1.513	35	3.975	106,63%	263
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.271	-	-	0	-31	-28	1.524	28	1.760	129,06%	511
	CF 2	171.748	183.197	182.362	1.553	1.308	-245	185	-835	10.614	2.143	185.699	98,20%	(3.337)
	Mitraguna & Others	111.863	118.892	117.829	1.217	666	-551	276	-1.063	5.966	1.729	124.277	94,81%	(6.447)
	Pensiun	59.885	64.304	64.532	336	642	306	-91	228	4.648	414	61.422	105,06%	3.111
	Total Pembiayaan	208.782	237.055	235.914	5.724	3.554	-2.170	3.023	-1.140	27.132	4.694	242.096	97,45%	(6.182)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	344	36	3.010	4.703	1,81%	15,26%	23,57%	1.692	4.358	4.666			
	KUR	344	36	2.773	4.196	1,96%	15,23%	22,78%	1.424	3.852	4.160			
	Non KUR	-	-	238	506	0,00%	15,53%	33,07%	268	506	506			
3	PWG	-	-	14	1.828	0,00%	0,05%	6,23%	1.814	1.828	1.828			
	Cilem	-	-	-	1.706	0,00%	0,00%	9,65%	1.706	1.706	1.706			
	Gadai	-	-	14	123	0,00%	0,11%	1,05%	109	123	123			
4	CFG	621	471	2.688	6.344	0,36%	1,43%	3,40%	3.656	5.723	5.873			
	CF 1	122	-	-	215	4,46%	0,00%	5,06%	215	93	215			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	133	16,27%	0,00%	5,84%	133	11	133			
	CF 2	499	471	2.688	6.129	0,29%	1,47%	3,36%	3.441	5.630	5.659			
	Mitraguna & Others	499	471	2.587	5.682	0,45%	2,18%	4,82%	3.095	5.183	5.211			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	12.875	0,46%	2,41%	5,46%	7.162	11.910	12.368	0,61%	88,81%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	110	299	334	328	0,58%	1,69%	1,64%	(7)	217	29			
	KUR	66	299	334	328	0,37%	1,84%	1,78%	(7)	262	29			
	Non KUR	44	-	-	-	3,04%	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	40	2.257	1.915	1.915	0,02%	1,02%	1,03%	-	1.875	(342)			
	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	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,42%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.242	0,07%	0,95%	0,95%	(7)	2.092	(314)	1,17%	-23,22%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	216.113	222.249	248.725	32.612	
2	Contribution Margin	8.337	10.360	8.525	188	-2,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,38	3,43	0,05	0,26
CIF Payroll	1.150	1.475	1.490	15	340

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	138.162	140.021	4.307	1.859	(5.787)	-3,97%	13.915	11,03%	141.567	98,91%	(1.547)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,36%	47.572	107,62%	3.627
	Total	172.540	197.134	189.456	191.315	(4.343)	1.859	(5.819)	-2,95%	18.775	10,88%	199.033	96,12%	(7.718)
	CASA	126.150	145.888	138.258	140.116	4.174	1.859	(5.772)	-3,96%	13.967	11,07%	151.462	92,51%	(11.345)
	(%) CASA	73,11%	74,00%	72,98%	73,24%									
	FDR	92,15%	84,68%	88,49%	87,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	814	725		(89)	(66)	-8,36%	123	20,47%	-	0,00%	725
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	811	722		(89)	(67)	-8,46%	128	21,65%		0,00%	722
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.279	200	-	-200	545	-146	3.752	146	20.174	100,52%	105
	KUR	15.208	19.215	19.078	200	-	-200	586	-137	3.870	137	18.673	102,17%	405
	Non KUR	1.319	1.210	1.201	-	-	0	-41	-9	-118	9	1.501	80,01%	(300)
3	PWG	4.082	8.586	8.702	176	274	98	-223	116	4.620	158	8.709	99,92%	(7)
	Cilem	4.082	8.586	8.702	176	274	98	-223	116	4.620	158	8.709	99,92%	(7)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.663	1.945	1.630	-315	73	742	329	888	151.416	91,58%	(12.754)
	CF 1	3.556	3.661	3.893	278	295	17	-166	232	337	63	5.044	77,18%	(1.151)
	Total Griya	1.390	1.305	1.301	278	-	-278	0	-4	-89	4	1.622	80,22%	(321)
	• Total Non Program	1.390	1.013	1.010	-	-	0	-17	-3	-380	3	1.622	62,27%	(612)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.592	-	295	295	-166	236	427	59	3.422	75,74%	(830)
	CF 2	134.777	134.260	134.770	1.667	1.335	-332	239	510	-8	825	146.373	92,07%	(11.603)
	Mitraguna & Others	92.204	95.035	95.895	1.667	1.335	-332	970	859	3.691	476	102.550	93,51%	(6.656)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	167.650	2.321	1.904	-417	393	712	8.655	1.192	180.352	92,96%	(12.702)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	2.017	1,04%	0,63%	9,94%	1.888	1.845	1.881			
	KUR	85	-	-	1.888	0,56%	0,00%	9,90%	1.888	1.803	1.888			
	Non KUR	87	136	129	129	6,58%	10,63%	10,71%	-	42	(7)			
3	PWG	-	1	-	155	0,00%	0,00%	1,78%	155	155	153			
	Cilem	-	1	-	155	0,00%	0,00%	1,78%	155	155	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	2.671	0,82%	0,87%	1,93%	1.468	1.543	1.171			
	CF 1	123	-	147	355	3,46%	4,02%	9,12%	208	232	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	355	5,68%	6,24%	13,70%	208	232	355			
	CF 2	1.005	1.500	1.056	2.316	0,75%	0,79%	1,72%	1.260	1.311	816			
	Mitraguna & Others	743	1.195	1.056	2.308	0,81%	1,11%	2,41%	1.252	1.565	1.113			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	4.848	0,82%	0,80%	2,89%	3.510	3.548	3.204	0,23%	91,91%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-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	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	6,12%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	163.906	172.540	201.477	37.571	
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	509	541	20	32	60	12,52%	(2.865)	-84,12%	12.585	4,30%	(12.044)
2	Tabungan	80.230	94.233	96.599	95.894	4.587	(705)	1.661	1,76%	15.664	19,52%	94.513	101,46%	1.381
3	Deposito	12.294	14.848	14.860	14.860	(2.510)	0	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	111.968	111.295	2.097	(673)	1.733	1,58%	15.365	16,02%	120.233	92,57%	(8.938)
	CASA	83.636	94.713	97.108	96.434	4.608	(673)	1.721	1,82%	12.799	15,30%	107.098	90,04%	(10.663)
	(%) CASA	87,18%	86,45%	86,73%	86,65%									
	FDR	162,31%	168,82%	165,52%	166,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.718	2.719		1	(62)	-2,24%	1.177	76,39%	-	0,00%	2.719
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	1.763	1.699	1.700		1	(62)	-3,54%	159	10,31%		0,00%	1.700
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!		0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.400	445	1.450	1.005	236	800	3.586	650	59.614	96,29%	(2.214)
	KUR	50.217	53.821	54.643	445	1.450	1.005	366	822	4.426	628	55.758	98,00%	(1.115)
	Non KUR	3.596	2.779	2.757	-	-	0	-130	-22	-839	22	3.856	71,49%	(1.099)
3	PWG	27.769	44.158	44.374	3.983	5.232	1.248	1.908	216	16.605	5.015	41.295	107,46%	3.079
	Cilem	10.764	20.583	21.441	858	1.475	618	1.090	858	10.677	617	20.846	102,85%	595
	Gadai	17.005	23.575	22.933	3.126	3.756	631	819	-642	5.929	4.398	20.449	112,15%	2.484
4	CFG	73.851	84.100	83.459	1.457	936	-521	892	-641	9.608	1.577	86.681	96,28%	(3.222)
	CF 1	1.222	2.030	2.005	-	-	0	-92	-25	783	25	2.492	80,46%	(487)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.256	-	-	0	-92	-25	972	25	1.393	90,15%	(137)
	CF 2	72.630	82.070	81.454	1.457	936	-521	984	-616	8.825	1.552	84.189	96,75%	(2.735)
	Mitraguna & Others	46.537	52.181	52.124	1.027	936	-91	-235	-57	5.587	993	56.880	91,64%	(4.756)
	Pensiun	26.093	29.889	29.330	430	-	-430	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	185.334	5.885	7.618	1.732	3.022	375	29.634	7.242	187.856	98,66%	(2.522)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	260	704	936	3.923	0,48%	1,65%	6,84%	2.987	3.663	3.219			
	KUR	228	545	766	3.495	0,45%	1,42%	6,40%	2.729	3.267	2.950			
	Non KUR	33	159	170	428	0,91%	6,13%	15,54%	258	396	269			
3	PWG	-	-	-	1.879	0,00%	0,00%	4,23%	1.879	1.879	1.879			
	Cilem	-	-	-	1.872	0,00%	0,00%	8,73%	1.872	1.872	1.872			
	Gadai	-	-	-	6	0,00%	0,00%	0,03%	6	6	6			
4	CFG	61	252	149	635	0,08%	0,18%	0,76%	486	574	382			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	614	0,08%	0,18%	0,75%	465	553	361			
	Mitraguna & Others	61	208	104	569	0,13%	0,20%	1,09%	465	507	361			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	6.437	0,21%	0,59%	3,47%	5.352	6.115	5.480	8,76%	-152,30%	5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	477	546	622	781	0,89%	1,10%	1,36%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,87%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,17%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	525	0,86%	0,73%	0,63%	(86)	(112)	(423)			
	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	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	1,01%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,70%	73	191	(188)	4,44%	-529,36%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	155.137	159.806	185.656	30.519	
2	Contribution Margin	7.273	9.504	8.539	1.266	-17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,45	2,79	2,84	0,04	0,39
CIF Payroll	1.516	1.551	1.514	(37)	(2)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.964	2.893	5.703	(71)	(7.933)	-73,28%	(11.788)	-80,29%	28.261	10,24%	(25.368)
2	Tabungan	126.637	123.445	122.343	121.850	634	(493)	(1.595)	-1,29%	(4.788)	-3,78%	141.573	86,07%	(19.723)
3	Deposito	60.864	54.876	56.071	56.071	(1.285)	0	1.195	2,18%	(4.793)	-7,87%	62.398	89,86%	(6.327)
	Total	202.183	189.147	181.378	180.814	5.053	(564)	(8.333)	-4,41%	(21.369)	-10,57%	232.232	77,86%	(51.418)
	CASA	141.318	134.271	125.307	124.743	6.337	(564)	(9.529)	-7,10%	(16.576)	-11,73%	169.834	73,45%	(45.091)
	(%) CASA	69,90%	70,99%	69,09%	68,99%									
	FDR	127,02%	126,34%	131,36%	131,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.920	4.019		99	520	14,87%	601	17,57%	-	0,00%	4.019
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.299	3.720	3.819		99	520	15,77%	601	18,66%		0,00%	3.819
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%		0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.054	-	-	0	-818	-311	-6.436	311	31.121	67,65%	(10.067)
	KUR	24.649	19.536	19.247	-	-	0	-735	-289	-5.402	289	28.072	68,56%	(8.824)
	Non KUR	2.840	1.828	1.806	-	-	0	-82	-22	-1.034	22	3.049	59,24%	(1.243)
3	PWG	10.361	9.671	9.671	122	234	112	-137	-1	-690	235	19.402	49,84%	(9.731)
	Cilem	10.361	9.671	9.671	122	234	112	-137	-1	-690	235	19.402	49,84%	(9.731)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.422	490	1.158	668	-3.776	-392	-11.301	1.550	235.220	88,18%	(27.798)
	CF 1	7.216	7.651	7.695	-	143	143	-89	43	479	99	9.051	85,01%	(1.356)
	Total Griya	3.957	4.371	4.492	-	143	143	0	121	535	21	4.296	104,56%	196
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	920	-	143	143	-4	142	629	1	299	307,78%	621
	Oto	3.258	3.280	3.202	-	-	0	-89	-78	-56	78	4.755	67,35%	(1.552)
	CF 2	211.508	200.163	199.728	490	1.015	525	-3.687	-436	-11.780	1.451	226.169	88,31%	(26.441)
	Mitraguna & Others	176.747	169.319	169.188	490	1.015	525	-3.116	-131	-7.559	1.146	189.944	89,07%	(20.756)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.254	612	1.392	779	-4.753	-705	-18.560	2.097	285.983	83,31%	(47.729)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,18%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.539	0,56%	4,58%	7,31%	560	1.385	832			
	KUR	154	428	699	1.234	0,62%	3,58%	6,41%	535	1.080	806			
	Non KUR	-	279	280	305	0,00%	15,31%	16,89%	25	305	26			
3	PWG	25	-	-	183	0,24%	0,00%	1,89%	183	159	183			
	Cilem	25	-	-	183	0,24%	0,00%	1,89%	183	159	183			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	9.807	6,82%	4,70%	4,73%	33	(5.101)	(247)			
	CF 1	-	33	176	330	0,00%	2,30%	4,28%	154	330	297			
	Total Griya	-	-	-	166	0,00%	0,00%	3,69%	166	166	166			
	Oto	-	33	176	164	0,00%	5,36%	5,12%	(12)	164	131			
	CF 2	14.908	10.021	9.598	9.477	7,05%	4,80%	4,75%	(121)	(5.430)	(544)			
	Mitraguna & Others	14.471	9.714	9.403	9.282	8,19%	5,55%	5,49%	(120)	(5.189)	(432)			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	11.551	5,87%	4,51%	4,85%	776	(3.535)	748	0,48%	90,05%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	361	1.088	1.146	1.214	1,31%	5,36%	5,77%	68	853	126			
	KUR	269	910	967	1.036	1,09%	4,95%	5,38%	68	767	126			
	Non KUR	93	178	178	178	3,26%	9,75%	9,87%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,10%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,10%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.023	3,60%	8,68%	8,69%	(19)	10.147	(3.922)			
	CF 1	-	216	216	216	0,00%	2,83%	2,81%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,76%	-	216	-			
	CF 2	7.876	21.729	17.826	17.807	3,72%	8,91%	8,92%	(19)	9.931	(3.922)			
	Mitraguna & Others	7.422	21.292	17.305	17.286	4,20%	10,22%	10,22%	(19)	9.864	(4.006)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.247	3,21%	8,03%	8,08%	58	11.009	(3.787)	1,09%	86,54%	-7,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	262.410	263.262	250.938	(11.472)	
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,58	2,77	2,81	0,03	0,23
CIF Payroll	3.299	2.582	2.636	54	(663)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	6.073	6.355	(542)	282	546	9,40%	(1.158)	-15,42%	22.127	28,72%	(15.772)
2	Tabungan	148.174	173.709	174.430	174.337	(1.253)	(94)	628	0,36%	26.163	17,66%	164.061	106,26%	10.276
3	Deposito	29.593	37.696	26.995	26.895	383	(100)	(10.802)	-28,65%	(2.699)	-9,12%	30.915	87,00%	(4.021)
	Total	185.281	217.214	207.498	207.586	(1.412)	88	(9.628)	-4,43%	22.306	12,04%	217.103	95,62%	(9.517)
	CASA	155.687	179.518	180.503	180.692	(1.795)	188	1.174	0,65%	25.004	16,06%	186.188	97,05%	(5.496)
	(%) CASA	84,03%	82,65%	86,99%	87,04%									
	FDR	129,17%	131,26%	139,42%	139,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	6.744	6.934	190	1.805	35,21%	(1.427)	-17,07%	-	0,00%	6.934	
2	Giro ISE	1.674	480	1.349	1.630	281	1.150	239,54%	(45)	-2,67%		0,00%	1.630	
3	Tabungan ISE	6.686	4.648	5.395	5.304	(91)	656	14,11%	(1.382)	-20,67%		0,00%	5.304	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%		0,00%	209	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	46.391	47.978	47.916	300	450	150	429	-62	1.526	512	51.533	92,98%	(3.617)
	KUR	42.708	44.232	44.181	300	450	150	484	-51	1.473	501	47.624	92,77%	(3.442)
	Non KUR	3.682	3.746	3.735	-	-	0	-55	-11	53	11	3.910	95,53%	(175)
3	PWG	25.907	49.126	52.967	7.297	8.356	1.059	2.667	3.842	27.060	4.515	44.094	120,12%	8.873
	Cilem	11.633	29.592	32.590	2.831	4.170	1.339	2.140	2.998	20.958	1.172	24.677	132,07%	7.913
	Gadai	14.275	19.533	20.377	4.467	4.186	-281	527	843	6.102	3.343	19.416	104,95%	961
4	CFG	167.028	188.016	188.405	609	1.546	937	1.443	389	21.377	1.158	184.607	102,06%	3.798
	CF 1	10.804	15.629	16.394	49	910	861	820	765	5.590	145	12.990	126,21%	3.405
	Total Griya	4.197	5.377	5.371	-	-	0	0	-6	1.173	6	4.504	119,24%	866
	• Total Non Program	4.197	5.224	5.218	-	-	0	-54	-6	1.020	6	4.504	115,84%	713
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	11.024	49	910	861	820	771	4.417	139	8.486	129,91%	2.538
	CF 2	156.224	172.386	172.010	560	636	76	623	-376	15.786	1.012	171.617	100,23%	393
	Mitraguna & Others	100.077	114.669	114.602	360	526	166	341	-67	14.526	593	113.744	100,75%	858
	Pensiun	56.148	57.718	57.408	200	110	-90	282	-309	1.260	419	57.873	99,20%	(465)
	Total Pembiayaan	239.326	285.120	289.288	8.206	10.353	2.146	4.540	4.168	49.962	6.184	280.234	103,23%	9.054

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	198	322	234	4.961	0,43%	0,49%	10,35%	4.727	4.763	4.638			
	KUR	198	249	162	3.961	0,46%	0,37%	8,97%	3.800	3.763	3.713			
	Non KUR	-	74	72	999	0,00%	1,92%	26,76%	927	999	926			
3	PWG	-	-	-	1.731	0,00%	0,00%	3,27%	1.731	1.731	1.731			
	Cilem	-	-	-	1.038	0,00%	0,00%	3,19%	1.038	1.038	1.038			
	Gadai	-	-	-	693	0,00%	0,00%	3,40%	693	693	693			
4	CFG	1.021	788	1.127	2.885	0,61%	0,60%	1,53%	1.758	1.864	2.097			
	CF 1	202	371	242	1.869	1,87%	1,55%	11,40%	1.627	1.667	1.497			
	Total Griya	-	212	211	893	0,00%	3,92%	16,63%	682	893	681			
	Oto	202	160	31	976	3,06%	0,30%	8,85%	945	774	816			
	CF 2	819	417	885	1.016	0,52%	0,51%	0,59%	131	197	599			
	Mitraguna & Others	819	161	356	356	0,82%	0,31%	0,31%	-	(463)	195			
	Pensiun	-	256	530	660	0,00%	0,92%	1,15%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	9.577	0,51%	0,48%	3,31%	8.216	8.358	8.466	1,08%	67,35%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-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	461	409	479	478	0,99%	1,00%	1,00%	(1)	17	69			
	KUR	366	358	429	428	0,86%	0,97%	0,97%	(1)	62	70			
	Non KUR	95	51	50	50	2,57%	1,33%	1,34%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,79%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,66%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,67%	(1)	(1.163)	114	1,79%	-166,60%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	238.864	242.722	285.171	46.307	
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,62	2,76	2,78	0,02	0,17
CIF Payroll	1.924	2.066	2.072	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	781	823	(98)	42	(47)	-5,39%	(539)	-39,58%	9.620	8,56%	(8.797)
2	Tabungan	77.945	101.306	101.618	102.319	3.787	702	1.013	1,00%	24.375	31,27%	90.999	112,44%	11.320
3	Deposito	9.935	10.260	8.346	8.426	433	80	(1.834)	-17,87%	(1.509)	-15,19%	10.702	78,73%	(2.276)
	Total	89.243	112.436	110.745	111.568	4.121	824	(868)	-0,77%	22.326	25,02%	111.321	100,22%	247
	CASA	79.307	102.177	102.399	103.142	3.688	744	966	0,95%	23.835	30,05%	100.619	102,51%	2.523
	(%) CASA	88,87%	90,88%	92,46%	92,45%									
	FDR	131,75%	135,15%	137,67%	136,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.121	2.130		8	(324)	-13,21%	(666)	-23,82%	-	0,00%	2.130
2	Giro ISE	1.018	584	359	359		0	(225)	-38,49%	(659)	-64,74%		0,00%	359
3	Tabungan ISE	1.778	1.870	1.762	1.771		8	(100)	-5,32%	(7)	-0,39%		0,00%	1.771
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	23.937	-	100	100	557	-98	4.531	198	22.874	104,65%	1.063
	KUR	19.311	23.042	22.955	-	100	100	578	-87	3.644	187	22.603	101,56%	352
	Non KUR	95	993	982	-	-	0	-20	-11	887	11	271	362,64%	711
3	PWG	2.291	6.450	6.840	171	462	290	-144	390	4.548	72	6.471	105,70%	369
	Cilem	2.291	6.450	6.840	171	462	290	-144	390	4.548	72	6.471	105,70%	369
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.680	1.802	1.214	-588	4.317	206	25.894	1.008	106.301	114,47%	15.379
	CF 1	18.535	22.457	22.342	505	-	-505	625	-115	3.807	115	20.252	110,32%	2.090
	Total Griya	17.245	15.716	15.704	-	-	0	0	-12	-1.541	12	18.033	87,09%	(2.329)
	• Total Non Program	1.070	691	684	-	-	0	-10	-7	-386	7	1.416	48,30%	(732)
	• Program	16.174	15.025	15.020	-	-	0	-468	-6	-1.155	6	16.616	90,39%	(1.597)
	Oto	1.291	6.741	6.638	505	-	-505	625	-103	5.348	103	2.220	299,07%	4.419
	CF 2	77.250	99.017	99.338	1.297	1.214	-83	3.692	321	22.087	893	86.049	115,44%	13.289
	Mitraguna & Others	58.013	80.885	81.307	1.297	1.012	-285	3.843	422	23.294	590	65.912	123,36%	15.396
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	152.457	1.973	1.776	-197	4.730	498	34.877	1.277	135.743	112,31%	16.714

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	167	622	534	817	0,86%	2,22%	3,41%	283	650	196			
	KUR	167	622	534	817	0,87%	2,32%	3,56%	283	650	196			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	96	0,00%	0,00%	1,41%	96	96	96			
	Cilem	-	-	-	96	0,00%	0,00%	1,41%	96	96	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	3.483	2,69%	1,97%	2,86%	1.084	911	1.346			
	CF 1	1.875	1.540	1.780	2.858	10,12%	7,93%	12,79%	1.078	983	1.318			
	Total Griya	1.875	1.449	1.567	2.278	10,87%	9,97%	14,50%	711	403	829			
	Oto	-	91	213	580	0,00%	3,16%	8,74%	367	580	489			
	CF 2	697	598	619	625	0,90%	0,63%	0,63%	7	(71)	28			
	Mitraguna & Others	583	598	619	625	1,01%	0,77%	0,77%	7	42	28			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.397	2,33%	1,93%	2,88%	1.463	1.658	1.638	0,81%	71,84%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-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	-	664	651	650	0,00%	2,71%	2,72%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,83%	(1)	650	(14)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	4.882	5,15%	4,36%	4,01%	(418)	(53)	(540)			
	CF 1	4.826	5.269	4.994	4.576	26,04%	22,24%	20,48%	(418)	(251)	(693)			
	Total Griya	4.826	5.269	4.994	4.576	27,99%	31,78%	29,14%	(418)	(251)	(693)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,31%	-	198	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,38%	-	198	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	5.532	4,20%	3,92%	3,63%	(419)	598	(554)	1,85%	48,91%	-1,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.364	119.588	151.084	34.720	
2	Contribution Margin	3.361	4.675	3.878	517	-15,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,15	3,20	0,05	0,23
CIF Payroll	767	815	814	(1)	47

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	96	(16)	(0)	7	7,46%	(66)	-40,87%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	111.502	110.632	2.418	(870)	5.144	4,88%	(1.475)	-1,32%	127.186	86,98%	(16.553)
3	Deposito	7.734	11.503	11.506	11.507	(753)	0	3	0,03%	3.773	48,78%	8.925	128,92%	2.581
	Total	120.003	117.080	123.104	122.234	1.648	(870)	5.154	4,40%	2.232	1,86%	145.022	84,29%	(22.788)
	CASA	112.269	105.577	111.598	110.728	2.402	(870)	5.150	4,88%	(1.541)	-1,37%	136.097	81,36%	(25.370)
	(%) CASA	93,56%	90,17%	90,65%	90,59%									
	FDR	119,28%	128,26%	121,22%	122,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.594	1.606		12	(142)	-8,13%	58	3,72%	-	0,00%	1.606
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.587	1.599		12	(142)	-8,16%	57	3,68%		0,00%	1.599
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.624	100	201	101	-145	86	-2.887	115	21.533	72,56%	(5.909)
	KUR	17.071	14.073	14.162	100	201	101	-164	89	-2.909	112	19.918	71,10%	(5.756)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.092	1.314	1.300	-15	1.020	58	7.723	1.242	21.336	84,79%	(3.244)
	Cilem	7.309	11.518	11.541	306	529	224	75	23	4.232	506	15.842	72,85%	(4.301)
	Gadai	3.060	6.516	6.551	1.009	770	-238	945	34	3.491	736	5.494	119,23%	1.057
4	CFG	114.187	116.546	115.457	844	932	88	-66	-1.089	1.271	2.020	125.520	91,98%	(10.063)
	CF 1	709	1.829	1.963	-	142	142	-43	134	1.254	8	1.960	100,12%	2
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.719	-	142	142	-43	134	1.288	8	1.522	112,92%	197
	CF 2	113.478	114.717	113.494	844	790	-54	-23	-1.222	16	2.012	123.560	91,85%	(10.065)
	Mitraguna & Others	95.023	97.391	96.340	544	790	246	-48	-1.051	1.317	1.841	104.219	92,44%	(7.879)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	149.223	2.258	2.432	174	807	-946	6.088	3.378	168.458	88,58%	(19.235)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	321	728	965	1.664	1,73%	6,21%	10,65%	699	1.344	936			
	KUR	302	728	923	1.508	1,77%	6,56%	10,65%	586	1.207	780			
	Non KUR	19	-	43	156	1,33%	2,90%	10,67%	113	137	156			
3	PWG	-	-	-	404	0,00%	0,00%	2,23%	404	404	404			
	Cilem	-	-	-	337	0,00%	0,00%	2,92%	337	337	337			
	Gadai	-	-	-	68	0,00%	0,00%	1,03%	68	68	68			
4	CFG	617	842	1.148	1.939	0,54%	0,98%	1,68%	792	1.323	1.098			
	CF 1	-	-	-	150	0,00%	0,00%	7,64%	150	150	150			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	150	0,00%	0,00%	8,73%	150	150	150			
	CF 2	617	842	1.148	1.789	0,54%	1,00%	1,58%	642	1.173	948			
	Mitraguna & Others	617	842	1.148	1.789	0,65%	1,18%	1,86%	642	1.173	948			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.008	0,65%	1,41%	2,69%	1.895	3.071	2.438	5,13%	-90,96%	2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	415	1.065	1.037	1.084	2,24%	6,68%	6,94%	46	669	19			
	KUR	236	968	942	989	1,38%	6,70%	6,98%	46	752	20			
	Non KUR	179	96	95	95	12,41%	6,48%	6,50%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,02%	(3)	(944)	(813)			
	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	2.125	1.994	1.184	1.181	1,87%	1,03%	1,04%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,21%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.265	1,77%	1,48%	1,52%	43	(275)	(794)	7,80%	-413,95%	6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	142.452	147.619	152.669	10.217	
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.214	1.188	(22)	(26)	332	38,70%	(1.817)	-60,45%	13.658	8,70%	(12.469)
2	Tabungan	56.317	64.168	63.202	64.146	392	944	(22)	-0,04%	7.829	13,90%	71.329	89,93%	(7.183)
3	Deposito	45.220	60.141	59.736	59.736	(2.889)	0	(404)	-0,67%	14.516	32,10%	46.637	128,09%	13.100
	Total	104.542	125.166	124.153	125.071	(2.519)	918	(95)	-0,08%	20.528	19,64%	131.623	95,02%	(6.553)
	CASA	59.322	65.025	64.416	65.334	370	918	309	0,48%	6.012	10,13%	84.987	76,88%	(19.653)
	(%) CASA	56,74%	51,95%	51,88%	52,24%									
	FDR	207,64%	192,09%	195,15%	193,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.464	2.325		(140)	202	9,51%	(485)	-17,27%	-	0,00%	2.325
2	Giro ISE	19	387	611	612		1	225	58,28%	593	3099,60%		0,00%	612
3	Tabungan ISE	2.791	1.736	1.853	1.713		(141)	(24)	-1,36%	(1.079)	-38,64%		0,00%	1.713
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.922	-	-	0	-485	-408	-4.653	408	38.794	77,13%	(8.872)
	KUR	29.907	26.736	26.368	-	-	0	-378	-369	-3.539	369	33.893	77,80%	(7.525)
	Non KUR	4.668	3.593	3.554	-	-	0	-107	-39	-1.114	39	4.901	72,52%	(1.347)
3	PWG	5.791	10.002	10.208	64	534	471	-202	206	4.417	328	14.991	68,09%	(4.783)
	Cilem	5.791	10.002	10.208	64	534	471	-202	206	4.417	328	14.991	68,09%	(4.783)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	194.219	2.683	3.547	864	3.928	2.047	26.210	1.500	186.413	104,19%	7.806
	CF 1	111.105	105.092	105.063	242	377	135	651	-29	-6.042	406	116.457	90,22%	(11.394)
	Total Griya	105.380	96.415	96.207	-	-	0	0	-207	-9.173	207	109.231	88,08%	(13.023)
	• Total Non Program	15.372	12.439	12.428	-	-	0	-116	-12	-2.944	12	16.763	74,14%	(4.335)
	• Program	90.009	83.975	83.780	-	-	0	-499	-195	-6.229	195	92.468	90,60%	(8.688)
	Oto	5.724	8.677	8.856	242	377	135	651	179	3.131	199	7.226	122,55%	1.630
	CF 2	56.904	87.079	89.155	2.441	3.170	729	3.277	2.076	32.252	1.094	69.956	127,44%	19.199
	Mitraguna & Others	52.060	75.127	77.263	1.340	3.170	1.830	2.692	2.136	25.203	1.034	63.627	121,43%	13.636
	Pensiun	4.844	11.953	11.893	1.101	-	-1.101	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	242.282	2.747	4.082	1.335	3.170	1.846	25.213	2.236	248.892	97,34%	(6.610)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	471	1.195	1.176	2.618	1,36%	3,88%	8,75%	1.443	2.147	1.424			
	KUR	56	592	740	1.981	0,19%	2,77%	7,51%	1.241	1.925	1.389			
	Non KUR	415	603	436	637	8,89%	12,14%	17,93%	201	222	34			
3	PWG	-	-	-	578	0,00%	0,00%	5,66%	578	578	578			
	Cilem	-	-	-	578	0,00%	0,00%	5,66%	578	578	578			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	16.857	4,36%	5,75%	8,68%	5.801	9.528	7.155			
	CF 1	7.221	8.741	10.093	14.151	6,50%	9,60%	13,47%	4.058	6.931	5.410			
	Total Griya	7.194	8.389	9.787	12.784	6,83%	10,15%	13,29%	2.997	5.589	4.394			
	Oto	26	352	306	1.368	0,46%	3,53%	15,45%	1.062	1.341	1.016			
	CF 2	108	960	962	2.705	0,19%	1,10%	3,03%	1.743	2.597	1.745			
	Mitraguna & Others	-	960	962	2.705	0,00%	1,28%	3,50%	1.743	2.705	1.745			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	20.053	3,59%	5,09%	8,28%	7.821	12.252	9.156	0,05%	99,43%	-8,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	837	0,76%	2,76%	2,80%	(2)	574	135			
	KUR	164	99	98	98	0,55%	0,37%	0,37%	-	(65)	(0)			
	Non KUR	98	603	740	738	2,11%	20,60%	20,76%	(2)	640	135			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.234	7,41%	8,39%	8,36%	108	3.780	480			
	CF 1	10.689	15.097	15.469	15.577	9,62%	14,72%	14,83%	108	4.888	481			
	Total Griya	10.577	14.830	15.029	15.310	10,04%	15,59%	15,91%	281	4.733	481			
	Oto	112	267	440	267	1,96%	5,07%	3,01%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,74%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,85%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.250	5,94%	7,13%	7,12%	106	4.354	616	0,04%	99,38%	-7,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	215.816	219.091	243.112	27.296	
2	Contribution Margin	725	1.145	2.220	1.495	-206,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,68	2,02	2,01	(0,00)	0,34
CIF Payroll	1.683	2.057	2.107	50	424

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.826	2.776	(32)	(50)	1.468	112,21%	(4.305)	-60,79%	16.932	16,40%	(14.156)
2	Tabungan	82.750	97.023	99.874	99.615	8.832	(259)	2.592	2,67%	16.865	20,38%	97.775	101,88%	1.840
3	Deposito	20.500	30.747	31.394	31.394	(11)	0	647	2,10%	10.893	53,14%	21.287	147,48%	10.107
	Total	110.331	129.078	134.094	133.785	8.789	(309)	4.707	3,65%	23.454	21,26%	135.994	98,38%	(2.209)
	CASA	89.831	98.331	102.700	102.391	8.800	(309)	4.060	4,13%	12.560	13,98%	114.707	89,26%	(12.316)
	(%) CASA	81,42%	76,18%	76,59%	76,53%									
	FDR	132,60%	132,08%	128,93%	129,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	968	971		4	(1.215)	-55,56%	177	22,29%	-	0,00%	971
2	Giro ISE	389	146	172	173		1	27	18,58%	(216)	-55,52%		0,00%	173
3	Tabungan ISE	406	2.040	795	798		3	(1.242)	-60,86%	393	96,89%		0,00%	798
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	37.651	37.153	37.245	410	550	140	462	93	-405	457	41.294	90,19%	(4.049)
	KUR	36.457	36.207	36.306	410	550	140	491	99	-151	451	39.946	90,89%	(3.640)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	28.000	2.940	3.720	780	2.042	979	13.373	2.741	26.021	107,61%	1.980
	Cilem	6.737	14.413	15.275	996	1.223	227	946	862	8.538	361	14.271	107,03%	1.004
	Gadai	7.891	12.608	12.726	1.944	2.497	553	1.096	117	4.835	2.380	11.750	108,31%	976
4	CFG	94.017	106.314	107.644	457	2.484	2.027	853	1.330	13.628	1.154	108.286	99,41%	(642)
	CF 1	1.650	2.775	2.768	-	18	18	-44	-8	1.117	26	2.811	98,46%	(43)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.511	-	18	18	-44	-8	1.209	26	2.302	109,09%	209
	CF 2	92.366	103.539	104.876	457	2.466	2.009	897	1.338	12.510	1.128	105.475	99,43%	(599)
	Mitraguna & Others	54.628	64.218	65.719	457	2.286	1.829	1.225	1.502	11.091	784	66.375	99,01%	(655)
	Pensiun	37.738	39.321	39.157	-	180	180	-328	-164	1.419	344	39.101	100,14%	57
	Total Pembiayaan	146.295	170.488	172.890	3.807	6.754	2.947	3.357	2.402	26.595	4.352	175.601	98,46%	(2.712)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	83	54	35	1.590	0,22%	0,09%	4,27%	1.555	1.507	1.536			
	KUR	-	19	-	1.377	0,00%	0,00%	3,79%	1.377	1.377	1.358			
	Non KUR	83	35	35	213	6,98%	3,66%	22,72%	179	130	178			
3	PWG	-	-	-	639	0,00%	0,00%	2,28%	639	639	639			
	Cilem	-	-	-	511	0,00%	0,00%	3,35%	511	511	511			
	Gadai	-	-	-	128	0,00%	0,00%	1,00%	128	128	128			
4	CFG	-	732	816	2.351	0,00%	0,77%	2,18%	1.535	2.351	1.619			
	CF 1	-	152	135	414	0,00%	4,88%	14,96%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,49%	279	414	262			
	CF 2	-	580	680	1.937	0,00%	0,66%	1,85%	1.257	1.937	1.357			
	Mitraguna & Others	-	479	579	1.835	0,00%	0,90%	2,79%	1.257	1.835	1.356			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	4.580	0,06%	0,50%	2,65%	3.729	4.496	3.794	0,56%	79,03%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-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	98	277	144	144	0,26%	0,39%	0,39%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,60%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.743	0,02%	2,58%	2,55%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,60%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,32%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,67%	(1)	2.771	(449)	0,70%	57,95%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	707	587	(337)	(120)	255	76,78%	431	275,41%	8.656	6,79%	(8.069)
2	Tabungan	45.583	50.262	48.962	49.232	1.727	270	(1.030)	-2,05%	3.649	8,00%	56.511	87,12%	(7.279)
3	Deposito	28.548	6.821	6.824	6.674	6	(150)	(148)	-2,16%	(21.874)	-76,62%	29.786	22,40%	(23.113)
	Total	74.288	57.415	56.493	56.493	1.396	0	(922)	-1,61%	(17.795)	-23,95%	94.953	59,50%	(38.460)
	CASA	45.740	50.594	49.669	49.819	1.390	150	(775)	-1,53%	4.080	8,92%	65.167	76,45%	(15.348)
	(%) CASA	61,57%	88,12%	87,92%	88,19%									
	FDR	155,10%	226,45%	230,89%	230,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.259	1.263		4	(1)	-0,09%	468	58,89%	-	0,00%	1.263
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.187	1.192		4	(1)	-0,09%	403	51,17%		0,00%	1.192
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	24.147	31.278	30.893	150	-	-150	794	-385	6.746	385	27.194	113,60%	3.699
	KUR	23.464	30.534	30.153	150	-	-150	809	-382	6.689	382	26.337	114,49%	3.815
	Non KUR	683	744	740	-	-	0	-15	-3	58	3	857	86,42%	(116)
3	PWG	2.751	6.017	6.069	87	129	42	185	53	3.318	77	7.141	84,98%	(1.072)
	Cilem	2.751	6.017	6.069	87	129	42	185	53	3.318	77	7.141	84,98%	(1.072)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.476	620	1.601	981	-539	756	5.154	845	97.427	95,95%	(3.951)
	CF 1	3.542	3.547	3.530	-	-	0	-16	-17	-12	17	4.547	77,63%	(1.017)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.017	-	-	0	-16	-5	860	5	1.002	101,56%	16
	CF 2	84.780	89.174	89.946	620	1.601	981	-523	772	5.166	829	92.880	96,84%	(2.934)
	Mitraguna & Others	72.402	77.082	77.665	620	1.318	698	-419	583	5.263	735	79.470	97,73%	(1.805)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	130.438	857	1.730	873	441	423	15.218	1.307	131.762	99,00%	(1.324)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	261	15	86	1.638	1,08%	0,28%	5,30%	1.551	1.377	1.623			
	KUR	188	-	72	1.517	0,80%	0,23%	5,03%	1.445	1.329	1.517			
	Non KUR	73	15	15	121	10,64%	2,01%	16,36%	106	48	106			
3	PWG	-	-	-	81	0,00%	0,00%	1,33%	81	81	81			
	Cilem	-	-	-	81	0,00%	0,00%	1,33%	81	81	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.538	0,64%	1,94%	2,72%	743	1.975	1.466			
	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	563	1.072	1.795	2.538	0,66%	2,01%	2,82%	743	1.975	1.466			
	Mitraguna & Others	408	998	1.795	2.538	0,56%	2,33%	3,27%	743	2.129	1.540			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	4.256	0,72%	1,45%	3,26%	2.375	3.433	3.169	2,44%	25,31%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	26	169	169	169	0,11%	0,54%	0,55%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	8,04%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.150	1,34%	1,03%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,07%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,92%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,01%	198	106	202	1,38%	-36,00%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.704	117.396	133.028	16.324	
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.757	1.779	44	22	382	27,34%	(6.278)	-77,92%	16.705	10,65%	(14.926)
2	Tabungan	114.229	121.095	120.896	123.531	4.229	2.635	2.435	2,01%	9.302	8,14%	128.618	96,04%	(5.087)
3	Deposito	24.505	17.298	17.183	17.183	(905)	0	(115)	-0,66%	(7.322)	-29,88%	25.776	66,66%	(8.593)
	Total	146.791	139.790	139.836	142.493	3.368	2.657	2.703	1,93%	(4.298)	-2,93%	171.099	83,28%	(28.606)
	CASA	122.286	122.493	122.653	125.310	4.273	2.657	2.817	2,30%	3.024	2,47%	145.323	86,23%	(20.013)
	(%) CASA	83,31%	87,63%	87,71%	87,94%									
	FDR	111,90%	129,28%	130,95%	128,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	895	897		2	115	14,65%	332	58,77%	-	0,00%	897
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	894	896		2	115	14,68%	332	59,04%		0,00%	896
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.036	200	120	-80	617	-143	-669	263	21.722	83,03%	(3.686)
	KUR	17.857	17.662	17.534	200	120	-80	645	-128	-323	248	20.701	84,70%	(3.167)
	Non KUR	848	516	502	-	-	0	-28	-14	-347	14	1.021	49,15%	(519)
3	PWG	28.691	45.381	47.534	4.850	5.509	658	3.017	2.153	18.843	3.356	44.164	107,63%	3.370
	Cilem	14.633	23.716	24.350	659	1.077	417	760	634	9.717	443	27.201	89,52%	(2.851)
	Gadai	14.059	21.665	23.184	4.191	4.432	241	2.256	1.519	9.125	2.913	16.963	136,68%	6.221
4	CFG	116.769	117.085	117.473	511	1.328	817	-850	388	703	940	127.644	92,03%	(10.171)
	CF 1	2.827	4.132	4.109	-	-	0	-404	-22	1.282	22	4.086	100,57%	23
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.388	-	-	0	-404	-22	1.540	22	2.946	114,99%	442
	CF 2	113.942	112.953	113.364	511	1.328	817	-446	410	-579	917	123.557	91,75%	(10.194)
	Mitraguna & Others	55.116	57.928	58.443	266	1.028	762	-183	515	3.328	513	63.692	91,76%	(5.248)
	Pensiun	58.827	55.025	54.920	245	300	55	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	183.118	5.561	6.956	1.395	2.784	2.398	18.858	4.558	193.623	94,57%	(10.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	921	3,30%	2,15%	5,11%	531	304	595			
	KUR	461	291	368	892	2,58%	2,08%	5,09%	524	431	601			
	Non KUR	156	35	23	29	18,40%	4,37%	5,88%	7	(127)	(6)			
3	PWG	74	-	78	1.517	0,26%	0,17%	3,19%	1.439	1.443	1.517			
	Cilem	74	-	-	813	0,51%	0,00%	3,34%	813	739	813			
	Gadai	-	-	78	704	0,00%	0,36%	3,04%	626	704	704			
4	CFG	1.969	2.567	1.914	2.825	1,69%	1,63%	2,40%	911	856	258			
	CF 1	66	197	90	297	2,32%	2,17%	7,23%	207	232	101			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	190	0,00%	0,00%	5,61%	190	190	36			
	CF 2	1.904	2.371	1.825	2.528	1,67%	1,62%	2,23%	703	624	157			
	Mitraguna & Others	1.427	1.787	1.337	1.940	2,59%	2,31%	3,32%	603	513	153			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	100	111	4			
	Total Pembiayaan	2.661	2.969	2.458	5.339	1,62%	1,36%	2,92%	2.881	2.678	2.370	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	229	643	561	560	1,22%	3,09%	3,11%	(1)	331	(83)			
	KUR	229	541	459	458	1,28%	2,60%	2,61%	(1)	229	(83)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,32%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,62%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,39%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,56%	(1)	1.037	769	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.006	24.409	(336)	403	1.648	7,24%	(492)	-1,98%	34.925	69,89%	(10.517)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.123	26.526	(75)	403	1.648	6,63%	(435)	-1,61%	37.365	70,99%	(10.839)
	CASA	24.901	22.760	24.006	24.409	(336)	403	1.648	7,24%	(492)	-1,98%	34.925	69,89%	(10.517)
	(%) CASA	92,36%	91,49%	91,89%	92,02%									
	FDR	86,03%	80,47%	75,87%	74,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.198	2.235		37	(109)	-4,66%	301	15,57%	-	0,00%	2.235
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.198	2.235		37	(109)	-4,66%	301	15,57%		0,00%	2.235
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	23.194	20.019	19.819	100	-	-100	-741	-200	-3.375	200	26.655	74,36%	(6.836)
	KUR	21.361	18.943	18.745	100	-	-100	-721	-198	-2.616	198	24.648	76,05%	(5.903)
	Non KUR	1.833	1.076	1.074	-	-	0	-19	-2	-759	2	2.006	53,54%	(932)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.819	100	-	-100	-741	-200	-3.375	200	26.655	74,36%	(6.836)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	692	1.173	4.357	6.683	2,98%	21,76%	33,72%	2.326	5.991	5.510			
	KUR	472	1.000	4.171	6.376	2,21%	22,02%	34,01%	2.205	5.903	5.376			
	Non KUR	220	173	185	307	11,98%	17,23%	28,59%	122	87	134			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	6.683	2,98%	21,76%	33,72%	2.326	5.991	5.510	5,81%	82,77%	-27,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	178	749	900	900	0,77%	4,50%	4,54%	-	723	152			
	KUR	161	483	467	467	0,75%	2,47%	2,49%	-	307	(16)			
	Non KUR	17	266	433	433	0,91%	40,23%	40,31%	-	416	168			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	900	0,77%	4,50%	4,54%	-	723	152	24,95%	-449,24%	20,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	23.179	26.961	24.953	1.774	
2	Contribution Margin	810	1.153	943	133	-16,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	443	888	417	(26)	
2	Contribution Margin	(387)	(458)	(226)	161	41,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,63	3,00	3,20	0,20	0,58
CIF Payroll	8	5	5	-	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	302	0,10%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	302	0,10%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	302	0,10%	(301)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366	302	335	(31)	
2	Contribution Margin	(96)	(117)	(29)	67	69,8%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	549	517	726	(32)	(270)	-34,27%	(2.992)	-85,26%	7.010	7,38%	(6.492)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	549	517	726	(32)	(270)	-34,27%	(2.992)	-85,26%	7.150	7,24%	(6.633)
	CASA	3.509	787	549	517	726	(32)	(270)	-34,27%	(2.992)	-85,26%	7.010	7,38%	(6.492)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.312	3.509	61	(3.251)	
2	Contribution Margin	(343)	(404)	(148)	195	56,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,78	2,50	2,57	0,07	(0,21)
CIF Payroll	18	10	7	(3)	(11)