

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	119.390	143.119	(4.060)	23.729	14.254	11,06%	(12.747)	-8,18%	346.235	41,34%	(203.115)
2	Tabungan	1.803.617	1.980.739	2.019.893	2.038.089	51.335	18.196	57.350	2,90%	234.473	13,00%	2.083.113	97,84%	(45.024)
3	Deposito	681.198	762.342	742.135	743.280	(32.431)	1.145	(19.062)	-2,50%	62.082	9,11%	699.248	106,30%	44.032
Total		2.640.681	2.871.948	2.881.418	2.924.489	14.844	43.071	52.541	1,83%	283.808	10,75%	3.128.596	93,48%	(204.107)
CASA		1.959.483	2.109.605	2.139.284	2.181.209	47.274	41.925	71.604	3,39%	221.726	11,32%	2.429.348	89,79%	(248.139)
(% CASA)		74,20%	73,46%	74,24%	74,58%									
FDR		99,99%	104,53%	105,93%	104,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.679	88.971		292	6.301	7,62%	23.361	35,61%	95.806	92,87%	(6.835)
2	Giro ISE	23.758	19.536	22.706	22.501		(205)	2.965	15,18%	(1.257)	-5,29%	42.060	53,50%	(19.559)
3	Tabungan ISE	30.646	53.467	56.306	56.802		496	3.336	6,24%	26.156	85,35%	34.843	106,02%	21.960
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.793	5.900	3.585	-2.316	3.622	1.882	21.395	1.703	115.782	87,92%	(13.989)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.707	5.900	907	-4.993	3.623	-795	9.174	1.702	85.508	87,37%	(10.801)
	• Local Champion	62.373	72.430	71.686	5.900	907	-4.993	3.655	-744	9.313	1.651	71.843	99,78%	(157)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.001	14.830	14.752	-78	2.543	2.158	22.943	12.594	422.292	92,59%	(31.291)
	KUR	343.457	362.300	364.534	13.220	14.282	1.062	1.434	2.234	21.077	12.048	394.978	92,29%	(30.444)
	Non KUR	24.602	26.544	26.468	1.610	470	-1.140	1.108	-76	1.866	546	27.314	96,90%	(847)
3	PWG	200.888	356.932	378.328	80.265	71.175	-9.089	19.828	21.396	177.440	49.779	371.423	101,86%	6.905
	Cilem	92.590	195.267	209.767	28.093	26.242	-1.850	15.699	14.500	117.177	11.742	231.018	90,80%	(21.251)
	Gadai	108.298	161.666	168.561	52.172	44.933	-7.239	4.129	6.896	60.263	38.038	140.405	120,05%	28.157
4	CFG	1.991.066	2.156.369	2.181.250	47.655	63.296	15.641	11.052	24.882	190.185	38.414	2.211.667	98,62%	(30.417)
	CF 1	271.158	283.057	284.259	3.483	5.223	1.740	1.942	1.202	13.101	4.021	309.258	91,92%	(25.000)
	Total Griya	236.939	232.575	232.750	571	2.488	1.917	0	174	-4.189	2.313	255.971	90,93%	(23.221)
	• Total Non Program	155.508	155.596	156.272	250	2.330	2.080	-2.038	676	764	1.654	163.915	95,34%	(7.643)
	• Program	81.431	76.979	76.477	321	158	-163	-302	-502	-4.953	659	92.056	83,08%	(15.578)
	Oto	34.219	50.482	51.509	2.913	2.735	-177	1.942	1.027	17.290	1.708	53.287	96,66%	(1.778)
	CF 2	1.719.908	1.873.311	1.896.991	44.172	58.073	13.901	9.111	23.680	177.084	34.393	1.902.409	99,72%	(5.417)
	Mitraguna & Others	1.474.657	1.605.638	1.627.041	40.015	53.111	13.096	8.035	21.403	152.384	31.708	1.638.476	99,30%	(11.435)
	Pensiun	245.250	267.674	269.951	4.157	4.962	805	1.076	2.277	24.700	2.685	263.933	102,28%	6.017
Total Pembiayaan		2.640.411	3.002.055	3.052.373	148.650	152.808	4.158	37.045	50.318	411.962	102.490	3.121.164	97,80%	(68.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	25.001	0,62%	2,50%	6,39%	15.287	22.726	15.287			
	KUR	1.785	8.311	8.311	21.183	0,52%	2,29%	5,81%	12.872	19.397	12.872			
	Non KUR	489	1.404	1.404	3.818	1,99%	5,29%	14,43%	2.415	3.329	2.415			
3	PWG	10	-	-	12.192	0,00%	0,00%	3,22%	12.192	12.182	12.192			
	Cilem	10	-	-	9.451	0,01%	0,00%	4,51%	9.451	9.441	9.451			
	Gadai	-	-	-	2.742	0,00%	0,00%	1,63%	2.742	2.742	2.742			
4	CFG	19.717	28.500	30.393	39.734	0,99%	1,41%	1,82%	9.341	20.017	11.234			
	CF 1	13.249	16.070	16.284	22.017	4,89%	5,75%	7,75%	5.734	8.769	5.947			
	Total Griya	12.780	15.301	15.217	19.619	5,39%	6,54%	8,43%	4.401	6.839	4.317			
	Oto	469	769	1.066	2.399	1,37%	2,11%	4,66%	1.333	1.930	1.630			
	CF 2	6.468	12.430	14.110	17.716	0,38%	0,75%	0,93%	3.607	11.248	5.287			
	Mitraguna & Others	5.999	11.068	12.944	15.677	0,41%	0,78%	0,96%	3.182	9.678	4.608			
	Pensiun	470	1.361	1.615	2.040	0,19%	0,60%	0,76%	424	1.570	679			
Total Pembiayaan		22.002	38.215	40.108	76.927	0,83%	1,34%	2,52%	36.819	54.925	38.713	0,87%	65,37%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,66%	(1)	5.930	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,38%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.759	0,70%	0,76%	0,96%	817	1.186	1.025			
	KUR	1.118	1.434	1.463	2.180	0,33%	0,40%	0,60%	717	1.062	746			
	Non KUR	1.455	1.300	1.478	1.579	5,91%	5,57%	5,96%	100	124	279			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.538	1,29%	1,06%	1,08%	784	(2.129)	47			
	CF 1	9.750	9.855	10.152	9.956	3,60%	3,59%	3,50%	(195)	207	102			
	Total Griya	9.274	9.315	9.438	9.243	3,91%	4,06%	3,97%	(195)	(30)	(72)			
	Oto	476	540	714	713	1,39%	1,41%	1,38%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.582	0,93%	0,67%	0,72%	979	(2.335)	(54)			
	Mitraguna & Others	14.983	12.664	11.647	12.813	1,02%	0,73%	0,79%	1.166	(2.170)	149			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.386	1,76%	1,66%	1,68%	1.600	4.987	639	1,79%	-6,15%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.893	24.453	2.218	(1.440)	273	1,13%	(1.552)	-5,97%	42.690	57,28%	(18.237)
2	Tabungan	211.719	211.403	222.488	221.846	4.525	(641)	10.444	4,94%	10.128	4,78%	235.399	94,24%	(13.553)
3	Deposito	98.613	78.216	57.739	57.749	(26.842)	10	(20.467)	-26,17%	(40.864)	-41,44%	100.158	57,66%	(42.409)
	Total	336.337	313.799	306.119	304.048	(20.100)	(2.071)	(9.750)	-3,11%	(32.289)	-9,60%	378.247	80,38%	(74.199)
	CASA	237.724	235.583	248.380	246.299	6.742	(2.081)	10.717	4,55%	8.575	3,61%	278.089	88,57%	(31.790)
	(%) CASA	70,68%	75,07%	81,14%	81,01%									
	FDR	113,34%	133,66%	140,43%	141,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.968	18.959		(9)	658	3,60%	3.485	22,52%	-	0,00%	18.959
2	Giro ISE	9.559	9.188	11.286	11.352		67	2.165	23,56%	1.793	18,76%		0,00%	11.352
3	Tabungan ISE	5.622	9.114	7.682	7.607		(75)	(1.507)	-16,53%	1.985	35,30%		0,00%	7.607
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	26.415	68,06%	(8.437)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	22.557	79,70%	(4.579)
	• Local Champion	16.779	17.786	17.288	5.000	-	-5.000	4.892	-498	509	498	19.150	90,28%	(1.862)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.307	550	1.020	470	-629	-265	-8.150	1.285	53.547	75,27%	(13.240)
	KUR	46.158	37.777	37.557	550	1.020	470	-573	-220	-8.601	1.240	51.001	73,64%	(13.444)
	Non KUR	2.298	2.794	2.749	-	-	0	-56	-45	451	45	2.546	107,99%	203
3	PWG	20.904	27.647	29.707	5.426	5.571	145	840	2.060	8.802	3.511	36.253	81,94%	(6.546)
	Cilem	9.146	13.553	14.432	619	1.681	1.062	-228	879	5.286	802	21.665	66,61%	(7.233)
	Gadai	11.759	14.094	15.275	4.807	3.889	-917	1.067	1.180	3.516	2.709	14.588	104,71%	687
4	CFG	294.292	332.720	341.896	7.365	18.499	11.134	2.166	9.175	47.604	9.324	310.587	110,08%	31.309
	CF 1	11.437	13.673	14.324	150	853	703	30	651	2.887	202	13.443	106,56%	882
	Total Griya	7.624	9.813	10.223	-	500	500	0	409	2.599	91	8.137	125,63%	2.086
	• Total Non Program	7.624	9.813	10.223	-	500	500	-285	409	2.599	91	8.137	125,63%	2.086
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	4.102	150	353	203	30	242	289	111	5.306	77,30%	(1.204)
	CF 2	282.855	319.047	327.571	7.215	17.646	10.431	2.137	8.524	44.716	9.122	297.144	110,24%	30.427
	Mitraguna & Others	252.904	279.776	285.225	6.628	14.297	7.669	1.839	5.449	32.321	8.848	265.729	107,34%	19.496
	Pensiun	29.951	39.271	42.346	587	3.349	2.762	297	3.075	12.395	274	31.415	134,80%	10.931
	Total Pembiayaan	381.208	419.421	429.886	18.341	25.090	6.749	7.261	10.465	48.678	14.625	426.801	100,72%	3.085

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	3.298	0,14%	5,03%	8,18%	1.255	3.231	1.817			
	KUR	66	1.317	1.944	2.780	0,14%	5,14%	7,40%	837	2.714	1.463			
	Non KUR	-	163	99	518	0,00%	3,54%	18,83%	419	518	354			
3	PWG	-	-	-	740	0,00%	0,00%	2,49%	740	740	740			
	Cilem	-	-	-	390	0,00%	0,00%	2,71%	390	390	390			
	Gadai	-	-	-	349	0,00%	0,00%	2,29%	349	349	349			
4	CFG	-	2.414	1.589	1.402	0,00%	0,48%	0,41%	(187)	1.402	(1.012)			
	CF 1	-	92	144	386	0,00%	1,05%	2,70%	243	386	294			
	Total Griya	-	-	-	87	0,00%	0,00%	0,85%	87	87	87			
	Oto	-	92	144	299	0,00%	3,72%	7,29%	156	299	207			
	CF 2	-	2.322	1.445	1.016	0,00%	0,45%	0,31%	(430)	1.016	(1.306)			
	Mitraguna & Others	-	1.933	838	722	0,00%	0,30%	0,25%	(117)	722	(1.212)			
	Pensiun	-	389	607	294	0,00%	1,55%	0,69%	(313)	294	(95)			
	Total Pembiayaan	66	3.895	3.632	5.440	0,02%	0,87%	1,27%	1.808	5.373	1.545	0,00%	100,00%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,77%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,77%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	746	0,36%	1,12%	1,85%	293	571	472			
	KUR	175	56	174	467	0,38%	0,46%	1,24%	293	291	411			
	Non KUR	-	218	279	279	0,00%	10,00%	10,16%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.682	0,52%	0,65%	0,78%	506	1.160	506			
	CF 1	290	290	290	290	2,54%	2,12%	2,03%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,08%	-	-	-			
	CF 2	1.232	1.885	1.885	2.391	0,44%	0,59%	0,73%	506	1.160	506			
	Mitraguna & Others	1.232	1.885	1.885	2.391	0,49%	0,67%	0,84%	506	1.160	506			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.981	0,62%	1,47%	1,62%	799	4.610	960	0,70%	57,19%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.067	2.076	341	9	(7.481)	-78,28%	(2.211)	-51,58%	20.184	10,29%	(18.108)
2	Tabungan	160.765	165.013	178.303	185.300	(430)	6.997	20.287	12,29%	24.535	15,26%	183.329	101,07%	1.970
3	Deposito	65.984	39.292	38.623	39.283	(2.258)	660	(8)	-0,02%	(26.701)	-40,47%	67.399	58,28%	(28.116)
	Total	231.036	213.861	218.993	226.659	(2.347)	7.666	12.798	5,98%	(4.377)	-1,89%	270.912	83,67%	(44.253)
	CASA	165.052	174.570	180.370	187.376	(89)	7.006	12.806	7,34%	22.324	13,53%	203.513	92,07%	(16.137)
	(%) CASA	71,44%	81,63%	82,36%	82,67%									
	FDR	120,56%	147,01%	145,22%	140,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.496	2.510		14	291	13,13%	955	61,41%	-	0,00%	2.510
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.493	2.506		14	289	13,05%	951	61,19%	-	0,00%	2.506
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.469	-	907	-	-71	296	4.398	611	4.308	103,75%	161
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.469	-	907	907	-71	296	4.418	611	2.443	182,94%	2.026
	• Local Champion	51	4.174	4.469	-	907	907	-71	296	4.418	611	1.185	377,08%	3.284
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.756	465	440	-25	275	-85	5.110	525	18.040	109,51%	1.715
	KUR	12.693	16.593	16.470	265	340	75	-70	-123	3.777	463	15.923	103,44%	547
	Non KUR	1.952	3.247	3.286	200	100	-100	345	38	1.333	62	2.117	155,18%	1.168
3	PWG	16.365	27.522	28.550	5.085	4.416	-670	1.216	1.028	12.185	3.388	30.835	92,59%	(2.285)
	Cilem	8.190	16.328	17.512	1.881	1.945	64	1.079	1.184	9.322	761	19.829	88,32%	(2.317)
	Gadai	8.175	11.195	11.038	3.204	2.471	-733	137	-157	2.863	2.627	11.006	100,29%	32
4	CFG	247.446	262.863	265.254	6.789	8.325	1.536	1.576	2.391	17.808	5.934	264.150	100,42%	1.104
	CF 1	12.247	10.155	9.990	-	-	0	-71	-164	-2.257	164	14.252	70,10%	(4.261)
	Total Griya	9.062	7.492	7.429	-	-	0	0	-63	-1.634	63	9.532	77,94%	(2.103)
	• Total Non Program	9.062	7.492	7.429	-	-	0	-360	-63	-1.634	63	9.532	77,94%	(2.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.562	-	-	0	-71	-101	-623	101	4.720	54,27%	(2.158)
	CF 2	235.199	252.708	255.264	6.789	8.325	1.536	1.648	2.555	20.065	5.770	249.898	102,15%	5.365
	Mitraguna & Others	206.067	222.689	225.864	5.979	8.325	2.346	1.518	3.175	19.798	5.150	219.260	103,01%	6.604
	Pensiun	29.132	30.019	29.399	810	-	-810	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	318.029	12.339	14.088	1.748	2.996	3.629	39.501	10.458	317.333	100,22%	696

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	597	0,00%	0,40%	3,02%	518	597	518			
	KUR	-	79	80	477	0,00%	0,48%	2,90%	398	477	398			
	Non KUR	-	-	-	120	0,00%	0,00%	3,66%	120	120	120			
3	PWG	-	-	-	298	0,00%	0,00%	1,04%	298	298	298			
	Cilem	-	-	-	205	0,00%	0,00%	1,17%	205	205	205			
	Gadai	-	-	-	93	0,00%	0,00%	0,84%	93	93	93			
4	CFG	713	728	670	2.849	0,29%	0,25%	1,07%	2.179	2.136	2.121			
	CF 1	8	466	462	887	0,06%	4,55%	8,88%	425	880	421			
	Total Griya	-	257	254	438	0,00%	3,39%	5,90%	184	438	182			
	Oto	8	210	208	449	0,24%	7,81%	17,53%	241	441	240			
	CF 2	705	262	208	1.961	0,30%	0,08%	0,77%	1.754	1.256	1.700			
	Mitraguna & Others	705	262	208	1.961	0,34%	0,09%	0,87%	1.754	1.256	1.700			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	807	749	3.744	0,26%	0,24%	1,18%	2.995	3.031	2.937	1,18%	-0,60%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.758	0,93%	0,67%	0,66%	(2)	(551)	(301)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.758	0,86%	0,70%	0,69%	(2)	(255)	(5)			
	Mitraguna & Others	2.013	1.763	1.761	1.758	0,98%	0,79%	0,78%	(2)	(255)	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.758	0,83%	0,56%	0,55%	(2)	(551)	(301)	5,87%	-961,24%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	30.469	29.412	(952)	(1.057)	535	1,85%	1.995	7,28%	37.560	78,31%	(8.148)
2	Tabungan	55.536	64.217	60.786	62.532	(4.016)	1.746	(1.685)	-2,62%	6.996	12,60%	70.166	89,12%	(7.633)
3	Deposito	6.088	6.210	6.248	6.948	(599)	700	738	11,88%	859	14,12%	7.064	98,35%	(116)
	Total	89.042	99.304	97.503	98.892	(5.566)	1.389	(412)	-0,41%	9.850	11,06%	114.790	86,15%	(15.898)
	CASA	82.953	93.094	91.255	91.944	(4.967)	689	(1.150)	-1,23%	8.991	10,84%	107.726	85,35%	(15.782)
	(%) CASA	93,16%	93,75%	93,59%	92,97%									
	FDR	82,33%	98,54%	103,38%	101,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.196	1.192	(4)	70	6,23%	(1.925)	-61,76%	-	0,00%	1.192	
2	Giro ISE	560	497	431	401	(30)	(96)	-19,27%	(159)	-28,42%		0,00%	401	
3	Tabungan ISE	2.557	626	765	791	26	166	26,48%	(1.766)	-69,06%		0,00%	791	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%		0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Local Champion	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.921	560	890	330	-51	185	99	705	22.370	80,11%	(4.449)
	KUR	16.625	17.059	17.258	560	890	330	-39	199	633	691	20.952	82,37%	(3.694)
	Non KUR	1.196	676	662	-	-	0	-12	-14	-534	14	1.417	46,74%	(755)
3	PWG	2.171	7.816	8.218	1.594	1.137	-457	1.321	402	6.047	736	8.900	92,33%	(683)
	Cilem	2.171	7.816	8.218	1.594	1.137	-457	1.321	402	6.047	736	8.900	92,33%	(683)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	72.589	1.821	3.675	1.854	666	2.418	22.502	1.257	64.162	113,13%	8.427
	CF 1	13.142	15.768	16.000	201	450	249	128	232	2.858	218	15.592	102,62%	408
	Total Griya	12.152	13.369	13.673	-	450	450	0	304	1.521	146	13.324	102,62%	350
	• Total Non Program	7.615	9.249	9.589	-	450	450	-114	341	1.974	109	8.194	117,02%	1.395
	• Program	4.537	4.121	4.084	-	-	0	-42	-37	-453	37	5.130	79,62%	(1.045)
	Oto	989	2.399	2.327	201	-	-201	128	-72	1.337	72	2.268	102,58%	58
	CF 2	36.945	54.402	56.589	1.620	3.225	1.605	538	2.186	19.644	1.039	48.570	116,51%	8.019
	Mitraguna & Others	31.987	49.469	51.628	1.620	3.147	1.527	590	2.159	19.641	988	42.422	121,70%	9.206
	Pensiun	4.958	4.933	4.961	-	78	78	-52	28	3	50	6.147	80,70%	(1.187)
	Total Pembiayaan	73.308	97.854	100.801	3.975	5.702	1.728	1.464	2.948	27.493	2.755	98.660	102,17%	2.141

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	1.015	1,40%	9,80%	5,66%	(724)	766	(215)			
	KUR	249	1.229	1.660	902	1,50%	9,73%	5,23%	(758)	653	(328)			
	Non KUR	-	-	79	113	0,00%	11,62%	17,03%	34	113	113			
3	PWG	-	-	-	1.597	0,00%	0,00%	19,43%	1.597	1.597	1.597			
	Cilem	-	-	-	1.597	0,00%	0,00%	19,43%	1.597	1.597	1.597			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	2.018	2,00%	1,00%	2,78%	1.317	1.017	1.229			
	CF 1	727	789	700	1.373	5,53%	4,44%	8,58%	673	646	584			
	Total Griya	727	789	700	1.261	5,98%	5,24%	9,22%	560	534	472			
	Oto	-	-	-	112	0,00%	0,00%	4,83%	112	112	112			
	CF 2	274	-	-	645	0,74%	0,00%	1,14%	645	371	645			
	Mitraguna & Others	274	-	-	645	0,86%	0,00%	1,25%	645	371	645			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	4.629	1,71%	2,49%	4,59%	2.190	3.379	2.611	1,57%	65,83%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	479	4,80%	1,27%	2,68%	255	(375)	321			
	KUR	438	38	106	362	2,63%	0,62%	2,10%	256	(76)	324			
	Non KUR	417	120	119	117	34,85%	17,55%	17,73%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,49%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,47%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,52%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	836	2,47%	0,59%	0,83%	255	(978)	(93)	0,74%	10,64%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	15.772	15.290	2.186	(481)	(1.938)	-11,25%	(10.428)	-40,55%	36.162	42,28%	(20.871)
2	Tabungan	122.400	140.636	142.664	142.461	2.338	(203)	1.825	1,30%	20.061	16,39%	137.421	103,67%	5.040
3	Deposito	49.497	49.561	50.102	50.103	(2.738)	1	543	1,09%	606	1,22%	50.468	99,28%	(365)
	Total	197.616	207.425	208.538	207.855	1.785	(683)	430	0,21%	10.239	5,18%	224.051	92,77%	(16.197)
	CASA	148.118	157.864	158.436	157.751	4.523	(685)	(113)	-0,07%	9.633	6,50%	173.583	90,88%	(15.831)
	(%) CASA	74,95%	76,11%	75,97%	75,90%									
	FDR	74,94%	87,70%	88,45%	88,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.041	14.078		37	938	7,14%	4.695	50,04%	-	0,00%	14.078
2	Giro ISE	3.509	2.112	2.590	2.631		41	519	24,60%	(878)	-25,02%		0,00%	2.631
3	Tabungan ISE	5.874	11.028	11.451	11.447		(4)	419	3,80%	5.573	94,88%		0,00%	11.447
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Local Champion	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.309	880	630	-250	-332	-247	5.408	877	39.101	103,09%	1.208
	KUR	33.390	38.124	37.912	860	630	-230	-355	-212	4.523	842	37.386	101,41%	527
	Non KUR	1.512	2.432	2.397	20	-	-20	23	-35	885	35	1.716	139,68%	681
3	PWG	20.337	37.095	39.527	7.203	6.994	-210	1.166	2.433	19.190	4.561	33.298	118,71%	6.230
	Cilem	6.847	17.994	19.124	1.333	2.006	673	245	1.131	12.277	875	16.729	114,32%	2.395
	Gadai	13.490	19.101	20.403	5.870	4.988	-883	921	1.302	6.913	3.686	16.568	123,14%	3.835
4	CFG	92.645	101.402	101.771	2.207	1.319	-888	711	370	9.126	949	103.901	97,95%	(2.130)
	CF 1	21.426	20.084	20.295	109	489	380	-11	211	-1.131	277	22.810	88,98%	(2.514)
	Total Griya	17.556	15.276	15.120	-	-	0	0	-157	-2.437	157	17.910	84,42%	(2.790)
	• Total Non Program	17.556	15.276	15.120	-	-	0	-239	-157	-2.437	157	17.910	84,42%	(2.790)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.175	109	489	380	-11	368	1.306	120	4.900	105,63%	276
	CF 2	71.219	81.318	81.476	2.098	830	-1.268	722	158	10.257	672	81.092	100,47%	384
	Mitraguna & Others	67.517	77.732	77.933	2.098	830	-1.268	759	202	10.416	628	76.380	102,03%	1.553
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.443	10.990	8.942	-2.048	2.231	2.539	36.344	6.403	176.516	104,49%	7.927

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	4.249	0,38%	0,47%	10,54%	4.060	4.117	4.142			
	KUR	131	106	189	3.620	0,39%	0,50%	9,55%	3.431	3.488	3.514			
	Non KUR	-	-	-	629	0,00%	0,00%	26,23%	629	629	629			
3	PWG	-	-	-	989	0,00%	0,00%	2,50%	989	989	989			
	Cilem	-	-	-	755	0,00%	0,00%	3,95%	755	755	755			
	Gadai	-	-	-	234	0,00%	0,00%	1,15%	234	234	234			
4	CFG	616	1.495	1.745	1.939	0,67%	1,72%	1,91%	194	1.323	445			
	CF 1	588	325	659	1.129	2,74%	3,28%	5,56%	470	541	804			
	Total Griya	588	202	535	876	3,35%	3,50%	5,79%	340	288	673			
	Oto	-	122	123	253	0,00%	2,57%	4,89%	130	253	131			
	CF 2	28	1.170	1.086	810	0,04%	1,34%	0,99%	(276)	782	(360)			
	Mitraguna & Others	28	1.170	1.086	810	0,04%	1,40%	1,04%	(276)	782	(360)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	7.177	0,50%	1,06%	3,89%	5.243	6.429	5.576	0,05%	98,69%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-225,85%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	202	201	(34)	(0)	20	10,89%	(218)	-52,02%	10.045	2,01%	(9.843)
2	Tabungan	44.796	53.465	53.314	54.407	1.206	1.093	942	1,76%	9.611	21,46%	58.577	92,88%	(4.169)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	59.710	60.803	1.037	1.093	1.160	1,95%	(13.150)	-17,78%	98.196	61,92%	(37.393)
	CASA	45.216	53.647	53.515	54.609	1.173	1.093	962	1,79%	9.393	20,77%	68.621	79,58%	(14.013)
	(%) CASA	61,14%	89,95%	89,63%	89,81%									
	FDR	129,31%	186,39%	189,96%	186,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.602	2.763		162	544	24,52%	1.856	204,55%	-	0,00%	2.763
2	Giro ISE	390	176	194	194		0	18	10,15%	(195)	-50,15%		0,00%	194
3	Tabungan ISE	518	2.043	2.408	2.569		162	526	25,76%	2.051	396,17%		0,00%	2.569
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Local Champion	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.389	500	800	300	-363	157	-383	643	23.156	83,73%	(3.767)
	KUR	19.175	18.331	18.503	300	800	500	-552	173	-672	627	22.394	82,62%	(3.891)
	Non KUR	597	902	886	200	-	-200	189	-16	289	16	762	116,32%	124
3	PWG	2.596	8.106	9.996	949	2.851	1.903	270	1.890	7.400	961	9.570	104,46%	427
	Cilem	2.069	5.806	7.359	174	1.934	1.760	-159	1.553	5.290	381	7.446	98,84%	(86)
	Gadai	527	2.300	2.637	774	917	143	429	337	2.110	580	2.124	124,15%	513
4	CFG	73.258	83.093	83.312	2.086	1.108	-979	1.084	220	10.055	888	84.432	98,67%	(1.119)
	CF 1	2.294	4.232	4.243	660	93	-568	608	11	1.948	82	3.672	115,53%	570
	Total Griya	712	1.588	1.567	-	-	0	0	-21	855	21	1.065	147,13%	502
	• Total Non Program	712	1.588	1.567	-	-	0	-23	-21	855	21	1.065	147,13%	502
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.676	660	93	-568	608	32	1.093	60	2.607	102,63%	68
	CF 2	70.963	78.861	79.070	1.426	1.015	-411	476	209	8.107	806	80.759	97,91%	(1.690)
	Mitraguna & Others	52.047	61.433	61.501	1.264	725	-539	625	68	9.454	657	60.842	101,08%	659
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.426	3.535	4.759	1.224	986	2.261	17.800	2.498	117.158	96,82%	(3.731)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	2.886	0,34%	1,80%	14,89%	2.539	2.820	2.572			
	KUR	67	286	321	2.594	0,35%	1,75%	14,02%	2.274	2.527	2.308			
	Non KUR	-	28	26	292	0,00%	2,91%	32,97%	266	292	264			
3	PWG	-	-	-	472	0,00%	0,00%	4,72%	472	472	472			
	Cilem	-	-	-	472	0,00%	0,00%	6,41%	472	472	472			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.461	0,00%	1,98%	1,75%	(181)	1.460	(847)			
	CF 1	-	-	-	187	0,00%	0,00%	4,40%	187	187	187			
	Total Griya	-	-	-	50	0,00%	0,00%	3,18%	50	50	50			
	Oto	-	-	-	137	0,00%	0,00%	5,11%	137	137	137			
	CF 2	1	2.308	1.642	1.275	0,00%	2,08%	1,61%	(367)	1.274	(1.033)			
	Mitraguna & Others	1	2.308	1.370	1.102	0,00%	2,23%	1,79%	(268)	1.101	(1.206)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	4.819	0,07%	1,79%	4,25%	2.830	4.752	2.197	4,10%	3,54%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	336	0,91%	0,70%	1,73%	201	155	215			
	KUR	181	120	135	336	0,94%	0,74%	1,82%	201	155	215			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	615	0,00%	0,42%	0,74%	263	615	263			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	615	0,00%	0,45%	0,78%	263	615	263			
	Mitraguna & Others	-	207	207	470	0,00%	0,34%	0,76%	263	470	263			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	951	0,19%	0,44%	0,84%	463	771	478	8,57%	-921,71%	7,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	21.780	17.756	(958)	(4.024)	(3.267)	-15,54%	(20.823)	-53,97%	54.014	32,87%	(36.258)
2	Tabungan	168.056	194.347	200.031	197.941	20.638	(2.089)	3.594	1,85%	29.886	17,78%	190.494	103,91%	7.447
3	Deposito	55.027	66.644	66.709	66.709	(946)	0	65	0,10%	11.682	21,23%	56.479	118,11%	10.230
	Total	261.662	282.015	288.519	282.407	18.734	(6.113)	392	0,14%	20.745	7,93%	300.987	93,83%	(18.581)
	CASA	206.634	215.370	221.811	215.698	19.680	(6.113)	327	0,15%	9.063	4,39%	244.508	88,22%	(28.811)
	(%) CASA	78,97%	76,37%	76,88%	76,38%									
	FDR	64,72%	70,65%	71,32%	72,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.077	4.098		21	604	17,29%	1.058	34,82%	-	0,00%	4.098
2	Giro ISE	335	359	230	244		14	(115)	-32,13%	(91)	-27,14%		0,00%	244
3	Tabungan ISE	2.705	3.134	3.846	3.854		7	719	22,96%	1.149	42,49%		0,00%	3.854
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.976	-	-	0	-242	-8	203	8	32.098	77,81%	(7.121)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.976	-	-	0	-242	-8	203	8	28.908	86,40%	(3.932)
	• Local Champion	24.387	24.639	24.634	-	-	0	-238	-4	247	4	26.347	93,50%	(1.713)
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)
2	MBG	21.941	25.041	26.115	1.510	1.930	420	743	1.074	4.174	856	25.317	103,15%	798
	KUR	20.349	23.692	24.795	1.510	1.930	420	772	1.104	4.447	826	23.561	105,24%	1.235
	Non KUR	1.592	1.349	1.319	-	-	0	-29	-30	-273	30	1.756	75,13%	(437)
3	PWG	23.945	38.099	40.418	9.421	8.188	-1.233	1.696	2.319	16.473	5.869	38.282	105,58%	2.135
	Cilem	8.631	16.931	18.971	2.202	3.025	823	1.195	2.040	10.340	985	20.185	93,99%	(1.214)
	Gadai	15.314	21.168	21.446	7.219	5.163	-2.056	501	278	6.132	4.884	18.097	118,51%	3.349
4	CFG	98.692	111.123	114.266	2.649	4.285	1.636	1.111	3.143	15.574	1.142	115.254	99,14%	(988)
	CF 1	13.574	20.547	21.115	857	815	-42	453	568	7.541	247	15.606	135,31%	5.510
	Total Griya	9.477	14.186	14.728	250	630	380	0	542	5.251	88	9.997	147,32%	4.731
	• Total Non Program	9.477	14.186	14.728	250	630	380	157	542	5.251	88	9.997	147,32%	4.731
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.387	607	185	-422	453	26	2.290	159	5.608	113,89%	779
	CF 2	85.118	90.576	93.150	1.792	3.470	1.678	658	2.575	8.033	895	99.648	93,48%	(6.498)
	Mitraguna & Others	51.909	56.147	58.754	1.492	3.290	1.798	757	2.607	6.845	683	64.959	90,45%	(6.205)
	Pensiun	33.208	34.428	34.396	300	180	-120	-99	-32	1.188	212	34.690	99,15%	(294)
	Total Pembiayaan	169.351	199.247	205.774	13.579	14.402	823	3.308	6.527	36.423	7.875	210.951	97,55%	(5.177)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	350	0,51%	1,74%	1,34%	(85)	237	279			
	KUR	113	11	213	350	0,55%	0,90%	1,41%	137	237	339			
	Non KUR	-	60	222	-	0,00%	16,47%	0,00%	(222)	-	(60)			
3	PWG	-	-	-	1.169	0,00%	0,00%	2,89%	1.169	1.169	1.169			
	Cilem	-	-	-	689	0,00%	0,00%	3,63%	689	689	689			
	Gadai	-	-	-	480	0,00%	0,00%	2,24%	480	480	480			
4	CFG	211	851	488	315	0,21%	0,44%	0,28%	(174)	103	(537)			
	CF 1	-	505	348	-	0,00%	1,70%	0,00%	(348)	-	(505)			
	Total Griya	-	349	348	-	0,00%	2,46%	0,00%	(348)	-	(349)			
	Oto	-	156	-	-	0,00%	0,00%	0,00%	-	-	(156)			
	CF 2	211	347	140	315	0,25%	0,15%	0,34%	175	103	(32)			
	Mitraguna & Others	211	13	13	188	0,41%	0,02%	0,32%	175	(24)	175			
	Pensiun	-	334	127	127	0,00%	0,37%	0,37%	-	127	(207)			
	Total Pembiayaan	324	922	923	1.834	0,19%	0,46%	0,89%	911	1.509	911	0,35%	61,01%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,96%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,96%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	59	0,20%	0,00%	0,22%	59	15	59			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	59	2,77%	0,00%	4,45%	59	15	59			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.668	2,15%	1,50%	1,46%	3	(457)	189			
	CF 1	445	402	402	402	3,28%	1,96%	1,90%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,62%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.265	1,97%	1,39%	1,36%	3	(414)	189			
	Mitraguna & Others	1.585	1.076	1.061	1.064	3,05%	1,89%	1,81%	3	(521)	(13)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.714	1,28%	2,34%	2,29%	61	2.545	248	1,28%	44,26%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	968	1.298	120	330	475	57,69%	(3.309)	-71,83%	14.468	8,97%	(13.170)
2	Tabungan	52.069	52.710	53.288	55.369	1.187	2.081	2.658	5,04%	3.300	6,34%	66.297	83,52%	(10.928)
3	Deposito	11.396	8.232	8.315	8.232	10	(83)	0	0,00%	(3.164)	-27,77%	12.288	66,99%	(4.056)
	Total	68.072	61.765	62.570	64.898	1.317	2.328	3.133	5,07%	(3.174)	-4,66%	93.052	69,74%	(28.154)
	CASA	56.676	53.533	54.255	56.666	1.307	2.411	3.133	5,85%	(9)	-0,02%	80.764	70,16%	(24.098)
	(%) CASA	83,26%	86,67%	86,71%	87,32%									
	FDR	200,44%	258,79%	256,50%	247,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.516	1.517		1	137	9,93%	(66)	-4,18%	-	0,00%	1.517
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.361	1.363		1	(13)	-0,96%	(105)	-7,16%		0,00%	1.363
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.725	960	1.140	180	-445	59	1.072	1.081	42.833	95,08%	(2.107)
	KUR	35.878	37.940	38.040	960	1.140	180	-396	100	2.163	1.040	38.902	97,78%	(862)
	Non KUR	3.776	2.727	2.685	-	-	0	-49	-42	-1.091	42	3.930	68,32%	(1.245)
3	PWG	12.336	26.900	26.970	7.511	5.800	-1.711	289	70	14.634	5.730	22.523	119,75%	4.447
	Cilem	3.767	9.204	9.295	1.277	555	-722	743	91	5.528	465	9.302	99,92%	(7)
	Gadai	8.569	17.696	17.675	6.234	5.245	-989	-454	-21	9.106	5.266	13.221	133,69%	4.454
4	CFG	84.451	92.273	92.793	3.036	1.517	-1.519	1.205	520	8.343	996	96.059	96,60%	(3.266)
	CF 1	4.785	7.190	7.287	-	158	158	-8	97	2.502	60	6.182	117,89%	1.106
	Total Griya	4.537	6.323	6.432	-	158	158	0	109	1.894	49	4.928	130,51%	1.504
	• Total Non Program	4.383	5.674	5.628	-	-	0	-46	-46	1.244	46	4.754	118,38%	874
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	855	-	-	0	-8	-11	608	11	1.253	68,24%	(398)
	CF 2	79.665	85.083	85.506	3.036	1.359	-1.677	1.213	423	5.841	936	89.878	95,14%	(4.372)
	Mitraguna & Others	63.755	66.325	66.868	2.536	1.359	-1.177	997	543	3.113	816	72.922	91,70%	(6.053)
	Pensiun	15.910	18.758	18.638	500	-	-500	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	160.489	11.507	8.457	-3.050	1.049	649	24.048	7.808	161.415	99,43%	(926)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	3.430	0,47%	1,63%	8,42%	2.768	3.242	3.128			
	KUR	48	302	528	2.699	0,13%	1,39%	7,10%	2.171	2.651	2.397			
	Non KUR	140	-	133	731	3,70%	4,88%	27,21%	598	591	731			
3	PWG	-	-	-	701	0,00%	0,00%	2,60%	701	701	701			
	Cilem	-	-	-	620	0,00%	0,00%	6,67%	620	620	620			
	Gadai	-	-	-	80	0,00%	0,00%	0,45%	80	80	80			
4	CFG	1.300	445	814	2.530	1,54%	0,88%	2,73%	1.716	1.229	2.085			
	CF 1	-	-	371	511	0,00%	5,16%	7,02%	140	511	511			
	Total Griya	-	-	-	140	0,00%	0,00%	2,18%	140	140	140			
	Oto	-	-	371	371	0,00%	42,84%	43,41%	-	371	371			
	CF 2	1.300	445	443	2.018	1,63%	0,52%	2,36%	1.576	718	1.574			
	Mitraguna & Others	1.135	445	443	2.018	1,78%	0,67%	3,02%	1.576	883	1.574			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	6.660	1,09%	0,92%	4,15%	5.185	5.172	5.913	0,50%	87,87%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	304	0,00%	0,57%	0,75%	72	304	(138)			
	KUR	-	238	159	231	0,00%	0,42%	0,61%	72	231	(7)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,72%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,30%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,42%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	586	0,47%	0,32%	0,37%	72	(57)	(301)	0,59%	-62,67%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	3.971	4.090	(1.873)	119	73	1,81%	(291)	-6,63%	14.235	28,73%	(10.145)
2	Tabungan	121.239	138.582	132.478	135.963	11.673	3.485	(2.620)	-1,89%	14.724	12,14%	135.409	100,41%	554
3	Deposito	26.839	21.172	21.473	21.463	(118)	(10)	291	1,37%	(5.376)	-20,03%	27.773	77,28%	(6.309)
	Total	152.459	163.772	157.922	161.516	9.683	3.594	(2.256)	-1,38%	9.058	5,94%	177.417	91,04%	(15.900)
	CASA	125.619	142.600	136.449	140.053	9.801	3.604	(2.547)	-1,79%	14.434	11,49%	149.644	93,59%	(9.591)
	(%) CASA	82,40%	87,07%	86,40%	86,71%									
	FDR	80,08%	78,58%	81,85%	80,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.299	3.096		(202)	(81)	-2,56%	(154)	-4,75%	-	0,00%	3.096
2	Giro ISE	1.707	1.640	1.360	1.358		(2)	(282)	-17,18%	(349)	-20,03%		0,00%	1.358
3	Tabungan ISE	1.544	1.538	1.938	1.738		(200)	200	13,02%	194	12,58%		0,00%	1.738
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.234	1.850	850	-1.000	1.444	45	-1.953	805	34.587	84,52%	(5.354)
	KUR	27.378	26.486	26.571	1.850	850	-1.000	1.513	85	-807	765	30.615	86,79%	(4.044)
	Non KUR	3.809	2.702	2.663	-	-	0	-69	-40	-1.146	40	3.973	67,03%	(1.310)
3	PWG	1.449	5.298	5.326	690	373	-317	309	28	3.877	344	7.317	72,79%	(1.991)
	Cilem	1.449	5.298	5.326	690	373	-317	309	28	3.877	344	7.317	72,79%	(1.991)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.114	1.128	2.005	877	-144	514	5.551	1.491	88.282	90,75%	(8.169)
	CF 1	26.770	24.458	23.980	-	-	0	-85	-479	-2.791	479	28.904	82,96%	(4.924)
	Total Griya	26.477	21.402	21.008	-	-	0	0	-394	-5.469	394	27.398	76,68%	(6.390)
	• Total Non Program	23.147	18.529	18.175	-	-	0	-264	-354	-4.972	354	23.633	76,90%	(5.458)
	• Program	3.330	2.873	2.834	-	-	0	-40	-40	-497	40	3.765	75,26%	(931)
	Oto	293	3.056	2.971	-	-	0	-85	-85	2.678	85	1.506	197,36%	1.466
	CF 2	47.792	55.141	56.134	1.128	2.005	877	-59	993	8.342	1.012	59.379	94,54%	(3.245)
	Mitraguna & Others	41.537	46.597	47.581	1.033	1.945	912	-97	984	6.044	961	51.936	91,62%	(4.355)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.252	3.668	3.228	-440	1.607	565	7.168	2.662	145.072	89,10%	(15.820)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	3.139	0,27%	3,71%	10,74%	2.056	3.056	2.426			
	KUR	83	159	731	2.556	0,30%	2,76%	9,62%	1.825	2.473	2.397			
	Non KUR	-	554	352	583	0,00%	13,01%	21,89%	231	583	28			
3	PWG	10	-	-	359	0,69%	0,00%	6,75%	359	349	359			
	Cilem	10	-	-	359	0,69%	0,00%	6,75%	359	349	359			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	5.373	2,19%	4,19%	6,71%	2.038	3.738	2.271			
	CF 1	1.522	2.499	2.687	3.671	5,68%	10,99%	15,31%	983	2.149	1.171			
	Total Griya	1.522	2.499	2.687	3.671	5,75%	12,56%	17,47%	983	2.149	1.171			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	1.703	0,24%	1,18%	3,03%	1.055	1.589	1.100			
	Mitraguna & Others	114	603	648	1.517	0,27%	1,39%	3,19%	869	1.403	914			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	8.872	1,42%	3,43%	6,86%	4.454	7.143	5.056	0,93%	86,43%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.325	1,54%	3,75%	4,53%	230	846	269			
	KUR	111	479	256	398	0,41%	0,97%	1,50%	142	286	(82)			
	Non KUR	368	577	839	927	9,65%	31,03%	34,81%	88	559	350			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.862	1,83%	1,98%	2,32%	285	497	596			
	CF 1	1.118	388	699	984	4,18%	2,86%	4,11%	285	(134)	596			
	Total Griya	1.118	388	699	984	4,22%	3,27%	4,69%	285	(134)	596			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,56%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,84%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.745	11,32%	11,83%	12,18%	515	1.920	865	1,27%	89,58%	-10,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	1.523	31.378	(595)	29.855	28.553	1010,52%	25.459	430,11%	16.485	190,34%	14.893
2	Tabungan	49.567	51.826	54.525	54.391	(1.999)	(134)	2.565	4,95%	4.824	9,73%	64.759	83,99%	(10.368)
3	Deposito	19.983	50.082	52.952	52.952	(145)	0	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	Total	75.469	104.733	109.000	138.722	(2.739)	29.721	33.988	32,45%	63.253	83,81%	102.209	135,72%	36.513
	CASA	55.486	54.651	56.048	85.770	(2.594)	29.721	31.118	56,94%	30.284	54,58%	81.244	105,57%	4.526
	(%) CASA	73,52%	52,18%	51,42%	61,83%									
	FDR	164,25%	131,16%	128,84%	101,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.684	1.685		1	834	97,98%	516	44,09%	-	0,00%	1.685
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.533	1.534		1	834	119,12%	540	54,36%		0,00%	1.534
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.136	930	521	-409	587	225	2.633	296	9.300	55,23%	(4.164)
	Cilem	2.503	4.911	5.136	930	521	-409	587	225	2.633	296	9.300	55,23%	(4.164)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	135.300	2.076	3.771	1.695	173	2.840	13.860	931	134.385	100,68%	916
	CF 1	4.796	5.941	6.062	111	204	93	83	121	1.266	82	6.387	94,91%	(325)
	Total Griya	4.549	4.720	4.678	-	-	0	0	-42	129	42	4.956	94,39%	(278)
	• Total Non Program	4.549	4.720	4.678	-	-	0	-44	-42	129	42	4.956	94,39%	(278)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.384	111	204	93	83	164	1.137	40	1.431	96,68%	(48)
	CF 2	116.645	126.519	129.238	1.965	3.567	1.602	90	2.719	12.593	848	127.997	100,97%	1.241
	Mitraguna & Others	110.497	118.905	121.693	1.965	3.567	1.602	160	2.789	11.197	778	120.687	100,83%	1.007
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	140.436	3.007	4.292	1.286	760	3.065	16.479	1.227	143.781	97,67%	(3.345)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	62	0,00%	0,00%	1,22%	62	62	62			
	Cilem	-	-	-	62	0,00%	0,00%	1,22%	62	62	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	708	0,00%	2,60%	0,52%	(2.736)	708	(799)			
	CF 1	-	-	130	237	0,00%	2,19%	3,91%	107	237	237			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	237	0,00%	10,64%	17,12%	107	237	237			
	CF 2	-	1.507	3.315	471	0,00%	2,62%	0,36%	(2.843)	471	(1.036)			
	Mitraguna & Others	-	1.507	3.315	471	0,00%	2,79%	0,39%	(2.843)	471	(1.036)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	771	0,00%	2,51%	0,55%	(2.674)	771	(736)	0,79%	-44,36%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,89%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,15%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-976,81%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.436	1.938	771	502	(723)	-27,17%	337	21,08%	16.568	11,70%	(14.629)
2	Tabungan	117.228	124.352	134.259	136.876	(5.693)	2.617	12.524	10,07%	19.648	16,76%	138.543	98,80%	(1.667)
3	Deposito	47.162	44.209	41.820	41.810	(74)	(10)	(2.400)	-5,43%	(5.353)	-11,35%	48.540	86,13%	(6.730)
	Total	165.991	171.222	177.514	180.624	(4.996)	3.110	9.402	5,49%	14.633	8,22%	203.651	88,69%	(23.027)
	CASA	118.829	127.013	135.695	138.814	(4.922)	3.120	11.801	9,29%	19.986	16,82%	155.111	89,49%	(16.296)
	(%) CASA	71,59%	74,18%	76,44%	76,85%									
	FDR	85,30%	89,69%	86,73%	85,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	4.732	5.008		277	433	9,46%	1.941	63,30%	-	0,00%	5.008
2	Giro ISE	515	1.528	591	593		2	(935)	-61,20%	78	15,19%		0,00%	593
3	Tabungan ISE	2.552	3.048	4.140	4.415		275	1.368	44,89%	1.863	73,00%		0,00%	4.415
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.504	740	730	-10	-287	-113	2.956	843	26.741	99,11%	(237)
	KUR	22.685	26.059	25.757	740	530	-210	-266	-302	3.072	832	25.722	100,13%	35
	Non KUR	863	558	747	-	200	200	-21	190	-116	10	1.019	73,37%	(271)
3	PWG	16.913	31.730	34.020	7.394	6.436	-958	2.791	2.290	17.107	4.146	31.322	108,61%	2.698
	Cilem	9.701	21.303	22.929	4.416	2.902	-1.514	2.741	1.625	13.227	1.276	21.277	107,76%	1.652
	Gadai	7.212	10.427	11.092	2.978	3.535	557	50	665	3.880	2.870	10.045	110,42%	1.047
4	CFG	101.109	95.227	93.432	1.271	1.126	-146	-999	-1.794	-7.676	2.920	115.283	81,05%	(21.851)
	CF 1	13.632	14.370	14.896	208	697	488	307	526	1.264	170	15.375	96,89%	(479)
	Total Griya	12.067	11.849	11.743	-	-	0	0	-106	-324	106	12.512	93,85%	(769)
	• Total Non Program	12.067	11.849	11.743	-	-	0	-193	-106	-324	106	12.512	93,85%	(769)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	3.153	208	697	488	307	632	1.588	64	2.863	110,16%	291
	CF 2	87.476	80.857	78.536	1.063	429	-634	-1.306	-2.320	-8.940	2.749	99.908	78,61%	(21.372)
	Mitraguna & Others	79.108	72.826	70.570	650	429	-221	-1.610	-2.256	-8.538	2.685	90.268	78,18%	(19.698)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	153.957	9.405	8.292	-1.114	1.505	383	12.366	7.909	173.366	88,80%	(19.410)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	783	0,81%	2,55%	2,95%	103	593	783			
	KUR	-	-	679	701	0,00%	2,61%	2,72%	21	701	701			
	Non KUR	190	-	-	82	21,98%	0,00%	10,98%	82	(108)	82			
3	PWG	-	-	-	531	0,00%	0,00%	1,56%	531	531	531			
	Cilem	-	-	-	476	0,00%	0,00%	2,08%	476	476	476			
	Gadai	-	-	-	55	0,00%	0,00%	0,50%	55	55	55			
4	CFG	854	82	883	3.013	0,84%	0,93%	3,22%	2.129	2.158	2.931			
	CF 1	-	82	227	302	0,00%	1,58%	2,03%	76	302	220			
	Total Griya	-	70	216	291	0,00%	1,82%	2,48%	76	291	221			
	Oto	-	11	11	11	0,00%	0,42%	0,34%	-	11	(1)			
	CF 2	854	-	657	2.710	0,98%	0,81%	3,45%	2.054	1.856	2.710			
	Mitraguna & Others	854	-	657	2.710	1,08%	0,90%	3,84%	2.054	1.856	2.710			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	4.326	0,74%	1,02%	2,81%	2.763	3.282	4.245	0,71%	74,56%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,01%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	4,78%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-634,79%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	1.763	2.848	(318)	1.084	(1.107)	-27,98%	(3.214)	-53,03%	20.486	13,90%	(17.638)
2	Tabungan	115.416	132.994	126.972	128.949	5.618	1.977	(4.044)	-3,04%	13.533	11,73%	135.976	94,83%	(7.027)
3	Deposito	39.351	38.307	40.859	40.659	1.801	(200)	2.352	6,14%	1.309	3,33%	40.694	99,91%	(35)
	Total	160.829	175.254	169.594	172.456	7.101	2.862	(2.798)	-16,40%	11.627	7,23%	197.156	87,47%	(24.701)
	CASA	121.478	136.948	128.735	131.797	5.300	3.062	(5.151)	-3,76%	10.318	8,49%	156.462	84,24%	(24.665)
	(%) CASA	75,53%	78,14%	75,91%	76,42%									
	FDR	76,61%	86,29%	91,53%	90,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.525	2.534		9	(721)	-22,14%	1.052	71,05%	-	0,00%	2.534
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,86%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.521	2.530		9	(497)	-16,41%	1.091	75,85%		0,00%	2.530
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Local Champion	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	8.899	-	-	0	-263	-411	565	411	10.980	81,05%	(2.081)
	KUR	8.171	9.135	8.729	-	-	0	-258	-406	558	406	10.688	81,68%	(1.958)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	34.878	7.259	5.621	-1.638	1.078	1.355	12.408	4.266	36.072	96,69%	(1.194)
	Cilem	8.736	16.980	17.976	2.086	1.822	-265	1.241	996	9.240	826	19.753	91,00%	(1.777)
	Gadai	13.734	16.542	16.902	5.173	3.800	-1.373	-163	359	3.167	3.441	16.319	103,57%	583
4	CFG	92.027	106.936	110.014	2.992	4.525	1.533	1.273	3.079	17.988	1.446	104.206	105,57%	5.809
	CF 1	36.305	37.194	36.865	321	-	-321	123	-329	560	329	37.801	97,52%	(936)
	Total Griya	33.468	33.428	33.203	321	-	-321	0	-225	-265	225	33.850	98,09%	(647)
	• Total Non Program	33.468	31.094	30.879	-	-	0	-80	-215	-2.589	215	33.850	91,22%	(2.971)
	• Program	-	2.334	2.324	321	-	-321	332	-10	2.324	10	0	0,00%	2.324
	Oto	2.837	3.766	3.662	-	-	0	123	-104	826	104	3.951	92,70%	(289)
	CF 2	55.722	69.741	73.149	2.671	4.525	1.854	1.150	3.408	17.427	1.117	66.405	110,16%	6.745
	Mitraguna & Others	47.599	56.199	59.487	2.671	4.325	1.654	849	3.289	11.889	1.036	57.188	104,02%	2.299
	Pensiun	8.123	13.543	13.662	-	200	200	301	119	5.539	81	9.216	148,23%	4.445
	Total Pembiayaan	123.205	151.225	155.224	10.451	10.146	-304	2.272	3.999	32.019	6.147	151.631	102,37%	3.593

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	708	0,00%	2,62%	7,96%	464	708	615			
	KUR	-	94	244	708	0,00%	2,67%	8,12%	464	708	615			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	405	0,00%	0,00%	1,16%	405	405	405			
	Cilem	-	-	-	276	0,00%	0,00%	1,53%	276	276	276			
	Gadai	-	-	-	129	0,00%	0,00%	0,76%	129	129	129			
4	CFG	1.195	701	288	1.479	1,30%	0,27%	1,34%	1.191	284	778			
	CF 1	69	536	95	747	0,19%	0,25%	2,03%	652	678	211			
	Total Griya	69	536	95	747	0,21%	0,28%	2,25%	652	678	211			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	732	2,02%	0,28%	1,00%	539	(394)	567			
	Mitraguna & Others	1.127	165	194	511	2,37%	0,34%	0,86%	317	(616)	345			
	Pensiun	-	-	-	222	0,00%	0,00%	1,62%	222	222	222			
	Total Pembiayaan	1.195	795	532	2.592	0,97%	0,35%	1,67%	2.060	1.397	1.797	0,48%	71,30%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	-	0,00%	1,00%	0,00%	(93)	-	(94)			
	KUR	-	94	93	-	0,00%	1,02%	0,00%	(93)	-	(94)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,63%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,73%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,79%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.066	0,95%	0,87%	0,69%	(252)	(109)	(220)	0,08%	88,73%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.322	5.434	(610)	(889)	496	10,04%	(1.296)	-19,26%	22.902	23,73%	(17.468)
2	Tabungan	220.302	240.640	247.166	247.620	4.326	454	6.980	2,90%	27.318	12,40%	243.291	101,78%	4.329
3	Deposito	143.210	175.577	173.469	173.373	3.891	(96)	(2.204)	-1,26%	30.163	21,06%	144.726	119,79%	28.647
	Total	370.242	421.155	426.957	426.427	7.607	(530)	5.272	1,25%	56.185	15,18%	410.919	103,77%	15.508
	CASA	227.032	245.578	253.488	253.054	3.716	(434)	7.476	3,04%	26.022	11,46%	266.193	95,06%	(13.139)
	(%) CASA	61,32%	58,31%	59,37%	59,34%									
	FDR	58,19%	64,52%	65,67%	65,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	25.651	25.556		(96)	3.182	14,22%	5.044	24,59%	-	0,00%	25.556
2	Giro ISE	3.669	2.672	4.662	4.364		(298)	1.692	63,32%	695	18,94%		0,00%	4.364
3	Tabungan ISE	6.637	10.184	11.472	11.674		202	1.490	14,63%	5.037	75,90%		0,00%	11.674
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	14.765	-	2.678	2.678	-1.028	2.601	14.736	77	11.017	134,01%	3.747
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460
	Non-Linkage	28	2.596	2.519	-	-	0	-1.027	-77	2.491	77	6.232	40,43%	(3.712)
	• Local Champion	28	2.386	2.330	-	-	0	-1.007	-56	2.301	56	2.969	78,46%	(640)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	13.384	380	700	320	870	439	5.567	261	12.716	105,25%	668
	KUR	7.418	12.544	12.988	380	700	320	876	445	5.570	255	12.079	107,53%	909
	Non KUR	399	401	396	-	-	0	-6	-6	-3	6	637	62,12%	(241)
3	PWG	19.390	36.456	39.375	11.201	8.486	-2.715	4.588	2.920	19.985	5.567	33.462	117,67%	5.913
	Cilem	9.334	18.717	20.406	5.890	3.175	-2.715	3.910	1.689	11.072	1.486	20.079	101,63%	327
	Gadai	10.057	17.739	18.970	5.311	5.311	-0	678	1.231	8.913	4.080	13.383	141,75%	5.587
4	CFG	188.225	210.165	212.862	7.418	6.019	-1.399	1.935	2.697	24.637	3.322	203.074	104,82%	9.788
	CF 1	13.467	13.402	14.385	-	1.298	1.298	-139	983	918	315	15.350	93,71%	(965)
	Total Griya	8.915	8.509	9.074	-	750	750	0	565	159	185	9.380	96,74%	(306)
	• Total Non Program	8.915	8.509	9.074	-	750	750	-264	565	159	185	9.380	96,74%	(306)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	5.311	-	548	548	-139	417	760	131	5.970	88,96%	(659)
	CF 2	174.758	196.763	198.477	7.418	4.721	-2.697	2.074	1.714	23.719	3.007	187.724	105,73%	10.754
	Mitraguna & Others	169.164	191.102	192.576	7.418	4.445	-2.973	2.115	1.474	23.411	2.971	180.802	106,51%	11.773
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	280.386	18.999	17.883	-1.117	6.365	8.656	64.926	9.227	260.269	107,73%	20.117

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	487	2,32%	0,51%	3,64%	420	306	421			
	KUR	181	-	-	420	2,44%	0,00%	3,24%	420	239	420			
	Non KUR	-	66	66	66	0,00%	16,52%	16,76%	-	66	0			
3	PWG	-	-	-	1.332	0,00%	0,00%	3,38%	1.332	1.332	1.332			
	Cilem	-	-	-	1.158	0,00%	0,00%	5,68%	1.158	1.158	1.158			
	Gadai	-	-	-	174	0,00%	0,00%	0,92%	174	174	174			
4	CFG	461	-	-	498	0,24%	0,00%	0,23%	498	37	498			
	CF 1	356	-	-	327	2,64%	0,00%	2,27%	327	(29)	327			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	327	7,82%	0,00%	6,16%	327	(29)	327			
	CF 2	105	-	-	171	0,06%	0,00%	0,09%	171	66	171			
	Mitraguna & Others	105	-	-	171	0,06%	0,00%	0,09%	171	66	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	2.317	0,30%	0,02%	0,83%	2.250	1.675	2.251	0,11%	86,49%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.582	4.573	(5.987)	(9)	(82)	-1,75%	4.427	3043,71%	5.050	90,54%	(478)
2	Tabungan	93.148	116.881	119.223	119.203	2.876	(21)	2.321	1,99%	26.055	27,97%	107.697	110,68%	11.506
3	Deposito	25.397	122.898	123.065	123.245	849	180	346	0,28%	97.848	385,27%	26.335	467,99%	96.910
	Total	118.690	244.434	246.870	247.020	(2.262)	150	2.586	1,06%	128.330	108,12%	139.082	177,61%	107.938
	CASA	93.293	121.536	123.805	123.775	(3.111)	(30)	2.240	1,84%	30.482	32,67%	112.747	109,78%	11.028
	(%) CASA	78,60%	49,72%	50,15%	50,11%									
	FDR	96,89%	56,70%	56,81%	56,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.872	1.872		0	(199)	-9,61%	1.055	129,01%	-	0,00%	1.872
2	Giro ISE	33	60	61	61		0	1	2,25%	28	83,21%		0,00%	61
3	Tabungan ISE	784	2.012	1.811	1.811		0	(200)	-9,96%	1.027	130,96%		0,00%	1.811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.554	2.445	1.305	-1.140	855	76	5.784	1.229	33.908	104,86%	1.646
	KUR	28.200	33.600	33.745	2.445	1.305	-1.140	932	145	5.545	1.160	32.137	105,00%	1.608
	Non KUR	1.570	1.879	1.809	-	-	0	-77	-70	240	70	1.771	102,16%	38
3	PWG	4.527	10.075	10.595	885	1.104	220	381	520	6.068	584	11.726	90,35%	(1.132)
	Cilem	4.527	10.075	10.595	885	1.104	220	381	520	6.068	584	11.727	90,35%	(1.132)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	94.107	1.828	4.077	2.249	-86	1.066	13.406	3.011	93.904	100,22%	203
	CF 1	1.386	8.677	8.737	867	168	-699	787	60	7.351	108	3.013	289,96%	5.724
	Total Griya	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
	• Total Non Program	404	3.742	3.732	-	-	0	-10	-10	3.328	10	820	454,94%	2.912
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.005	867	168	-699	787	70	4.023	98	2.193	228,24%	2.812
	CF 2	79.315	84.364	85.370	961	3.909	2.948	-872	1.006	6.055	2.903	90.890	93,93%	(5.521)
	Mitraguna & Others	60.800	65.509	66.414	961	3.709	2.748	-349	905	5.614	2.804	71.191	93,29%	(4.777)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	140.256	5.158	6.486	1.328	1.150	1.661	25.258	4.825	139.538	100,51%	718

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	665	0,72%	3,30%	1,87%	(504)	451	315			
	KUR	129	349	935	554	0,46%	2,78%	1,64%	(381)	425	205			
	Non KUR	85	-	234	111	5,40%	12,46%	6,11%	(123)	26	111			
3	PWG	-	-	-	161	0,00%	0,00%	1,52%	161	161	161			
	Cilem	-	-	-	161	0,00%	0,00%	1,52%	161	161	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	569	0,00%	1,82%	0,60%	(1.124)	565	102			
	CF 1	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	CF 2	3	289	1.692	569	0,00%	2,01%	0,67%	(1.124)	565	279			
	Mitraguna & Others	3	289	1.527	409	0,01%	2,33%	0,62%	(1.118)	405	119			
	Pensiun	-	-	165	160	0,00%	0,88%	0,84%	(5)	160	160			
	Total Pembiayaan	217	816	2.861	1.394	0,19%	2,06%	0,99%	(1.467)	1.177	578	0,06%	93,53%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,07%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	2,27%	2,25%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,46%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,15%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,73%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,06%	(113)	177	20	0,09%	95,43%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.895	1.668	864	(228)	(1.066)	-38,99%	(1.788)	-51,74%	18.681	8,93%	(17.013)
2	Tabungan	145.385	157.293	158.728	158.960	6.451	232	1.667	1,06%	13.575	9,34%	166.928	95,23%	(7.968)
3	Deposito	14.811	12.473	12.055	12.055	(133)	0	(418)	-3,35%	(2.756)	-18,61%	16.208	74,38%	(4.153)
	Total	163.652	172.500	172.679	172.683	7.182	4	183	0,11%	9.031	5,52%	201.817	85,56%	(29.134)
	CASA	148.841	160.027	160.624	160.628	7.315	4	601	0,38%	11.787	7,92%	185.609	86,54%	(24.981)
	(%) CASA	90,95%	92,77%	93,02%	93,02%									
	FDR	119,93%	124,79%	125,62%	125,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.461	2.547		86	333	15,04%	13	0,53%	-	0,00%	2.547
2	Giro ISE	1.520	841	928	931		2	89	10,61%	(589)	-38,76%		0,00%	931
3	Tabungan ISE	1.014	1.373	1.533	1.617		84	244	17,76%	602	59,40%		0,00%	1.617
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	-0	-345	0	4.568	92,46%	(345)
	Linkage	4.142	4.138	4.138	-	-	-	-0	-0	-4	0	4.142	99,90%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.338	2.280	1.982	-298	701	424	2.414	1.558	40.296	95,14%	(1.957)
	KUR	33.748	34.564	34.926	1.960	1.812	-148	468	362	1.178	1.450	37.907	92,14%	(2.980)
	Non KUR	2.176	3.350	3.412	320	170	-150	233	62	1.236	108	2.389	142,83%	1.023
3	PWG	12.551	26.160	27.939	7.008	5.609	-1.398	2.174	1.779	15.389	3.831	26.104	107,03%	1.835
	Cilem	6.245	14.255	15.047	1.689	1.550	-139	854	792	8.801	759	17.229	87,33%	(2.182)
	Gadai	6.305	11.905	12.893	5.318	4.059	-1.259	1.320	987	6.587	3.072	8.875	145,26%	4.017
4	CFG	143.228	146.957	146.426	2.638	1.060	-1.578	636	-531	3.199	1.591	160.820	91,05%	(14.394)
	CF 1	29.589	26.185	25.806	-	-	0	-145	-379	-3.783	379	34.824	74,10%	(9.018)
	Total Griya	26.165	23.465	23.227	-	-	0	0	-238	-2.939	238	30.110	77,14%	(6.884)
	• Total Non Program	3.355	2.399	2.362	-	-	0	-40	-37	-993	37	4.324	54,62%	(1.962)
	• Program	22.810	21.066	20.865	-	-	0	-169	-202	-1.945	202	25.786	80,91%	(4.922)
	Oto	3.424	2.720	2.579	-	-	0	-145	-140	-844	140	4.714	54,72%	(2.134)
	CF 2	113.639	120.772	120.620	2.638	1.060	-1.578	781	-152	6.981	1.212	125.996	95,73%	(5.376)
	Mitraguna & Others	94.023	97.434	97.454	1.579	1.060	-519	125	21	3.431	1.039	105.113	92,71%	(7.659)
	Pensiun	19.615	23.338	23.166	1.059	-	-1.059	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.927	11.926	8.651	-3.274	3.495	1.672	20.656	6.979	231.787	93,59%	(14.860)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	597	1,77%	1,11%	1,56%	174	(38)	505			
	KUR	580	91	417	597	1,72%	1,21%	1,71%	180	17	505			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	977	0,00%	0,00%	3,50%	977	977	977			
	Cilem	-	-	-	690	0,00%	0,00%	4,59%	690	690	690			
	Gadai	-	-	-	287	0,00%	0,00%	2,23%	287	287	287			
4	CFG	3.895	3.612	3.411	4.514	2,72%	2,32%	3,08%	1.103	619	902			
	CF 1	3.671	2.934	3.216	4.426	12,41%	12,28%	17,15%	1.209	755	1.492			
	Total Griya	3.671	2.934	3.216	4.426	14,03%	13,71%	19,05%	1.209	755	1.492			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	88	0,20%	0,16%	0,07%	(106)	(136)	(590)			
	Mitraguna & Others	224	678	194	88	0,24%	0,20%	0,09%	(106)	(136)	(590)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	6.088	2,31%	1,78%	2,81%	2.255	1.558	2.385	3,64%	-29,65%	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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	33	0,93%	0,51%	0,09%	(162)	(301)	(167)			
	KUR	146	145	143	14	0,43%	0,41%	0,04%	(129)	(132)	(131)			
	Non KUR	188	54	51	19	8,65%	1,53%	0,56%	(32)	(169)	(35)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.125	2,51%	2,38%	2,13%	(376)	(465)	(277)			
	CF 1	3.133	3.018	3.178	2.858	10,59%	12,14%	11,08%	(320)	(275)	(159)			
	Total Griya	3.118	3.018	3.178	2.858	11,91%	13,55%	12,31%	(320)	(259)	(159)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.295	4,11%	3,64%	3,36%	(538)	(771)	(444)	3,61%	-7,20%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	748	704	766	(43)	(508)	-41,89%	164	30,37%	16.705	4,22%	(16.001)
2	Tabungan	125.992	136.380	135.670	136.270	2.634	601	(110)	-0,08%	10.279	8,16%	148.828	91,56%	(12.558)
3	Deposito	49.100	43.473	42.512	42.504	(4.993)	(8)	(969)	-2,23%	(6.596)	-13,43%	50.576	84,04%	(8.072)
	Total	175.632	181.065	178.930	179.479	(1.593)	549	(1.586)	-0,88%	3.847	2,19%	216.109	83,05%	(36.631)
	CASA	126.532	137.592	136.417	136.975	3.400	558	(617)	-0,45%	10.443	8,25%	165.533	82,75%	(28.559)
	(%) CASA	72,04%	75,99%	76,24%	76,32%									
	FDR	182,36%	177,72%	180,57%	180,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.414	1.409		(5)	(729)	-34,08%	157	12,54%	-	0,00%	1.409
2	Giro ISE	222	228	209	209		0	(20)	-8,59%	(13)	-5,99%		0,00%	209
3	Tabungan ISE	1.030	1.910	1.206	1.201		(5)	(709)	-37,13%	170	16,53%		0,00%	1.201
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	18.653	73,62%	(4.920)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	16.922	81,15%	(3.189)
	• Local Champion	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	15.742	87,24%	(2.009)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.567	1.710	2.335	625	24	819	293	1.516	38.605	89,54%	(4.038)
	KUR	31.590	30.397	31.280	840	2.335	1.495	-618	884	-310	1.451	35.711	87,59%	(4.431)
	Non KUR	2.684	3.351	3.287	870	-	-870	642	-65	603	65	2.894	113,58%	393
3	PWG	22.430	35.595	37.673	7.708	8.068	360	1.123	2.078	15.243	5.990	36.459	103,33%	1.214
	Cilem	9.274	16.096	17.441	2.424	2.511	87	1.481	1.345	8.167	1.167	20.279	86,00%	(2.838)
	Gadai	13.156	19.499	20.232	5.284	5.557	273	-358	733	7.076	4.823	16.180	125,05%	4.052
4	CFG	248.904	238.340	237.114	2.352	1.987	-365	-257	-1.226	-11.790	3.213	273.169	86,80%	(36.056)
	CF 1	66.307	61.181	60.273	-	-	0	-118	-908	-6.035	908	76.049	79,26%	(15.776)
	Total Griya	63.771	57.411	56.913	-	-	0	0	-498	-6.858	498	72.051	78,99%	(15.138)
	• Total Non Program	13.172	11.476	11.346	-	-	0	-233	-130	-1.825	130	14.850	76,41%	(3.504)
	• Program	50.599	45.935	45.567	-	-	0	-380	-368	-5.032	368	57.201	79,66%	(11.634)
	Oto	2.536	3.769	3.359	-	-	0	-118	-410	823	410	3.998	84,03%	(638)
	CF 2	182.596	177.159	176.841	2.352	1.987	-365	-139	-318	-5.755	2.305	197.121	89,71%	(20.279)
	Mitraguna & Others	145.742	143.496	143.491	2.121	1.658	-463	-245	-5	-2.251	1.663	158.776	90,37%	(15.285)
	Pensiun	36.854	33.663	33.350	231	329	98	106	-313	-3.504	642	38.344	86,98%	(4.994)
	Total Pembiayaan	320.285	321.790	323.087	11.770	12.390	620	597	1.297	2.801	11.093	366.886	88,06%	(43.800)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	2.799	0,46%	1,66%	8,10%	2.240	2.641	2.251			
	KUR	138	452	371	2.224	0,44%	1,22%	7,11%	1.853	2.086	1.773			
	Non KUR	20	96	187	575	0,75%	5,59%	17,49%	387	555	479			
3	PWG	-	-	-	2.399	0,00%	0,00%	6,37%	2.399	2.399	2.399			
	Cilem	-	-	-	1.539	0,00%	0,00%	8,82%	1.539	1.539	1.539			
	Gadai	-	-	-	861	0,00%	0,00%	4,25%	861	861	861			
4	CFG	7.829	9.999	9.690	11.067	3,15%	4,07%	4,67%	1.377	3.238	1.068			
	CF 1	6.309	7.665	7.244	7.835	9,51%	11,84%	13,00%	591	1.526	169			
	Total Griya	6.204	7.665	7.165	7.633	9,73%	12,48%	13,41%	468	1.429	(33)			
	Oto	105	-	79	202	4,15%	2,10%	6,02%	123	97	202			
	CF 2	1.520	2.334	2.446	3.232	0,83%	1,38%	1,83%	786	1.712	899			
	Mitraguna & Others	1.215	1.695	2.002	2.353	0,83%	1,39%	1,64%	351	1.137	658			
	Pensiun	305	638	445	879	0,83%	1,32%	2,64%	435	575	241			
	Total Pembiayaan	7.988	10.547	10.249	16.265	2,49%	3,18%	5,03%	6.016	8.278	5.719	0,61%	87,81%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	407	0,50%	0,99%	1,18%	74	237	199			
	KUR	12	193	326	303	0,04%	1,07%	0,97%	(23)	291	110			
	Non KUR	158	15	7	104	5,88%	0,21%	3,17%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.584	2,65%	2,65%	2,78%	265	(14)	485			
	CF 1	4.154	4.894	4.930	4.770	6,26%	8,06%	7,91%	(160)	616	(124)			
	Total Griya	4.071	4.811	4.848	4.688	6,38%	8,44%	8,24%	(160)	616	(124)			
	Oto	82	82	82	82	3,25%	2,19%	2,45%	-	-	-			
	CF 2	2.444	1.205	1.388	1.813	1,34%	0,78%	1,03%	425	(631)	609			
	Mitraguna & Others	1.967	1.059	1.056	1.668	1,35%	0,74%	1,16%	612	(299)	609			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.254	2,20%	2,15%	2,25%	339	223	684	0,30%	86,70%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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