

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	119.202	119.390	(4.060)	188	(9.476)	-7,35%	(36.476)	-23,40%	346.235	34,48%	(226.844)
2	Tabungan	1.803.617	1.980.739	2.028.411	2.019.893	51.335	(8.518)	39.154	1,98%	216.277	11,99%	2.083.113	96,97%	(63.220)
3	Deposito	681.198	762.342	742.133	742.135	(32.431)	1	(20.208)	-2,65%	60.937	8,95%	699.248	106,13%	42.887
Total		2.640.681	2.871.948	2.889.747	2.881.418	14.844	(8.328)	9.471	0,33%	240.737	9,12%	3.128.596	92,10%	(247.178)
CASA		1.959.483	2.109.605	2.147.614	2.139.284	47.274	(8.330)	29.679	1,41%	179.801	9,18%	2.429.348	88,06%	(290.064)
(% CASA		74,20%	73,46%	74,32%	74,24%									
FDR		99,99%	104,53%	105,40%	105,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.554	88.679		2.125	6.009	7,27%	23.069	35,16%	95.806	92,56%	(7.127)
2	Giro ISE	23.758	19.536	22.509	22.706		197	3.170	16,23%	(1.053)	-4,43%	42.060	53,98%	(19.354)
3	Tabungan ISE	30.646	53.467	54.377	56.306		1.929	2.839	5,31%	25.660	83,73%	34.843	106,60%	21.463
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.884	5.900	3.585	-2.316	3.622	1.973	21.486	1.611	115.782	88,00%	(13.898)
	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	74.798	5.900	907	-4.993	3.623	-704	9.265	1.611	85.508	87,48%	(10.710)
	• Local Champion	62.373	72.430	71.777	5.900	907	-4.993	3.655	-653	9.404	1.560	71.843	99,91%	(66)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	390.059	13.450	12.862	-588	2.543	1.216	22.001	11.646	422.292	92,37%	(32.233)
	KUR	343.457	362.300	363.513	12.040	12.392	352	1.434	1.213	20.056	11.179	394.978	92,03%	(31.465)
	Non KUR	24.602	26.544	26.546	1.410	470	-940	1.108	3	1.945	467	27.314	97,19%	(768)
3	PWG	200.888	356.932	375.762	79.181	64.762	-14.419	19.828	18.830	174.874	45.933	371.423	101,17%	4.339
	Cilem	92.590	195.267	208.130	28.093	24.346	-3.746	15.699	12.864	115.540	11.483	231.018	90,09%	(22.888)
	Gadai	108.298	161.666	167.632	51.089	40.416	-10.673	4.129	5.966	59.334	34.450	140.405	119,39%	27.227
4	CFG	1.991.066	2.156.369	2.178.213	46.416	58.811	12.395	11.052	21.844	187.147	36.967	2.211.667	98,49%	(33.454)
	CF 1	271.158	283.057	283.819	3.483	4.666	1.183	1.942	762	12.661	3.904	309.258	91,77%	(25.439)
	Total Griya	236.939	232.575	232.814	571	2.488	1.917	0	238	-4.125	2.249	255.971	90,95%	(23.157)
	• Total Non Program	155.508	155.596	156.320	250	2.330	-2.038	724	812	1.606	1.606	163.915	95,37%	(7.595)
	• Program	81.431	76.979	76.494	321	158	-163	-302	-485	-4.937	643	92.056	83,09%	(15.562)
	Oto	34.219	50.482	51.005	2.913	2.178	-734	1.942	524	16.786	1.655	53.287	95,72%	(2.282)
	CF 2	1.719.908	1.873.311	1.894.394	42.933	54.145	11.212	9.111	21.082	174.486	33.063	1.902.409	99,58%	(8.015)
	Mitraguna & Others	1.474.657	1.605.638	1.624.441	39.605	49.183	9.578	8.035	18.803	149.784	30.380	1.638.476	99,14%	(14.035)
	Pensiun	245.250	267.674	269.953	3.328	4.962	1.634	1.076	2.279	24.702	2.683	263.933	102,28%	6.019
Total Pembiayaan		2.640.411	3.002.055	3.045.918	144.948	140.020	-4.928	37.045	43.863	405.508	96.156	3.121.164	97,59%	(75.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.910	0,00%	0,00%	3,84%	3.910	3.910	3.910			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.910	0,00%	0,00%	5,23%	3.910	3.910	3.910			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	30.024	0,62%	2,50%	7,70%	20.309	27.749	20.309			
	KUR	1.785	8.311	8.311	25.409	0,52%	2,29%	6,99%	17.098	23.624	17.098			
	Non KUR	489	1.404	1.404	4.614	1,99%	5,29%	17,38%	3.211	4.125	3.211			
3	PWG	10	-	-	19.380	0,00%	0,00%	5,16%	19.380	19.370	19.380			
	Cilem	10	-	-	14.130	0,01%	0,00%	6,79%	14.130	14.120	14.130			
	Gadai	-	-	-	5.250	0,00%	0,00%	3,13%	5.250	5.250	5.250			
4	CFG	19.717	28.500	30.393	52.091	0,99%	1,41%	2,39%	21.698	32.374	23.592			
	CF 1	13.249	16.070	16.284	29.836	4,89%	5,75%	10,51%	13.553	16.588	13.766			
	Total Griya	12.780	15.301	15.217	24.085	5,39%	6,54%	10,35%	8.868	11.305	8.784			
	Oto	469	769	1.066	5.751	1,37%	2,11%	11,28%	4.685	5.283	4.982			
	CF 2	6.468	12.430	14.110	22.255	0,38%	0,75%	1,17%	8.145	15.787	9.826			
	Mitraguna & Others	5.999	11.068	12.494	19.979	0,41%	0,78%	1,23%	7.485	13.980	8.911			
	Pensiun	470	1.361	1.615	2.276	0,19%	0,60%	0,84%	661	1.807	915			
Total Pembiayaan		22.002	38.215	40.108	105.404	0,83%	1,34%	3,46%	65.296	83.402	67.190	0,87%	74,78%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,64%	(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%	12,36%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	4.009	0,70%	0,76%	1,03%	1.068	1.436	1.276			
	KUR	1.118	1.434	1.463	2.458	0,33%	0,40%	0,68%	995	1.340	1.024			
	Non KUR	1.455	1.300	1.478	1.551	5,91%	5,57%	5,84%	73	97	252			
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	23.739	1,29%	1,06%	1,09%	985	(1.928)	248			
	CF 1	9.750	9.855	10.152	10.157	3,60%	3,59%	3,58%	6	408	303			
	Total Griya	9.274	9.315	9.438	9.444	3,91%	4,06%	4,06%	6	171	129			
	Oto	476	540	714	713	1,39%	1,41%	1,40%	(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	51.837	1,76%	1,66%	1,70%	2.051	5.439	1.091	1,79%	-5,00%	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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.775	25.893	2.218	118	1.713	7,08%	(112)	-0,43%	42.690	60,65%	(16.797)
2	Tabungan	211.719	211.403	223.511	222.488	4.525	(1.023)	11.085	5,24%	10.769	5,09%	235.399	94,52%	(12.912)
3	Deposito	98.613	78.216	57.738	57.739	(26.842)	1	(20.477)	-26,18%	(40.874)	-41,45%	100.158	57,65%	(42.419)
	Total	336.337	313.799	307.024	306.119	(20.100)	(905)	(7.679)	-2,45%	(30.218)	-8,98%	378.247	80,93%	(72.128)
	CASA	237.724	235.583	249.286	248.380	6.742	(905)	12.798	5,43%	10.657	4,48%	278.089	89,32%	(29.709)
	(%) CASA	70,68%	75,07%	81,19%	81,14%									
	FDR	113,34%	133,66%	139,75%	140,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.535	18.968		432	667	3,64%	3.493	22,57%	-	0,00%	18.968
2	Giro ISE	9.559	9.188	10.963	11.286		323	2.098	22,83%	1.726	18,06%		0,00%	11.286
3	Tabungan ISE	5.622	9.114	7.573	7.682		109	(1.431)	-15,71%	2.060	36,64%		0,00%	7.682
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	40.051	550	670	120	-629	-521	-8.406	1.191	53.547	74,80%	(13.496)
	KUR	46.158	37.777	37.286	550	670	120	-573	-491	-8.872	1.161	51.001	73,11%	(13.715)
	Non KUR	2.298	2.794	2.764	-	-	0	-56	-30	466	30	2.546	108,59%	219
3	PWG	20.904	27.647	29.202	5.426	5.003	-423	840	1.556	8.298	3.448	36.253	80,55%	(7.051)
	Cilem	9.146	13.553	14.422	619	1.646	1.027	-228	870	5.277	777	21.665	66,57%	(7.243)
	Gadai	11.759	14.094	14.780	4.807	3.357	-1.450	1.067	686	3.021	2.671	14.588	101,32%	192
4	CFG	294.292	332.720	341.834	7.365	17.986	10.621	2.166	9.114	47.542	8.872	310.587	110,06%	31.247
	CF 1	11.437	13.673	13.972	150	500	350	30	299	2.535	201	13.443	103,94%	529
	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	3.749	150	-	-150	30	-111	-64	111	5.306	70,67%	(1.556)
	CF 2	282.855	319.047	327.862	7.215	17.486	10.271	2.137	8.815	45.007	8.671	297.144	110,34%	30.718
	Mitraguna & Others	252.904	279.776	285.515	6.628	14.137	7.509	1.839	5.739	32.611	8.398	265.729	107,45%	19.786
	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	429.064	18.341	23.659	5.319	7.261	9.643	47.856	14.016	426.801	100,53%	2.263

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	4.058	0,14%	5,03%	10,13%	2.016	3.992	2.577			
	KUR	66	1.317	1.944	3.448	0,14%	5,14%	9,25%	1.505	3.382	2.131			
	Non KUR	-	163	99	610	0,00%	3,54%	22,05%	511	610	446			
3	PWG	-	-	-	1.025	0,00%	0,00%	3,51%	1.025	1.025	1.025			
	Cilem	-	-	-	650	0,00%	0,00%	4,51%	650	650	650			
	Gadai	-	-	-	375	0,00%	0,00%	2,54%	375	375	375			
4	CFG	-	2.414	1.589	1.670	0,00%	0,00%	0,49%	81	1.670	(744)			
	CF 1	-	92	144	392	0,00%	1,05%	2,81%	249	392	300			
	Total Griya	-	-	-	87	0,00%	0,00%	0,85%	87	87	87			
	Oto	-	92	144	305	0,00%	3,72%	8,15%	162	305	213			
	CF 2	-	2.322	1.445	1.277	0,00%	0,45%	0,39%	(168)	1.277	(1.045)			
	Mitraguna & Others	-	1.933	838	983	0,00%	0,30%	0,34%	145	983	(950)			
	Pensiun	-	389	607	294	0,00%	1,55%	0,69%	(313)	294	(95)			
	Total Pembiayaan	66	3.895	3.632	6.753	0,02%	0,87%	1,57%	3.121	6.686	2.858	0,00%	100,00%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	1,86%	293	571	472			
	KUR	175	56	174	467	0,38%	0,46%	1,25%	293	291	411			
	Non KUR	-	218	279	279	0,00%	10,00%	10,11%	(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%	2,08%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,74%	-	-	-			
	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%	1,63%	799	4.610	960	0,70%	57,27%	-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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.034	2.067	341	34	(7.490)	-78,37%	(2.220)	-51,78%	20.184	10,24%	(18.117)
2	Tabungan	160.765	165.013	179.035	178.303	(430)	(732)	13.290	8,05%	17.538	10,91%	183.329	97,26%	(5.027)
3	Deposito	65.984	39.292	38.623	38.623	(2.258)	0	(668)	-1,70%	(27.361)	-41,47%	67.399	57,31%	(28.776)
	Total	231.036	213.861	219.692	218.993	(2.347)	(698)	5.132	2,40%	(12.043)	-5,21%	270.912	80,84%	(51.919)
	CASA	165.052	174.570	181.068	180.370	(89)	(698)	5.800	3,32%	15.318	9,28%	203.513	88,63%	(23.143)
	(%) CASA	71,44%	81,63%	82,42%	82,36%									
	FDR	120,56%	147,01%	144,93%	145,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.399	2.496		97	278	12,52%	941	60,53%	-	0,00%	2.496
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.396	2.493		97	276	12,44%	938	60,31%	-	0,00%	2.493
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	19.711	465	340	-125	275	-129	5.066	469	18.040	109,26%	1.671
	KUR	12.693	16.593	16.423	265	240	-25	-70	-171	3.729	411	15.923	103,14%	500
	Non KUR	1.952	3.247	3.289	200	100	-100	345	41	1.336	59	2.117	155,33%	1.171
3	PWG	16.365	27.522	28.191	4.886	3.933	-954	1.216	669	11.826	3.264	30.835	91,43%	(2.644)
	Cilem	8.190	16.328	17.205	1.622	1.622	-259	1.079	877	9.015	745	19.829	86,77%	(2.624)
	Gadai	8.175	11.195	10.987	3.005	2.310	-695	137	-208	2.811	2.519	11.006	99,82%	(19)
4	CFG	247.446	262.863	266.038	6.789	8.247	1.458	1.576	3.175	18.592	5.072	264.150	100,71%	1.888
	CF 1	12.247	10.155	10.019	-	-	0	-71	-136	-2.228	136	14.252	70,30%	(4.233)
	Total Griya	9.062	7.492	7.439	-	-	0	0	-54	-1.624	54	9.532	78,04%	(2.093)
	• Total Non Program	9.062	7.492	7.439	-	-	0	-360	-54	-1.624	54	9.532	78,04%	(2.093)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.581	-	-	0	-71	-82	-604	82	4.720	54,67%	(2.139)
	CF 2	235.199	252.708	256.019	6.789	8.247	1.458	1.648	3.310	20.820	4.937	249.898	102,45%	6.120
	Mitraguna & Others	206.067	222.689	226.619	5.979	8.247	2.268	1.518	3.930	20.552	4.317	219.260	103,36%	7.359
	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	318.409	12.140	13.427	1.286	2.996	4.010	39.881	9.417	317.333	100,34%	1.077

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	1.896	0,00%	0,00%	0,40%	1.816	1.896	1.816			
	KUR	-	79	80	1.512	0,00%	0,48%	9,21%	1.433	1.512	1.433			
	Non KUR	-	-	-	383	0,00%	0,00%	11,66%	383	383	383			
3	PWG	-	-	-	761	0,00%	0,00%	2,70%	761	761	761			
	Cilem	-	-	-	560	0,00%	0,00%	3,25%	560	560	560			
	Gadai	-	-	-	201	0,00%	0,00%	1,83%	201	201	201			
4	CFG	713	728	670	3.783	0,29%	0,25%	1,42%	3.113	3.070	3.055			
	CF 1	8	466	462	1.263	0,06%	4,55%	12,60%	800	1.255	797			
	Total Griya	-	257	254	958	0,00%	3,39%	12,88%	704	958	702			
	Oto	8	210	208	304	0,24%	7,81%	11,80%	96	297	95			
	CF 2	705	262	208	2.520	0,30%	0,08%	0,98%	2.313	1.815	2.259			
	Mitraguna & Others	705	262	208	2.520	0,34%	0,09%	1,11%	2.313	1.815	2.259			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	807	749	6.440	0,26%	0,24%	2,02%	5.690	5.727	5.633	1,18%	41,44%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	-962,51%	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 (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	30.498	30.469	(952)	(29)	1.593	5,52%	3.052	11,13%	37.560	81,12%	(7.091)
2	Tabungan	55.536	64.217	61.740	60.786	(4.016)	(954)	(3.431)	-5,34%	5.250	9,45%	70.166	86,63%	(9.380)
3	Deposito	6.088	6.210	6.248	6.248	(599)	0	38	0,61%	159	2,62%	7.064	88,44%	(816)
	Total	89.042	99.304	98.486	97.503	(5.566)	(983)	(1.801)	-1,81%	8.461	9,50%	114.790	84,94%	(17.287)
	CASA	82.953	93.094	92.238	91.255	(4.967)	(983)	(1.839)	-1,98%	8.302	10,01%	107.726	84,71%	(16.471)
	(%) CASA	93,16%	93,75%	93,66%	93,59%									
	FDR	82,33%	98,54%	102,39%	103,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	1.122	1.099	1.196	98	74	6,60%	(1.921)	-61,62%	-	0,00%	1.196
2	Giro ISE	560	497	431	431	(0)	(66)	-13,24%	(129)	-23,07%		0,00%	431
3	Tabungan ISE	2.557	626	668	765	98	140	22,34%	(1.792)	-70,07%		0,00%	765
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	17.934	560	890	330	-51	199	113	691	22.370	80,17%	(4.435)
	KUR	16.625	17.059	17.271	560	890	330	-39	212	646	678	20.952	82,43%	(3.681)
	Non KUR	1.196	676	664	-	-	0	-12	-13	-533	13	1.417	46,81%	(754)
3	PWG	2.171	7.816	8.213	1.594	1.132	-462	1.321	397	6.042	735	8.900	92,28%	(687)
	Cilem	2.171	7.816	8.213	1.594	1.132	-462	1.321	397	6.042	735	8.900	92,28%	(687)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	72.615	1.821	3.675	1.854	666	2.444	22.528	1.231	64.162	113,17%	8.453
	CF 1	13.142	15.768	16.017	201	450	249	128	249	2.876	201	15.592	102,73%	425
	Total Griya	12.152	13.369	13.691	-	450	450	0	321	1.538	129	13.324	102,75%	367
	• Total Non Program	7.615	9.249	9.605	-	450	450	-114	357	1.990	93	8.194	117,22%	1.411
	• Program	4.537	4.121	4.085	-	-	0	-42	-36	-452	36	5.130	79,64%	(1.044)
	Oto	989	2.399	2.327	201	-	-201	128	-72	1.337	72	2.268	102,58%	58
	CF 2	36.945	54.402	56.597	1.620	3.225	1.605	538	2.195	19.652	1.030	48.570	116,53%	8.028
	Mitraguna & Others	31.987	49.469	51.635	1.620	3.147	1.527	590	2.165	19.647	982	42.422	121,72%	9.212
	Pensiun	4.958	4.933	4.963	-	78	78	-52	30	5	48	6.147	80,73%	(1.185)
	Total Pembiayaan	73.308	97.854	100.837	3.975	5.697	1.722	1.464	2.983	27.528	2.714	98.660	102,21%	2.176

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	1.076	1,40%	9,80%	6,00%	(663)	827	(154)			
	KUR	249	1.229	1.660	962	1,50%	9,73%	5,57%	(698)	713	(268)			
	Non KUR	-	-	79	114	0,00%	11,62%	17,16%	35	114	114			
3	PWG	-	-	-	1.628	0,00%	0,00%	19,82%	1.628	1.628	1.628			
	Cilem	-	-	-	1.628	0,00%	0,00%	19,82%	1.628	1.628	1.628			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	2.580	2,00%	1,00%	3,55%	1.880	1.579	1.792			
	CF 1	727	789	700	1.548	5,53%	4,44%	9,67%	848	821	759			
	Total Griya	727	789	700	1.436	5,98%	5,24%	10,49%	735	709	647			
	Oto	-	-	-	112	0,00%	0,00%	4,83%	112	112	112			
	CF 2	274	-	-	1.032	0,74%	0,00%	1,82%	1.032	758	1.032			
	Mitraguna & Others	274	-	-	1.032	0,86%	0,00%	2,00%	1.032	758	1.032			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	5.284	1,71%	2,49%	5,24%	2.845	4.034	3.265	1,57%	70,05%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	2,67%	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%	17,70%	(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%	10,61%	-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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	15.738	15.772	2.186	33	(1.457)	-8,45%	(9.947)	-38,68%	36.162	43,61%	(20.390)
2	Tabungan	122.400	140.636	142.787	142.664	2.338	(123)	2.028	1,44%	20.264	16,56%	137.421	103,82%	5.243
3	Deposito	49.497	49.561	50.102	50.102	(2.738)	0	541	1,09%	604	1,22%	50.468	99,27%	(366)
	Total	197.616	207.425	208.627	208.538	1.785	(90)	1.113	0,54%	10.922	5,53%	224.051	93,08%	(15.513)
	CASA	148.118	157.864	158.525	158.436	4.523	(90)	571	0,36%	10.318	6,97%	173.583	91,27%	(15.147)
	(%) CASA	74,95%	76,11%	75,98%	75,97%									
	FDR	74,94%	87,70%	88,36%	88,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.078	14.041		(36)	902	6,86%	4.658	49,65%	-	0,00%	14.041
2	Giro ISE	3.509	2.112	2.889	2.590		(298)	479	22,67%	(919)	-26,18%		0,00%	2.590
3	Tabungan ISE	5.874	11.028	11.189	11.451		262	423	3,83%	5.577	94,94%		0,00%	11.451
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	40.366	880	630	-250	-332	-190	5.465	820	39.101	103,23%	1.265
	KUR	33.390	38.124	37.967	860	630	-230	-355	-157	4.577	787	37.386	101,55%	581
	Non KUR	1.512	2.432	2.399	20	-	-20	23	-33	888	33	1.716	139,83%	683
3	PWG	20.337	37.095	39.352	7.195	6.288	-907	1.166	2.257	19.015	4.031	33.298	118,18%	6.054
	Cilem	6.847	17.994	19.072	1.333	1.929	596	245	1.078	12.225	851	16.729	114,00%	2.343
	Gadai	13.490	19.101	20.280	5.862	4.359	-1.503	921	1.179	6.790	3.180	16.568	122,40%	3.712
4	CFG	92.645	101.402	101.781	2.207	1.319	-888	711	379	9.136	939	103.901	97,96%	(2.120)
	CF 1	21.426	20.084	20.298	109	489	380	-11	215	-1.128	274	22.810	88,99%	(2.511)
	Total Griya	17.556	15.276	15.123	-	-	0	0	-153	-2.434	153	17.910	84,44%	(2.787)
	• Total Non Program	17.556	15.276	15.123	-	-	0	-239	-153	-2.434	153	17.910	84,44%	(2.787)
	• 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	81.483	2.098	830	-1.268	722	165	10.264	665	81.092	100,48%	391
	Mitraguna & Others	67.517	77.732	77.940	2.098	830	-1.268	759	208	10.423	622	76.380	102,04%	1.560
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.334	10.982	8.237	-2.745	2.231	2.431	36.236	5.806	176.516	104,43%	7.819

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	4.053	0,38%	0,47%	10,04%	3.864	3.922	3.947			
	KUR	131	106	189	3.424	0,39%	0,50%	9,02%	3.236	3.293	3.318			
	Non KUR	-	-	-	629	0,00%	0,00%	26,21%	629	629	629			
3	PWG	-	-	-	2.117	0,00%	0,00%	5,38%	2.117	2.117	2.117			
	Cilem	-	-	-	1.551	0,00%	0,00%	8,13%	1.551	1.551	1.551			
	Gadai	-	-	-	566	0,00%	0,00%	2,79%	566	566	566			
4	CFG	616	1.495	1.745	2.280	0,67%	1,72%	2,24%	535	1.664	785			
	CF 1	588	325	659	1.344	2,74%	3,28%	6,62%	686	757	1.019			
	Total Griya	588	202	535	1.091	3,35%	3,50%	7,21%	556	503	889			
	Oto	-	122	123	253	0,00%	2,57%	4,89%	130	253	131			
	CF 2	28	1.170	1.086	935	0,04%	1,34%	1,15%	(151)	907	(234)			
	Mitraguna & Others	28	1.170	1.086	935	0,04%	1,40%	1,20%	(151)	907	(234)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	8.450	0,50%	1,06%	4,58%	6.516	7.702	6.849	0,05%	98,89%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	-225,66%	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 (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	202	202	(34)	0	20	10,93%	(218)	-52,00%	10.045	2,01%	(9.843)
2	Tabungan	44.796	53.465	53.311	53.314	1.206	3	(151)	-0,28%	8.518	19,01%	58.577	91,02%	(5.263)
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	59.707	59.710	1.037	3	67	0,11%	(14.243)	-19,26%	98.196	60,81%	(38.486)
	CASA	45.216	53.647	53.512	53.515	1.173	3	(131)	-0,24%	8.300	18,36%	68.621	77,99%	(15.106)
	(%) CASA	61,14%	89,95%	89,63%	89,63%									
	FDR	129,31%	186,39%	189,95%	189,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.221	2.602		381	382	17,23%	1.694	186,73%	-	0,00%	2.602
2	Giro ISE	390	176	189	194		5	18	10,15%	(195)	-50,15%		0,00%	194
3	Tabungan ISE	518	2.043	2.032	2.408		375	364	17,84%	1.890	364,94%		0,00%	2.408
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	19.417	300	800	500	-363	184	-355	616	23.156	83,85%	(3.739)
	KUR	19.175	18.331	18.531	300	800	500	-552	200	-644	600	22.394	82,75%	(3.864)
	Non KUR	597	902	886	-	-	0	189	-16	289	16	762	116,32%	124
3	PWG	2.596	8.106	9.952	949	2.788	1.839	270	1.846	7.356	942	9.570	104,00%	383
	Cilem	2.069	5.806	7.325	174	1.896	1.722	-159	1.519	5.256	377	7.446	98,38%	(120)
	Gadai	527	2.300	2.627	774	892	118	429	327	2.100	565	2.124	123,68%	503
4	CFG	73.258	83.093	83.316	2.086	1.108	-979	1.084	223	10.058	885	84.432	98,68%	(1.116)
	CF 1	2.294	4.232	4.246	660	93	-568	608	14	1.951	79	3.672	115,62%	574
	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	2.679	660	93	-568	608	35	1.096	57	2.607	102,75%	72
	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	113.413	3.335	4.696	1.361	986	2.247	17.787	2.448	117.158	96,80%	(3.745)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	3.821	0,34%	1,80%	19,68%	3.475	3.755	3.507			
	KUR	67	286	321	3.529	0,35%	1,75%	19,05%	3.209	3.463	3.243			
	Non KUR	-	28	26	292	0,00%	2,91%	32,97%	266	292	264			
3	PWG	-	-	-	759	0,00%	0,00%	7,63%	759	759	759			
	Cilem	-	-	-	744	0,00%	0,00%	10,16%	744	744	744			
	Gadai	-	-	-	15	0,00%	0,00%	0,57%	15	15	15			
4	CFG	1	2.308	1.642	1.555	0,00%	1,98%	1,87%	(87)	1.554	(753)			
	CF 1	-	-	-	237	0,00%	0,00%	5,57%	237	237	237			
	Total Griya	-	-	-	50	0,00%	0,00%	3,18%	50	50	50			
	Oto	-	-	-	187	0,00%	0,00%	6,97%	187	187	187			
	CF 2	1	2.308	1.642	1.319	0,00%	2,08%	1,67%	(323)	1.318	(990)			
	Mitraguna & Others	1	2.308	1.370	1.146	0,00%	2,23%	1,86%	(224)	1.145	(1.162)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	6.136	0,07%	1,79%	5,41%	4.147	6.068	3.513	4,10%	24,24%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	156	216			
	KUR	181	120	135	336	0,94%	0,74%	1,82%	201	156	216			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	615	0,00%	0,42%	0,74%	263	615	263			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	615	0,00%	0,45%	0,78%	263	615	263			
	Mitraguna & Others	-	207	207	470	0,00%	0,34%	0,76%	263	470	263			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	952	0,19%	0,44%	0,84%	464	771	479	8,57%	-920,96%	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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	21.772	21.780	(958)	8	757	3,60%	(16.799)	-43,54%	54.014	40,32%	(32.234)
2	Tabungan	168.056	194.347	200.692	200.031	20.638	(661)	5.684	2,92%	31.975	19,03%	190.494	105,01%	9.537
3	Deposito	55.027	66.644	66.709	66.709	(946)	0	64	0,10%	11.682	21,23%	56.479	118,11%	10.230
	Total	261.662	282.015	289.173	288.519	18.734	(653)	6.505	2,31%	26.858	10,26%	300.987	95,86%	(12.468)
	CASA	206.634	215.370	222.464	221.811	19.680	(653)	6.440	2,99%	15.176	7,34%	244.508	90,72%	(22.698)
	(%) CASA	78,97%	76,37%	76,93%	76,88%									
	FDR	64,72%	70,65%	70,94%	71,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.743	4.077		(667)	583	16,68%	1.037	34,12%	-	0,00%	4.077
2	Giro ISE	335	359	290	230		(60)	(129)	-35,98%	(105)	-31,27%		0,00%	230
3	Tabungan ISE	2.705	3.134	4.453	3.846		(607)	712	22,72%	1.142	42,22%		0,00%	3.846
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.068	-	-	0	-242	83	294	(83)	32.098	78,10%	(7.030)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.068	-	-	0	-242	83	294	(83)	28.908	86,71%	(3.841)
	• Local Champion	24.387	24.639	24.726	-	-	0	-238	87	339	(87)	26.347	93,85%	(1.621)
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)
2	MBG	21.941	25.041	26.150	1.360	1.930	570	743	1.109	4.209	821	25.317	103,29%	833
	KUR	20.349	23.692	24.825	1.360	1.930	570	772	1.133	4.476	797	23.561	105,37%	1.264
	Non KUR	1.592	1.349	1.325	-	-	0	-29	-24	-267	24	1.756	75,45%	(431)
3	PWG	23.945	38.099	40.152	9.421	7.394	-2.027	1.696	2.053	16.207	5.341	38.282	104,88%	1.869
	Cilem	8.631	16.931	18.780	2.202	2.817	615	1.195	1.849	10.150	968	20.185	93,04%	(1.405)
	Gadai	15.314	21.168	21.371	7.219	4.577	-2.642	501	203	6.057	4.373	18.097	118,09%	3.274
4	CFG	98.692	111.123	113.782	2.649	3.785	1.136	1.111	2.659	15.090	1.125	115.254	98,72%	(1.472)
	CF 1	13.574	20.547	21.128	857	815	-42	453	581	7.554	234	15.606	135,39%	5.523
	Total Griya	9.477	14.186	14.729	250	630	380	0	543	5.252	87	9.997	147,33%	4.732
	• Total Non Program	9.477	14.186	14.729	250	630	380	157	543	5.252	87	9.997	147,33%	4.732
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.399	607	185	-422	453	38	2.302	147	5.608	114,10%	791
	CF 2	85.118	90.576	92.654	1.792	2.970	1.178	658	2.078	7.536	892	99.648	92,98%	(6.994)
	Mitraguna & Others	51.909	56.147	58.258	1.492	2.790	1.298	757	2.111	6.349	679	64.959	89,68%	(6.701)
	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	205.152	13.429	13.109	-321	3.308	5.904	35.801	7.205	210.951	97,25%	(5.799)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.910	0,00%	0,00%	15,60%	3.910	3.910	3.910			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.910	0,00%	0,00%	15,60%	3.910	3.910	3.910			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	1.574	0,51%	1,74%	6,02%	1.139	1.461	1.503			
	KUR	113	11	213	1.364	0,55%	0,90%	5,50%	1.152	1.252	1.354			
	Non KUR	-	60	222	209	0,00%	16,47%	15,79%	(13)	209	149			
3	PWG	-	-	-	1.793	0,00%	0,00%	4,47%	1.793	1.793	1.793			
	Cilem	-	-	-	852	0,00%	0,00%	4,54%	852	852	852			
	Gadai	-	-	-	941	0,00%	0,00%	4,40%	941	941	941			
4	CFG	211	851	488	1.201	0,21%	0,44%	1,06%	713	990	350			
	CF 1	-	505	348	507	0,00%	1,70%	2,40%	159	507	3			
	Total Griya	-	349	348	31	0,00%	2,46%	0,21%	(317)	31	(318)			
	Oto	-	156	-	476	0,00%	0,00%	7,44%	476	476	320			
	CF 2	211	347	140	694	0,25%	0,15%	0,75%	554	482	347			
	Mitraguna & Others	211	13	13	567	0,41%	0,02%	0,97%	554	356	555			
	Pensiun	-	334	127	127	0,00%	0,37%	0,37%	-	127	(207)			
	Total Pembiayaan	324	922	923	8.477	0,19%	0,46%	4,13%	7.554	8.153	7.555	0,35%	91,59%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,92%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,92%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.668	2,15%	1,50%	1,47%	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%	1,37%	3	(414)	189			
	Mitraguna & Others	1.585	1.076	1.061	1.064	3,05%	1,89%	1,83%	3	(521)	(13)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.655	1,28%	2,34%	2,27%	3	2.487	189	1,28%	43,72%	-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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	968	968	120	0	145	17,59%	(3.639)	-78,99%	14.468	6,69%	(13.500)
2	Tabungan	52.069	52.710	53.517	53.288	1.187	(230)	578	1,10%	1.219	2,34%	66.297	80,38%	(13.009)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	62.800	62.570	1.317	(230)	805	1,30%	(5.502)	-8,08%	93.052	67,24%	(30.483)
	CASA	56.676	53.533	54.485	54.255	1.307	(230)	722	1,35%	(2.420)	-4,27%	80.764	67,18%	(26.509)
	(%) CASA	83,26%	86,67%	86,76%	86,71%									
	FDR	200,44%	258,79%	253,81%	254,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.522	1.516		(6)	136	9,84%	(67)	-4,25%	-	0,00%	1.516
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.367	1.361		(6)	(14)	-1,04%	(106)	-7,24%		0,00%	1.361
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	40.328	960	700	-260	-445	-338	675	1.038	42.833	94,15%	(2.504)
	KUR	35.878	37.940	37.643	960	700	-260	-396	-297	1.766	997	38.902	96,76%	(1.259)
	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	26.964	7.511	5.230	-2.281	289	63	14.627	5.167	22.523	119,72%	4.441
	Cilem	3.767	9.204	9.242	1.277	495	-782	743	38	5.475	457	9.302	99,35%	(60)
	Gadai	8.569	17.696	17.721	6.234	4.735	-1.499	-454	25	9.153	4.709	13.221	134,04%	4.501
4	CFG	84.451	92.273	92.100	2.536	817	-1.719	1.205	-172	7.650	989	96.059	95,88%	(3.959)
	CF 1	4.785	7.190	7.289	-	158	158	-8	99	2.504	59	6.182	117,92%	1.108
	Total Griya	4.537	6.323	6.434	-	158	158	0	111	1.896	47	4.928	130,55%	1.506
	• Total Non Program	4.383	5.674	5.630	-	-	0	-46	-44	1.246	44	4.754	118,42%	876
	• 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	84.811	2.536	659	-1.877	1.213	-272	5.146	931	89.878	94,36%	(5.067)
	Mitraguna & Others	63.755	66.325	66.173	2.536	659	-1.877	997	-151	2.418	810	72.922	90,75%	(6.748)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.392	11.007	6.747	-4.261	1.049	-447	22.952	7.194	161.415	98,75%	(2.023)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	3.502	0,47%	1,63%	8,68%	2.840	3.314	3.200			
	KUR	48	302	528	2.834	0,13%	1,39%	7,53%	2.306	2.787	2.532			
	Non KUR	140	-	133	667	3,70%	4,88%	24,86%	534	528	667			
3	PWG	-	-	-	1.068	0,00%	0,00%	3,96%	1.068	1.068	1.068			
	Cilem	-	-	-	787	0,00%	0,00%	8,51%	787	787	787			
	Gadai	-	-	-	281	0,00%	0,00%	1,59%	281	281	281			
4	CFG	1.300	445	814	2.922	1,54%	0,88%	3,17%	2.108	1.621	2.477			
	CF 1	-	-	371	621	0,00%	5,16%	8,52%	250	621	621			
	Total Griya	-	-	-	250	0,00%	0,00%	3,88%	250	250	250			
	Oto	-	-	371	371	0,00%	42,84%	43,41%	-	371	371			
	CF 2	1.300	445	443	2.301	1,63%	0,52%	2,71%	1.858	1.000	1.856			
	Mitraguna & Others	1.135	445	443	2.301	1,78%	0,67%	3,48%	1.858	1.165	1.856			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	7.491	1,09%	0,92%	4,70%	6.016	6.004	6.744	0,50%	89,29%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	586	0,47%	0,32%	0,37%	72	(57)	(301)	0,59%	-61,56%	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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	3.961	3.971	(1.873)	10	(47)	-1,16%	(410)	-9,36%	14.235	27,89%	(10.265)
2	Tabungan	121.239	138.582	133.229	132.478	11.673	(751)	(6.104)	-4,40%	11.239	9,27%	135.409	97,84%	(2.931)
3	Deposito	26.839	21.172	21.473	21.473	(118)	0	301	1,42%	(5.366)	-19,90%	27.773	77,32%	(6.299)
	Total	152.459	163.772	158.663	157.922	9.683	(741)	(5.850)	-3,57%	5.463	3,58%	177.417	89,01%	(19.494)
	CASA	125.619	142.600	137.189	136.449	9.801	(741)	(6.151)	-4,31%	10.829	8,62%	149.644	91,18%	(13.195)
	(%) CASA	82,40%	87,07%	86,47%	86,40%									
	FDR	80,08%	78,58%	81,57%	81,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.581	3.299		(283)	121	3,80%	48	1,47%	-	0,00%	3.299
2	Giro ISE	1.707	1.640	1.542	1.360		(182)	(279)	-17,04%	(346)	-20,30%		0,00%	1.360
3	Tabungan ISE	1.544	1.538	2.039	1.938		(101)	400	26,02%	394	25,54%		0,00%	1.938
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	29.381	1.400	850	-550	1.444	193	-1.805	657	34.587	84,95%	(5.206)
	KUR	27.378	26.486	26.706	1.400	850	-550	1.513	220	-672	630	30.615	87,23%	(3.908)
	Non KUR	3.809	2.702	2.675	-	-	0	-69	-27	-1.133	27	3.973	67,34%	(1.297)
3	PWG	1.449	5.298	5.328	690	373	-317	309	30	3.879	343	7.317	72,81%	(1.989)
	Cilem	1.449	5.298	5.328	690	373	-317	309	30	3.879	343	7.317	72,81%	(1.989)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.129	1.128	2.005	877	-144	530	5.566	1.475	88.282	90,76%	(8.153)
	CF 1	26.770	24.458	23.989	-	-	0	-85	-470	-2.782	470	28.904	83,00%	(4.915)
	Total Griya	26.477	21.402	21.013	-	-	0	0	-389	-5.464	389	27.398	76,70%	(6.385)
	• Total Non Program	23.147	18.529	18.180	-	-	0	-264	-349	-4.967	349	23.633	76,92%	(5.454)
	• Program	3.330	2.873	2.834	-	-	0	-40	-40	-497	40	3.765	75,26%	(931)
	Oto	293	3.056	2.975	-	-	0	-85	-81	2.682	81	1.506	197,63%	1.470
	CF 2	47.792	55.141	56.140	1.128	2.005	877	-59	999	8.348	1.006	59.379	94,55%	(3.239)
	Mitraguna & Others	41.537	46.597	47.588	1.033	1.945	912	-97	991	6.051	954	51.936	91,63%	(4.348)
	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	129.417	3.218	3.228	10	1.607	730	7.333	2.497	145.072	89,21%	(15.655)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.924	0,27%	3,71%	9,95%	1.841	2.840	2.210			
	KUR	83	159	731	2.107	0,30%	2,76%	7,89%	1.376	2.024	1.948			
	Non KUR	-	554	352	817	0,00%	13,01%	30,52%	465	817	262			
3	PWG	10	-	-	525	0,69%	0,00%	9,85%	525	515	525			
	Cilem	10	-	-	525	0,69%	0,00%	9,85%	525	515	525			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	7.513	2,19%	4,19%	9,38%	4.178	5.877	4.411			
	CF 1	1.522	2.499	2.687	5.810	5,68%	10,99%	24,22%	3.123	4.289	3.311			
	Total Griya	1.522	2.499	2.687	3.283	5,75%	12,56%	15,62%	596	1.762	784			
	Oto	-	-	-	2.527	0,00%	0,00%	84,93%	2.527	2.527	2.527			
	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	10.961	1,42%	3,43%	8,47%	6.543	9.232	7.146	0,93%	89,00%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	1.384	1,54%	3,75%	4,71%	289	905	328			
	KUR	111	479	256	457	0,41%	0,97%	1,71%	201	345	(23)			
	Non KUR	368	577	839	927	9,65%	31,03%	34,65%	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%	4,10%	285	(134)	596			
	Total Griya	1.118	388	699	984	4,22%	3,27%	4,68%	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	15.804	11,32%	11,83%	12,21%	574	1.979	924	1,27%	89,61%	-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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	1.513	1.523	(595)	10	(1.303)	-46,10%	(4.396)	-74,27%	16.485	9,24%	(14.962)
2	Tabungan	49.567	51.826	54.733	54.525	(1.999)	(208)	2.700	5,21%	4.958	10,00%	64.759	84,20%	(10.234)
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	109.199	109.000	(2.739)	(198)	4.267	4,07%	33.531	44,43%	102.209	106,64%	6.791
	CASA	55.486	54.651	56.247	56.048	(2.594)	(198)	1.397	2,56%	562	1,01%	81.244	68,99%	(25.196)
	(%) CASA	73,52%	52,18%	51,51%	51,42%									
	FDR	164,25%	131,16%	127,45%	127,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.705	1.684		(21)	833	97,92%	515	44,05%	-	0,00%	1.684
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.554	1.533		(21)	833	119,05%	540	54,30%		0,00%	1.533
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	5.137	930	521	-409	587	225	2.634	296	9.300	55,23%	(4.164)
	Cilem	2.503	4.911	5.137	930	521	-409	587	225	2.634	296	9.300	55,23%	(4.164)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	134.042	2.076	2.507	431	173	1.582	12.602	925	134.385	99,75%	(342)
	CF 1	4.796	5.941	5.861	111	-	-111	83	-79	1.066	79	6.387	91,77%	(526)
	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	1.183	111	-	-111	83	-37	937	37	1.431	82,67%	(248)
	CF 2	116.645	126.519	128.181	1.965	2.507	542	90	1.661	11.536	846	127.997	100,14%	184
	Mitraguna & Others	110.497	118.905	120.636	1.965	2.507	542	160	1.731	10.140	776	120.687	99,96%	(51)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	139.179	3.007	3.028	22	760	1.808	15.222	1.220	143.781	96,80%	(4.602)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	77	0,00%	0,00%	1,51%	77	77	77			
	Cilem	-	-	-	77	0,00%	0,00%	1,51%	77	77	77			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	835	0,00%	2,60%	0,62%	(2.610)	835	(672)			
	CF 1	-	-	130	363	0,00%	2,19%	6,20%	234	363	363			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	363	0,00%	10,64%	30,71%	234	363	363			
	CF 2	-	1.507	3.315	471	0,00%	2,62%	0,37%	(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	912	0,00%	2,51%	0,66%	(2.532)	912	(595)	0,79%	-20,89%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	0,92%	-	(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%	-967,17%	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 (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.434	1.436	771	2	(1.225)	-46,04%	(165)	-10,29%	16.568	8,67%	(15.132)
2	Tabungan	117.228	124.352	134.333	134.259	(5.693)	(75)	9.907	7,97%	17.031	14,53%	138.543	96,91%	(4.284)
3	Deposito	47.162	44.209	41.820	41.820	(74)	0	(2.390)	-5,41%	(5.343)	-11,33%	48.540	86,15%	(6.721)
	Total	165.991	171.222	177.588	177.514	(4.996)	(73)	6.292	3,67%	11.523	6,94%	203.651	87,17%	(26.137)
	CASA	118.829	127.013	135.768	135.695	(4.922)	(73)	8.682	6,84%	16.866	14,19%	155.111	87,48%	(19.416)
	(%) CASA	71,59%	74,18%	76,45%	76,44%									
	FDR	85,30%	89,69%	86,68%	86,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.954	4.732		778	156	3,41%	1.664	54,27%	-	0,00%	4.732
2	Giro ISE	515	1.528	909	591		(317)	(937)	-61,30%	77	14,87%		0,00%	591
3	Tabungan ISE	2.552	3.048	3.045	4.140		1.095	1.093	35,86%	1.588	62,21%		0,00%	4.140
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	26.568	390	730	340	-287	-49	3.020	779	26.741	99,35%	(173)
	KUR	22.685	26.059	25.818	390	530	140	-266	-241	3.133	771	25.722	100,37%	96
	Non KUR	863	558	750	-	200	200	-21	193	-113	7	1.019	73,66%	(268)
3	PWG	16.913	31.730	33.928	7.357	6.019	-1.338	2.791	2.198	17.015	3.821	31.322	108,32%	2.606
	Cilem	9.701	21.303	22.910	4.416	2.838	-1.578	2.741	1.607	13.209	1.231	21.277	107,68%	1.633
	Gadai	7.212	10.427	11.018	2.941	3.181	240	50	591	3.806	2.590	10.045	109,69%	973
4	CFG	101.109	95.227	93.435	1.271	1.126	-146	-999	-1.791	-7.673	2.917	115.283	81,05%	(21.848)
	CF 1	13.632	14.370	14.897	208	697	488	307	527	1.264	170	15.375	96,89%	(478)
	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	3.154	208	697	488	307	633	1.588	64	2.863	110,17%	291
	CF 2	87.476	80.857	78.539	1.063	429	-634	-1.306	-2.318	-8.938	2.747	99.908	78,61%	(21.370)
	Mitraguna & Others	79.108	72.826	70.573	650	429	-221	-1.610	-2.253	-8.536	2.682	90.268	78,18%	(19.695)
	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	153.932	9.019	7.875	-1.144	1.505	358	12.341	7.517	173.366	88,79%	(19.435)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	952	0,81%	2,55%	3,58%	273	762	952			
	KUR	-	-	679	869	0,00%	2,61%	3,37%	190	869	869			
	Non KUR	190	-	-	83	21,98%	0,00%	11,01%	83	(107)	83			
3	PWG	-	-	-	1.659	0,00%	0,00%	4,89%	1.659	1.659	1.659			
	Cilem	-	-	-	1.329	0,00%	0,00%	5,80%	1.329	1.329	1.329			
	Gadai	-	-	-	331	0,00%	0,00%	3,00%	331	331	331			
4	CFG	854	82	883	3.024	0,84%	0,93%	3,24%	2.140	2.169	2.942			
	CF 1	-	82	227	311	0,00%	1,58%	2,09%	84	311	229			
	Total Griya	-	70	216	291	0,00%	1,82%	2,48%	76	291	221			
	Oto	-	11	11	19	0,00%	0,42%	0,61%	9	19	8			
	CF 2	854	-	657	2.713	0,98%	0,81%	3,45%	2.056	1.859	2.713			
	Mitraguna & Others	854	-	657	2.713	1,08%	0,90%	3,84%	2.056	1.859	2.713			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	5.635	0,74%	1,02%	3,66%	4.072	4.591	5.553	0,71%	80,47%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	-634,67%	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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	1.734	1.763	(318)	29	(2.191)	-55,41%	(4.299)	-70,91%	20.486	8,61%	(18.723)
2	Tabungan	115.416	132.994	127.461	126.972	5.618	(489)	(6.022)	-4,53%	11.556	10,01%	135.976	93,38%	(9.004)
3	Deposito	39.351	38.307	40.859	40.859	1.801	0	2.552	6,66%	1.508	3,83%	40.694	100,40%	164
	Total	160.829	175.254	170.054	169.594	7.101	(460)	(5.660)	-3,23%	8.765	5,45%	197.156	86,02%	(27.563)
	CASA	121.478	136.948	129.195	128.735	5.300	(460)	(8.212)	-6,00%	7.257	5,97%	156.462	82,28%	(27.727)
	(%) CASA	75,53%	78,14%	75,97%	75,91%									
	FDR	76,61%	86,29%	90,65%	90,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.258	2.525		267	(730)	-22,42%	1.043	70,45%	-	0,00%	2.525
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,86%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.254	2.521		267	(506)	-16,70%	1.082	75,23%		0,00%	2.521
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	9.003	-	-	0	-263	-307	669	307	10.980	82,00%	(1.977)
	KUR	8.171	9.135	8.833	-	-	0	-258	-302	662	302	10.688	82,65%	(1.854)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	34.794	7.099	5.480	-1.619	1.078	1.271	12.323	4.209	36.072	96,46%	(1.278)
	Cilem	8.736	16.980	17.874	2.086	1.713	-373	1.241	894	9.138	819	19.753	90,49%	(1.879)
	Gadai	13.734	16.542	16.919	5.013	3.767	-1.246	-163	377	3.185	3.390	16.319	103,68%	601
4	CFG	92.027	106.936	108.930	2.632	3.435	803	1.273	1.994	16.903	1.441	104.206	104,53%	4.724
	CF 1	36.305	37.194	36.870	321	-	-321	123	-324	565	324	37.801	97,54%	(931)
	Total Griya	33.468	33.428	33.207	321	-	-321	0	-221	-262	221	33.850	98,10%	(644)
	• Total Non Program	33.468	31.094	30.882	-	-	0	-80	-212	-2.586	212	33.850	91,23%	(2.968)
	• Program	-	2.334	2.325	321	-	-321	332	-9	2.325	9	0	0,00%	2.325
	Oto	2.837	3.766	3.663	-	-	0	123	-103	826	103	3.951	92,72%	(288)
	CF 2	55.722	69.741	72.060	2.311	3.435	1.124	1.150	2.319	16.338	1.116	66.405	108,52%	5.656
	Mitraguna & Others	47.599	56.199	58.399	2.311	3.235	924	849	2.200	10.800	1.035	57.188	102,12%	1.210
	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	154.159	9.931	8.915	-1.016	2.272	2.934	30.955	5.981	151.631	101,67%	2.528

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	934	0,00%	2,62%	10,37%	690	934	840			
	KUR	-	94	244	934	0,00%	2,67%	10,57%	690	934	840			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	704	0,00%	0,00%	2,02%	704	704	704			
	Cilem	-	-	-	514	0,00%	0,00%	2,87%	514	514	514			
	Gadai	-	-	-	190	0,00%	0,00%	1,12%	190	190	190			
4	CFG	1.195	701	288	4.656	1,30%	0,27%	4,27%	4.367	3.460	3.954			
	CF 1	69	536	95	3.579	0,19%	0,25%	9,71%	3.484	3.510	3.043			
	Total Griya	69	536	95	3.556	0,21%	0,28%	10,71%	3.461	3.487	3.020			
	Oto	-	-	-	23	0,00%	0,00%	0,63%	23	23	23			
	CF 2	1.127	165	194	1.077	2,02%	0,28%	1,49%	883	(50)	911			
	Mitraguna & Others	1.127	165	194	855	2,37%	0,34%	1,46%	661	(272)	689			
	Pensiun	-	-	-	222	0,00%	0,00%	1,62%	222	222	222			
	Total Pembiayaan	1.195	795	532	6.293	0,97%	0,35%	4,08%	5.761	5.098	5.498	0,48%	88,26%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	89	0,00%	1,00%	0,99%	(4)	89	(5)			
	KUR	-	94	93	89	0,00%	1,02%	1,01%	(4)	89	(5)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,64%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,74%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,80%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.155	0,95%	0,87%	0,75%	(163)	(20)	(131)	0,08%	89,67%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.620	6.322	(610)	(298)	1.385	28,04%	(407)	-6,05%	22.902	27,61%	(16.579)
2	Tabungan	220.302	240.640	248.551	247.166	4.326	(1.385)	6.525	2,71%	26.864	12,19%	243.291	101,59%	3.874
3	Deposito	143.210	175.577	173.469	173.469	3.891	1	(2.108)	-1,20%	30.259	21,13%	144.726	119,86%	28.743
	Total	370.242	421.155	428.640	426.957	7.607	(1.683)	5.802	1,38%	56.715	15,32%	410.919	103,90%	16.038
	CASA	227.032	245.578	255.171	253.488	3.716	(1.683)	7.910	3,22%	26.456	11,65%	266.193	95,23%	(12.705)
	(%) CASA	61,32%	58,31%	59,53%	59,37%									
	FDR	58,19%	64,52%	65,25%	65,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	23.820	25.651		1.832	3.278	14,65%	5.140	25,06%	-	0,00%	25.651
2	Giro ISE	3.669	2.672	4.011	4.662		651	1.990	74,46%	993	27,06%		0,00%	4.662
3	Tabungan ISE	6.637	10.184	10.292	11.472		1.180	1.288	12,65%	4.835	72,85%		0,00%	11.472
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	12.899	380	200	-180	870	-46	5.083	246	12.716	101,44%	183
	KUR	7.418	12.544	12.501	380	200	-180	876	-43	5.083	243	12.079	103,49%	422
	Non KUR	399	401	398	-	-	0	-6	-3	-0	3	637	62,53%	(239)
3	PWG	19.390	36.456	39.160	10.857	7.381	-3.476	4.588	2.704	19.770	4.677	33.462	117,03%	5.698
	Cilem	9.334	18.717	20.144	5.890	2.901	-2.989	3.910	1.427	10.811	1.474	20.079	100,32%	65
	Gadai	10.057	17.739	19.016	4.967	4.480	-487	678	1.277	8.959	3.203	13.383	142,09%	5.633
4	CFG	188.225	210.165	212.870	7.418	6.019	-1.399	1.935	2.705	24.645	3.314	203.074	104,82%	9.796
	CF 1	13.467	13.402	14.391	-	1.298	1.298	-139	989	924	309	15.350	93,75%	(959)
	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	5.317	-	548	548	-139	423	766	125	5.970	89,06%	(653)
	CF 2	174.758	196.763	198.479	7.418	4.721	-2.697	2.074	1.716	23.721	3.005	187.724	105,73%	10.755
	Mitraguna & Others	169.164	191.102	192.578	7.418	4.445	-2.973	2.115	1.476	23.413	2.969	180.802	106,51%	11.775
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	279.693	18.655	16.277	-2.378	6.365	7.964	64.233	8.314	260.269	107,46%	19.425

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	3,77%	420	306	421			
	KUR	181	-	-	420	2,44%	0,00%	3,36%	420	239	420			
	Non KUR	-	66	66	66	0,00%	16,52%	16,65%	-	66	0			
3	PWG	-	-	-	2.359	0,00%	0,00%	6,02%	2.359	2.359	2.359			
	Cilem	-	-	-	1.483	0,00%	0,00%	7,36%	1.483	1.483	1.483			
	Gadai	-	-	-	876	0,00%	0,00%	4,61%	876	876	876			
4	CFG	461	-	-	1.028	0,24%	0,00%	0,48%	1.028	567	1.028			
	CF 1	356	-	-	563	2,64%	0,00%	3,91%	563	207	563			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	563	7,82%	0,00%	10,59%	563	207	563			
	CF 2	105	-	-	465	0,06%	0,00%	0,23%	465	360	465			
	Mitraguna & Others	105	-	-	465	0,06%	0,00%	0,24%	465	360	465			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	3.874	0,30%	0,02%	1,39%	3.808	3.232	3.808	0,11%	91,94%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.314	4.582	(5.987)	268	(73)	-1.56%	4.436	3049,95%	5.050	90,72%	(469)
2	Tabungan	93.148	116.881	119.649	119.223	2.876	(426)	2.342	2,00%	26.076	27,99%	107.697	110,70%	11.526
3	Deposito	25.397	122.898	123.065	123.065	849	0	166	0,14%	97.668	384,56%	26.335	467,31%	96.730
	Total	118.690	244.434	247.027	246.870	(2.262)	(157)	2.436	1,00%	128.180	108,00%	139.082	177,50%	107.788
	CASA	93.293	121.536	123.963	123.805	(3.111)	(157)	2.270	1,87%	30.512	32,71%	112.747	109,81%	11.058
	(%) CASA	78,60%	49,72%	50,18%	50,15%									
	FDR	96,89%	56,70%	56,59%	56,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.871	1.872		1	(199)	-9,63%	1.054	128,98%	-	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	1.810	1.811		1	(201)	-9,98%	1.027	130,92%		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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	35.556	2.445	1.305	-1.140	855	78	5.786	1.227	33.908	104,86%	1.648
	KUR	28.200	33.600	33.747	2.445	1.305	-1.140	932	147	5.547	1.158	32.137	105,01%	1.610
	Non KUR	1.570	1.879	1.809	-	-	0	-77	-70	240	70	1.771	102,16%	38
3	PWG	4.527	10.075	10.122	885	627	-257	381	48	5.595	580	11.726	86,32%	(1.604)
	Cilem	4.527	10.075	10.122	885	627	-257	381	48	5.595	580	11.727	86,32%	(1.605)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	94.111	1.828	4.077	2.249	-86	1.070	13.410	3.007	93.904	100,22%	207
	CF 1	1.386	8.677	8.739	867	168	-699	787	61	7.353	107	3.013	290,01%	5.725
	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	5.006	867	168	-699	787	71	4.024	97	2.193	228,30%	2.813
	CF 2	79.315	84.364	85.372	961	3.909	2.948	-872	1.008	6.057	2.901	90.890	93,93%	(5.518)
	Mitraguna & Others	60.800	65.509	66.417	961	3.709	2.748	-349	907	5.617	2.802	71.191	93,29%	(4.774)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	139.789	5.158	6.009	851	1.150	1.195	24.792	4.815	139.538	100,18%	251

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	743	0,72%	3,30%	2,09%	(426)	530	394			
	KUR	129	349	935	574	0,46%	2,78%	1,70%	(361)	445	224			
	Non KUR	85	-	234	170	5,40%	12,46%	9,37%	(64)	85	170			
3	PWG	-	-	-	292	0,00%	0,00%	2,89%	292	292	292			
	Cilem	-	-	-	292	0,00%	0,00%	2,89%	292	292	292			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	1.685	0,00%	1,82%	1,79%	(7)	1.682	1.219			
	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	1.685	0,00%	2,01%	1,97%	(7)	1.682	1.396			
	Mitraguna & Others	3	289	1.527	1.525	0,01%	2,33%	2,30%	(2)	1.522	1.236			
	Pensiun	-	-	165	160	0,00%	0,88%	0,84%	(5)	160	160			
	Total Pembiayaan	217	816	2.861	2.721	0,19%	2,06%	1,95%	(141)	2.504	1.905	0,06%	96,70%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	2,07%	(113)	177	20	0,09%	95,45%	-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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.893	1.895	864	2	(838)	-30,66%	(1.560)	-45,15%	18.681	10,15%	(16.785)
2	Tabungan	145.385	157.293	159.888	158.728	6.451	(1.160)	1.435	0,91%	13.343	9,18%	166.928	95,09%	(8.200)
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	173.836	172.679	7.182	(1.157)	179	0,10%	9.026	5,52%	201.817	85,56%	(29.138)
	CASA	148.841	160.027	161.781	160.624	7.315	(1.157)	597	0,37%	11.783	7,92%	185.609	86,54%	(24.985)
	(%) CASA	90,95%	92,77%	93,07%	93,02%									
	FDR	119,93%	124,79%	124,73%	125,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	3.168	2.461		(707)	247	11,15%	(73)	-2,87%	-	0,00%	2.461
2	Giro ISE	1.520	841	879	928		49	87	10,32%	(591)	-38,92%		0,00%	928
3	Tabungan ISE	1.014	1.373	2.289	1.533		(756)	160	11,65%	519	51,14%		0,00%	1.533
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	38.565	2.170	1.982	-188	701	651	2.641	1.331	40.296	95,71%	(1.730)
	KUR	33.748	34.564	35.120	1.850	1.812	-38	468	556	1.372	1.256	37.907	92,65%	(2.787)
	Non KUR	2.176	3.350	3.445	320	170	-150	233	96	1.269	74	2.389	144,23%	1.057
3	PWG	12.551	26.160	27.935	6.744	5.289	-1.455	2.174	1.775	15.384	3.515	26.104	107,01%	1.831
	Cilem	6.245	14.255	15.069	1.689	1.513	-176	854	814	8.824	699	17.229	87,46%	(2.160)
	Gadai	6.305	11.905	12.866	5.055	3.776	-1.279	1.320	961	6.561	2.815	8.875	144,96%	3.991
4	CFG	143.228	146.957	146.096	2.309	720	-1.589	636	-861	2.868	1.581	160.820	90,84%	(14.724)
	CF 1	29.589	26.185	25.813	-	-	0	-145	-371	-3.775	371	34.824	74,13%	(9.011)
	Total Griya	26.165	23.465	23.234	-	-	0	0	-231	-2.931	231	30.110	77,16%	(6.876)
	• Total Non Program	3.355	2.399	2.366	-	-	0	-40	-33	-989	33	4.324	54,72%	(1.958)
	• Program	22.810	21.066	20.868	-	-	0	-169	-198	-1.942	198	25.786	80,93%	(4.918)
	Oto	3.424	2.720	2.579	-	-	0	-145	-140	-844	140	4.714	54,72%	(2.134)
	CF 2	113.639	120.772	120.282	2.309	720	-1.589	781	-490	6.643	1.210	125.996	95,47%	(5.714)
	Mitraguna & Others	94.023	97.434	97.116	1.579	720	-859	125	-317	3.093	1.037	105.113	92,39%	(7.997)
	Pensiun	19.615	23.338	23.166	730	-	-730	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.819	11.223	7.991	-3.232	3.495	1.564	20.549	6.427	231.787	93,54%	(14.968)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	694	1,77%	1,11%	1,80%	271	59	602			
	KUR	580	91	417	694	1,72%	1,21%	1,98%	277	114	602			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	1.368	0,00%	0,00%	4,90%	1.368	1.368	1.368			
	Cilem	-	-	-	1.047	0,00%	0,00%	6,95%	1.047	1.047	1.047			
	Gadai	-	-	-	321	0,00%	0,00%	2,49%	321	321	321			
4	CFG	3.895	3.612	3.411	4.960	2,72%	2,32%	3,39%	1.549	1.065	1.348			
	CF 1	3.671	2.934	3.216	4.443	12,41%	12,28%	17,21%	1.227	772	1.509			
	Total Griya	3.671	2.934	3.216	4.443	14,03%	13,71%	19,12%	1.227	772	1.509			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	517	0,20%	0,16%	0,43%	322	293	(161)			
	Mitraguna & Others	224	678	194	517	0,24%	0,20%	0,53%	322	293	(161)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	7.021	2,31%	1,78%	3,24%	3.189	2.491	3.318	3,64%	-12,36%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	193	0,93%	0,51%	0,50%	(1)	(141)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	50	8,65%	1,53%	1,46%	(1)	(138)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.125	2,51%	2,38%	2,14%	(375)	(465)	(277)			
	CF 1	3.133	3.018	3.178	2.859	10,59%	12,14%	11,08%	(319)	(274)	(159)			
	Total Griya	3.118	3.018	3.178	2.859	11,91%	13,55%	12,31%	(319)	(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	7.457	4,11%	3,64%	3,44%	(377)	(609)	(283)	3,61%	-4,83%	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 (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	747	748	766	1	(464)	-38,32%	207	38,37%	16.705	4,48%	(15.958)
2	Tabungan	125.992	136.380	135.974	135.670	2.634	(304)	(711)	-0,52%	9.678	7,68%	148.828	91,16%	(13.158)
3	Deposito	49.100	43.473	42.512	42.512	(4.993)	0	(961)	-2,21%	(6.588)	-13,42%	50.576	84,06%	(8.064)
	Total	175.632	181.065	179.233	178.930	(1.593)	(303)	(2.136)	-1,18%	3.298	1,88%	216.109	82,80%	(37.180)
	CASA	126.532	137.592	136.721	136.417	3.400	(303)	(1.175)	-0,85%	9.885	7,81%	165.533	82,41%	(29.116)
	(%) CASA	72,04%	75,99%	76,28%	76,24%									
	FDR	182,36%	177,72%	179,84%	180,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.453	1.414		(39)	(724)	-33,85%	162	12,93%	-	0,00%	1.414
2	Giro ISE	222	228	183	209		26	(20)	-8,59%	(13)	-5,99%		0,00%	209
3	Tabungan ISE	1.030	1.910	1.271	1.206		(65)	(704)	-36,87%	175	17,00%		0,00%	1.206
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	34.129	1.590	1.835	245	24	381	-144	1.454	38.605	88,41%	(4.476)
	KUR	31.590	30.397	30.843	720	1.835	1.115	-618	446	-747	1.389	35.711	86,37%	(4.869)
	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	37.333	7.637	7.304	-333	1.123	1.739	14.903	5.565	36.459	102,40%	874
	Cilem	9.274	16.096	17.287	2.424	2.321	-103	1.481	1.191	8.012	1.131	20.279	85,24%	(2.993)
	Gadai	13.156	19.499	20.047	5.212	4.982	-230	-358	548	6.890	4.434	16.180	123,90%	3.867
4	CFG	248.904	238.340	237.134	2.302	1.987	-315	-257	-1.205	-11.769	3.192	273.169	86,81%	(36.035)
	CF 1	66.307	61.181	60.290	-	-	0	-118	-891	-6.018	891	76.049	79,28%	(15.759)
	Total Griya	63.771	57.411	56.928	-	-	0	0	-483	-6.843	483	72.051	79,01%	(15.123)
	• Total Non Program	13.172	11.476	11.350	-	-	0	-233	-126	-1.822	126	14.850	76,43%	(3.500)
	• Program	50.599	45.935	45.578	-	-	0	-380	-357	-5.021	357	57.201	79,68%	(11.623)
	Oto	2.536	3.769	3.362	-	-	0	-118	-407	825	407	3.998	84,09%	(636)
	CF 2	182.596	177.159	176.845	2.302	1.987	-315	-139	-314	-5.751	2.301	197.121	89,71%	(20.276)
	Mitraguna & Others	145.742	143.496	143.495	2.071	1.658	-413	-245	-1	-2.247	1.659	158.776	90,38%	(15.282)
	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	322.329	11.529	11.126	-403	597	540	2.044	10.586	366.886	87,86%	(44.557)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	3.311	0,46%	1,66%	9,70%	2.753	3.153	2.764			
	KUR	138	452	371	2.737	0,44%	1,22%	8,87%	2.365	2.598	2.285			
	Non KUR	20	96	187	575	0,75%	5,59%	17,49%	387	555	479			
3	PWG	-	-	-	3.245	0,00%	0,00%	8,69%	3.245	3.245	3.245			
	Cilem	-	-	-	2.093	0,00%	0,00%	12,11%	2.093	2.093	2.093			
	Gadai	-	-	-	1.152	0,00%	0,00%	5,75%	1.152	1.152	1.152			
4	CFG	7.829	9.999	9.690	12.399	3,15%	4,07%	5,23%	2.709	4.570	2.400			
	CF 1	6.309	7.665	7.244	8.854	9,51%	11,84%	14,69%	1.610	2.545	1.189			
	Total Griya	6.204	7.665	7.165	8.609	9,73%	12,48%	15,12%	1.444	2.405	944			
	Oto	105	-	79	245	4,15%	2,10%	7,29%	166	140	245			
	CF 2	1.520	2.334	2.446	3.545	0,83%	1,38%	2,00%	1.099	2.025	1.212			
	Mitraguna & Others	1.215	1.695	2.002	2.430	0,83%	1,39%	1,69%	428	1.214	734			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	18.956	2,49%	3,18%	5,88%	8.707	10.968	8.409	0,61%	89,56%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	1,19%	74	237	199			
	KUR	12	193	326	303	0,04%	1,07%	0,98%	(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	6.784	2,65%	2,65%	2,86%	465	186	685			
	CF 1	4.154	4.894	4.930	4.971	6,26%	8,06%	8,24%	40	817	77			
	Total Griya	4.071	4.811	4.848	4.888	6,38%	8,44%	8,59%	40	817	77			
	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	7.454	2,20%	2,15%	2,31%	540	423	884	0,30%	87,09%	-2,0%

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