

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	36.409	50.374	(10.306)	13.965	1.631	3,35%	(23.795)	-32,08%	247.274	20,37%	(196.899)
2	Tabungan	1.786.724	2.008.954	2.024.811	2.020.924	40.750	(3.888)	11.969	0,60%	234.200	13,11%	2.037.916	99,17%	(16.992)
3	Deposito	649.060	610.498	601.903	602.270	(5.364)	367	(8.228)	-1,35%	(46.791)	-7,21%	667.179	90,27%	(64.910)
Total		2.509.954	2.668.196	2.663.123	2.673.568	25.080	10.444	5.372	0,20%	163.614	6,52%	2.952.369	90,56%	(278.801)
CASA		1.860.893	2.057.697	2.061.221	2.071.298	30.444	10.078	13.601	0,66%	210.405	11,31%	2.285.190	90,64%	(213.891)
(% CASA)		74,14%	77,12%	77,40%	77,47%									
FDR		125,36%	131,30%	132,46%	131,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.803	43.249		(555)	1.806	4,36%	410	0,96%	83.611	51,73%	(40.363)
2	Giro ISE	4.948	2.786	4.858	5.440		582	2.654	95,28%	492	9,95%	29.659	18,34%	(24.219)
3	Tabungan ISE	31.691	34.438	34.727	33.590		(1.137)	(848)	-2,46%	1.899	5,99%	37.357	89,91%	(3.768)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	245.928	-	3.500	3.500	615	2.648	61.358	852	223.889	109,84%	22.039
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	120.072	112,56%	15.075
	• Local Champion	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	116.221	116,28%	18.926
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	446.579	3.775	7.451	3.676	502	1.737	-299	5.714	507.692	87,96%	(61.113)
	KUR	419.345	420.474	422.085	3.775	7.151	3.376	1.113	1.611	2.740	5.540	477.116	88,47%	(55.031)
	Non KUR	27.532	24.367	24.494	-	300	300	-610	127	-3.038	173	30.576	80,11%	(6.082)
3	PWG	258.833	422.883	435.438	49.808	50.866	1.058	16.622	12.555	176.605	38.311	433.208	100,51%	2.231
	Cilem	127.522	228.193	239.310	13.020	17.441	4.421	8.501	11.117	111.788	6.324	267.053	89,61%	(27.743)
	Gadai	131.312	194.690	196.129	36.789	33.425	-3.363	8.121	1.439	64.817	31.987	166.155	118,04%	29.974
4	CFG	2.256.170	2.392.296	2.399.587	19.896	28.601	8.705	12.190	7.290	143.417	21.311	2.483.471	96,62%	(83.885)
	CF 1	461.418	474.026	475.541	2.680	3.756	1.076	4.543	1.515	14.123	2.241	498.650	95,37%	(23.108)
	Total Griya	417.205	391.149	390.676	478	523	45	0	-473	-26.529	996	434.485	96,72%	(43.809)
	• Total Non Program	64.148	59.172	59.135	200	220	20	-157	-36	-5.012	256	71.781	82,38%	(12.645)
	• Program	353.058	331.978	331.541	278	303	25	-1.952	-437	-21.517	740	362.704	91,41%	(31.164)
	Oto	44.213	82.877	84.865	2.202	3.233	1.031	4.543	1.988	40.653	1.245	64.165	132,26%	20.701
	CF 2	1.794.752	1.918.270	1.924.045	17.216	24.846	7.630	7.647	5.776	129.293	19.070	1.984.822	96,94%	(60.776)
	Mitraguna & Others	1.323.695	1.437.274	1.445.353	14.100	22.772	8.672	6.250	8.080	121.658	14.692	1.494.383	96,72%	(49.029)
	Pensiun	471.056	480.996	478.692	3.116	2.074	-1.042	1.397	-2.304	7.635	4.378	490.439	97,60%	(11.747)
Total Pembiayaan		3.146.451	3.503.301	3.527.532	73.479	90.418	16.939	29.929	24.231	381.081	66.187	3.648.260	96,69%	(120.728)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.727	0,10%	0,19%	0,70%	1.267	1.535	1.252			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.727	0,20%	0,35%	1,28%	1.267	1.535	1.252			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	41.646	1,09%	3,32%	9,33%	26.873	36.767	26.873			
	KUR	3.627	13.148	13.148	37.628	0,86%	3,13%	8,91%	24.480	34.001	24.480			
	Non KUR	1.252	1.625	1.625	4.018	4,55%	6,67%	16,40%	2.393	2.765	2.393			
3	PWG	275	122	122	13.348	0,11%	0,03%	3,07%	13.225	13.072	13.225			
	Cilem	275	-	-	9.231	0,22%	0,00%	3,86%	9.231	8.956	9.231			
	Gadai	-	122	122	4.117	0,00%	0,06%	2,10%	3.995	4.117	3.995			
4	CFG	67.344	65.451	70.806	105.388	2,98%	2,96%	4,39%	34.582	38.044	39.937			
	CF 1	43.373	41.926	45.314	64.143	9,40%	9,56%	13,49%	18.829	20.770	22.217			
	Total Griya	41.791	40.088	42.848	56.368	10,02%	10,95%	14,43%	13.520	14.577	16.280			
	Oto	1.583	1.838	2.467	7.776	3,58%	2,98%	9,16%	5.309	6.193	5.938			
	CF 2	23.971	23.525	25.491	41.245	1,34%	1,33%	2,14%	15.754	17.274	17.720			
	Mitraguna & Others	22.208	21.186	23.560	37.875	1,68%	1,64%	2,62%	14.315	15.668	16.689			
	Pensiun	1.763	2.338	1.931	3.369	0,37%	0,40%	0,70%	1.438	1.607	1.031			
Total Pembiayaan		72.690	80.822	86.161	162.109	2,31%	2,46%	4,60%	75.948	89.419	81.287	2,27%	50,59%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.348	19,34%	13,58%	13,15%	(693)	(3.343)	(715)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.348	36,37%	24,94%	23,94%	(693)	(3.343)	(715)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	9.348	0,79%	1,97%	2,09%	595	5.819	840			
	KUR	2.493	6.287	5.977	6.583	0,59%	1,42%	1,56%	606	4.090	295			
	Non KUR	1.037	2.221	2.777	2.766	3,77%	11,40%	11,29%	(11)	1.729	545			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.933	4,40%	5,53%	5,54%	708	33.664	(2.970)			
	CF 1	73.505	94.254	94.513	94.971	15,93%	19,94%	19,97%	458	21.466	716			
	Total Griya	73.052	92.591	92.778	93.409	17,51%	23,72%	23,91%	631	20.358	818			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,84%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	37.962	1,44%	1,97%	1,97%	250	12.199	(3.686)			
	Mitraguna & Others	22.415	39.679	34.677	35.246	1,69%	2,41%	2,44%	569	12.831	(4.434)			
	Pensiun	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.827	4,41%	4,97%	4,96%	623	36.154	(2.831)	3,99%	19,46%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	8.283	8.094	286	(189)	906	12,60%	6.950	607,31%	11.144	72,63%	(3.050)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.433	11.244	286	(189)	1.406	14,29%	10.100	882,56%	11.496	97,81%	(252)
	CASA	1.144	7.189	8.283	8.094	286	(189)	906	12,60%	6.950	607,31%	11.144	72,63%	(3.050)
	(%) CASA	100,00%	73,07%	72,45%	71,99%									
	FDR	0,00%	33,29%	29,14%	29,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	-	140	140	140	0	1	0,60%	140	#DIV/0!	-	0,00%	140
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	140	140	0	1	0,60%	140	#DIV/0!		0,00%	140
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8	0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.331	200	100	-100	435	56	3.331	44	2.402	138,68%	929
	KUR	-	3.040	3.096	200	100	-100	440	56	3.096	44	2.282	135,67%	814
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.331	200	100	-100	435	56	3.331	44	2.402	138,68%	929

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	47	0,00%	0,00%	1,42%	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	47	0,00%	0,00%	20,15%	47	47	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	47	0,00%	0,00%	1,42%	47	47	47	0,00%	100,00%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	6.833	6.049	(437)	(784)	207	3,53%	(5.862)	-49,21%	32.340	18,70%	(26.292)
2	Tabungan	224.769	228.193	232.980	234.010	2.933	1.029	5.816	2,55%	9.241	4,11%	248.413	94,20%	(14.403)
3	Deposito	43.574	34.668	35.290	35.290	153	0	622	1,79%	(8.284)	-19,01%	44.995	78,43%	(9.705)
	Total	280.254	268.703	275.103	275.349	2.648	245	6.645	2,47%	(4.906)	-1,75%	325.749	84,53%	(50.400)
	CASA	236.680	234.036	239.813	240.059	2.496	245	6.023	2,57%	3.379	1,43%	280.753	85,51%	(40.695)
	(%) CASA	84,45%	87,10%	87,17%	87,18%									
	FDR	105,53%	134,63%	133,01%	132,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	7.841	7.968		126	1.374	20,83%	(780)	-8,92%	-	0,00%	7.968
2	Giro ISE	799	583	1.444	2.092		648	1.508	258,52%	1.292	161,66%		0,00%	2.092
3	Tabungan ISE	1.949	3.011	3.397	2.876		(521)	(135)	-4,47%	927	47,59%		0,00%	2.876
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	48.018	-	2.000	-	-931	1.175	17.110	825	40.885	117,45%	7.133
	Linkage	-	2.483	-	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.535	-	2.000	2.000	-769	1.175	14.627	825	36.624	124,33%	8.912
	• Local Champion	30.908	44.361	45.535	-	2.000	2.000	-769	1.175	14.627	825	35.340	128,85%	10.196
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.281	-	665	665	-689	201	-1.762	464	39.284	84,72%	(6.002)
	KUR	33.160	31.456	31.467	-	465	465	-660	11	-1.693	454	37.188	84,62%	(5.720)
	Non KUR	1.883	1.624	1.814	-	200	200	-29	190	-69	10	2.096	86,54%	(282)
3	PWG	42.057	65.501	65.856	11.794	9.770	-2.024	262	355	23.799	9.415	61.948	106,31%	3.908
	Cilem	12.529	18.576	19.858	1.124	1.675	551	481	1.282	7.328	394	26.953	73,67%	(7.096)
	Gadai	29.527	46.925	45.998	10.670	8.094	-2.575	-218	-927	16.471	9.021	34.995	131,44%	11.004
4	CFG	187.744	216.327	218.746	3.027	4.701	1.674	3.617	2.419	31.002	2.282	210.406	103,96%	8.340
	CF 1	15.514	21.606	21.704	800	434	-366	1.116	99	6.190	335	18.043	120,29%	3.661
	Total Griya	12.407	11.645	11.698	-	220	220	0	53	-709	167	12.758	91,69%	(1.060)
	• Total Non Program	12.280	11.525	11.578	-	220	220	-163	53	-702	167	12.628	91,69%	(1.050)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.006	800	214	-586	1.116	45	6.899	169	5.285	189,32%	4.721
	CF 2	172.230	194.722	197.042	2.227	4.267	2.040	2.501	2.320	24.812	1.947	192.363	102,43%	4.679
	Mitraguna & Others	136.376	155.730	158.169	1.841	4.034	2.193	1.883	2.439	21.793	1.595	154.735	102,22%	3.434
	Pensiun	35.854	38.991	38.873	386	233	-153	618	-119	3.019	352	37.628	103,31%	1.245
	Total Pembiayaan	295.752	361.753	365.902	14.820	17.136	2.315	2.259	4.149	70.149	12.987	352.523	103,80%	13.379

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	1.477	0,00%	0,76%	3,08%	1.120	1.477	1.126			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	1.477	0,00%	0,80%	3,24%	1.120	1.477	1.126			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	3.698	0,40%	3,78%	11,11%	2.448	3.559	2.608			
	KUR	69	1.080	1.249	3.604	0,21%	3,97%	11,45%	2.355	3.536	2.524			
	Non KUR	70	10	-	94	3,74%	0,00%	5,16%	94	23	84			
3	PWG	-	-	-	2.101	0,00%	0,00%	3,19%	2.101	2.101	2.101			
	Cilem	-	-	-	1.050	0,00%	0,00%	5,29%	1.050	1.050	1.050			
	Gadai	-	-	-	1.051	0,00%	0,00%	2,29%	1.051	1.051	1.051			
4	CFG	606	1.400	2.021	5.752	0,32%	0,93%	2,63%	3.731	5.146	4.352			
	CF 1	136	665	679	1.379	0,88%	3,14%	6,36%	700	1.243	714			
	Total Griya	124	274	277	284	1,00%	2,38%	2,43%	7	160	10			
	Oto	12	391	402	1.095	0,39%	4,04%	10,95%	693	1.083	704			
	CF 2	470	734	1.342	4.372	0,27%	0,69%	2,22%	3.031	3.902	3.638			
	Mitraguna & Others	382	734	1.199	3.834	0,28%	0,77%	2,42%	2.635	3.452	3.100			
	Pensiun	88	-	143	538	0,24%	0,37%	1,39%	396	451	538			
	Total Pembiayaan	745	2.840	3.627	13.028	0,25%	1,00%	3,56%	9.400	12.283	10.188	1,13%	68,19%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	427	4,43%	2,39%	0,89%	(693)	(942)	(693)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	427	4,43%	2,52%	0,94%	(693)	(942)	(693)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	476	0,58%	1,42%	1,43%	5	273	(23)			
	KUR	-	153	118	132	0,00%	0,38%	0,42%	14	132	(21)			
	Non KUR	202	346	353	343	10,74%	21,70%	18,92%	(9)	141	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,69%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,68%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,58%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,64%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.417	1,27%	0,84%	0,66%	(629)	(1.352)	(1.221)	10,41%	#####	9,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.519	8.708	(4.227)	1.189	(6.092)	-41,16%	(2.761)	-24,08%	32.177	27,06%	(23.469)
2	Tabungan	240.508	313.726	307.987	307.681	3.063	(306)	(6.046)	-1,93%	67.173	27,93%	264.258	116,43%	43.422
3	Deposito	185.720	182.362	183.134	183.499	1.513	365	1.137	0,62%	(2.221)	-1,20%	187.162	98,04%	(3.663)
	Total	437.698	510.888	498.640	499.888	349	1.248	(11.000)	-2,15%	62.191	14,21%	483.598	103,37%	16.290
	CASA	251.978	328.526	315.506	316.389	(1.164)	883	(12.137)	-3,69%	64.411	25,56%	296.436	106,73%	19.953
	(%) CASA	57,57%	64,30%	63,27%	63,29%									
	FDR	88,88%	84,80%	87,59%	87,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.509	5.467		(42)	418	8,28%	1.341	32,52%	-	0,00%	5.467
2	Giro ISE	544	449	502	466		(36)	17	3,81%	(78)	-14,36%		0,00%	466
3	Tabungan ISE	3.581	4.600	5.007	5.001		(6)	401	8,72%	1.419	39,64%		0,00%	5.001
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924
	Linkage	44.151	42.730	42.730	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.541	300	935	635	-56	578	887	357	34.174	89,37%	(3.634)
	KUR	28.300	29.002	29.585	300	935	635	-40	583	1.285	352	32.594	90,77%	(3.009)
	Non KUR	1.354	961	956	-	-	0	-16	-6	-398	6	1.580	60,46%	(625)
3	PWG	33.844	48.286	49.721	3.762	4.814	1.052	1.553	1.436	15.877	3.378	53.646	92,69%	(3.924)
	Cilem	16.485	25.714	26.854	1.134	1.762	628	613	1.140	10.369	622	32.084	83,70%	(5.230)
	Gadai	17.360	22.572	22.868	2.627	3.052	425	939	296	5.508	2.756	21.562	106,06%	1.306
4	CFG	239.485	250.290	251.774	1.530	3.321	1.791	1.387	1.484	12.289	1.836	267.205	94,23%	(15.430)
	CF 1	40.558	44.440	44.573	269	377	108	791	133	4.015	244	44.275	100,67%	298
	Total Griya	29.064	28.761	28.863	-	160	160	0	102	-200	58	30.122	95,82%	(1.259)
	• Total Non Program	12.679	13.464	13.447	-	-	0	-111	-17	768	17	13.290	101,19%	158
	• Program	16.385	15.297	15.416	-	160	160	-100	119	-969	41	16.832	91,59%	(1.416)
	Oto	11.494	15.679	15.710	269	217	-52	791	31	4.216	186	14.153	111,00%	1.557
	CF 2	198.927	205.850	207.201	1.261	2.944	1.683	596	1.351	8.274	1.593	222.929	92,94%	(15.729)
	Mitraguna & Others	182.594	188.301	189.817	1.261	2.944	1.683	-334	1.516	7.222	1.428	204.325	92,90%	(14.509)
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)
	Total Pembiayaan	389.016	433.255	436.752	5.592	9.070	3.478	4.943	3.498	47.736	5.572	453.816	96,24%	(17.064)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	1.726	0,33%	0,96%	5,65%	1.438	1.630	1.356			
	KUR	-	370	289	1.726	0,00%	1,00%	5,84%	1.438	1.726	1.356			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	2.085	0,23%	0,06%	4,19%	2.055	2.008	2.085			
	Cilem	78	-	-	785	0,47%	0,00%	2,93%	785	708	785			
	Gadai	-	-	30	1.300	0,00%	0,13%	5,68%	1.269	1.300	1.300			
4	CFG	3.097	3.356	4.038	8.308	1,29%	1,61%	3,30%	4.270	5.211	4.952			
	CF 1	2.023	2.761	3.429	6.691	4,99%	7,72%	15,01%	3.262	4.668	3.930			
	Total Griya	1.062	2.366	2.482	4.919	3,65%	8,63%	17,04%	2.438	3.857	2.553			
	Oto	961	395	947	1.772	8,36%	6,04%	11,28%	825	811	1.377			
	CF 2	1.074	595	609	1.617	0,54%	0,30%	0,78%	1.008	543	1.022			
	Mitraguna & Others	1.074	500	609	1.467	0,59%	0,32%	0,77%	858	393	967			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	12.119	0,84%	1,01%	2,77%	7.763	8.848	8.394	8,37%	-201,80%	5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,42%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	49,70%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	560	0,73%	0,90%	1,83%	289	342	289			
	KUR	191	-	-	289	0,68%	0,00%	0,98%	289	97	289			
	Non KUR	26	271	271	271	1,95%	28,19%	28,37%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.922	1,53%	1,92%	1,96%	120	1.264	(269)			
	CF 1	2.180	2.673	2.670	2.794	5,37%	6,01%	6,27%	124	614	120			
	Total Griya	1.878	2.047	2.048	2.171	6,46%	7,12%	7,52%	124	294	125			
	Oto	302	627	622	622	2,62%	3,97%	3,96%	-	320	(4)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,07%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.289	8,98%	8,28%	8,31%	408	1.358	(2)	13,65%	-64,23%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	4.854	5.509	(10.173)	655	(483)	-8,06%	1.993	56,69%	23.250	23,70%	(17.741)
2	Tabungan	249.031	282.568	284.815	283.544	3.113	(1.270)	977	0,35%	34.513	13,86%	269.131	105,36%	14.413
3	Deposito	114.464	71.107	71.959	72.709	9.139	750	1.602	2,25%	(41.756)	-36,48%	115.929	62,72%	(43.220)
	Total	367.012	359.666	361.627	361.762	2.079	135	2.096	0,58%	(5.250)	-1,43%	408.310	88,60%	(46.548)
	CASA	252.547	288.559	289.668	289.053	(7.060)	(615)	494	0,17%	36.506	14,46%	292.381	98,86%	(3.328)
	(%) CASA	68,81%	80,23%	80,10%	79,90%									
	FDR	140,41%	152,41%	152,53%	152,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.971	2.414		(557)	(803)	-24,95%	(991)	-29,11%	-	0,00%	2.414
2	Giro ISE	179	34	12	14		1	(20)	-59,36%	(165)	-92,25%		0,00%	14
3	Tabungan ISE	3.226	3.182	2.958	2.400		(558)	(782)	-24,58%	(826)	-25,61%		0,00%	2.400
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.920	-	1.500	1.500	-401	1.475	26.804	25	74.700	113,68%	10.220
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	27.142	-	1.500	1.500	-327	1.475	2.745	25	33.480	81,07%	(6.338)
	• Local Champion	24.397	25.667	27.142	-	1.500	1.500	-327	1.475	2.745	25	32.196	84,30%	(5.054)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.311	550	1.050	500	-757	417	-6.401	633	47.216	76,90%	(10.905)
	KUR	42.080	34.773	35.197	550	1.050	500	-732	424	-6.883	626	46.419	75,82%	(11.222)
	Non KUR	631	1.120	1.114	-	-	0	-25	-6	483	6	797	139,75%	317
3	PWG	35.041	54.796	56.601	6.443	6.657	215	1.923	1.805	21.560	4.852	53.675	105,45%	2.926
	Cilem	13.016	25.836	27.116	2.007	1.938	-69	1.052	1.280	14.101	657	27.246	99,52%	(130)
	Gadai	22.025	28.960	29.484	4.436	4.719	284	871	524	7.459	4.195	26.429	111,56%	3.055
4	CFG	379.443	374.048	373.746	789	1.899	1.110	757	-302	-5.696	2.201	406.672	91,90%	(32.926)
	CF 1	241.455	234.905	235.288	337	1.038	701	1.425	383	-6.168	655	252.666	93,12%	(17.378)
	Total Griya	235.660	221.091	220.602	-	-	0	0	-489	-15.058	489	244.973	90,05%	(24.371)
	• Total Non Program	5.587	4.754	4.748	-	-	0	-58	-7	-840	7	8.614	55,11%	(3.867)
	• Program	230.073	216.336	215.855	-	-	0	-1.172	-482	-14.218	482	236.359	91,32%	(20.504)
	Oto	5.795	13.814	14.686	337	1.038	701	1.425	872	8.890	167	7.693	190,89%	6.992
	CF 2	137.987	139.143	138.458	452	861	409	-668	-685	471	1.546	154.006	89,90%	(15.548)
	Mitraguna & Others	90.056	90.516	90.145	364	737	373	-645	-370	89	1.107	104.634	86,15%	(14.488)
	Pensiun	47.932	48.628	48.313	88	124	36	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	551.577	7.782	11.106	3.325	1.521	3.395	36.266	7.711	582.263	94,73%	(30.686)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	147	0,33%	0,00%	0,17%	147	(45)	147			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	147	0,79%	0,00%	0,54%	147	(45)	147			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.441	2,11%	1,12%	3,97%	1.037	538	920			
	KUR	903	418	403	1.394	2,15%	1,16%	3,96%	991	491	976			
	Non KUR	-	103	-	46	0,00%	0,00%	4,17%	46	46	(57)			
3	PWG	99	-	-	618	0,28%	0,00%	1,09%	618	519	618			
	Cilem	99	-	-	403	0,76%	0,00%	1,48%	403	304	403			
	Gadai	-	-	-	216	0,00%	0,00%	0,73%	216	216	216			
4	CFG	32.852	30.578	30.678	38.611	8,66%	8,20%	10,33%	7.933	5.759	8.033			
	CF 1	31.606	27.466	28.543	35.090	13,09%	12,15%	14,91%	6.546	3.484	7.624			
	Total Griya	31.469	27.355	28.435	34.474	13,35%	12,86%	15,63%	6.039	3.005	7.119			
	Oto	136	111	108	615	2,35%	0,78%	4,19%	507	479	504			
	CF 2	1.247	3.113	2.135	3.522	0,90%	1,53%	2,54%	1.387	2.275	409			
	Mitraguna & Others	1.122	2.540	1.807	2.886	1,25%	2,00%	3,20%	1.079	1.764	346			
	Pensiun	124	572	328	636	0,26%	0,67%	1,32%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	40.818	6,61%	5,67%	7,40%	9.736	6.772	9.718	0,20%	97,28%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,10%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,45%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.117	1,07%	3,00%	3,08%	40	661	44			
	KUR	456	1.074	979	1.019	1,08%	2,82%	2,90%	40	563	(54)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,79%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,62%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.060	15,07%	19,87%	20,08%	752	17.892	2.443			
	CF 1	55.413	69.760	70.022	70.668	22,95%	29,81%	30,03%	646	15.255	908			
	Total Griya	55.413	69.760	70.022	70.668	23,51%	31,67%	32,03%	646	15.255	908			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,17%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,40%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	77.301	11,82%	13,96%	14,01%	796	16.404	2.491	0,02%	99,82%	-14,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	69	72	(56)	4	13	22,61%	(1.732)	-95,99%	12.155	0,60%	(12.083)
2	Tabungan	71.593	76.850	84.244	82.969	1.714	(1.275)	6.119	7,96%	11.376	15,89%	87.712	94,59%	(4.743)
3	Deposito	17.657	22.158	22.308	22.358	(380)	50	200	0,90%	4.702	26,63%	19.029	117,50%	3.329
	Total	91.055	99.068	106.621	105.400	1.278	(1.221)	6.332	6,39%	14.345	15,75%	118.897	88,65%	(13.497)
	CASA	73.398	76.909	84.313	83.042	1.658	(1.271)	6.132	7,97%	9.644	13,14%	99.868	83,15%	(16.826)
	(%) CASA	80,61%	77,63%	79,08%	78,79%									
	FDR	229,29%	239,29%	221,35%	223,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.353	1.340		(13)	173	14,86%	(57)	-4,05%	-	0,00%	1.340
2	Giro ISE	302	41	43	51		9	11	26,27%	(251)	-82,99%		0,00%	51
3	Tabungan ISE	1.094	1.126	1.310	1.288		(22)	163	14,44%	194	17,73%		0,00%	1.288
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.940	200	400	200	117	209	881	191	22.107	90,20%	(2.168)
	KUR	17.594	18.200	18.409	200	400	200	144	209	815	191	20.461	89,97%	(2.051)
	Non KUR	1.464	1.530	1.530	-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.468	4.156	2.125	-2.031	2.752	-386	14.218	2.511	30.315	97,20%	(848)
	Cilem	9.140	17.519	17.793	1.865	901	-964	1.866	274	8.653	627	21.218	83,86%	(3.425)
	Gadai	6.110	12.335	11.675	2.291	1.224	-1.067	886	-660	5.565	1.884	9.098	128,33%	2.577
4	CFG	174.474	187.470	186.600	1.903	1.308	-595	154	-870	12.126	2.178	189.674	98,38%	(3.073)
	CF 1	2.726	4.273	4.238	200	-	-200	-31	-35	1.513	35	3.975	106,63%	263
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.271	-	-	0	-31	-28	1.524	28	1.760	129,06%	511
	CF 2	171.748	183.197	182.362	1.703	1.308	-395	185	-835	10.614	2.143	185.699	98,20%	(3.337)
	Mitraguna & Others	111.863	118.892	117.829	1.367	666	-701	276	-1.063	5.966	1.729	124.277	94,81%	(6.447)
	Pensiun	59.885	64.304	64.532	336	642	306	-91	228	4.648	414	61.422	105,06%	3.111
	Total Pembiayaan	208.782	237.055	236.008	6.259	3.833	-2.426	3.023	-1.047	27.226	4.880	242.096	97,49%	(6.089)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	4.983	1,81%	15,26%	24,99%	1.973	4.639	4.947			
	KUR	344	36	2.773	4.477	1,96%	15,23%	24,32%	1.704	4.133	4.441			
	Non KUR	-	-	238	506	0,00%	15,53%	33,07%	268	506	506			
3	PWG	-	-	14	1.553	0,00%	0,05%	5,27%	1.539	1.553	1.553			
	Cilem	-	-	-	1.466	0,00%	0,00%	8,24%	1.466	1.466	1.466			
	Gadai	-	-	14	87	0,00%	0,11%	0,75%	73	87	87			
4	CFG	621	471	2.688	6.156	0,36%	1,43%	3,30%	3.468	5.536	5.685			
	CF 1	122	-	-	215	4,46%	0,00%	5,06%	215	93	215			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	133	16,27%	0,00%	5,84%	133	11	133			
	CF 2	499	471	2.688	5.941	0,29%	1,47%	3,26%	3.253	5.443	5.471			
	Mitraguna & Others	499	471	2.587	5.494	0,45%	2,18%	4,66%	2.907	4.995	5.023			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	12.692	0,46%	2,41%	5,38%	6.980	11.727	12.185	0,61%	88,64%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	328	0,58%	1,69%	1,64%	(7)	217	29			
	KUR	66	299	334	328	0,37%	1,84%	1,78%	(7)	262	29			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,03%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,42%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.242	0,07%	0,95%	0,95%	(7)	2.092	(314)	1,17%	-23,27%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	140.021	140.009	4.307	(12)	(5.799)	-3,98%	13.903	11,02%	141.567	98,90%	(1.559)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,37%	47.572	107,62%	3.627
	Total	172.540	197.134	191.315	191.303	(4.343)	(12)	(5.830)	-2,96%	18.763	10,87%	199.033	96,12%	(7.730)
	CASA	126.150	145.888	140.116	140.104	4.174	(12)	(5.784)	-3,96%	13.955	11,06%	151.462	92,50%	(11.357)
	(%) CASA	73,11%	74,00%	73,24%	73,24%									
	FDR	92,15%	84,68%	87,70%	87,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	725	730		5	(61)	-7,71%	128	21,33%	-	0,00%	730
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	722	727		5	(62)	-7,80%	134	22,52%		0,00%	727
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.240	200	-	-200	545	-185	3.712	185	20.174	100,33%	66
	KUR	15.208	19.215	19.039	200	-	-200	586	-176	3.831	176	18.673	101,96%	366
	Non KUR	1.319	1.210	1.201	-	-	0	-41	-9	-118	9	1.501	80,01%	(300)
3	PWG	4.082	8.586	8.713	228	286	59	-223	127	4.630	160	8.709	100,04%	3
	Cilem	4.082	8.586	8.713	228	286	59	-223	127	4.630	160	8.709	100,04%	3
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.833	1.945	1.800	-145	73	912	499	888	151.416	91,69%	(12.584)
	CF 1	3.556	3.661	3.893	278	295	17	-166	232	337	63	5.044	77,18%	(1.151)
	Total Griya	1.390	1.305	1.301	278	-	-278	0	-4	-89	4	1.622	80,22%	(321)
	• Total Non Program	1.390	1.013	1.010	-	-	0	-17	-3	-380	3	1.622	62,27%	(612)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.592	-	295	295	-166	236	427	59	3.422	75,74%	(830)
	CF 2	134.777	134.260	134.940	1.667	1.505	-162	239	680	162	825	146.373	92,19%	(11.433)
	Mitraguna & Others	92.204	95.035	96.065	1.667	1.505	-162	970	1.029	3.861	476	102.550	93,68%	(6.486)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	167.791	2.373	2.086	-286	393	853	8.796	1.233	180.352	93,04%	(12.561)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	2.011	1,04%	0,63%	9,94%	1.883	1.839	1.876			
	KUR	85	-	-	1.883	0,56%	0,00%	9,89%	1.883	1.798	1.883			
	Non KUR	87	136	129	129	6,58%	10,63%	10,71%	-	42	(7)			
3	PWG	-	1	-	147	0,00%	0,00%	1,69%	147	147	146			
	Cilem	-	1	-	147	0,00%	0,00%	1,69%	147	147	146			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	2.671	0,82%	0,87%	1,92%	1.468	1.543	1.171			
	CF 1	123	-	147	355	3,46%	4,02%	9,12%	208	232	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	355	5,68%	6,24%	13,70%	208	232	355			
	CF 2	1.005	1.500	1.056	2.316	0,75%	0,79%	1,72%	1.260	1.311	816			
	Mitraguna & Others	743	1.195	1.056	2.308	0,81%	1,11%	2,40%	1.252	1.565	1.113			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	4.835	0,82%	0,80%	2,88%	3.498	3.535	3.191	0,23%	91,88%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,78%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	6,04%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	541	541	20	0	60	12,52%	(2.865)	-84,12%	12.585	4,30%	(12.044)
2	Tabungan	80.230	94.233	95.894	96.049	4.587	155	1.816	1,93%	15.819	19,72%	94.513	101,62%	1.536
3	Deposito	12.294	14.848	14.860	14.860	(2.510)	0	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	111.295	111.450	2.097	155	1.888	1,72%	15.520	16,18%	120.233	92,70%	(8.783)
	CASA	83.636	94.713	96.434	96.589	4.608	155	1.876	1,98%	12.954	15,49%	107.098	90,19%	(10.509)
	(%) CASA	87,18%	86,45%	86,65%	86,67%									
	FDR	162,31%	168,82%	167,63%	167,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.719	2.719		0	(62)	-2,24%	1.177	76,39%	-	0,00%	2.719
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.700	1.700		0	(62)	-3,54%	159	10,31%	-	0,00%	1.700
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.565	445	1.650	1.205	236	965	3.752	685	59.614	96,56%	(2.049)
	KUR	50.217	53.821	54.812	445	1.650	1.205	366	990	4.594	660	55.758	98,30%	(946)
	Non KUR	3.596	2.779	2.753	-	-	0	-130	-25	-843	25	3.856	71,40%	(1.103)
3	PWG	27.769	44.158	44.940	4.549	5.827	1.278	1.908	782	17.171	5.045	41.295	108,83%	3.645
	Cilem	10.764	20.583	22.028	973	2.071	1.098	1.090	1.445	11.264	626	20.846	105,67%	1.182
	Gadai	17.005	23.575	22.911	3.576	3.756	181	819	-664	5.907	4.420	20.449	112,04%	2.462
4	CFG	73.851	84.100	83.959	1.507	1.436	-71	892	-141	10.108	1.577	86.681	96,86%	(2.722)
	CF 1	1.222	2.030	2.005	-	-	0	-92	-25	783	25	2.492	80,46%	(487)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.256	-	-	0	-92	-25	972	25	1.393	90,15%	(137)
	CF 2	72.630	82.070	81.954	1.507	1.436	-71	984	-116	9.325	1.552	84.189	97,34%	(2.235)
	Mitraguna & Others	46.537	52.181	52.624	1.077	1.436	359	-235	443	6.087	993	56.880	92,52%	(4.256)
	Pensiun	26.093	29.889	29.330	430	-	-430	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	186.565	6.501	8.913	2.412	3.022	1.606	30.864	7.308	187.856	99,31%	(1.292)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	4.028	0,48%	1,65%	7,00%	3.092	3.767	3.323			
	KUR	228	545	766	3.599	0,45%	1,42%	6,57%	2.833	3.372	3.054			
	Non KUR	33	159	170	428	0,91%	6,13%	15,56%	258	396	269			
3	PWG	-	-	-	1.768	0,00%	0,00%	3,93%	1.768	1.768	1.768			
	Cilem	-	-	-	1.762	0,00%	0,00%	8,00%	1.762	1.762	1.762			
	Gadai	-	-	-	6	0,00%	0,00%	0,03%	6	6	6			
4	CFG	61	252	149	1.135	0,08%	0,18%	1,35%	986	1.074	882			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	1.114	0,08%	0,18%	1,36%	965	1.053	861			
	Mitraguna & Others	61	208	104	1.069	0,13%	0,20%	2,03%	965	1.007	861			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	6.930	0,21%	0,59%	3,71%	5.845	6.609	5.974	8,76%	-135,88%	5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,36%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,86%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,18%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	525	0,86%	0,73%	0,63%	(86)	(112)	(423)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	1,00%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,70%	73	191	(188)	4,44%	-533,54%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.893	16.796	5.703	13.903	5.970	55,14%	2.115	14,40%	28.261	59,43%	(11.465)
2	Tabungan	126.637	123.445	121.850	120.986	634	(864)	(2.459)	-1,99%	(5.652)	-4,46%	141.573	85,46%	(20.587)
3	Deposito	60.864	54.876	56.071	56.071	(1.285)	0	1.195	2,18%	(4.793)	-7,87%	62.398	89,86%	(6.327)
	Total	202.183	189.147	180.814	193.853	5.053	13.039	4.706	2,49%	(8.330)	-4,12%	232.232	83,47%	(38.379)
	CASA	141.318	134.271	124.743	137.781	6.337	13.039	3.510	2,61%	(3.537)	-2,50%	169.834	81,13%	(32.052)
	(%) CASA	69,90%	70,99%	68,99%	71,08%									
	FDR	127,02%	126,34%	131,82%	122,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	4.019	3.988		(31)	489	13,99%	570	16,67%	-	0,00%	3.988
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.819	3.788		(31)	489	14,84%	570	17,71%	-	0,00%	3.788
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.036	-	-	0	-818	-329	-6.454	329	31.121	67,59%	(10.085)
	KUR	24.649	19.536	19.231	-	-	0	-735	-305	-5.418	305	28.072	68,51%	(8.841)
	Non KUR	2.840	1.828	1.804	-	-	0	-82	-24	-1.036	24	3.049	59,18%	(1.245)
3	PWG	10.361	9.671	9.789	249	355	105	-137	117	-572	237	19.402	50,45%	(9.613)
	Cilem	10.361	9.671	9.789	249	355	105	-137	117	-572	237	19.402	50,45%	(9.613)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.420	1.140	1.158	18	-3.776	-394	-11.303	1.552	235.220	88,18%	(27.800)
	CF 1	7.216	7.651	7.693	-	143	143	-89	41	477	101	9.051	84,99%	(1.358)
	Total Griya	3.957	4.371	4.492	-	143	143	0	121	534	22	4.296	104,55%	195
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	919	-	143	143	-4	141	628	1	299	307,58%	620
	Oto	3.258	3.280	3.201	-	-	0	-89	-79	-57	79	4.755	67,32%	(1.554)
	CF 2	211.508	200.163	199.728	1.140	1.015	-125	-3.687	-436	-11.780	1.451	226.169	88,31%	(26.441)
	Mitraguna & Others	176.747	169.319	169.188	1.140	1.015	-125	-3.116	-131	-7.559	1.146	189.944	89,07%	(20.756)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.352	1.389	1.512	123	-4.753	-607	-18.462	2.119	285.983	83,34%	(47.631)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,18%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.484	0,56%	4,58%	7,06%	505	1.330	777			
	KUR	154	428	699	1.181	0,62%	3,58%	6,14%	482	1.027	753			
	Non KUR	-	279	280	303	0,00%	15,31%	16,80%	23	303	24			
3	PWG	25	-	-	129	0,24%	0,00%	1,32%	129	105	129			
	Cilem	25	-	-	129	0,24%	0,00%	1,32%	129	105	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	9.949	6,82%	4,70%	4,80%	176	(4.958)	(104)			
	CF 1	-	33	176	472	0,00%	2,30%	6,14%	296	472	439			
	Total Griya	-	-	-	166	0,00%	0,00%	3,69%	166	166	166			
	Oto	-	33	176	306	0,00%	5,36%	9,57%	131	306	274			
	CF 2	14.908	10.021	9.598	9.477	7,05%	4,80%	4,75%	(121)	(5.430)	(544)			
	Mitraguna & Others	14.471	9.714	9.403	9.282	8,19%	5,55%	5,49%	(120)	(5.189)	(432)			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	11.585	5,87%	4,51%	4,86%	810	(3.501)	782	0,48%	90,08%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.214	1,31%	5,36%	5,77%	68	853	126			
	KUR	269	910	967	1.036	1,09%	4,95%	5,39%	68	767	126			
	Non KUR	93	178	178	178	3,26%	9,75%	9,88%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.023	3,60%	8,68%	8,69%	(19)	10.147	(3.922)			
	CF 1	-	216	216	216	0,00%	2,83%	2,81%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,76%	-	216	-			
	CF 2	7.876	21.729	17.826	17.807	3,72%	8,91%	8,92%	(19)	9.931	(3.922)			
	Mitraguna & Others	7.422	21.292	17.305	17.286	4,20%	10,22%	10,22%	(19)	9.864	(4.006)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.247	3,21%	8,03%	8,07%	58	11.009	(3.787)	1,09%	86,54%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	6.355	5.331	(542)	(1.024)	(478)	-8,23%	(2.182)	-29,05%	22.127	24,09%	(16.796)
2	Tabungan	148.174	173.709	174.337	173.757	(1.253)	(580)	48	0,03%	25.583	17,27%	164.061	105,91%	9.696
3	Deposito	29.593	37.696	26.895	26.895	383	0	(10.802)	-28,65%	(2.699)	-9,12%	30.915	87,00%	(4.021)
	Total	185.281	217.214	207.586	205.982	(1.412)	(1.604)	(11.232)	-5,17%	20.702	11,17%	217.103	94,88%	(11.121)
	CASA	155.687	179.518	180.692	179.088	(1.795)	(1.604)	(430)	-0,24%	23.401	15,03%	186.188	96,19%	(7.100)
	(%) CASA	84,03%	82,65%	87,04%	86,94%									
	FDR	129,17%	131,26%	139,40%	140,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	6.934	6.956	23	1.828	35,65%	(1.404)	-16,80%	-	0,00%	6.956	
2	Giro ISE	1.674	480	1.630	1.547	(83)	1.067	222,29%	(128)	-7,62%		0,00%	1.547	
3	Tabungan ISE	6.686	4.648	5.304	5.409	105	761	16,37%	(1.277)	-19,10%		0,00%	5.409	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%		0,00%	209	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	47.860	850	450	-400	429	-118	1.469	568	51.533	92,87%	(3.673)
	KUR	42.708	44.232	44.125	850	450	-400	484	-107	1.417	557	47.624	92,65%	(3.498)
	Non KUR	3.682	3.746	3.735	-	-	0	-55	-11	53	11	3.910	95,53%	(175)
3	PWG	25.907	49.126	53.100	7.828	8.527	699	2.667	3.974	27.192	4.552	44.094	120,42%	9.006
	Cilem	11.633	29.592	32.710	2.831	4.296	1.465	2.140	3.117	21.077	1.178	24.677	132,55%	8.032
	Gadai	14.275	19.533	20.390	4.997	4.231	-767	527	857	6.116	3.374	19.416	105,02%	974
4	CFG	167.028	188.016	188.424	825	1.568	743	1.443	408	21.396	1.160	184.607	102,07%	3.817
	CF 1	10.804	15.629	16.392	49	910	861	820	762	5.588	148	12.990	126,19%	3.402
	Total Griya	4.197	5.377	5.371	-	-	0	0	-6	1.173	6	4.504	119,24%	866
	• Total Non Program	4.197	5.224	5.218	-	-	0	-54	-6	1.020	6	4.504	115,84%	713
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	11.021	49	910	861	820	769	4.414	142	8.486	129,88%	2.535
	CF 2	156.224	172.386	172.032	776	658	-118	623	-354	15.808	1.012	171.617	100,24%	415
	Mitraguna & Others	100.077	114.669	114.624	546	548	2	341	-45	14.548	593	113.744	100,77%	880
	Pensiun	56.148	57.718	57.408	230	110	-120	282	-309	1.260	419	57.873	99,20%	(465)
	Total Pembiayaan	239.326	285.120	289.384	9.503	10.545	1.042	4.540	4.264	50.058	6.281	280.234	103,27%	9.150

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	5.341	0,43%	0,49%	11,16%	5.107	5.143	5.018			
	KUR	198	249	162	4.342	0,46%	0,37%	9,84%	4.180	4.144	4.093			
	Non KUR	-	74	72	999	0,00%	1,92%	26,76%	927	999	926			
3	PWG	-	-	-	1.859	0,00%	0,00%	3,50%	1.859	1.859	1.859			
	Cilem	-	-	-	1.090	0,00%	0,00%	3,33%	1.090	1.090	1.090			
	Gadai	-	-	-	769	0,00%	0,00%	3,77%	769	769	769			
4	CFG	1.021	788	1.127	3.040	0,61%	0,60%	1,61%	1.913	2.019	2.252			
	CF 1	202	371	242	2.024	1,87%	1,55%	12,35%	1.782	1.822	1.652			
	Total Griya	-	212	211	893	0,00%	3,92%	16,63%	682	893	681			
	Oto	202	160	31	1.131	3,06%	0,30%	10,26%	1.099	929	971			
	CF 2	819	417	885	1.016	0,52%	0,51%	0,59%	131	197	599			
	Mitraguna & Others	819	161	356	356	0,82%	0,31%	0,31%	-	(463)	195			
	Pensiun	-	256	530	660	0,00%	0,92%	1,15%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	10.240	0,51%	0,48%	3,54%	8.879	9.021	9.129	1,08%	69,46%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	478	0,99%	1,00%	1,00%	(1)	17	69			
	KUR	366	358	429	428	0,86%	0,97%	0,97%	(1)	62	70			
	Non KUR	95	51	50	50	2,57%	1,33%	1,34%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,79%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,67%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,67%	(1)	(1.163)	114	1,79%	-166,69%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	823	954	(98)	131	84	9,61%	(409)	-30,00%	9.620	9,92%	(8.666)
2	Tabungan	77.945	101.306	102.319	103.150	3.787	831	1.844	1,82%	25.205	32,34%	90.999	113,35%	12.150
3	Deposito	9.935	10.260	8.426	8.176	433	(250)	(2.084)	-20,31%	(1.759)	-17,71%	10.702	76,40%	(2.526)
	Total	89.243	112.436	111.568	112.280	4.121	711	(157)	-0,14%	23.037	25,81%	111.321	100,86%	958
	CASA	79.307	102.177	103.142	104.104	3.688	961	1.927	1,89%	24.796	31,27%	100.619	103,46%	3.484
	(%) CASA	88,87%	90,88%	92,45%	92,72%									
	FDR	131,75%	135,15%	136,84%	135,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.130	2.153		23	(301)	-12,27%	(643)	-22,99%	-	0,00%	2.153
2	Giro ISE	1.018	584	359	400		41	(183)	-31,39%	(618)	-60,67%		0,00%	400
3	Tabungan ISE	1.778	1.870	1.771	1.753		(18)	(118)	-6,30%	(25)	-1,42%		0,00%	1.753
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	24.131	-	300	300	557	96	4.725	204	22.874	105,50%	1.257
	KUR	19.311	23.042	23.149	-	300	300	578	108	3.839	192	22.603	102,42%	546
	Non KUR	95	993	982	-	-	0	-20	-11	887	11	271	362,64%	711
3	PWG	2.291	6.450	6.870	171	494	323	-144	420	4.579	74	6.471	106,17%	399
	Cilem	2.291	6.450	6.870	171	494	323	-144	420	4.579	74	6.471	106,17%	399
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.670	1.802	1.214	-588	4.317	196	25.885	1.018	106.301	114,46%	15.370
	CF 1	18.535	22.457	22.333	505	-	-505	625	-125	3.797	125	20.252	110,27%	2.080
	Total Griya	17.245	15.716	15.704	-	-	0	0	-12	-1.541	12	18.033	87,09%	(2.329)
	• Total Non Program	1.070	691	684	-	-	0	-10	-7	-386	7	1.416	48,30%	(732)
	• Program	16.174	15.025	15.020	-	-	0	-468	-6	-1.155	6	16.616	90,39%	(1.597)
	Oto	1.291	6.741	6.629	505	-	-505	625	-112	5.338	112	2.220	298,63%	4.409
	CF 2	77.250	99.017	99.338	1.297	1.214	-83	3.692	321	22.087	893	86.049	115,44%	13.289
	Mitraguna & Others	58.013	80.885	81.307	1.297	1.012	-285	3.843	422	23.294	590	65.912	123,36%	15.396
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	152.672	1.973	2.008	35	4.730	713	35.092	1.295	135.743	112,47%	16.929

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	817	0,86%	2,22%	3,39%	283	650	196			
	KUR	167	622	534	817	0,87%	2,32%	3,53%	283	650	196			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	153	0,00%	0,00%	2,22%	153	153	153			
	Cilem	-	-	-	153	0,00%	0,00%	2,22%	153	153	153			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	2.998	2,69%	1,97%	2,46%	599	426	860			
	CF 1	1.875	1.540	1.780	2.372	10,12%	7,93%	10,62%	592	497	833			
	Total Griya	1.875	1.449	1.567	2.278	10,87%	9,97%	14,50%	711	403	829			
	Oto	-	91	213	94	0,00%	3,16%	1,42%	(119)	94	4			
	CF 2	697	598	619	625	0,90%	0,63%	0,63%	7	(71)	28			
	Mitraguna & Others	583	598	619	625	1,01%	0,77%	0,77%	7	42	28			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	3.968	2,33%	1,93%	2,60%	1.034	1.229	1.208	0,81%	68,75%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	650	0,00%	2,71%	2,69%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,81%	(1)	650	(14)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	4.882	5,15%	4,36%	4,01%	(418)	(53)	(540)			
	CF 1	4.826	5.269	4.994	4.576	26,04%	22,24%	20,49%	(418)	(251)	(693)			
	Total Griya	4.826	5.269	4.994	4.576	27,99%	31,78%	29,14%	(418)	(251)	(693)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,31%	-	198	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,38%	-	198	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	5.532	4,20%	3,92%	3,62%	(419)	598	(554)	1,85%	48,84%	-1,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	96	(16)	0	7	7,46%	(66)	-40,87%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	110.632	110.819	2.418	187	5.331	5,05%	(1.288)	-1,15%	127.186	87,13%	(16.367)
3	Deposito	7.734	11.503	11.507	11.318	(753)	(189)	(185)	-1,61%	3.584	46,34%	8.925	126,81%	2.393
	Total	120.003	117.080	122.234	122.233	1.648	(2)	5.152	4,40%	2.230	1,86%	145.022	84,29%	(22.790)
	CASA	112.269	105.577	110.728	110.915	2.402	187	5.337	5,06%	(1.354)	-1,21%	136.097	81,50%	(25.183)
	(%) CASA	93,56%	90,17%	90,59%	90,74%									
	FDR	119,28%	128,26%	122,28%	122,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.606	1.594		(12)	(154)	-8,82%	45	2,94%	-	0,00%	1.594
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%	-	0,00%	7
3	Tabungan ISE	1.542	1.741	1.599	1.587		(12)	(154)	-8,86%	45	2,89%	-	0,00%	1.587
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.698	100	301	201	-145	160	-2.813	141	21.533	72,90%	(5.835)
	KUR	17.071	14.073	14.236	100	301	201	-164	163	-2.835	138	19.918	71,48%	(5.681)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.165	1.554	1.508	-46	1.020	130	7.796	1.378	21.336	85,13%	(3.172)
	Cilem	7.309	11.518	11.593	360	589	229	75	75	4.284	515	15.842	73,18%	(4.249)
	Gadai	3.060	6.516	6.572	1.194	919	-275	945	55	3.512	863	5.494	119,61%	1.077
4	CFG	114.187	116.546	115.561	844	1.036	192	-66	-985	1.374	2.021	125.520	92,07%	(9.959)
	CF 1	709	1.829	1.963	-	142	142	-43	134	1.254	8	1.960	100,12%	2
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.719	-	142	142	-43	134	1.288	8	1.522	112,92%	197
	CF 2	113.478	114.717	113.598	844	894	50	-23	-1.119	120	2.013	123.560	91,94%	(9.962)
	Mitraguna & Others	95.023	97.391	96.444	544	894	350	-48	-947	1.421	1.841	104.219	92,54%	(7.776)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	149.474	2.498	2.845	347	807	-695	6.339	3.540	168.458	88,73%	(18.984)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	1.730	1,73%	6,21%	11,02%	764	1.409	1.002			
	KUR	302	728	923	1.574	1,77%	6,56%	11,05%	651	1.272	846			
	Non KUR	19	-	43	156	1,33%	2,90%	10,67%	113	137	156			
3	PWG	-	-	-	315	0,00%	0,00%	1,73%	315	315	315			
	Cilem	-	-	-	247	0,00%	0,00%	2,13%	247	247	247			
	Gadai	-	-	-	68	0,00%	0,00%	1,03%	68	68	68			
4	CFG	617	842	1.148	2.533	0,54%	0,98%	2,19%	1.385	1.916	1.691			
	CF 1	-	-	-	744	0,00%	0,00%	37,89%	744	744	744			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	744	0,00%	0,00%	43,26%	744	744	744			
	CF 2	617	842	1.148	1.789	0,54%	1,00%	1,57%	641	1.173	947			
	Mitraguna & Others	617	842	1.148	1.789	0,65%	1,18%	1,86%	641	1.173	947			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.577	0,65%	1,41%	3,06%	2.464	3.640	3.007	5,13%	-67,49%	2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.084	2,24%	6,68%	6,90%	46	669	19			
	KUR	236	968	942	989	1,38%	6,70%	6,94%	46	752	20			
	Non KUR	179	96	95	95	12,41%	6,48%	6,50%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,02%	(3)	(944)	(813)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.181	1,87%	1,03%	1,04%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,20%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.265	1,77%	1,48%	1,52%	43	(275)	(794)	7,80%	-414,81%	6,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.188	1.196	(22)	7	339	39,57%	(1.809)	-60,20%	13.658	8,76%	(12.462)
2	Tabungan	56.317	64.168	64.146	63.482	392	(664)	(687)	-1,07%	7.164	12,72%	71.329	89,00%	(7.848)
3	Deposito	45.220	60.141	59.736	59.736	(2.889)	0	(404)	-0,67%	14.516	32,10%	46.637	128,09%	13.100
	Total	104.542	125.166	125.071	124.414	(2.519)	(657)	(752)	-0,60%	19.872	19,01%	131.623	94,52%	(7.210)
	CASA	59.322	65.025	65.334	64.677	370	(657)	(348)	-0,53%	5.355	9,03%	84.987	76,10%	(20.309)
	(%) CASA	56,74%	51,95%	52,24%	51,99%									
	FDR	207,64%	192,09%	193,80%	194,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.325	2.249		(75)	126	5,95%	(561)	-19,96%	-	0,00%	2.249
2	Giro ISE	19	387	612	613		1	226	58,53%	594	3104,55%		0,00%	613
3	Tabungan ISE	2.791	1.736	1.713	1.636		(76)	(100)	-5,76%	(1.155)	-41,38%		0,00%	1.636
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.142	-	250	250	-485	-187	-4.433	437	38.794	77,70%	(8.652)
	KUR	29.907	26.736	26.591	-	250	250	-378	-145	-3.316	395	33.893	78,46%	(7.302)
	Non KUR	4.668	3.593	3.551	-	-	0	-107	-42	-1.117	42	4.901	72,46%	(1.350)
3	PWG	5.791	10.002	10.204	86	534	449	-202	201	4.412	333	14.991	68,06%	(4.788)
	Cilem	5.791	10.002	10.204	86	534	449	-202	201	4.412	333	14.991	68,06%	(4.788)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	194.102	2.683	3.568	885	3.928	1.931	26.094	1.637	186.413	104,12%	7.689
	CF 1	111.105	105.092	105.060	242	398	156	651	-32	-6.045	430	116.457	90,21%	(11.397)
	Total Griya	105.380	96.415	96.195	-	-	0	0	-220	-9.186	220	109.231	88,07%	(13.036)
	• Total Non Program	15.372	12.439	12.428	-	-	0	-116	-12	-2.944	12	16.763	74,14%	(4.335)
	• Program	90.009	83.975	83.767	-	-	0	-499	-208	-6.241	208	92.468	90,59%	(8.701)
	Oto	5.724	8.677	8.865	242	398	156	651	188	3.141	210	7.226	122,68%	1.639
	CF 2	56.904	87.079	89.042	2.441	3.170	729	3.277	1.963	32.138	1.207	69.956	127,28%	19.086
	Mitraguna & Others	52.060	75.127	77.149	1.340	3.170	1.830	2.692	2.023	25.090	1.147	63.627	121,25%	13.523
	Pensiun	4.844	11.953	11.893	1.101	-	-1.101	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	242.381	2.769	4.353	1.584	3.170	1.945	25.313	2.407	248.892	97,38%	(6.510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	2.707	1,36%	3,88%	8,98%	1.531	2.236	1.513			
	KUR	56	592	740	2.070	0,19%	2,77%	7,78%	1.330	2.014	1.478			
	Non KUR	415	603	436	637	8,89%	12,14%	17,95%	201	222	34			
3	PWG	-	-	-	502	0,00%	0,00%	4,92%	502	502	502			
	Cilem	-	-	-	502	0,00%	0,00%	4,92%	502	502	502			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	16.767	4,36%	5,75%	8,64%	5.711	9.438	7.065			
	CF 1	7.221	8.741	10.093	14.062	6,50%	9,60%	13,38%	3.968	6.841	5.320			
	Total Griya	7.194	8.389	9.787	13.144	6,83%	10,15%	13,66%	3.357	5.949	4.754			
	Oto	26	352	306	918	0,46%	3,53%	10,36%	612	892	566			
	CF 2	108	960	962	2.705	0,19%	1,10%	3,04%	1.743	2.597	1.745			
	Mitraguna & Others	-	960	962	2.705	0,00%	1,28%	3,51%	1.743	2.705	1.745			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	19.976	3,59%	5,09%	8,24%	7.745	12.176	9.080	0,05%	99,43%	-8,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	837	0,76%	2,76%	2,78%	(2)	574	135			
	KUR	164	99	98	98	0,55%	0,37%	0,37%	-	(65)	(0)			
	Non KUR	98	603	740	738	2,11%	20,60%	20,78%	(2)	640	135			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.233	7,41%	8,39%	8,36%	107	3.779	479			
	CF 1	10.689	15.097	15.469	15.576	9,62%	14,72%	14,83%	107	4.887	479			
	Total Griya	10.577	14.830	15.029	15.309	10,04%	15,59%	15,91%	280	4.732	479			
	Oto	112	267	440	267	1,96%	5,07%	3,01%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,74%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,85%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.249	5,94%	7,13%	7,12%	105	4.353	614	0,04%	99,38%	-7,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.776	2.778	(32)	2	1.470	112,39%	(4.303)	-60,76%	16.932	16,41%	(14.154)
2	Tabungan	82.750	97.023	99.615	99.125	8.832	(490)	2.103	2,17%	16.376	19,79%	97.775	101,38%	1.350
3	Deposito	20.500	30.747	31.394	31.034	(11)	(360)	287	0,93%	10.533	51,38%	21.287	145,79%	9.747
	Total	110.331	129.078	133.785	132.937	8.789	(847)	3.860	2,99%	22.606	20,49%	135.994	97,75%	(3.057)
	CASA	89.831	98.331	102.391	101.904	8.800	(487)	3.573	3,63%	12.073	13,44%	114.707	88,84%	(12.804)
	(%) CASA	81,42%	76,18%	76,53%	76,66%									
	FDR	132,60%	132,08%	129,87%	130,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	971	973		2	(1.213)	-55,49%	179	22,48%	-	0,00%	973
2	Giro ISE	389	146	173	174		1	28	19,10%	(215)	-55,32%		0,00%	174
3	Tabungan ISE	406	2.040	798	799		1	(1.241)	-60,83%	394	97,07%		0,00%	799
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.521	410	950	540	462	368	-130	582	41.294	90,86%	(3.773)
	KUR	36.457	36.207	36.581	410	950	540	491	375	124	575	39.946	91,58%	(3.364)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	28.411	3.412	4.163	751	2.042	1.389	13.783	2.773	26.021	109,18%	2.390
	Cilem	6.737	14.413	15.322	1.146	1.281	135	946	909	8.585	372	14.271	107,36%	1.050
	Gadai	7.891	12.608	13.089	2.266	2.882	617	1.096	481	5.198	2.402	11.750	111,40%	1.339
4	CFG	94.017	106.314	107.819	770	2.663	1.893	853	1.505	13.803	1.158	108.286	99,57%	(467)
	CF 1	1.650	2.775	2.764	-	18	18	-44	-11	1.114	30	2.811	98,32%	(47)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.508	-	18	18	-44	-11	1.205	30	2.302	108,93%	206
	CF 2	92.366	103.539	105.055	770	2.645	1.875	897	1.517	12.689	1.128	105.475	99,60%	(420)
	Mitraguna & Others	54.628	64.218	65.898	770	2.465	1.695	1.225	1.681	11.270	784	66.375	99,28%	(476)
	Pensiun	37.738	39.321	39.157	-	180	180	-328	-164	1.419	344	39.101	100,14%	57
	Total Pembiayaan	146.295	170.488	173.751	4.592	7.776	3.185	3.357	3.263	27.456	4.513	175.601	98,95%	(1.851)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	1.788	0,22%	0,09%	4,76%	1.753	1.704	1.734			
	KUR	-	19	-	1.574	0,00%	0,00%	4,30%	1.574	1.574	1.555			
	Non KUR	83	35	35	213	6,98%	3,66%	22,72%	179	130	178			
3	PWG	-	-	-	595	0,00%	0,00%	2,10%	595	595	595			
	Cilem	-	-	-	468	0,00%	0,00%	3,05%	468	468	468			
	Gadai	-	-	-	128	0,00%	0,00%	0,97%	128	128	128			
4	CFG	-	732	816	2.351	0,00%	0,77%	2,18%	1.535	2.351	1.619			
	CF 1	-	152	135	414	0,00%	4,88%	14,98%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,51%	279	414	262			
	CF 2	-	580	680	1.937	0,00%	0,66%	1,84%	1.257	1.937	1.357			
	Mitraguna & Others	-	479	579	1.835	0,00%	0,90%	2,78%	1.257	1.835	1.356			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	4.734	0,06%	0,50%	2,72%	3.884	4.651	3.948	0,56%	79,62%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,38%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,60%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.743	0,02%	2,58%	2,54%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,60%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,31%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,66%	(1)	2.771	(449)	0,70%	57,74%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	587	631	(337)	43	298	89,82%	474	303,09%	8.656	7,29%	(8.026)
2	Tabungan	45.583	50.262	49.232	49.310	1.727	78	(952)	-1,89%	3.727	8,18%	56.511	87,26%	(7.201)
3	Deposito	28.548	6.821	6.674	6.674	6	0	(147)	-2,16%	(21.874)	-76,62%	29.786	22,41%	(23.112)
	Total	74.288	57.415	56.493	56.614	1.396	121	(801)	-1,39%	(17.673)	-23,79%	94.953	59,62%	(38.339)
	CASA	45.740	50.594	49.819	49.941	1.390	121	(653)	-1,29%	4.201	9,18%	65.167	76,63%	(15.226)
	(%) CASA	61,57%	88,12%	88,19%	88,21%									
	FDR	155,10%	226,45%	231,20%	230,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.263	1.265		2	0	0,04%	470	59,09%	-	0,00%	1.265
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.192	1.193		2	0	0,04%	405	51,37%		0,00%	1.193
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.069	220	200	-20	794	-209	6.922	409	27.194	114,25%	3.875
	KUR	23.464	30.534	30.229	220	100	-120	809	-306	6.765	406	26.337	114,78%	3.891
	Non KUR	683	744	840	-	100	100	-15	97	158	3	857	98,10%	(16)
3	PWG	2.751	6.017	6.070	87	134	47	185	53	3.318	81	7.141	84,99%	(1.072)
	Cilem	2.751	6.017	6.070	87	134	47	185	53	3.318	81	7.141	84,99%	(1.072)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.475	620	1.601	981	-539	755	5.153	846	97.427	95,94%	(3.952)
	CF 1	3.542	3.547	3.530	-	-	0	-16	-17	-12	17	4.547	77,63%	(1.017)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
1	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.017	-	-	0	-16	-5	860	5	1.002	101,56%	16
	CF 2	84.780	89.174	89.945	620	1.601	981	-523	771	5.165	830	92.880	96,84%	(2.935)
	Mitraguna & Others	72.402	77.082	77.664	620	1.318	698	-419	582	5.262	736	79.470	97,73%	(1.806)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	130.614	927	1.935	1.008	441	599	15.393	1.337	131.762	99,13%	(1.148)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	2.048	1,08%	0,28%	6,59%	1.962	1.788	2.034			
	KUR	188	-	72	1.927	0,80%	0,23%	6,38%	1.856	1.739	1.927			
	Non KUR	73	15	15	121	10,64%	2,01%	14,41%	106	48	106			
3	PWG	-	-	-	105	0,00%	0,00%	1,74%	105	105	105			
	Cilem	-	-	-	105	0,00%	0,00%	1,74%	105	105	105			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.538	0,64%	1,94%	2,72%	743	1.975	1.466			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	1.072	1.795	2.538	0,66%	2,01%	2,82%	743	1.975	1.466			
	Mitraguna & Others	408	998	1.795	2.538	0,56%	2,33%	3,27%	743	2.129	1.540			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	4.692	0,72%	1,45%	3,59%	2.810	3.868	3.605	2,44%	32,15%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,54%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,08%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.150	1,34%	1,03%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,07%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,92%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,01%	198	106	202	1,38%	-36,18%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.779	1.618	44	(161)	221	15,82%	(6.439)	-79,91%	16.705	9,69%	(15.087)
2	Tabungan	114.229	121.095	123.531	122.999	4.229	(532)	1.903	1,57%	8.770	7,68%	128.618	95,63%	(5.619)
3	Deposito	24.505	17.298	17.183	17.183	(905)	0	(115)	-0,66%	(7.322)	-29,88%	25.776	66,66%	(8.593)
	Total	146.791	139.790	142.493	141.800	3.368	(693)	2.010	1,44%	(4.991)	-3,40%	171.099	82,88%	(29.299)
	CASA	122.286	122.493	125.310	124.617	4.273	(693)	2.124	1,73%	2.331	1,91%	145.323	85,75%	(20.706)
	(%) CASA	83,31%	87,63%	87,94%	87,88%									
	FDR	111,90%	129,28%	128,54%	129,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	897	899		2	117	14,97%	334	59,21%	-	0,00%	899
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%	-	0,00%	1
3	Tabungan ISE	563	781	896	898		2	117	15,00%	335	59,48%	-	0,00%	898
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%	-	0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.102	200	200	0	617	-77	-604	277	21.722	83,33%	(3.620)
	KUR	17.857	17.662	17.600	200	200	0	645	-62	-257	262	20.701	85,02%	(3.101)
	Non KUR	848	516	502	-	-	0	-28	-14	-347	14	1.021	49,15%	(519)
3	PWG	28.691	45.381	47.533	5.491	5.672	181	3.017	2.153	18.842	3.520	44.164	107,63%	3.370
	Cilem	14.633	23.716	24.392	759	1.124	366	760	676	9.759	448	27.201	89,67%	(2.809)
	Gadai	14.059	21.665	23.142	4.733	4.548	-185	2.256	1.477	9.083	3.071	16.963	136,42%	6.179
4	CFG	116.769	117.085	117.457	511	1.328	817	-850	372	688	955	127.644	92,02%	(10.187)
	CF 1	2.827	4.132	4.106	-	-	0	-404	-25	1.279	25	4.086	100,49%	20
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.385	-	-	0	-404	-25	1.537	25	2.946	114,89%	439
	CF 2	113.942	112.953	113.351	511	1.328	817	-446	397	-591	930	123.557	91,74%	(10.207)
	Mitraguna & Others	55.116	57.928	58.430	266	1.028	762	-183	502	3.315	526	63.692	91,74%	(5.261)
	Pensiun	58.827	55.025	54.920	245	300	55	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	183.167	6.202	7.200	998	2.784	2.448	18.907	4.752	193.623	94,60%	(10.456)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	1.070	3,30%	2,15%	5,91%	680	453	744			
	KUR	461	291	368	1.041	2,58%	2,08%	5,91%	673	580	750			
	Non KUR	156	35	23	29	18,40%	4,37%	5,88%	7	(127)	(6)			
3	PWG	74	-	78	1.416	0,26%	0,17%	2,98%	1.338	1.341	1.416			
	Cilem	74	-	-	923	0,51%	0,00%	3,78%	923	849	923			
	Gadai	-	-	78	493	0,00%	0,36%	2,13%	415	493	493			
4	CFG	1.969	2.567	1.914	2.580	1,69%	1,63%	2,20%	666	611	13			
	CF 1	66	197	90	305	2,32%	2,17%	7,43%	215	240	108			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	198	0,00%	0,00%	5,85%	198	198	44			
	CF 2	1.904	2.371	1.825	2.275	1,67%	1,62%	2,01%	450	371	(96)			
	Mitraguna & Others	1.427	1.787	1.337	1.687	2,59%	2,31%	2,89%	350	260	(100)			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	100	111	4			
	Total Pembiayaan	2.661	2.969	2.458	5.141	1,62%	1,36%	2,81%	2.683	2.480	2.172	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	560	1,22%	3,09%	3,09%	(1)	331	(83)			
	KUR	229	541	459	458	1,28%	2,60%	2,60%	(1)	229	(83)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,32%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,62%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,39%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,56%	(1)	1.037	769	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.409	24.414	(336)	6	1.654	7,27%	(486)	-1,95%	34.925	69,90%	(10.511)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.526	26.532	(75)	6	1.654	6,65%	(429)	-1,59%	37.365	71,01%	(10.833)
	CASA	24.901	22.760	24.409	24.414	(336)	6	1.654	7,27%	(486)	-1,95%	34.925	69,90%	(10.511)
	(%) CASA	92,36%	91,49%	92,02%	92,02%									
	FDR	86,03%	80,47%	74,68%	74,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.235	2.228		(7)	(116)	-4,96%	294	15,21%	-	0,00%	2.228
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.235	2.228		(7)	(116)	-4,96%	294	15,21%		0,00%	2.228
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.811	100	-	-100	-741	-208	-3.383	208	26.655	74,32%	(6.844)
	KUR	21.361	18.943	18.737	100	-	-100	-721	-206	-2.624	206	24.648	76,02%	(5.912)
	Non KUR	1.833	1.076	1.074	-	-	0	-19	-2	-759	2	2.006	53,54%	(932)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.811	100	-	-100	-741	-208	-3.383	208	26.655	74,32%	(6.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	6.726	2,98%	21,76%	33,95%	2.370	6.034	5.553			
	KUR	472	1.000	4.171	6.419	2,21%	22,02%	34,26%	2.248	5.947	5.419			
	Non KUR	220	173	185	307	11,98%	17,23%	28,59%	122	87	134			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	6.726	2,98%	21,76%	33,95%	2.370	6.034	5.553	5,81%	82,89%	-28,1%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	#DIV/0!	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	0	302	0,10%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	0	302	0,10%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,91%	(301)	-99,90%	0	302	0,10%	(301)
	(%) CASA	100,00%	100,00%	100,00%	100,00%										
	FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	517	526	726	9	(261)	-33,16%	(2.983)	-85,01%	7.010	7,51%	(6.483)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	517	526	726	9	(261)	-33,16%	(2.983)	-85,01%	7.150	7,36%	(6.624)
	CASA	3.509	787	517	526	726	9	(261)	-33,16%	(2.983)	-85,01%	7.010	7,51%	(6.483)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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