

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	121.076	119.331	(4.060)	(1.745)	(9.535)	-7,40%	(36.536)	-23,44%	346.235	34,47%	(226.904)
2	Tabungan	1.803.617	1.980.739	2.037.109	2.030.649	51.335	(6.460)	49.910	2,52%	227.033	12,59%	2.083.113	97,48%	(52.464)
3	Deposito	681.198	762.342	741.706	741.598	(32.431)	(109)	(20.745)	-2,72%	60.400	8,87%	699.248	106,06%	42.350
Total		2.640.681	2.871.948	2.899.891	2.891.578	14.844	(8.314)	19.630	0,68%	250.897	9,50%	3.128.596	92,42%	(237.018)
CASA		1.959.483	2.109.605	2.158.185	2.149.980	47.274	(8.205)	40.375	1,91%	190.497	9,72%	2.429.348	88,50%	(279.368)
(% CASA		74,20%	73,46%	74,42%	74,35%									
FDR		99,99%	104,53%	104,98%	105,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	87.169	86.554		(616)	3.884	4,70%	20.944	31,92%	95.806	90,34%	(9.253)
2	Giro ISE	23.758	19.536	23.084	22.509		(575)	2.973	15,22%	(1.249)	-5,26%	42.060	53,52%	(19.551)
3	Tabungan ISE	30.646	53.467	54.418	54.377		(41)	910	1,70%	23.731	77,44%	34.843	106,06%	19.534
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.904	5.900	3.585	-2.316	3.622	1.993	21.506	1.591	115.782	88,01%	(13.878)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.818	5.900	907	-4.993	3.623	-684	9.285	1.591	85.508	87,50%	(10.690)
	• Local Champion	62.373	72.430	71.797	5.900	907	-4.993	3.655	-633	9.424	1.540	71.843	99,94%	(46)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	389.959	12.070	11.641	-429	2.543	1.116	21.900	10.525	422.292	92,34%	(32.333)
	KUR	343.457	362.300	363.388	10.910	11.171	261	1.434	1.088	19.931	10.083	394.978	92,00%	(31.590)
	Non KUR	24.602	26.544	26.571	1.160	470	-690	1.108	27	1.969	443	27.314	97,28%	(743)
3	PWG	200.888	356.932	375.978	72.880	62.711	-10.168	19.828	19.045	175.089	43.666	371.423	101,23%	4.555
	Cilem	92.590	195.267	208.398	27.814	24.334	-3.480	15.699	13.132	115.808	11.202	231.018	90,21%	(22.620)
	Gadai	108.298	161.666	167.579	45.066	38.378	-6.688	4.129	5.914	59.281	32.464	140.405	119,35%	27.174
4	CFG	1.991.066	2.156.369	2.176.509	42.023	56.541	14.518	11.052	20.140	185.443	36.401	2.211.667	98,41%	(35.158)
	CF 1	271.158	283.057	283.573	2.965	4.216	1.251	1.942	516	12.415	3.700	309.258	91,69%	(25.685)
	Total Griya	236.939	232.575	232.943	410	2.488	2.077	0	367	-3.996	2.121	255.971	91,00%	(23.028)
	• Total Non Program	155.508	155.596	156.387	250	2.330	2.080	-2.038	791	879	1.539	163.915	95,41%	(7.528)
	• Program	81.431	76.979	76.555	160	158	-3	-302	-424	-4.876	581	92.056	83,16%	(15.501)
	Oto	34.219	50.482	50.631	2.555	1.728	-827	1.942	149	16.412	1.579	53.287	95,01%	(2.657)
	CF 2	1.719.908	1.873.311	1.892.935	39.058	52.325	13.267	9.111	19.624	173.028	32.701	1.902.409	99,50%	(9.473)
	Mitraguna & Others	1.474.657	1.605.638	1.622.981	35.730	47.363	11.633	8.035	17.344	148.324	30.019	1.638.476	99,05%	(15.494)
	Pensiun	245.250	267.674	269.954	3.328	4.962	1.634	1.076	2.280	24.704	2.682	263.933	102,28%	6.021
Total Pembiayaan		2.640.411	3.002.055	3.044.350	132.873	134.478	1.605	37.045	42.295	403.939	92.183	3.121.164	97,54%	(76.814)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	7.261	0,00%	0,00%	7,13%	7.261	7.261	7.261			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	7.261	0,00%	0,00%	9,70%	7.261	7.261	7.261			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	37.473	0,62%	2,50%	9,61%	27.758	35.198	27.758			
	KUR	1.785	8.311	8.311	32.354	0,52%	2,29%	8,90%	24.043	30.568	24.043			
	Non KUR	489	1.404	1.404	5.119	1,99%	5,29%	19,27%	3.715	4.630	3.715			
3	PWG	10	-	-	29.619	0,00%	0,00%	7,88%	29.619	29.609	29.619			
	Cilem	10	-	-	22.484	0,01%	0,00%	10,79%	22.484	22.474	22.484			
	Gadai	-	-	-	7.135	0,00%	0,00%	4,26%	7.135	7.135	7.135			
4	CFG	19.717	28.500	30.393	56.791	0,99%	1,41%	2,61%	26.398	37.074	28.292			
	CF 1	13.249	16.070	16.284	31.523	4,89%	5,75%	11,12%	15.240	18.275	15.453			
	Total Griya	12.780	15.301	15.217	26.057	5,39%	6,54%	11,19%	10.840	13.277	10.756			
	Oto	469	769	1.066	5.466	1,37%	2,11%	10,80%	4.400	4.997	4.697			
	CF 2	6.468	12.430	14.110	25.268	0,38%	0,75%	1,33%	11.158	18.800	12.838			
	Mitraguna & Others	5.999	11.068	12.494	22.710	0,41%	0,78%	1,40%	10.215	16.711	11.641			
	Pensiun	470	1.361	1.615	2.558	0,19%	0,60%	0,95%	943	2.089	1.197			
Total Pembiayaan		22.002	38.215	40.108	131.144	0,83%	1,34%	4,31%	91.036	109.142	92.929	0,87%	79,74%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,64%	(1)	5.930	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,36%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	4.012	0,70%	0,76%	1,03%	1.070	1.439	1.278			
	KUR	1.118	1.434	1.463	2.460	0,33%	0,40%	0,68%	996	1.341	1.026			
	Non KUR	1.455	1.300	1.478	1.552	5,91%	5,57%	5,84%	74	98	253			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.831	1,29%	1,06%	1,09%	1.077	(1.836)	340			
	CF 1	9.750	9.855	10.152	10.249	3,60%	3,59%	3,61%	98	500	395			
	Total Griya	9.274	9.315	9.438	9.536	3,91%	4,06%	4,09%	98	263	221			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.582	0,93%	0,67%	0,72%	979	(2.335)	(54)			
	Mitraguna & Others	14.983	12.664	11.647	12.813	1,02%	0,73%	0,79%	1.166	(2.170)	149			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.932	1,76%	1,66%	1,71%	2.146	5.533	1.185	1,79%	-4,76%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.373	25.222	2.218	(151)	1.042	4,31%	(783)	-3,01%	42.690	59,08%	(17.468)
2	Tabungan	211.719	211.403	224.743	223.509	4.525	(1.234)	12.106	5,73%	11.790	5,57%	235.399	94,95%	(11.890)
3	Deposito	98.613	78.216	57.783	57.773	(26.842)	(10)	(20.443)	-26,14%	(40.840)	-41,41%	100.158	57,68%	(42.385)
	Total	336.337	313.799	307.898	306.504	(20.100)	(1.395)	(7.295)	-2,32%	(29.833)	-8,87%	378.247	81,03%	(71.744)
	CASA	237.724	235.583	250.116	248.731	6.742	(1.385)	13.148	5,58%	11.007	4,63%	278.089	89,44%	(29.358)
	(%) CASA	70,68%	75,07%	81,23%	81,15%									
	FDR	113,34%	133,66%	139,21%	139,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	19.661	18.535		(1.126)	234	1,28%	3.061	19,78%	-	0,00%	18.535
2	Giro ISE	9.559	9.188	11.281	10.963		(318)	1.775	19,32%	1.403	14,68%		0,00%	10.963
3	Tabungan ISE	5.622	9.114	8.381	7.573		(808)	(1.541)	-16,91%	1.951	34,70%		0,00%	7.573
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	17.994	5.000	-	-5.000	4.885	-488	439	488	26.415	68,12%	(8.420)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	17.994	5.000	-	-5.000	4.885	-488	439	488	22.557	79,77%	(4.562)
	• Local Champion	16.779	17.786	17.305	5.000	-	-5.000	4.892	-481	526	481	19.150	90,37%	(1.845)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.153	550	670	120	-629	-418	-8.303	1.088	53.547	74,99%	(13.394)
	KUR	46.158	37.777	37.389	550	670	120	-573	-388	-8.770	1.058	51.001	73,31%	(13.613)
	Non KUR	2.298	2.794	2.764	-	-	0	-56	-30	466	30	2.546	108,59%	219
3	PWG	20.904	27.647	29.210	4.215	4.644	429	840	1.563	8.306	3.081	36.253	80,57%	(7.043)
	Cilem	9.146	13.553	14.434	552	1.646	1.094	-228	882	5.289	765	21.665	66,62%	(7.231)
	Gadai	11.759	14.094	14.776	3.663	2.998	-665	1.067	682	3.017	2.316	14.588	101,29%	188
4	CFG	294.292	332.720	341.275	6.899	17.416	10.517	2.166	8.555	46.983	8.861	310.587	109,88%	30.689
	CF 1	11.437	13.673	13.983	-	500	500	30	309	2.545	191	13.443	104,02%	540
	Total Griya	7.624	9.813	10.225	-	500	500	0	411	2.601	89	8.137	125,66%	2.088
	• Total Non Program	7.624	9.813	10.225	-	500	500	-285	411	2.601	89	8.137	125,66%	2.088
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.758	-	-	0	30	-102	-55	102	5.306	70,83%	(1.548)
	CF 2	282.855	319.047	327.293	6.899	16.916	10.017	2.137	8.246	44.438	8.670	297.144	110,15%	30.149
	Mitraguna & Others	252.904	279.776	284.946	6.312	13.567	7.255	1.839	5.171	32.042	8.396	265.729	107,23%	19.218
	Pensiun	29.951	39.271	42.346	587	3.349	2.762	297	3.075	12.395	274	31.415	134,80%	10.931
	Total Pembiayaan	381.208	419.421	428.633	16.664	22.730	6.066	7.261	9.212	47.425	13.518	426.801	100,43%	1.832

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.351	0,00%	0,00%	18,62%	3.351	3.351	3.351			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.351	0,00%	0,00%	18,62%	3.351	3.351	3.351			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	5.301	0,14%	5,03%	13,20%	3.258	5.235	3.820			
	KUR	66	1.317	1.944	4.691	0,14%	5,14%	12,55%	2.748	4.625	3.374			
	Non KUR	-	163	99	610	0,00%	3,54%	22,05%	511	610	446			
3	PWG	-	-	-	2.190	0,00%	0,00%	7,50%	2.190	2.190	2.190			
	Cilem	-	-	-	1.480	0,00%	0,00%	10,25%	1.480	1.480	1.480			
	Gadai	-	-	-	711	0,00%	0,00%	4,81%	711	711	711			
4	CFG	-	2.414	1.589	3.773	0,00%	0,48%	1,11%	2.184	3.773	1.359			
	CF 1	-	92	144	1.245	0,00%	1,05%	8,90%	1.101	1.245	1.153			
	Total Griya	-	-	-	485	0,00%	0,00%	4,75%	485	485	485			
	Oto	-	92	144	759	0,00%	3,72%	20,21%	616	759	667			
	CF 2	-	2.322	1.445	2.529	0,00%	0,45%	0,77%	1.083	2.529	207			
	Mitraguna & Others	-	1.933	838	2.235	0,00%	0,30%	0,78%	1.396	2.235	301			
	Pensiun	-	389	607	294	0,00%	1,55%	0,69%	(313)	294	(95)			
	Total Pembiayaan	66	3.895	3.632	14.616	0,02%	0,87%	3,41%	10.984	14.550	10.721	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,75%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,75%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	746	0,36%	1,12%	1,86%	293	571	472			
	KUR	175	56	174	467	0,38%	0,46%	1,25%	293	291	411			
	Non KUR	-	218	279	279	0,00%	10,00%	10,11%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.682	0,52%	0,65%	0,79%	506	1.160	506			
	CF 1	290	290	290	290	2,54%	2,12%	2,08%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,73%	-	-	-			
	CF 2	1.232	1.885	1.885	2.391	0,44%	0,59%	0,73%	506	1.160	506			
	Mitraguna & Others	1.232	1.885	1.885	2.391	0,49%	0,67%	0,84%	506	1.160	506			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.981	0,62%	1,47%	1,63%	799	4.610	960	0,70%	57,31%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.173	2.034	341	(139)	(7.523)	-78,72%	(2.254)	-52,56%	20.184	10,08%	(18.150)
2	Tabungan	160.765	165.013	178.045	177.290	(430)	(755)	12.277	7,44%	16.525	10,28%	183.329	96,71%	(6.040)
3	Deposito	65.984	39.292	38.623	38.623	(2.258)	0	(668)	-1,70%	(27.361)	-41,47%	67.399	57,31%	(28.776)
	Total	231.036	213.861	218.841	217.947	(2.347)	(894)	4.085	1,91%	(13.090)	-5,67%	270.912	80,45%	(52.966)
	CASA	165.052	174.570	180.217	179.323	(89)	(894)	4.754	2,72%	14.272	8,65%	203.513	88,11%	(24.190)
	(%) CASA	71,44%	81,63%	82,35%	82,28%									
	FDR	120,56%	147,01%	144,94%	145,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.330	2.399		69	181	8,16%	844	54,31%	-	0,00%	2.399
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.327	2.396		69	179	8,08%	841	54,09%	-	0,00%	2.396
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.469	-	907	-	-71	296	4.398	611	4.308	103,75%	161
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.469	-	907	907	-71	296	4.418	611	2.443	182,94%	2.026
	• Local Champion	51	4.174	4.469	-	907	907	-71	296	4.418	611	1.185	377,08%	3.284
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.698	465	300	-165	275	-143	5.052	443	18.040	109,19%	1.658
	KUR	12.693	16.593	16.407	265	200	-65	-70	-186	3.714	386	15.923	103,04%	484
	Non KUR	1.952	3.247	3.291	200	100	-100	345	43	1.338	57	2.117	155,42%	1.173
3	PWG	16.365	27.522	28.222	4.214	3.828	-386	1.216	700	11.857	3.128	30.835	91,53%	(2.612)
	Cilem	8.190	16.328	17.241	1.881	1.622	-259	1.079	914	9.051	709	19.829	86,95%	(2.588)
	Gadai	8.175	11.195	10.981	2.333	2.206	-127	137	-213	2.806	2.420	11.006	99,77%	(25)
4	CFG	247.446	262.863	264.793	6.269	6.997	728	1.576	1.930	17.348	5.067	264.150	100,24%	644
	CF 1	12.247	10.155	10.019	-	-	0	-71	-136	-2.228	136	14.252	70,30%	(4.233)
	Total Griya	9.062	7.492	7.439	-	-	0	0	-54	-1.624	54	9.532	78,04%	(2.093)
	• Total Non Program	9.062	7.492	7.439	-	-	0	-360	-54	-1.624	54	9.532	78,04%	(2.093)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.581	-	-	0	-71	-82	-604	82	4.720	54,67%	(2.139)
	CF 2	235.199	252.708	254.774	6.269	6.997	728	1.648	2.066	19.576	4.931	249.898	101,95%	4.876
	Mitraguna & Others	206.067	222.689	225.375	5.459	6.997	1.538	1.518	2.686	19.308	4.311	219.260	102,79%	6.114
	Pensiun	29.132	30.019	29.399	810	-	-810	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	317.183	10.948	12.032	1.084	2.996	2.783	38.655	9.249	317.333	99,95%	(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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	2.428	0,00%	0,40%	12,32%	2.348	2.428	2.348			
	KUR	-	79	80	1.924	0,00%	0,48%	11,73%	1.845	1.924	1.845			
	Non KUR	-	-	-	504	0,00%	0,00%	15,30%	504	504	504			
3	PWG	-	-	-	1.793	0,00%	0,00%	6,35%	1.793	1.793	1.793			
	Cilem	-	-	-	1.493	0,00%	0,00%	8,66%	1.493	1.493	1.493			
	Gadai	-	-	-	300	0,00%	0,00%	2,74%	300	300	300			
4	CFG	713	728	670	4.148	0,29%	0,25%	1,57%	3.478	3.435	3.421			
	CF 1	8	466	462	1.263	0,06%	4,55%	12,60%	800	1.255	797			
	Total Griya	-	257	254	958	0,00%	3,39%	12,88%	704	958	702			
	Oto	8	210	208	304	0,24%	7,81%	11,80%	96	297	95			
	CF 2	705	262	208	2.886	0,30%	0,08%	1,13%	2.678	2.180	2.624			
	Mitraguna & Others	705	262	208	2.745	0,34%	0,09%	1,22%	2.537	2.039	2.483			
	Pensiun	-	-	-	141	0,00%	0,00%	0,48%	141	141	141			
	Total Pembiayaan	713	807	749	8.369	0,26%	0,24%	2,64%	7.620	7.656	7.562	1,18%	55,12%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.758	0,93%	0,67%	0,66%	(2)	(551)	(301)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.758	0,86%	0,70%	0,69%	(2)	(255)	(5)			
	Mitraguna & Others	2.013	1.763	1.761	1.758	0,98%	0,79%	0,78%	(2)	(255)	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.758	0,83%	0,56%	0,55%	(2)	(551)	(301)	5,87%	-958,42%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.868	30.175	(952)	306	1.298	4,49%	2.757	10,06%	37.560	80,34%	(7.386)
2	Tabungan	55.536	64.217	62.167	61.905	(4.016)	(262)	(2.313)	-3,60%	6.368	11,47%	70.166	88,23%	(8.261)
3	Deposito	6.088	6.210	6.210	5.747	(599)	(462)	(462)	-7,44%	(341)	-5,60%	7.064	81,36%	(1.316)
	Total	89.042	99.304	98.245	97.827	(5.566)	(418)	(1.477)	-1,49%	8.785	9,87%	114.790	85,22%	(16.963)
	CASA	82.953	93.094	92.035	92.079	(4.967)	44	(1.015)	-1,09%	9.126	11,00%	107.726	85,48%	(15.647)
	(%) CASA	93,16%	93,75%	93,68%	94,12%									
	FDR	82,33%	98,54%	102,77%	103,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.136	1.099		(37)	(24)	-2,11%	(2.019)	-64,76%	-	0,00%	1.099
2	Giro ISE	560	497	465	431		(34)	(66)	-13,23%	(129)	-23,06%		0,00%	431
3	Tabungan ISE	2.557	626	671	668		(3)	42	6,72%	(1.890)	-73,89%		0,00%	668
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Local Champion	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.961	560	890	330	-51	226	140	664	22.370	80,29%	(4.408)
	KUR	16.625	17.059	17.298	560	890	330	-39	239	673	651	20.952	82,56%	(3.654)
	Non KUR	1.196	676	664	-	-	0	-12	-13	-533	13	1.417	46,81%	(754)
3	PWG	2.171	7.816	8.220	1.594	1.132	-462	1.321	404	6.049	727	8.900	92,36%	(680)
	Cilem	2.171	7.816	8.220	1.594	1.132	-462	1.321	404	6.049	727	8.900	92,36%	(680)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	72.713	1.821	3.675	1.854	666	2.542	22.626	1.133	64.162	113,33%	8.551
	CF 1	13.142	15.768	16.046	201	450	249	128	278	2.904	172	15.592	102,91%	454
	Total Griya	12.152	13.369	13.714	-	450	450	0	345	1.562	105	13.324	102,93%	391
	• Total Non Program	7.615	9.249	9.628	-	450	450	-114	379	2.013	71	8.194	117,50%	1.434
	• Program	4.537	4.121	4.087	-	-	0	-42	-34	-451	34	5.130	79,67%	(1.043)
	Oto	989	2.399	2.332	201	-	-201	128	-67	1.342	67	2.268	102,79%	63
	CF 2	36.945	54.402	56.667	1.620	3.225	1.605	538	2.265	19.722	960	48.570	116,67%	8.098
	Mitraguna & Others	31.987	49.469	51.703	1.620	3.147	1.527	590	2.234	19.716	913	42.422	121,88%	9.281
	Pensiun	4.958	4.933	4.964	-	78	78	-52	31	6	47	6.147	80,75%	(1.183)
	Total Pembiayaan	73.308	97.854	100.969	3.975	5.697	1.722	1.464	3.115	27.661	2.582	98.660	102,34%	2.309

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	2.075	1,40%	9,80%	11,55%	337	1.826	846			
	KUR	249	1.229	1.660	1.962	1,50%	9,73%	11,34%	302	1.713	732			
	Non KUR	-	-	79	114	0,00%	11,62%	17,16%	35	114	114			
3	PWG	-	-	-	1.897	0,00%	0,00%	23,08%	1.897	1.897	1.897			
	Cilem	-	-	-	1.897	0,00%	0,00%	23,08%	1.897	1.897	1.897			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	2.214	2,00%	1,00%	3,04%	1.513	1.213	1.425			
	CF 1	727	789	700	1.133	5,53%	4,44%	7,06%	433	406	344			
	Total Griya	727	789	700	825	5,98%	5,24%	6,01%	124	98	36			
	Oto	-	-	-	308	0,00%	0,00%	13,23%	308	308	308			
	CF 2	274	-	-	1.081	0,74%	0,00%	1,91%	1.081	806	1.081			
	Mitraguna & Others	274	-	-	940	0,86%	0,00%	1,82%	940	666	940			
	Pensiun	-	-	-	141	0,00%	0,00%	2,84%	141	141	141			
	Total Pembiayaan	1.250	2.018	2.439	6.186	1,71%	2,49%	6,13%	3.747	4.936	4.168	1,57%	74,39%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	400	4,80%	1,27%	2,23%	175	(455)	241			
	KUR	438	38	106	282	2,63%	0,62%	1,63%	176	(156)	244			
	Non KUR	417	120	119	117	34,85%	17,55%	17,70%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,49%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,47%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,52%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	756	2,47%	0,59%	0,75%	175	(1.058)	(173)	0,74%	1,05%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	15.960	15.970	2.186	10	(1.258)	-7,30%	(9.748)	-37,90%	36.162	44,16%	(20.192)
2	Tabungan	122.400	140.636	143.772	143.253	2.338	(519)	2.617	1,86%	20.853	17,04%	137.421	104,24%	5.832
3	Deposito	49.497	49.561	50.052	50.052	(2.738)	0	491	0,99%	554	1,12%	50.468	99,17%	(416)
	Total	197.616	207.425	209.784	209.275	1.785	(509)	1.850	0,89%	11.659	5,90%	224.051	93,40%	(14.776)
	CASA	148.118	157.864	159.732	159.223	4.523	(509)	1.359	0,86%	11.105	7,50%	173.583	91,73%	(14.360)
	(%) CASA	74,95%	76,11%	76,14%	76,08%									
	FDR	74,94%	87,70%	87,94%	88,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.085	14.078		(7)	938	7,14%	4.695	50,04%	-	0,00%	14.078
2	Giro ISE	3.509	2.112	2.844	2.889		45	777	36,79%	(620)	-17,68%		0,00%	2.889
3	Tabungan ISE	5.874	11.028	11.241	11.189		(52)	161	1,46%	5.315	90,49%		0,00%	11.189
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Local Champion	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.488	880	630	-250	-332	-68	5.587	698	39.101	103,55%	1.387
	KUR	33.390	38.124	38.088	860	630	-230	-355	-36	4.698	666	37.386	101,88%	702
	Non KUR	1.512	2.432	2.400	20	-	-20	23	-32	889	32	1.716	139,89%	684
3	PWG	20.337	37.095	39.370	6.633	6.284	-349	1.166	2.275	19.033	4.009	33.298	118,24%	6.072
	Cilem	6.847	17.994	19.090	1.333	1.929	596	245	1.096	12.242	833	16.729	114,11%	2.360
	Gadai	13.490	19.101	20.280	5.300	4.355	-945	921	1.179	6.790	3.176	16.568	122,40%	3.712
4	CFG	92.645	101.402	101.796	2.207	1.319	-888	711	394	9.151	924	103.901	97,97%	(2.105)
	CF 1	21.426	20.084	20.309	109	489	380	-11	225	-1.118	263	22.810	89,04%	(2.501)
	Total Griya	17.556	15.276	15.125	-	-	0	0	-151	-2.431	151	17.910	84,45%	(2.785)
	• Total Non Program	17.556	15.276	15.125	-	-	0	-239	-151	-2.431	151	17.910	84,45%	(2.785)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.183	109	489	380	-11	376	1.313	113	4.900	105,79%	284
	CF 2	71.219	81.318	81.487	2.098	830	-1.268	722	169	10.269	661	81.092	100,49%	395
	Mitraguna & Others	67.517	77.732	77.945	2.098	830	-1.268	759	213	10.427	617	76.380	102,05%	1.565
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.489	10.420	8.233	-2.187	2.231	2.586	36.390	5.647	176.516	104,52%	7.973

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	5.347	0,38%	0,47%	13,21%	5.158	5.215	5.241			
	KUR	131	106	189	4.566	0,39%	0,50%	11,99%	4.377	4.435	4.460			
	Non KUR	-	-	-	781	0,00%	0,00%	32,53%	781	781	781			
3	PWG	-	-	-	3.343	0,00%	0,00%	8,49%	3.343	3.343	3.343			
	Cilem	-	-	-	2.772	0,00%	0,00%	14,52%	2.772	2.772	2.772			
	Gadai	-	-	-	570	0,00%	0,00%	2,81%	570	570	570			
4	CFG	616	1.495	1.745	3.161	0,67%	1,72%	3,11%	1.416	2.545	1.667			
	CF 1	588	325	659	2.051	2,74%	3,28%	10,10%	1.392	1.463	1.726			
	Total Griya	588	202	535	1.535	3,35%	3,50%	10,15%	1.000	947	1.333			
	Oto	-	122	123	515	0,00%	2,57%	9,94%	392	515	393			
	CF 2	28	1.170	1.086	1.111	0,04%	1,34%	1,36%	24	1.082	(59)			
	Mitraguna & Others	28	1.170	1.086	1.111	0,04%	1,40%	1,42%	24	1.082	(59)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	11.851	0,50%	1,06%	6,42%	9.917	11.103	10.250	0,05%	99,21%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-225,93%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	201	201	(34)	(0)	20	10,77%	(219)	-52,07%	10.045	2,00%	(9.843)
2	Tabungan	44.796	53.465	53.660	53.508	1.206	(151)	43	0,08%	8.712	19,45%	58.577	91,35%	(5.068)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	60.055	59.904	1.037	(151)	261	0,44%	(14.049)	-19,00%	98.196	61,00%	(38.292)
	CASA	45.216	53.647	53.861	53.710	1.173	(151)	63	0,12%	8.494	18,78%	68.621	78,27%	(14.912)
	(%) CASA	61,14%	89,95%	89,69%	89,66%									
	FDR	129,31%	186,39%	188,61%	189,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.148	2.221		73	2	0,07%	1.314	144,76%	-	0,00%	2.221
2	Giro ISE	390	176	189	189		0	13	7,14%	(201)	-51,51%		0,00%	189
3	Tabungan ISE	518	2.043	1.959	2.032		73	(11)	-0,54%	1.514	292,43%		0,00%	2.032
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Local Champion	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.358	300	700	400	-363	125	-414	575	23.156	83,60%	(3.798)
	KUR	19.175	18.331	18.472	300	700	400	-552	141	-703	559	22.394	82,48%	(3.923)
	Non KUR	597	902	886	-	-	0	189	-16	289	16	762	116,32%	124
3	PWG	2.596	8.106	9.955	913	2.788	1.875	270	1.849	7.359	939	9.570	104,03%	386
	Cilem	2.069	5.806	7.328	163	1.896	1.733	-159	1.522	5.259	374	7.446	98,42%	(117)
	Gadai	527	2.300	2.627	750	892	142	429	327	2.100	565	2.124	123,68%	503
4	CFG	73.258	83.093	83.226	2.086	1.015	-1.071	1.084	133	9.968	882	84.432	98,57%	(1.206)
	CF 1	2.294	4.232	4.156	660	-	-660	608	-76	1.862	76	3.672	113,17%	484
	Total Griya	712	1.588	1.567	-	-	0	0	-21	855	21	1.065	147,13%	502
	• Total Non Program	712	1.588	1.567	-	-	0	-23	-21	855	21	1.065	147,13%	502
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.589	660	-	-660	608	-55	1.006	55	2.607	99,30%	(18)
	CF 2	70.963	78.861	79.070	1.426	1.015	-411	476	209	8.107	806	80.759	97,91%	(1.689)
	Mitraguna & Others	52.047	61.433	61.501	1.264	725	-539	625	68	9.454	657	60.842	101,08%	659
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.267	3.300	4.503	1.203	986	2.102	17.641	2.401	117.158	96,68%	(3.890)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	5.138	0,34%	1,80%	26,54%	4.791	5.071	4.824			
	KUR	67	286	321	4.846	0,35%	1,75%	26,23%	4.525	4.779	4.560			
	Non KUR	-	28	26	292	0,00%	2,91%	32,97%	266	292	264			
3	PWG	-	-	-	1.060	0,00%	0,00%	10,65%	1.060	1.060	1.060			
	Cilem	-	-	-	1.045	0,00%	0,00%	14,26%	1.045	1.045	1.045			
	Gadai	-	-	-	15	0,00%	0,00%	0,57%	15	15	15			
4	CFG	1	2.308	1.642	1.555	0,00%	1,98%	1,87%	(87)	1.554	(753)			
	CF 1	-	-	-	237	0,00%	0,00%	5,69%	237	237	237			
	Total Griya	-	-	-	50	0,00%	0,00%	3,18%	50	50	50			
	Oto	-	-	-	187	0,00%	0,00%	7,21%	187	187	187			
	CF 2	1	2.308	1.642	1.319	0,00%	2,08%	1,67%	(323)	1.318	(990)			
	Mitraguna & Others	1	2.308	1.370	1.146	0,00%	2,23%	1,86%	(224)	1.145	(1.162)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	7.753	0,07%	1,79%	6,85%	5.764	7.686	5.131	4,10%	40,12%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	370	0,91%	0,70%	1,91%	235	189	249			
	KUR	181	120	135	370	0,94%	0,74%	2,00%	235	189	249			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	615	0,00%	0,42%	0,74%	263	615	263			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	615	0,00%	0,45%	0,78%	263	615	263			
	Mitraguna & Others	-	207	207	470	0,00%	0,34%	0,76%	263	470	263			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	985	0,19%	0,44%	0,87%	497	805	512	8,57%	-885,05%	7,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	22.497	22.466	(958)	(31)	1.443	6,86%	(16.113)	-41,77%	54.014	41,59%	(31.548)
2	Tabungan	168.056	194.347	202.461	201.400	20.638	(1.061)	7.053	3,63%	33.345	19,84%	190.494	105,73%	10.906
3	Deposito	55.027	66.644	66.709	66.709	(946)	0	64	0,10%	11.682	21,23%	56.479	118,11%	10.230
	Total	261.662	282.015	291.667	290.575	18.734	(1.092)	8.560	3,04%	28.913	11,05%	300.987	96,54%	(10.412)
	CASA	206.634	215.370	224.958	223.866	19.680	(1.092)	8.496	3,94%	17.232	8,34%	244.508	91,56%	(20.642)
	(%) CASA	78,97%	76,37%	77,13%	77,04%									
	FDR	64,72%	70,65%	70,35%	70,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.635	4.743		108	1.250	35,77%	1.704	56,07%	-	0,00%	4.743
2	Giro ISE	335	359	237	290		54	(69)	-19,23%	(44)	-13,29%		0,00%	290
3	Tabungan ISE	2.705	3.134	4.399	4.453		55	1.319	42,08%	1.749	64,65%		0,00%	4.453
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.071	-	-	0	-242	86	297	(86)	32.098	78,11%	(7.027)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.071	-	-	0	-242	86	297	(86)	28.908	86,72%	(3.838)
	• Local Champion	24.387	24.639	24.728	-	-	0	-238	90	342	(90)	26.347	93,86%	(1.619)
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)
2	MBG	21.941	25.041	26.189	1.360	1.930	570	743	1.148	4.249	782	25.317	103,45%	873
	KUR	20.349	23.692	24.864	1.360	1.930	570	772	1.173	4.516	757	23.561	105,53%	1.304
	Non KUR	1.592	1.349	1.325	-	-	0	-29	-24	-267	24	1.756	75,45%	(431)
3	PWG	23.945	38.099	40.163	8.949	7.377	-1.571	1.696	2.064	16.218	5.314	38.282	104,91%	1.881
	Cilem	8.631	16.931	18.792	2.150	2.805	655	1.195	1.861	10.161	944	20.185	93,10%	(1.394)
	Gadai	15.314	21.168	21.371	6.799	4.573	-2.226	501	203	6.057	4.369	18.097	118,09%	3.274
4	CFG	98.692	111.123	113.779	2.649	3.759	1.111	1.111	2.656	15.087	1.103	115.254	98,72%	(1.475)
	CF 1	13.574	20.547	21.120	857	789	-67	453	573	7.546	216	15.606	135,34%	5.515
	Total Griya	9.477	14.186	14.730	250	630	380	0	544	5.253	86	9.997	147,34%	4.733
	• Total Non Program	9.477	14.186	14.730	250	630	380	157	544	5.253	86	9.997	147,34%	4.733
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.390	607	159	-447	453	29	2.293	131	5.608	113,94%	782
	CF 2	85.118	90.576	92.658	1.792	2.970	1.178	658	2.083	7.541	887	99.648	92,99%	(6.990)
	Mitraguna & Others	51.909	56.147	58.262	1.492	2.790	1.298	757	2.115	6.353	675	64.959	89,69%	(6.696)
	Pensiun	33.208	34.428	34.396	300	180	-120	-99	-32	1.188	212	34.690	99,15%	(294)
	Total Pembiayaan	169.351	199.247	205.201	12.957	13.067	109	3.308	5.954	35.850	7.113	210.951	97,27%	(5.750)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.910	0,00%	0,00%	15,59%	3.910	3.910	3.910			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.910	0,00%	0,00%	15,59%	3.910	3.910	3.910			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	1.803	0,51%	1,74%	6,88%	1.368	1.690	1.732			
	KUR	113	11	213	1.594	0,55%	0,90%	6,41%	1.381	1.481	1.583			
	Non KUR	-	60	222	209	0,00%	16,47%	15,79%	(13)	209	149			
3	PWG	-	-	-	2.402	0,00%	0,00%	5,98%	2.402	2.402	2.402			
	Cilem	-	-	-	1.457	0,00%	0,00%	7,75%	1.457	1.457	1.457			
	Gadai	-	-	-	945	0,00%	0,00%	4,42%	945	945	945			
4	CFG	211	851	488	1.809	0,21%	0,44%	1,59%	1.321	1.598	958			
	CF 1	-	505	348	1.100	0,00%	1,70%	5,21%	751	1.100	595			
	Total Griya	-	349	348	266	0,00%	2,46%	1,81%	(82)	266	(83)			
	Oto	-	156	-	833	0,00%	0,00%	13,04%	833	833	677			
	CF 2	211	347	140	710	0,25%	0,15%	0,77%	570	498	363			
	Mitraguna & Others	211	13	13	583	0,41%	0,02%	1,00%	570	372	570			
	Pensiun	-	334	127	127	0,00%	0,37%	0,37%	-	127	(207)			
	Total Pembiayaan	324	922	923	9.923	0,19%	0,46%	4,84%	9.000	9.599	9.001	0,35%	92,82%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,92%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,92%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.668	2,15%	1,50%	1,47%	3	(457)	189			
	CF 1	445	402	402	402	3,28%	1,96%	1,90%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,62%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.265	1,97%	1,39%	1,37%	3	(414)	189			
	Mitraguna & Others	1.585	1.076	1.061	1.064	3,05%	1,89%	1,83%	3	(521)	(13)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.655	1,28%	2,34%	2,27%	3	2.487	189	1,28%	43,71%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	968	968	120	0	145	17,59%	(3.639)	-78,99%	14.468	6,69%	(13.500)
2	Tabungan	52.069	52.710	54.023	53.394	1.187	(630)	684	1,30%	1.325	2,54%	66.297	80,54%	(12.903)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	63.306	62.676	1.317	(630)	911	1,47%	(5.396)	-7,93%	93.052	67,36%	(30.377)
	CASA	56.676	53.533	54.991	54.361	1.307	(630)	828	1,55%	(2.314)	-4,08%	80.764	67,31%	(26.403)
	(%) CASA	83,26%	86,67%	86,87%	86,73%									
	FDR	200,44%	258,79%	251,83%	254,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.518	1.522		4	142	10,27%	(61)	-3,88%	-	0,00%	1.522
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.363	1.367		4	(8)	-0,61%	(100)	-6,84%		0,00%	1.367
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.337	810	570	-240	-445	-329	684	899	42.833	94,17%	(2.495)
	KUR	35.878	37.940	37.646	810	570	-240	-396	-294	1.768	864	38.902	96,77%	(1.257)
	Non KUR	3.776	2.727	2.692	-	-	0	-49	-35	-1.084	35	3.930	68,49%	(1.238)
3	PWG	12.336	26.900	26.981	6.440	5.110	-1.330	289	81	14.645	5.030	22.523	119,79%	4.458
	Cilem	3.767	9.204	9.266	1.129	495	-634	743	62	5.498	434	9.302	99,61%	(37)
	Gadai	8.569	17.696	17.715	5.311	4.615	-696	-454	19	9.146	4.596	13.221	134,00%	4.494
4	CFG	84.451	92.273	92.103	1.546	817	-729	1.205	-170	7.653	986	96.059	95,88%	(3.956)
	CF 1	4.785	7.190	7.289	-	158	158	-8	99	2.504	59	6.182	117,92%	1.108
	Total Griya	4.537	6.323	6.434	-	158	158	0	111	1.896	47	4.928	130,55%	1.506
	• Total Non Program	4.383	5.674	5.630	-	-	0	-46	-44	1.246	44	4.754	118,42%	876
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	855	-	-	0	-8	-11	608	11	1.253	68,24%	(398)
	CF 2	79.665	85.083	84.814	1.546	659	-887	1.213	-269	5.149	928	89.878	94,37%	(5.064)
	Mitraguna & Others	63.755	66.325	66.176	1.546	659	-887	997	-148	2.421	807	72.922	90,75%	(6.745)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.421	8.796	6.497	-2.299	1.049	-418	22.981	6.915	161.415	98,77%	(1.993)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	4.755	0,47%	1,63%	11,79%	4.094	4.568	4.453			
	KUR	48	302	528	3.889	0,13%	1,39%	10,33%	3.361	3.842	3.587			
	Non KUR	140	-	133	866	3,70%	4,88%	32,16%	733	726	866			
3	PWG	-	-	-	1.793	0,00%	0,00%	6,65%	1.793	1.793	1.793			
	Cilem	-	-	-	1.380	0,00%	0,00%	14,89%	1.380	1.380	1.380			
	Gadai	-	-	-	413	0,00%	0,00%	2,33%	413	413	413			
4	CFG	1.300	445	814	2.949	1,54%	0,88%	3,20%	2.136	1.649	2.505			
	CF 1	-	-	371	621	0,00%	5,16%	8,52%	250	621	621			
	Total Griya	-	-	-	250	0,00%	0,00%	3,88%	250	250	250			
	Oto	-	-	371	371	0,00%	42,84%	43,41%	-	371	371			
	CF 2	1.300	445	443	2.328	1,63%	0,52%	2,75%	1.886	1.028	1.884			
	Mitraguna & Others	1.135	445	443	2.328	1,78%	0,67%	3,52%	1.886	1.193	1.884			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	9.498	1,09%	0,92%	5,96%	8.022	8.010	8.751	0,50%	91,55%	-5,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	306	0,00%	0,57%	0,76%	74	306	(136)			
	KUR	-	238	159	233	0,00%	0,42%	0,62%	74	233	(5)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,71%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	588	0,47%	0,32%	0,37%	74	(55)	(299)	0,59%	-60,94%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	3.919	3.908	(1.873)	(11)	(110)	-2,73%	(473)	-10,80%	14.235	27,45%	(10.328)
2	Tabungan	121.239	138.582	134.490	133.565	11.673	(926)	(5.018)	-3,62%	12.326	10,17%	135.409	98,64%	(1.844)
3	Deposito	26.839	21.172	21.473	21.473	(118)	0	301	1,42%	(5.366)	-19,93%	27.773	77,32%	(6.299)
	Total	152.459	163.772	159.883	158.945	9.683	(937)	(4.827)	-2,95%	6.487	4,25%	177.417	89,59%	(18.471)
	CASA	125.619	142.600	138.409	137.472	9.801	(937)	(5.128)	-3,60%	11.853	9,44%	149.644	91,87%	(12.172)
	(%) CASA	82,40%	87,07%	86,57%	86,49%									
	FDR	80,08%	78,58%	81,04%	81,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.663	3.581		(81)	404	12,71%	331	10,18%	-	0,00%	3.581
2	Giro ISE	1.707	1.640	1.778	1.542		(236)	(97)	-5,93%	(164)	-9,63%		0,00%	1.542
3	Tabungan ISE	1.544	1.538	1.885	2.039		154	501	32,58%	495	32,07%		0,00%	2.039
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.514	900	850	-50	1.444	326	-1.672	524	34.587	85,33%	(5.073)
	KUR	27.378	26.486	26.838	900	850	-50	1.513	352	-540	498	30.615	87,66%	(3.776)
	Non KUR	3.809	2.702	2.676	-	-	0	-69	-26	-1.132	26	3.973	67,37%	(1.296)
3	PWG	1.449	5.298	5.329	690	373	-317	309	31	3.880	341	7.317	72,84%	(1.988)
	Cilem	1.449	5.298	5.329	690	373	-317	309	31	3.880	341	7.317	72,84%	(1.988)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.151	730	2.005	1.275	-144	552	5.588	1.453	88.282	90,79%	(8.131)
	CF 1	26.770	24.458	24.008	-	-	0	-85	-451	-2.763	451	28.904	83,06%	(4.896)
	Total Griya	26.477	21.402	21.029	-	-	0	0	-373	-5.448	373	27.398	76,75%	(6.369)
	• Total Non Program	23.147	18.529	18.187	-	-	0	-264	-342	-4.960	342	23.633	76,96%	(5.446)
	• Program	3.330	2.873	2.842	-	-	0	-40	-31	-488	31	3.765	75,50%	(922)
	Oto	293	3.056	2.978	-	-	0	-85	-78	2.685	78	1.506	197,82%	1.473
	CF 2	47.792	55.141	56.143	730	2.005	1.275	-59	1.003	8.351	1.002	59.379	94,55%	(3.236)
	Mitraguna & Others	41.537	46.597	47.591	635	1.945	1.310	-97	994	6.054	951	51.936	91,63%	(4.345)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.574	2.320	3.228	908	1.607	887	7.490	2.341	145.072	89,32%	(15.498)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.256	0,27%	3,71%	7,64%	1.173	2.173	1.543			
	KUR	83	159	731	1.673	0,30%	2,76%	6,23%	942	1.590	1.514			
	Non KUR	-	554	352	583	0,00%	13,01%	21,78%	231	583	28			
3	PWG	10	-	-	573	0,69%	0,00%	10,74%	573	563	573			
	Cilem	10	-	-	573	0,69%	0,00%	10,74%	573	563	573			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	5.273	2,19%	4,19%	6,58%	1.937	3.637	2.170			
	CF 1	1.522	2.499	2.687	3.278	5,68%	10,99%	13,65%	591	1.757	779			
	Total Griya	1.522	2.499	2.687	3.182	5,75%	12,56%	15,13%	495	1.661	683			
	Oto	-	-	-	96	0,00%	0,00%	3,22%	96	96	96			
	CF 2	114	603	648	1.994	0,24%	1,18%	3,55%	1.346	1.880	1.391			
	Mitraguna & Others	114	603	648	1.809	0,27%	1,39%	3,80%	1.161	1.695	1.206			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	8.101	1,42%	3,43%	6,25%	3.683	6.372	4.285	0,93%	85,10%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.385	1,54%	3,75%	4,69%	290	906	329			
	KUR	111	479	256	457	0,41%	0,97%	1,70%	201	345	(23)			
	Non KUR	368	577	839	928	9,65%	31,03%	34,67%	89	560	351			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.571	1,83%	1,98%	1,96%	(5)	207	306			
	CF 1	1.118	388	699	694	4,18%	2,86%	2,89%	(5)	(424)	306			
	Total Griya	1.118	388	699	694	4,22%	3,27%	3,30%	(5)	(424)	306			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,56%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,84%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.514	11,32%	11,83%	11,97%	284	1.689	634	1,27%	89,40%	-10,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.830	1.488	(595)	(1.342)	(1.337)	-47,34%	(4.431)	-74,86%	16.485	9,03%	(14.997)
2	Tabungan	49.567	51.826	55.040	55.102	(1.999)	61	3.276	6,32%	5.535	11,17%	64.759	85,09%	(9.657)
3	Deposito	19.983	50.082	52.952	52.952	(145)	0	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	Total	75.469	104.733	110.822	109.542	(2.739)	(1.280)	4.809	4,59%	34.073	45,15%	102.209	107,17%	7.333
	CASA	55.486	54.651	57.870	56.590	(2.594)	(1.280)	1.938	3,55%	1.104	1,99%	81.244	69,65%	(24.654)
	(%) CASA	73,52%	52,18%	52,22%	51,66%									
	FDR	164,25%	131,16%	125,59%	127,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.705	1.705		(0)	854	100,36%	536	45,83%	-	0,00%	1.705
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.554	1.554		(0)	854	122,02%	560	56,39%		0,00%	1.554
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.137	930	521	-409	587	226	2.634	295	9.300	55,23%	(4.163)
	Cilem	2.503	4.911	5.137	930	521	-409	587	226	2.634	295	9.300	55,23%	(4.163)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	134.044	2.076	2.507	431	173	1.585	12.604	922	134.385	99,75%	(340)
	CF 1	4.796	5.941	5.864	111	-	-111	83	-77	1.068	77	6.387	91,80%	(524)
	Total Griya	4.549	4.720	4.680	-	-	0	0	-40	131	40	4.956	94,44%	(276)
	• Total Non Program	4.549	4.720	4.680	-	-	0	-44	-40	131	40	4.956	94,44%	(276)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.183	111	-	-111	83	-37	937	37	1.431	82,67%	(248)
	CF 2	116.645	126.519	128.181	1.965	2.507	542	90	1.661	11.536	846	127.997	100,14%	184
	Mitraguna & Others	110.497	118.905	120.636	1.965	2.507	542	160	1.731	10.140	776	120.687	99,96%	(51)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	139.181	3.007	3.028	22	760	1.810	15.224	1.218	143.781	96,80%	(4.600)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-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	-	-	-	120	0,00%	0,00%	2,33%	120	120	120			
	Cilem	-	-	-	120	0,00%	0,00%	2,33%	120	120	120			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	1.042	0,00%	2,60%	0,78%	(2.402)	1.042	(465)			
	CF 1	-	-	130	470	0,00%	2,19%	8,01%	340	470	470			
	Total Griya	-	-	-	233	0,00%	0,00%	4,97%	233	233	233			
	Oto	-	-	130	237	0,00%	10,64%	20,02%	107	237	237			
	CF 2	-	1.507	3.315	573	0,00%	2,62%	0,45%	(2.742)	573	(934)			
	Mitraguna & Others	-	1.507	3.315	573	0,00%	2,79%	0,47%	(2.742)	573	(934)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	1.162	0,00%	2,51%	0,83%	(2.283)	1.162	(345)	0,79%	5,09%	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,92%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,15%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-967,19%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.674	1.675	771	1	(986)	-37,06%	74	4,64%	16.568	10,11%	(14.893)
2	Tabungan	117.228	124.352	133.097	133.536	(5.693)	439	9.184	7,39%	16.308	13,91%	138.543	96,39%	(5.007)
3	Deposito	47.162	44.209	41.798	41.820	(74)	22	(2.390)	-5,41%	(5.343)	-11,33%	48.540	86,15%	(6.721)
	Total	165.991	171.222	176.569	177.031	(4.996)	462	5.808	3,39%	11.040	6,65%	203.651	86,93%	(26.620)
	CASA	118.829	127.013	134.771	135.211	(4.922)	440	8.198	6,45%	16.382	13,79%	155.111	87,17%	(19.900)
	(%) CASA	71,59%	74,18%	76,33%	76,38%									
	FDR	85,30%	89,69%	87,27%	87,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.697	3.954		256	(622)	-13,59%	886	28,90%	-	0,00%	3.954
2	Giro ISE	515	1.528	906	909		2	(619)	-40,53%	394	76,53%	-	0,00%	909
3	Tabungan ISE	2.552	3.048	2.791	3.045		254	(3)	-0,09%	493	19,30%	-	0,00%	3.045
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%	-	0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.712	390	730	340	-287	95	3.164	635	26.741	99,89%	(29)
	KUR	22.685	26.059	25.959	390	530	140	-266	-100	3.274	630	25.722	100,92%	237
	Non KUR	863	558	753	-	200	200	-21	195	-111	5	1.019	73,89%	(266)
3	PWG	16.913	31.730	33.948	7.302	5.786	-1.516	2.791	2.218	17.035	3.568	31.322	108,38%	2.626
	Cilem	9.701	21.303	22.953	4.416	2.838	-1.578	2.741	1.650	13.252	1.188	21.277	107,88%	1.676
	Gadai	7.212	10.427	10.995	2.886	2.948	62	50	568	3.783	2.380	10.045	109,46%	950
4	CFG	101.109	95.227	93.438	1.063	1.126	63	-999	-1.789	-7.671	2.914	115.283	81,05%	(21.845)
	CF 1	13.632	14.370	14.899	-	697	697	307	529	1.267	168	15.375	96,91%	(476)
	Total Griya	12.067	11.849	11.744	-	-	0	0	-105	-323	105	12.512	93,86%	(768)
	• Total Non Program	12.067	11.849	11.744	-	-	0	-193	-105	-323	105	12.512	93,86%	(768)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	3.155	-	697	697	307	634	1.590	62	2.863	110,22%	293
	CF 2	87.476	80.857	78.539	1.063	429	-634	-1.306	-2.318	-8.938	2.747	99.908	78,61%	(21.370)
	Mitraguna & Others	79.108	72.826	70.573	650	429	-221	-1.610	-2.253	-8.536	2.682	90.268	78,18%	(19.695)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.097	8.755	7.642	-1.113	1.505	524	12.507	7.118	173.366	88,89%	(19.269)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	718	0,81%	2,55%	2,69%	39	528	718			
	KUR	-	-	679	635	0,00%	2,61%	2,45%	(44)	635	635			
	Non KUR	190	-	-	83	21,98%	0,00%	11,04%	83	(107)	83			
3	PWG	-	-	-	2.885	0,00%	0,00%	8,50%	2.885	2.885	2.885			
	Cilem	-	-	-	2.346	0,00%	0,00%	10,22%	2.346	2.346	2.346			
	Gadai	-	-	-	539	0,00%	0,00%	4,90%	539	539	539			
4	CFG	854	82	883	3.335	0,84%	0,93%	3,57%	2.452	2.481	3.253			
	CF 1	-	82	227	599	0,00%	1,58%	4,02%	373	599	518			
	Total Griya	-	70	216	576	0,00%	1,82%	4,90%	360	576	505			
	Oto	-	11	11	24	0,00%	0,42%	0,75%	13	24	12			
	CF 2	854	-	657	2.736	0,98%	0,81%	3,48%	2.079	1.881	2.736			
	Mitraguna & Others	854	-	657	2.736	1,08%	0,90%	3,88%	2.079	1.881	2.736			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	6.938	0,74%	1,02%	4,50%	5.375	5.894	6.856	0,71%	84,12%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,01%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	4,78%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-635,46%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	1.698	1.697	(318)	(1)	(2.257)	-57,09%	(4.365)	-72,01%	20.486	8,28%	(18.789)
2	Tabungan	115.416	132.994	128.786	128.442	5.618	(345)	(4.552)	-3,42%	13.025	11,29%	135.976	94,46%	(7.535)
3	Deposito	39.351	38.307	40.894	40.871	1.801	(24)	2.564	6,69%	1.520	3,86%	40.694	100,43%	176
	Total	160.829	175.254	171.378	171.009	7.101	(370)	(4.245)	-24,22%	10.180	6,33%	197.156	86,74%	(26.148)
	CASA	121.478	136.948	130.484	130.138	5.300	(346)	(6.809)	-4,97%	8.660	7,13%	156.462	83,18%	(26.324)
	(%) CASA	75,53%	78,14%	76,14%	76,10%									
	FDR	76,61%	86,29%	89,99%	90,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.361	2.258		(102)	(996)	-30,61%	777	52,46%	-	0,00%	2.258
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.357	2.254		(102)	(772)	-25,51%	816	56,70%		0,00%	2.254
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Local Champion	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.032	-	-	0	-263	-278	698	278	10.980	82,26%	(1.948)
	KUR	8.171	9.135	8.862	-	-	0	-258	-273	692	273	10.688	82,92%	(1.825)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	34.804	7.038	4.659	-2.379	1.078	1.281	12.334	3.378	36.072	96,49%	(1.268)
	Cilem	8.736	16.980	17.891	2.086	1.713	-373	1.241	911	9.155	803	19.753	90,57%	(1.862)
	Gadai	13.734	16.542	16.913	4.952	2.946	-2.006	-163	371	3.179	2.575	16.319	103,64%	595
4	CFG	92.027	106.936	108.963	2.421	3.435	1.014	1.273	2.027	16.936	1.408	104.206	104,56%	4.757
	CF 1	36.305	37.194	36.899	160	-	-160	123	-295	594	295	37.801	97,61%	(903)
	Total Griya	33.468	33.428	33.225	160	-	-160	0	-203	-243	203	33.850	98,15%	(626)
	• Total Non Program	33.468	31.094	30.900	-	-	0	-80	-194	-2.568	194	33.850	91,28%	(2.950)
	• Program	-	2.334	2.325	160	-	-160	332	-9	2.325	9	0	0,00%	2.325
	Oto	2.837	3.766	3.674	-	-	0	123	-93	837	93	3.951	92,99%	(277)
	CF 2	55.722	69.741	72.064	2.261	3.435	1.174	1.150	2.323	16.342	1.112	66.405	108,52%	5.659
	Mitraguna & Others	47.599	56.199	58.402	2.261	3.235	974	849	2.203	10.803	1.032	57.188	102,12%	1.214
	Pensiun	8.123	13.543	13.662	-	200	200	301	119	5.539	81	9.216	148,23%	4.445
	Total Pembiayaan	123.205	151.225	154.231	9.659	8.094	-1.565	2.272	3.007	31.027	5.087	151.631	101,72%	2.601

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	883	0,00%	2,62%	9,78%	639	883	789			
	KUR	-	94	244	883	0,00%	2,67%	9,96%	639	883	789			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.930	0,00%	0,00%	5,54%	1.930	1.930	1.930			
	Cilem	-	-	-	1.015	0,00%	0,00%	5,68%	1.015	1.015	1.015			
	Gadai	-	-	-	915	0,00%	0,00%	5,41%	915	915	915			
4	CFG	1.195	701	288	4.604	1,30%	0,27%	4,23%	4.316	3.409	3.903			
	CF 1	69	536	95	3.298	0,19%	0,25%	8,94%	3.203	3.229	2.762			
	Total Griya	69	536	95	2.805	0,21%	0,28%	8,44%	2.710	2.736	2.269			
	Oto	-	-	-	493	0,00%	0,00%	13,42%	493	493	493			
	CF 2	1.127	165	194	1.306	2,02%	0,28%	1,81%	1.112	179	1.141			
	Mitraguna & Others	1.127	165	194	1.084	2,37%	0,34%	1,86%	891	(42)	919			
	Pensiun	-	-	-	222	0,00%	0,00%	1,62%	222	222	222			
	Total Pembiayaan	1.195	795	532	7.417	0,97%	0,35%	4,81%	6.885	6.222	6.622	0,48%	90,03%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	89	0,00%	1,00%	0,99%	(4)	89	(5)			
	KUR	-	94	93	89	0,00%	1,02%	1,01%	(4)	89	(5)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,64%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,74%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,80%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.155	0,95%	0,87%	0,75%	(163)	(20)	(131)	0,08%	89,66%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.689	6.563	(610)	(126)	1.625	32,91%	(166)	-2,47%	22.902	28,66%	(16.338)
2	Tabungan	220.302	240.640	248.309	249.112	4.326	803	8.472	3,52%	28.810	13,08%	243.291	102,39%	5.821
3	Deposito	143.210	175.577	173.103	173.469	3.891	365	(2.108)	-1,20%	30.258	21,13%	144.726	119,86%	28.743
	Total	370.242	421.155	428.102	429.144	7.607	1.042	7.989	1,90%	58.902	15,91%	410.919	104,44%	18.225
	CASA	227.032	245.578	254.998	255.675	3.716	677	10.097	4,11%	28.644	12,62%	266.193	96,05%	(10.518)
	(%) CASA	61,32%	58,31%	59,56%	59,58%									
	FDR	58,19%	64,52%	65,28%	65,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	23.976	23.820		(157)	1.446	6,46%	3.308	16,13%	-	0,00%	23.820
2	Giro ISE	3.669	2.672	4.150	4.011		(140)	1.339	50,09%	341	9,31%		0,00%	4.011
3	Tabungan ISE	6.637	10.184	10.309	10.292		(17)	108	1,06%	3.655	55,07%		0,00%	10.292
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	14.765	-	2.678	2.678	-1.028	2.601	14.736	77	11.017	134,01%	3.747
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460
	Non-Linkage	28	2.596	2.519	-	-	0	-1.027	-77	2.491	77	6.232	40,43%	(3.712)
	• Local Champion	28	2.386	2.330	-	-	0	-1.007	-56	2.301	56	2.969	78,46%	(640)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.730	380	-	-380	870	-216	4.913	216	12.716	100,11%	14
	KUR	7.418	12.544	12.330	380	-	-380	876	-214	4.912	214	12.079	102,08%	251
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.185	10.666	7.067	-3.599	4.588	2.730	19.795	4.337	33.462	117,10%	5.723
	Cilem	9.334	18.717	20.170	5.890	2.901	-2.989	3.910	1.453	10.836	1.448	20.079	100,45%	91
	Gadai	10.057	17.739	19.016	4.775	4.165	-610	678	1.277	8.959	2.889	13.383	142,09%	5.633
4	CFG	188.225	210.165	212.791	6.678	5.687	-991	1.935	2.626	24.567	3.060	203.074	104,79%	9.718
	CF 1	13.467	13.402	14.065	-	966	966	-139	663	599	303	15.350	91,63%	(1.285)
	Total Griya	8.915	8.509	9.075	-	750	750	0	566	160	184	9.380	96,75%	(305)
	• Total Non Program	8.915	8.509	9.075	-	750	750	-264	566	160	184	9.380	96,75%	(305)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.990	-	216	216	-139	97	439	119	5.970	83,59%	(980)
	CF 2	174.758	196.763	198.726	6.678	4.721	-1.957	2.074	1.963	23.968	2.758	187.724	105,86%	11.003
	Mitraguna & Others	169.164	191.102	192.825	6.678	4.445	-2.233	2.115	1.723	23.660	2.722	180.802	106,65%	12.022
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	279.471	17.724	15.431	-2.293	6.365	7.741	64.011	7.690	260.269	107,38%	19.202

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	754	2,32%	0,51%	5,92%	687	573	688			
	KUR	181	-	-	592	2,44%	0,00%	4,80%	592	410	592			
	Non KUR	-	66	66	162	0,00%	16,52%	40,58%	96	162	96			
3	PWG	-	-	-	3.284	0,00%	0,00%	8,38%	3.284	3.284	3.284			
	Cilem	-	-	-	2.094	0,00%	0,00%	10,38%	2.094	2.094	2.094			
	Gadai	-	-	-	1.190	0,00%	0,00%	6,26%	1.190	1.190	1.190			
4	CFG	461	-	-	1.145	0,24%	0,00%	0,54%	1.145	684	1.145			
	CF 1	356	-	-	680	2,64%	0,00%	4,83%	680	324	680			
	Total Griya	-	-	-	87	0,00%	0,00%	0,96%	87	87	87			
	Oto	356	-	-	593	7,82%	0,00%	11,88%	593	237	593			
	CF 2	105	-	-	465	0,06%	0,00%	0,23%	465	360	465			
	Mitraguna & Others	105	-	-	465	0,06%	0,00%	0,24%	465	360	465			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	5.182	0,30%	0,02%	1,85%	5.116	4.540	5.117	0,11%	93,98%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.305	4.305	(5.987)	(0)	(349)	-7,51%	4.159	2859,58%	5.050	85,24%	(745)
2	Tabungan	93.148	116.881	120.524	119.984	2.876	(540)	3.103	2,65%	26.837	28,81%	107.697	111,41%	12.287
3	Deposito	25.397	122.898	123.065	123.065	849	0	166	0,14%	97.668	384,56%	26.335	467,31%	96.730
	Total	118.690	244.434	247.893	247.354	(2.262)	(540)	2.920	1,19%	128.664	108,40%	139.082	177,85%	108.272
	CASA	93.293	121.536	124.829	124.289	(3.111)	(540)	2.753	2,27%	30.996	33,22%	112.747	110,24%	11.542
	(%) CASA	78,60%	49,72%	50,36%	50,25%									
	FDR	96,89%	56,70%	56,41%	56,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.903	1.871		(32)	(200)	-9,67%	1.053	128,87%	-	0,00%	1.871
2	Giro ISE	33	60	60	61		1	1	2,25%	28	83,21%		0,00%	61
3	Tabungan ISE	784	2.012	1.843	1.810		(33)	(202)	-10,02%	1.026	130,80%		0,00%	1.810
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.575	2.445	1.305	-1.140	855	97	5.805	1.208	33.908	104,92%	1.667
	KUR	28.200	33.600	33.762	2.445	1.305	-1.140	932	162	5.562	1.143	32.137	105,06%	1.625
	Non KUR	1.570	1.879	1.813	-	-	0	-77	-66	243	66	1.771	102,38%	42
3	PWG	4.527	10.075	10.136	885	627	-257	381	62	5.609	566	11.726	86,44%	(1.590)
	Cilem	4.527	10.075	10.136	885	627	-257	381	62	5.609	566	11.727	86,44%	(1.590)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	94.114	1.828	4.077	2.249	-86	1.073	13.414	3.004	93.904	100,22%	211
	CF 1	1.386	8.677	8.741	867	168	-699	787	64	7.355	104	3.013	290,10%	5.728
	Total Griya	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
	• Total Non Program	404	3.742	3.732	-	-	0	-10	-10	3.328	10	820	454,94%	2.912
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.009	867	168	-699	787	74	4.027	94	2.193	228,43%	2.816
	CF 2	79.315	84.364	85.373	961	3.909	2.948	-872	1.009	6.058	2.900	90.890	93,93%	(5.517)
	Mitraguna & Others	60.800	65.509	66.418	961	3.709	2.748	-349	908	5.618	2.801	71.191	93,30%	(4.773)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	139.826	5.158	6.009	851	1.150	1.232	24.829	4.778	139.538	100,21%	288

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	927	0,72%	3,30%	2,60%	(242)	713	577			
	KUR	129	349	935	691	0,46%	2,78%	2,05%	(244)	562	342			
	Non KUR	85	-	234	235	5,40%	12,46%	12,98%	1	151	235			
3	PWG	-	-	-	509	0,00%	0,00%	5,03%	509	509	509			
	Cilem	-	-	-	509	0,00%	0,00%	5,03%	509	509	509			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	1.940	0,00%	1,82%	2,06%	247	1.936	1.473			
	CF 1	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	CF 2	3	289	1.692	1.940	0,00%	2,01%	2,27%	247	1.936	1.650			
	Mitraguna & Others	3	289	1.527	1.780	0,01%	2,33%	2,68%	252	1.776	1.490			
	Pensiun	-	-	165	160	0,00%	0,88%	0,84%	(5)	160	160			
	Total Pembiayaan	217	816	2.861	3.376	0,19%	2,06%	2,41%	514	3.159	2.560	0,06%	97,34%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,07%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	2,27%	2,25%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,46%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,15%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,73%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,07%	(113)	177	20	0,09%	95,45%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.915	1.913	864	(2)	(820)	-30,01%	(1.542)	-44,63%	18.681	10,24%	(16.767)
2	Tabungan	145.385	157.293	161.840	161.149	6.451	(691)	3.856	2,45%	15.763	10,84%	166.928	96,54%	(5.779)
3	Deposito	14.811	12.473	12.023	12.024	(133)	0	(449)	-3,60%	(2.788)	-18,82%	16.208	74,18%	(4.185)
	Total	163.652	172.500	175.779	175.086	7.182	(693)	2.586	1,50%	11.433	6,99%	201.817	86,75%	(26.731)
	CASA	148.841	160.027	163.755	163.062	7.315	(693)	3.035	1,90%	14.221	9,55%	185.609	87,85%	(22.547)
	(%) CASA	90,95%	92,77%	93,16%	93,13%									
	FDR	119,93%	124,79%	123,40%	123,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.756	3.168		412	954	43,09%	634	25,04%	-	0,00%	3.168
2	Giro ISE	1.520	841	828	879		51	38	4,51%	(640)	-42,13%		0,00%	879
3	Tabungan ISE	1.014	1.373	1.928	2.289		361	916	66,73%	1.275	125,69%		0,00%	2.289
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	-0	-344	0	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	-0	-4	0	4.142	99,90%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.616	1.870	1.881	11	701	702	2.691	1.179	40.296	95,83%	(1.680)
	KUR	33.748	34.564	35.166	1.550	1.711	161	468	602	1.418	1.109	37.907	92,77%	(2.741)
	Non KUR	2.176	3.350	3.450	320	170	-150	233	100	1.273	70	2.389	144,41%	1.061
3	PWG	12.551	26.160	27.943	5.926	5.246	-680	2.174	1.783	15.393	3.463	26.104	107,05%	1.839
	Cilem	6.245	14.255	15.077	1.689	1.513	-176	854	822	8.832	691	17.229	87,51%	(2.151)
	Gadai	6.305	11.905	12.866	4.236	3.733	-504	1.320	961	6.561	2.772	8.875	144,96%	3.991
4	CFG	143.228	146.957	146.135	2.193	720	-1.473	636	-822	2.907	1.542	160.820	90,87%	(14.685)
	CF 1	29.589	26.185	25.838	-	-	0	-145	-346	-3.750	346	34.824	74,20%	(8.986)
	Total Griya	26.165	23.465	23.259	-	-	0	0	-206	-2.906	206	30.110	77,25%	(6.851)
	• Total Non Program	3.355	2.399	2.373	-	-	0	-40	-26	-982	26	4.324	54,88%	(1.951)
	• Program	22.810	21.066	20.886	-	-	0	-169	-180	-1.924	180	25.786	81,00%	(4.900)
	Oto	3.424	2.720	2.579	-	-	0	-145	-140	-844	140	4.714	54,72%	(2.134)
	CF 2	113.639	120.772	120.297	2.193	720	-1.473	781	-476	6.658	1.196	125.996	95,48%	(5.699)
	Mitraguna & Others	94.023	97.434	97.131	1.463	720	-743	125	-303	3.108	1.023	105.113	92,41%	(7.982)
	Pensiun	19.615	23.338	23.166	730	-	-730	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.917	9.989	7.847	-2.142	3.495	1.663	20.647	6.184	231.787	93,58%	(14.870)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	1.487	1,77%	1,11%	3,85%	1.065	852	1.396			
	KUR	580	91	417	1.235	1,72%	1,21%	3,51%	817	655	1.143			
	Non KUR	55	-	5	253	2,54%	0,15%	7,33%	248	198	253			
3	PWG	-	-	-	1.865	0,00%	0,00%	6,68%	1.865	1.865	1.865			
	Cilem	-	-	-	1.501	0,00%	0,00%	9,96%	1.501	1.501	1.501			
	Gadai	-	-	-	364	0,00%	0,00%	2,83%	364	364	364			
4	CFG	3.895	3.612	3.411	5.056	2,72%	2,32%	3,46%	1.645	1.161	1.444			
	CF 1	3.671	2.934	3.216	4.539	12,41%	12,28%	17,57%	1.323	868	1.605			
	Total Griya	3.671	2.934	3.216	4.539	14,03%	13,71%	19,52%	1.323	868	1.605			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	517	0,20%	0,16%	0,43%	322	293	(161)			
	Mitraguna & Others	224	678	194	517	0,24%	0,20%	0,53%	322	293	(161)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.408	2,31%	1,78%	3,88%	4.576	3.879	4.705	3,64%	6,14%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	193	0,93%	0,51%	0,50%	(1)	(141)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	50	8,65%	1,53%	1,46%	(1)	(138)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.242	2,51%	2,38%	2,22%	(259)	(348)	(161)			
	CF 1	3.133	3.018	3.178	2.975	10,59%	12,14%	11,51%	(203)	(158)	(43)			
	Total Griya	3.118	3.018	3.178	2.975	11,91%	13,55%	12,79%	(203)	(142)	(43)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.573	4,11%	3,64%	3,49%	(261)	(493)	(167)	3,61%	-3,27%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.007	747	766	(260)	(465)	-38,36%	207	38,30%	16.705	4,47%	(15.958)
2	Tabungan	125.992	136.380	136.152	135.501	2.634	(650)	(879)	-0,64%	9.510	7,55%	148.828	91,05%	(13.326)
3	Deposito	49.100	43.473	42.512	42.512	(4.993)	0	(961)	-2,21%	(6.588)	-13,42%	50.576	84,06%	(8.064)
	Total	175.632	181.065	179.671	178.761	(1.593)	(910)	(2.305)	-1,27%	3.129	1,78%	216.109	82,72%	(37.349)
	CASA	126.532	137.592	137.158	136.249	3.400	(910)	(1.344)	-0,98%	9.717	7,68%	165.533	82,31%	(29.285)
	(%) CASA	72,04%	75,99%	76,34%	76,22%									
	FDR	182,36%	177,72%	179,15%	180,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.449	1.453		5	(685)	-32,03%	201	16,04%	-	0,00%	1.453
2	Giro ISE	222	228	183	183		0	(45)	-19,92%	(39)	-17,64%		0,00%	183
3	Tabungan ISE	1.030	1.910	1.266	1.271		5	(639)	-33,48%	240	23,29%		0,00%	1.271
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	18.653	73,62%	(4.920)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	16.922	81,15%	(3.189)
	• Local Champion	14.678	14.108	13.733	-	-	0	-293	-375	-945	375	15.742	87,24%	(2.009)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.596	1.160	1.185	25	24	-152	-678	1.337	38.605	87,02%	(5.009)
	KUR	31.590	30.397	30.308	540	1.185	645	-618	-89	-1.282	1.274	35.711	84,87%	(5.404)
	Non KUR	2.684	3.351	3.288	620	-	-620	642	-63	604	63	2.894	113,63%	394
3	PWG	22.430	35.595	37.373	6.485	7.269	784	1.123	1.778	14.943	5.490	36.459	102,51%	914
	Cilem	9.274	16.096	17.334	2.424	2.321	-103	1.481	1.238	8.059	1.084	20.279	85,47%	(2.946)
	Gadai	13.156	19.499	20.039	4.060	4.947	887	-358	541	6.883	4.406	16.180	123,86%	3.860
4	CFG	248.904	238.340	237.186	1.557	1.987	430	-257	-1.154	-11.717	3.141	273.169	86,83%	(35.983)
	CF 1	66.307	61.181	60.338	-	-	0	-118	-843	-5.970	843	76.049	79,34%	(15.711)
	Total Griya	63.771	57.411	56.964	-	-	0	0	-447	-6.807	447	72.051	79,06%	(15.087)
	• Total Non Program	13.172	11.476	11.353	-	-	0	-233	-123	-1.819	123	14.850	76,45%	(3.497)
	• Program	50.599	45.935	45.611	-	-	0	-380	-324	-4.988	324	57.201	79,74%	(11.590)
	Oto	2.536	3.769	3.374	-	-	0	-118	-396	837	396	3.998	84,39%	(624)
	CF 2	182.596	177.159	176.849	1.557	1.987	430	-139	-311	-5.748	2.298	197.121	89,72%	(20.272)
	Mitraguna & Others	145.742	143.496	143.498	1.326	1.658	332	-245	2	-2.243	1.656	158.776	90,38%	(15.278)
	Pensiun	36.854	33.663	33.350	231	329	98	106	-313	-3.504	642	38.344	86,98%	(4.994)
	Total Pembiayaan	320.285	321.790	321.888	9.202	10.441	1.239	597	98	1.602	10.343	366.886	87,73%	(44.999)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	3.601	0,46%	1,66%	10,72%	3.042	3.443	3.053			
	KUR	138	452	371	3.173	0,44%	1,22%	10,47%	2.802	3.035	2.721			
	Non KUR	20	96	187	428	0,75%	5,59%	13,02%	241	408	332			
3	PWG	-	-	-	3.974	0,00%	0,00%	10,63%	3.974	3.974	3.974			
	Cilem	-	-	-	2.802	0,00%	0,00%	16,16%	2.802	2.802	2.802			
	Gadai	-	-	-	1.172	0,00%	0,00%	5,85%	1.172	1.172	1.172			
4	CFG	7.829	9.999	9.690	14.787	3,15%	4,07%	6,23%	5.096	6.958	4.788			
	CF 1	6.309	7.665	7.244	11.011	9,51%	11,84%	18,25%	3.767	4.702	3.346			
	Total Griya	6.204	7.665	7.165	10.267	9,73%	12,48%	18,02%	3.102	4.063	2.601			
	Oto	105	-	79	744	4,15%	2,10%	22,07%	665	639	744			
	CF 2	1.520	2.334	2.446	3.776	0,83%	1,38%	2,13%	1.329	2.256	1.442			
	Mitraguna & Others	1.215	1.695	2.002	2.660	0,83%	1,39%	1,85%	658	1.445	965			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	22.362	2,49%	3,18%	6,95%	12.113	14.375	11.816	0,61%	91,16%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	453	0,50%	0,99%	1,35%	120	283	244			
	KUR	12	193	326	349	0,04%	1,07%	1,15%	22	336	155			
	Non KUR	158	15	7	104	5,88%	0,21%	3,17%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	7.050	2,65%	2,65%	2,97%	732	453	952			
	CF 1	4.154	4.894	4.930	5.237	6,26%	8,06%	8,68%	307	1.083	343			
	Total Griya	4.071	4.811	4.848	5.155	6,38%	8,44%	9,05%	307	1.083	343			
	Oto	82	82	82	82	3,25%	2,19%	2,44%	-	-	-			
	CF 2	2.444	1.205	1.388	1.813	1,34%	0,78%	1,03%	425	(631)	609			
	Mitraguna & Others	1.967	1.059	1.056	1.668	1,35%	0,74%	1,16%	612	(299)	609			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.766	2,20%	2,15%	2,41%	852	735	1.196	0,30%	87,62%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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