

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	163.830	161.717	(4.060)	(2.112)	32.852	25,49%	5.851	3,75%	346.235	46,71%	(184.517)
2	Tabungan	1.803.617	1.980.739	1.980.488	1.989.092	51.335	8.604	8.352	0,42%	185.475	10,28%	2.083.113	95,49%	(94.022)
3	Deposito	681.198	762.342	745.629	744.630	(32.431)	(1.000)	(17.713)	-2,32%	63.432	9,31%	699.248	106,49%	45.382
Total		2.640.681	2.871.948	2.889.947	2.895.439	14.844	5.492	23.491	0,82%	254.758	9,65%	3.128.596	92,55%	(233.157)
CASA		1.959.483	2.109.605	2.144.317	2.150.809	47.274	6.492	41.204	1,95%	191.326	9,76%	2.429.348	88,53%	(278.539)
(% CASA)		74,20%	73,46%	74,20%	74,28%									
FDR		99,99%	104,53%	104,83%	104,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	84.418	84.924	506	2.255	2,73%	19.314	29,44%	95.806	88,64%	(10.882)	
2	Giro ISE	23.758	19.536	22.432	23.225	793	3.690	18,89%	(533)	-2,24%	42.060	55,22%	(18.835)	
3	Tabungan ISE	30.646	53.467	52.318	52.032	(287)	(1.435)	-2,68%	21.386	69,78%	34.843	149,33%	17.189	
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.198	5.900	907	-4.993	3.622	287	19.800	620	115.782	86,54%	(15.584)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.789	5.900	907	-4.993	3.623	287	10.256	620	85.508	88,63%	(9.719)
	• Local Champion	62.373	72.430	72.756	5.900	907	-4.993	3.655	326	10.383	581	71.843	101,27%	913
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.814	3.900	5.785	1.885	2.543	970	21.755	4.815	422.292	92,31%	(32.478)
	KUR	343.457	362.300	363.091	3.830	5.425	1.595	1.434	791	19.634	4.634	394.978	91,93%	(31.887)
	Non KUR	24.602	26.544	26.723	70	360	290	1.108	179	2.121	181	27.314	97,83%	(592)
3	PWG	200.888	356.932	373.526	38.372	38.360	-12	19.828	16.594	172.638	21.766	371.423	100,57%	2.103
	Cilem	92.590	195.267	205.759	11.750	15.971	4.220	15.699	10.493	113.169	5.478	231.018	89,07%	(25.259)
	Gadai	108.298	161.666	167.767	26.622	22.390	-4.232	4.129	6.102	59.469	16.288	140.405	119,49%	27.362
4	CFG	1.991.066	2.156.369	2.165.865	21.398	31.967	10.569	11.052	9.497	174.800	22.471	2.211.667	97,93%	(45.802)
	CF 1	271.158	283.057	283.607	2.435	1.984	-451	1.942	550	12.449	1.435	309.258	91,71%	(25.651)
	Total Griya	236.939	232.575	233.111	160	1.358	1.197	0	536	-3.828	822	255.971	91,07%	(22.860)
	• Total Non Program	155.508	155.596	156.305	-	1.200	1.200	-2.038	709	797	491	163.915	95,36%	(7.610)
	• Program	81.431	76.979	76.806	160	158	-3	-302	-173	-4.625	331	92.056	83,43%	(15.250)
	Oto	34.219	50.482	50.496	2.275	627	-1.649	1.942	14	16.277	612	53.287	94,76%	(2.791)
	CF 2	1.719.908	1.873.311	1.882.258	18.963	29.983	11.020	9.111	8.947	162.351	21.036	1.902.409	98,94%	(20.150)
	Mitraguna & Others	1.474.657	1.605.638	1.614.991	18.157	27.759	9.602	8.035	9.353	140.334	18.406	1.638.476	98,57%	(23.485)
	Pensiun	245.250	267.674	267.268	806	2.224	1.418	1.076	-406	22.017	2.630	263.933	101,26%	3.334
Total Pembiayaan		2.640.411	3.002.055	3.029.403	69.571	77.020	7.449	37.045	27.348	388.992	49.672	3.121.164	97,06%	(91.761)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.154	0,00%	0,00%	3,15%	3.154	3.154	3.154			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.154	0,00%	0,00%	4,16%	3.154	3.154	3.154			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	29.417	0,62%	2,50%	7,55%	19.702	27.142	19.702			
	KUR	1.785	8.311	8.311	26.042	0,52%	2,29%	7,17%	17.731	24.257	17.731			
	Non KUR	489	1.404	1.404	3.375	1,99%	5,29%	12,63%	1.971	2.885	1.971			
3	PWG	10	-	-	11.010	0,00%	0,00%	2,95%	11.010	11.000	11.010			
	Cilem	10	-	-	7.798	0,01%	0,00%	3,79%	7.798	7.788	7.798			
	Gadai	-	-	-	3.212	0,00%	0,00%	1,91%	3.212	3.212	3.212			
4	CFG	19.717	28.500	30.393	45.464	0,99%	1,41%	2,10%	15.071	25.747	16.964			
	CF 1	13.249	16.070	16.284	21.251	4,89%	5,75%	7,49%	4.968	8.002	5.181			
	Total Griya	12.780	15.301	15.217	17.771	5,39%	6,54%	7,62%	2.554	4.991	2.470			
	Oto	469	769	1.066	3.480	1,37%	2,11%	6,89%	2.414	3.011	2.711			
	CF 2	6.468	12.430	14.110	24.213	0,38%	0,75%	1,29%	10.103	17.745	11.784			
	Mitraguna & Others	5.999	11.068	12.494	20.853	0,41%	0,78%	1,29%	8.358	14.854	9.784			
	Pensiun	470	1.361	1.615	3.360	0,19%	0,60%	1,26%	1.745	2.891	1.999			
Total Pembiayaan		22.002	38.215	40.108	89.045	0,83%	1,34%	2,94%	48.937	67.043	50.831	0,87%	70,31%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,04%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,20%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.502	0,70%	0,76%	0,90%	560	929	768			
	KUR	1.118	1.434	1.463	1.817	0,33%	0,40%	0,50%	354	699	383			
	Non KUR	1.455	1.300	1.478	1.685	5,91%	5,57%	6,30%	206	230	385			
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	23.318	1,29%	1,06%	1,08%	563	(2.349)	(173)			
	CF 1	9.750	9.855	10.152	10.619	3,60%	3,59%	3,74%	467	869	764			
	Total Griya	9.274	9.315	9.438	9.906	3,91%	4,06%	4,25%	467	632	591			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.699	0,93%	0,67%	0,67%	96	(3.218)	(937)			
	Mitraguna & Others	14.983	12.664	11.647	11.930	1,02%	0,73%	0,74%	283	(3.053)	(733)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.909	1,76%	1,66%	1,68%	1.123	4.510	162	1,79%	-6,34%	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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.609	27.043	2.218	1.434	2.863	11,84%	1.038	3,99%	42.690	63,35%	(15.647)
2	Tabungan	211.719	211.403	218.248	218.020	4.525	(227)	6.618	3,13%	6.302	2,98%	235.399	92,62%	(17.379)
3	Deposito	98.613	78.216	61.478	61.475	(26.842)	(4)	(16.741)	-21,40%	(37.139)	-37,66%	100.158	61,38%	(38.683)
	Total	336.337	313.799	305.336	306.538	(20.100)	1.203	(7.260)	-2,31%	(29.799)	-8,86%	378.247	81,04%	(71.709)
	CASA	237.724	235.583	243.857	245.064	6.742	1.206	9.481	4,02%	7.340	3,09%	278.089	88,12%	(33.026)
	(%) CASA	70,68%	75,07%	79,87%	79,95%									
	FDR	113,34%	133,66%	139,83%	139,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	21.874	20.917		(957)	2.616	14,29%	5.442	35,17%	-	0,00%	20.917
2	Giro ISE	9.559	9.188	12.196	12.675		480	3.488	37,96%	3.116	32,60%		0,00%	12.675
3	Tabungan ISE	5.622	9.114	9.678	8.241		(1.437)	(872)	-9,57%	2.619	46,59%		0,00%	8.241
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	5.000	-	-5.000	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.628	-	570	570	-629	57	-7.828	513	53.547	75,87%	(12.919)
	KUR	46.158	37.777	37.845	-	570	570	-573	68	-8.313	502	51.001	74,20%	(13.156)
	Non KUR	2.298	2.794	2.783	-	-	0	-56	-11	485	11	2.546	109,32%	237
3	PWG	20.904	27.647	29.228	2.314	3.240	927	840	1.582	8.324	1.659	36.253	80,62%	(7.025)
	Cilem	9.146	13.553	14.584	293	1.396	1.103	-228	1.031	5.438	365	21.665	67,31%	(7.081)
	Gadai	11.759	14.094	14.645	2.020	1.844	-176	1.067	551	2.886	1.293	14.588	100,39%	57
4	CFG	294.292	332.720	338.600	3.265	11.802	8.537	2.166	5.880	44.308	5.922	310.587	109,02%	28.014
	CF 1	11.437	13.673	14.112	-	500	500	30	439	2.675	61	13.443	104,98%	669
	Total Griya	7.624	9.813	10.286	-	500	500	0	473	2.662	27	8.137	126,42%	2.150
	• Total Non Program	7.624	9.813	10.286	-	500	500	-285	473	2.662	27	8.137	126,42%	2.150
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.826	-	-	0	30	-34	13	34	5.306	72,10%	(1.480)
	CF 2	282.855	319.047	324.488	3.265	11.302	8.037	2.137	5.441	41.633	5.861	297.144	109,20%	27.344
	Mitraguna & Others	252.904	279.776	284.194	3.265	10.007	6.742	1.839	4.418	31.290	5.589	265.729	106,95%	18.465
	Pensiun	29.951	39.271	40.295	-	1.295	1.295	297	1.024	10.344	271	31.415	128,27%	8.880
	Total Pembiayaan	381.208	419.421	426.940	10.579	15.612	5.034	7.261	7.519	45.731	8.094	426.801	100,03%	138

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	3.212	0,14%	5,03%	7,90%	1.169	3.145	1.731			
	KUR	66	1.317	1.944	3.113	0,14%	5,14%	8,22%	1.169	3.046	1.795			
	Non KUR	-	163	99	99	0,00%	3,54%	3,56%	-	99	(64)			
3	PWG	-	-	-	603	0,00%	0,00%	2,06%	603	603	603			
	Cilem	-	-	-	160	0,00%	0,00%	1,10%	160	160	160			
	Gadai	-	-	-	443	0,00%	0,00%	3,03%	443	443	443			
4	CFG	-	2.414	1.589	3.430	0,00%	0,48%	1,01%	1.841	3.430	1.015			
	CF 1	-	92	144	857	0,00%	1,05%	6,07%	714	857	765			
	Total Griya	-	-	-	62	0,00%	0,00%	0,61%	62	62	62			
	Oto	-	92	144	795	0,00%	3,72%	20,78%	651	795	703			
	CF 2	-	2.322	1.445	2.572	0,00%	0,45%	0,79%	1.127	2.572	250			
	Mitraguna & Others	-	1.933	838	1.897	0,00%	0,30%	0,67%	1.059	1.897	(36)			
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	7.245	0,02%	0,87%	1,70%	3.613	7.178	3.350	0,00%	100,00%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,04%	(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	2.674	0,52%	0,65%	0,79%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,06%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,59%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,73%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,56%	499	4.310	660	0,70%	55,57%	-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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.190	1.965	341	(224)	(7.592)	-79,44%	(2.322)	-54,16%	20.184	9,74%	(18.219)
2	Tabungan	160.765	165.013	168.809	168.744	(430)	(65)	3.732	2,26%	7.980	4,96%	183.329	92,04%	(14.585)
3	Deposito	65.984	39.292	38.683	38.683	(2.258)	0	(609)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	Total	231.036	213.861	209.682	209.393	(2.347)	(290)	(4.469)	-2,09%	(21.644)	-9,37%	270.912	77,29%	(61.520)
	CASA	165.052	174.570	170.999	170.710	(89)	(290)	(3.860)	-2,21%	5.658	3,43%	203.513	83,88%	(32.804)
	(%) CASA	71,44%	81,63%	81,55%	81,53%									
	FDR	120,56%	147,01%	150,27%	150,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.258	2.239		(19)	21	0,95%	684	44,02%	-	0,00%	2.239
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.255	2.236		(19)	19	0,86%	681	43,80%	-	0,00%	2.236
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.499	-	907	-	-71	325	4.428	582	4.308	104,44%	191
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.499	-	907	907	-71	325	4.448	582	2.443	184,16%	2.056
	• Local Champion	51	4.174	4.499	-	907	907	-71	325	4.448	582	1.185	379,59%	3.314
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.795	140	100	-40	275	-45	5.150	145	18.040	109,73%	1.755
	KUR	12.693	16.593	16.472	140	-	-140	-70	-121	3.779	121	15.923	103,45%	549
	Non KUR	1.952	3.247	3.323	-	100	100	345	76	1.371	24	2.117	156,95%	1.206
3	PWG	16.365	27.522	27.876	2.110	2.118	8	1.216	354	11.511	1.765	30.835	90,40%	(2.959)
	Cilem	8.190	16.328	16.859	1.058	813	-245	1.079	532	8.669	282	19.829	85,02%	(2.969)
	Gadai	8.175	11.195	11.017	1.052	1.305	253	137	-178	2.841	1.483	11.006	100,10%	11
4	CFG	247.446	262.863	262.920	2.446	2.828	382	1.576	57	15.474	2.771	264.150	99,53%	(1.230)
	CF 1	12.247	10.155	10.092	-	-	0	-71	-62	-2.155	62	14.252	70,81%	(4.159)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.606	-	-	0	-71	-56	-578	56	4.720	55,22%	(2.114)
	CF 2	235.199	252.708	252.828	2.446	2.828	382	1.648	119	17.629	2.709	249.898	101,17%	2.930
	Mitraguna & Others	206.067	222.689	223.428	2.446	2.828	382	1.518	739	17.362	2.089	219.260	101,90%	4.168
	Pensiun	29.132	30.019	29.399	-	-	0	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	315.090	4.696	5.953	1.257	2.996	691	36.562	5.263	317.333	99,29%	(2.242)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	1.425	0,00%	0,40%	7,20%	1.346	1.425	1.346			
	KUR	-	79	80	1.035	0,00%	0,48%	6,28%	955	1.035	956			
	Non KUR	-	-	-	390	0,00%	0,00%	11,75%	390	390	390			
3	PWG	-	-	-	709	0,00%	0,00%	2,54%	709	709	709			
	Cilem	-	-	-	449	0,00%	0,00%	2,66%	449	449	449			
	Gadai	-	-	-	261	0,00%	0,00%	2,37%	261	261	261			
4	CFG	713	728	670	1.664	0,29%	0,25%	0,63%	994	951	936			
	CF 1	8	466	462	554	0,06%	4,55%	5,49%	92	547	88			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	396	0,24%	7,81%	15,19%	188	388	186			
	CF 2	705	262	208	1.110	0,30%	0,08%	0,44%	902	404	848			
	Mitraguna & Others	705	262	208	969	0,34%	0,09%	0,43%	761	263	707			
	Pensiun	-	-	-	141	0,00%	0,00%	0,48%	141	141	141			
	Total Pembiayaan	713	807	749	5.442	0,26%	0,24%	1,73%	4.693	4.729	4.635	1,18%	31,43%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	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	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,79%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-950,23%	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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.175	28.765	(952)	(409)	(111)	-0,39%	1.348	4,92%	37.560	76,58%	(8.795)
2	Tabungan	55.536	64.217	67.071	67.042	(4.016)	(29)	2.825	4,40%	11.506	20,72%	70.166	95,55%	(3.123)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	(0)	-0,00%	122	2,00%	7.064	87,91%	(854)
	Total	89.042	99.304	102.456	102.017	(5.566)	(438)	2.714	2,73%	12.976	14,57%	114.790	88,87%	(12.772)
	CASA	82.953	93.094	96.246	95.808	(4.967)	(438)	2.714	2,92%	12.854	15,50%	107.726	88,94%	(11.918)
	(%) CASA	93,16%	93,75%	93,94%	93,91%									
	FDR	82,33%	98,54%	97,41%	97,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	670	687		17	(436)	-38,80%	(2.431)	-77,97%	-	0,00%	687
2	Giro ISE	560	497	147	144		(3)	(353)	-71,06%	(417)	-74,34%		0,00%	144
3	Tabungan ISE	2.557	626	524	543		20	(82)	-13,18%	(2.014)	-78,76%		0,00%	543
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.978	200	620	420	-51	243	157	377	22.370	80,37%	(4.392)
	KUR	16.625	17.059	17.306	200	620	420	-39	246	681	374	20.952	82,60%	(3.647)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	8.209	755	752	-3	1.321	393	6.038	359	8.900	92,23%	(691)
	Cilem	2.171	7.816	8.209	755	752	-3	1.321	393	6.038	359	8.900	92,23%	(691)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.485	1.171	2.048	877	666	1.314	21.398	734	64.162	111,41%	7.324
	CF 1	13.142	15.768	16.124	201	450	249	128	356	2.983	94	15.592	103,41%	532
	Total Griya	12.152	13.369	13.759	-	450	450	0	390	1.607	60	13.324	103,27%	436
	• Total Non Program	7.615	9.249	9.657	-	450	450	-114	408	2.042	42	8.194	117,85%	1.463
	• Program	4.537	4.121	4.102	-	-	0	-42	-18	-435	18	5.130	79,98%	(1.027)
	Oto	989	2.399	2.365	201	-	-201	128	-34	1.376	34	2.268	104,26%	97
	CF 2	36.945	54.402	55.361	970	1.598	628	538	959	18.416	639	48.570	113,98%	6.791
	Mitraguna & Others	31.987	49.469	50.386	970	1.520	550	590	917	18.399	603	42.422	118,77%	7.964
	Pensiun	4.958	4.933	4.975	-	78	78	-52	42	17	36	6.147	80,93%	(1.172)
	Total Pembiayaan	73.308	97.854	99.804	2.126	3.420	1.294	1.464	1.950	26.496	1.470	98.660	101,16%	1.144

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	2.324	1,40%	9,80%	12,93%	586	2.075	1.095			
	KUR	249	1.229	1.660	2.071	1,50%	9,73%	11,97%	411	1.822	842			
	Non KUR	-	-	79	253	0,00%	11,62%	37,64%	175	253	253			
3	PWG	-	-	-	87	0,00%	0,00%	1,06%	87	87	87			
	Cilem	-	-	-	87	0,00%	0,00%	1,06%	87	87	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.242	2,00%	1,00%	1,74%	541	241	453			
	CF 1	727	789	700	1.044	5,53%	4,44%	6,48%	344	317	255			
	Total Griya	727	789	700	888	5,98%	5,24%	6,46%	188	161	100			
	Oto	-	-	-	156	0,00%	0,00%	6,59%	156	156	156			
	CF 2	274	-	-	197	0,74%	0,00%	0,36%	197	(77)	197			
	Mitraguna & Others	274	-	-	197	0,86%	0,00%	0,39%	197	(77)	197			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.653	1,71%	2,49%	3,66%	1.214	2.403	1.634	1,57%	57,12%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	402	4,80%	1,27%	2,24%	178	(453)	244			
	KUR	438	38	106	285	2,63%	0,62%	1,65%	179	(153)	247			
	Non KUR	417	120	119	117	34,85%	17,55%	17,46%	(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%	0,50%	-	(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%	0,48%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,76%	178	(1.055)	(170)	0,74%	2,53%	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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.446	61.549	2.186	103	44.321	257,26%	35.831	139,32%	36.162	170,21%	25.388
2	Tabungan	122.400	140.636	142.011	142.369	2.338	358	1.733	1,23%	19.969	16,31%	137.421	103,60%	4.948
3	Deposito	49.497	49.561	50.190	50.100	(2.738)	(90)	539	1,09%	602	1,22%	50.468	99,27%	(369)
	Total	197.616	207.425	253.647	254.018	1.785	371	46.593	22,46%	56.403	28,54%	224.051	113,38%	29.967
	CASA	148.118	157.864	203.457	203.919	4.523	461	46.054	29,17%	55.800	37,67%	173.583	117,48%	30.336
	(%) CASA	74,95%	76,11%	80,21%	80,28%									
	FDR	74,94%	87,70%	72,68%	72,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.765	13.925		160	785	5,97%	4.542	48,41%	-	0,00%	13.925
2	Giro ISE	3.509	2.112	2.515	2.642		127	530	25,10%	(867)	-24,71%		0,00%	2.642
3	Tabungan ISE	5.874	11.028	11.250	11.283		33	255	2,31%	5.409	92,09%		0,00%	11.283
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.894	300	600	300	-332	338	5.993	262	39.101	104,58%	1.793
	KUR	33.390	38.124	38.470	300	600	300	-355	346	5.080	254	37.386	102,90%	1.084
	Non KUR	1.512	2.432	2.424	-	-	0	23	-8	912	8	1.716	141,28%	708
3	PWG	20.337	37.095	38.762	4.208	3.822	-387	1.166	1.668	18.425	2.154	33.298	116,41%	5.465
	Cilem	6.847	17.994	18.848	809	1.337	528	245	855	12.001	482	16.729	112,67%	2.119
	Gadai	13.490	19.101	19.914	3.400	2.485	-915	921	813	6.424	1.672	16.568	120,19%	3.346
4	CFG	92.645	101.402	101.853	669	995	326	711	452	9.208	543	103.901	98,03%	(2.048)
	CF 1	21.426	20.084	20.373	109	350	241	-11	289	-1.054	61	22.810	89,32%	(2.437)
	Total Griya	17.556	15.276	15.260	-	-	0	0	-16	-2.296	16	17.910	85,21%	(2.650)
	• Total Non Program	17.556	15.276	15.260	-	-	0	-239	-16	-2.296	16	17.910	85,21%	(2.650)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.112	109	350	241	-11	305	1.243	45	4.900	104,34%	213
	CF 2	71.219	81.318	81.480	560	645	85	722	162	10.262	483	81.092	100,48%	389
	Mitraguna & Others	67.517	77.732	77.938	560	645	85	759	206	10.420	439	76.380	102,04%	1.558
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.346	5.877	5.416	-461	2.231	2.442	36.247	2.974	176.516	104,44%	7.830

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	4.051	0,38%	0,47%	9,91%	3.862	3.920	3.945			
	KUR	131	106	189	3.364	0,39%	0,50%	8,74%	3.175	3.232	3.258			
	Non KUR	-	-	-	687	0,00%	0,00%	28,34%	687	687	687			
3	PWG	-	-	-	774	0,00%	0,00%	2,00%	774	774	774			
	Cilem	-	-	-	708	0,00%	0,00%	3,76%	708	708	708			
	Gadai	-	-	-	66	0,00%	0,00%	0,33%	66	66	66			
4	CFG	616	1.495	1.745	1.761	0,67%	1,72%	1,73%	16	1.145	266			
	CF 1	588	325	659	1.012	2,74%	3,28%	4,97%	353	424	687			
	Total Griya	588	202	535	702	3,35%	3,50%	4,60%	167	114	500			
	Oto	-	122	123	309	0,00%	2,57%	6,05%	186	309	187			
	CF 2	28	1.170	1.086	749	0,04%	1,34%	0,92%	(337)	721	(420)			
	Mitraguna & Others	28	1.170	1.086	749	0,04%	1,40%	0,96%	(337)	721	(420)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	6.586	0,50%	1,06%	3,57%	4.652	5.839	4.986	0,05%	98,57%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	0,62%	-	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%	-225,68%	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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	190	190	(34)	0	8	4,58%	(230)	-54,75%	10.045	1,89%	(9.855)
2	Tabungan	44.796	53.465	51.207	51.401	1.206	194	(2.064)	-3,86%	6.605	14,74%	58.577	87,75%	(7.176)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	Total	73.953	59.643	57.596	57.790	1.037	194	(1.853)	-3,11%	(16.163)	-21,86%	98.196	58,85%	(40.406)
	CASA	45.216	53.647	51.397	51.591	1.173	194	(2.056)	-3,83%	6.375	14,10%	68.621	75,18%	(17.031)
	(%) CASA	61,14%	89,95%	89,24%	89,27%									
	FDR	129,31%	186,39%	196,34%	195,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.345	1.429		84	(791)	-35,62%	521	57,46%	-	0,00%	1.429
2	Giro ISE	390	176	183	183		0	7	3,74%	(207)	-53,05%		0,00%	183
3	Tabungan ISE	518	2.043	1.162	1.246		84	(797)	-39,02%	728	140,61%		0,00%	1.246
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.584	-	500	500	-363	351	-188	149	23.156	84,57%	(3.572)
	KUR	19.175	18.331	18.687	-	500	500	-552	357	-488	143	22.394	83,45%	(3.707)
	Non KUR	597	902	896	-	-	0	189	-6	299	6	762	117,67%	135
3	PWG	2.596	8.106	9.525	452	1.790	1.338	270	1.419	6.929	371	9.570	99,53%	(45)
	Cilem	2.069	5.806	6.915	64	1.342	1.278	-159	1.109	4.846	233	7.446	92,88%	(530)
	Gadai	527	2.300	2.610	388	448	60	429	310	2.082	138	2.124	122,86%	486
4	CFG	73.258	83.093	83.242	1.576	775	-801	1.084	149	9.984	626	84.432	98,59%	(1.190)
	CF 1	2.294	4.232	4.194	660	-	-660	608	-38	1.900	38	3.672	114,21%	522
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512
	• Total Non Program	712	1.588	1.577	-	-	0	-23	-11	865	11	1.065	148,06%	512
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.617	660	-	-660	608	-26	1.034	26	2.607	100,38%	10
	CF 2	70.963	78.861	79.048	916	775	-141	476	187	8.085	588	80.759	97,88%	(1.712)
	Mitraguna & Others	52.047	61.433	61.479	754	485	-269	625	46	9.432	439	60.842	101,05%	637
	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	113.084	2.028	3.065	1.037	986	1.919	17.458	1.146	117.158	96,52%	(4.073)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	2.154	0,34%	1,80%	11,00%	1.807	2.087	1.840			
	KUR	67	286	321	2.128	0,35%	1,75%	11,39%	1.807	2.061	1.841			
	Non KUR	-	28	26	26	0,00%	2,91%	2,93%	-	26	(2)			
3	PWG	-	-	-	112	0,00%	0,00%	1,18%	112	112	112			
	Cilem	-	-	-	112	0,00%	0,00%	1,62%	112	112	112			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.715	0,00%	1,98%	2,06%	73	1.714	(593)			
	CF 1	-	-	-	139	0,00%	0,00%	3,32%	139	139	139			
	Total Griya	-	-	-	89	0,00%	0,00%	5,65%	89	89	89			
	Oto	-	-	-	50	0,00%	0,00%	1,91%	50	50	50			
	CF 2	1	2.308	1.642	1.576	0,00%	2,08%	1,99%	(66)	1.575	(732)			
	Mitraguna & Others	1	2.308	1.370	1.404	0,00%	2,23%	2,28%	34	1.403	(904)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	3.981	0,07%	1,79%	3,52%	1.992	3.913	1.359	4,10%	-16,43%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	135	0,91%	0,70%	0,69%	(0)	(45)	15			
	KUR	181	120	135	135	0,94%	0,74%	0,72%	(0)	(45)	15			
	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	352	0,00%	0,42%	0,42%	-	352	0			
	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	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	488	0,19%	0,44%	0,43%	(0)	307	15	8,57%	#####	8,1%

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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	17.160	15.979	(958)	(1.181)	(5.044)	-23,99%	(22.600)	-58,58%	54.014	29,58%	(38.035)
2	Tabungan	168.056	194.347	182.929	182.632	20.638	(297)	(11.716)	-6,03%	14.576	8,67%	190.494	95,87%	(7.862)
3	Deposito	55.027	66.644	67.008	66.208	(946)	(800)	(436)	-0,65%	11.181	20,32%	56.479	117,23%	9.729
	Total	261.662	282.015	267.096	264.819	18.734	(2.278)	(17.196)	-6,10%	3.157	1,21%	300.987	87,98%	(36.169)
	CASA	206.634	215.370	200.088	198.611	19.680	(1.478)	(16.760)	-7,78%	(8.024)	-3,88%	244.508	81,23%	(45.898)
	(%) CASA	78,97%	76,37%	74,91%	75,00%									
	FDR	64,72%	70,65%	75,81%	76,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	3.924	4.023		99	529	15,15%	983	32,36%	-	0,00%	4.023
2	Giro ISE	335	359	330	330		0	(29)	-8,07%	(4)	-1,31%		0,00%	330
3	Tabungan ISE	2.705	3.134	3.594	3.692		99	558	17,81%	988	36,52%		0,00%	3.692
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	32.098	78,12%	(7.023)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	28.908	86,74%	(3.834)
	• Local Champion	24.387	24.639	24.729	-	-	0	-238	90	342	(90)	26.347	93,86%	(1.618)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.675	200	1.000	800	743	635	3.735	365	25.317	101,42%	359
	KUR	20.349	23.692	24.337	200	1.000	800	772	645	3.988	355	23.561	103,29%	776
	Non KUR	1.592	1.349	1.339	-	-	0	-29	-11	-253	11	1.756	76,24%	(417)
3	PWG	23.945	38.099	39.330	5.415	4.775	-639	1.696	1.230	15.385	3.545	38.282	102,74%	1.047
	Cilem	8.631	16.931	18.224	917	1.787	870	1.195	1.293	9.593	493	20.185	90,28%	(1.961)
	Gadai	15.314	21.168	21.105	4.498	2.989	-1.509	501	-63	5.791	3.051	18.097	116,62%	3.008
4	CFG	98.692	111.123	112.410	1.599	2.000	401	1.111	1.287	13.718	713	115.254	97,53%	(2.844)
	CF 1	13.574	20.547	20.709	607	250	-357	453	162	7.135	88	15.606	132,71%	5.104
	Total Griya	9.477	14.186	14.430	-	250	250	0	244	4.953	6	9.997	144,34%	4.433
	• Total Non Program	9.477	14.186	14.430	-	250	250	157	244	4.953	6	9.997	144,34%	4.433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.279	607	-	-607	453	-82	2.182	82	5.608	111,96%	671
	CF 2	85.118	90.576	91.700	992	1.750	758	658	1.125	6.583	625	99.648	92,02%	(7.948)
	Mitraguna & Others	51.909	56.147	57.483	692	1.750	1.058	757	1.336	5.574	414	64.959	88,49%	(7.475)
	Pensiun	33.208	34.428	34.217	300	-	-300	-99	-211	1.009	211	34.690	98,64%	(473)
	Total Pembiayaan	169.351	199.247	202.490	7.213	7.775	562	3.308	3.242	33.139	4.533	210.951	95,99%	(8.461)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	1.413	0,51%	1,74%	5,50%	978	1.300	1.342			
	KUR	113	11	213	1.203	0,55%	0,90%	4,94%	991	1.090	1.193			
	Non KUR	-	60	222	209	0,00%	16,47%	15,62%	(13)	209	149			
3	PWG	-	-	-	1.109	0,00%	0,00%	2,82%	1.109	1.109	1.109			
	Cilem	-	-	-	700	0,00%	0,00%	3,84%	700	700	700			
	Gadai	-	-	-	409	0,00%	0,00%	1,94%	409	409	409			
4	CFG	211	851	488	1.070	0,21%	0,44%	0,95%	582	859	219			
	CF 1	-	505	348	447	0,00%	1,70%	2,16%	98	447	(58)			
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)			
	Oto	-	156	-	98	0,00%	0,00%	1,56%	98	98	(58)			
	CF 2	211	347	140	624	0,25%	0,15%	0,68%	484	412	277			
	Mitraguna & Others	211	13	13	376	0,41%	0,02%	0,65%	363	164	363			
	Pensiun	-	334	127	248	0,00%	0,37%	0,72%	121	248	(86)			
	Total Pembiayaan	324	922	923	3.592	0,19%	0,46%	1,77%	2.669	3.267	2.670	0,35%	80,41%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,91%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,91%	-	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	1.665	2,15%	1,50%	1,48%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,94%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,67%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,85%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,30%	-	2.484	187	1,28%	44,42%	-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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.050	1.506	120	456	683	83,00%	(3.101)	-67,31%	14.468	10,41%	(12.962)
2	Tabungan	52.069	52.710	54.486	54.402	1.187	(84)	1.692	3,21%	2.333	4,48%	66.297	82,06%	(11.894)
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	63.850	64.223	1.317	372	2.458	3,98%	(3.850)	-5,66%	93.052	69,02%	(28.830)
	CASA	56.676	53.533	55.536	55.908	1.307	372	2.375	4,44%	(768)	-1,35%	80.764	69,22%	(24.856)
	(%) CASA	83,26%	86,67%	86,98%	87,05%									
	FDR	200,44%	258,79%	250,57%	249,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.509	1.518		9	138	9,97%	(66)	-4,14%	-	0,00%	1.518
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.355	1.363		9	(13)	-0,91%	(105)	-7,12%		0,00%	1.363
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.381	350	220	-130	-445	-285	728	505	42.833	94,28%	(2.451)
	KUR	35.878	37.940	37.671	350	220	-130	-396	-269	1.794	489	38.902	96,84%	(1.231)
	Non KUR	3.776	2.727	2.710	-	-	0	-49	-16	-1.066	16	3.930	68,96%	(1.220)
3	PWG	12.336	26.900	27.496	3.680	2.557	-1.123	289	596	15.160	1.961	22.523	122,08%	4.974
	Cilem	3.767	9.204	9.406	589	351	-238	743	202	5.638	150	9.302	101,11%	103
	Gadai	8.569	17.696	18.091	3.092	2.206	-886	-454	395	9.522	1.811	13.221	136,84%	4.870
4	CFG	84.451	92.273	92.114	1.370	717	-653	1.205	-159	7.663	876	96.059	95,89%	(3.945)
	CF 1	4.785	7.190	7.328	-	158	158	-8	137	2.542	20	6.182	118,54%	1.146
	Total Griya	4.537	6.323	6.466	-	158	158	0	143	1.928	15	4.928	131,20%	1.538
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	806	-	158	158	-3	156	652	1	174	462,82%	632
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.787	1.370	559	-811	1.213	-296	5.121	855	89.878	94,34%	(5.091)
	Mitraguna & Others	63.755	66.325	66.149	1.370	559	-811	997	-176	2.393	735	72.922	90,71%	(6.773)
	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	159.992	5.400	3.494	-1.907	1.049	152	23.551	3.341	161.415	99,12%	(1.423)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	4.064	0,47%	1,63%	10,07%	3.403	3.877	3.762			
	KUR	48	302	528	3.277	0,13%	1,39%	8,70%	2.748	3.229	2.975			
	Non KUR	140	-	133	788	3,70%	4,88%	29,07%	655	648	788			
3	PWG	-	-	-	1.141	0,00%	0,00%	4,15%	1.141	1.141	1.141			
	Cilem	-	-	-	562	0,00%	0,00%	5,97%	562	562	562			
	Gadai	-	-	-	580	0,00%	0,00%	3,21%	580	580	580			
4	CFG	1.300	445	814	4.866	1,54%	0,88%	5,28%	4.052	3.566	4.421			
	CF 1	-	-	371	520	0,00%	5,16%	7,09%	148	520	520			
	Total Griya	-	-	-	142	0,00%	0,00%	2,20%	142	142	142			
	Oto	-	-	371	377	0,00%	42,84%	43,80%	6	377	377			
	CF 2	1.300	445	443	4.346	1,63%	0,52%	5,13%	3.904	3.046	3.902			
	Mitraguna & Others	1.135	445	443	3.849	1,78%	0,67%	5,82%	3.406	2.713	3.404			
	Pensiun	165	-	-	498	1,04%	0,00%	2,67%	498	333	498			
	Total Pembiayaan	1.487	747	1.475	10.072	1,09%	0,92%	6,30%	8.597	8.585	9.325	0,50%	92,01%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	543	0,00%	0,57%	1,34%	311	543	101			
	KUR	-	238	159	340	0,00%	0,42%	0,90%	181	340	102			
	Non KUR	-	204	73	203	0,00%	2,68%	7,48%	130	203	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	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	825	0,47%	0,32%	0,52%	311	182	(62)	0,59%	-15,15%	0,1%

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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.866	4.948	(1.873)	82	930	23,16%	567	12,94%	14.235	34,76%	(9.288)
2	Tabungan	121.239	138.582	134.820	134.582	11.673	(239)	(4.001)	-2,89%	13.343	11,01%	135.409	99,39%	(827)
3	Deposito	26.839	21.172	21.516	21.516	(118)	0	344	1,62%	(5.323)	-19,83%	27.773	77,47%	(6.256)
	Total	152.459	163.772	161.203	161.046	9.683	(157)	(2.726)	-1,66%	8.587	5,63%	177.417	90,77%	(16.371)
	CASA	125.619	142.600	139.686	139.530	9.801	(157)	(3.070)	-2,15%	13.910	11,07%	149.644	93,24%	(10.114)
	(%) CASA	82,40%	87,07%	86,65%	86,64%									
	FDR	80,08%	78,58%	80,07%	80,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.326	3.655		329	478	15,03%	405	12,45%	-	0,00%	3.655
2	Giro ISE	1.707	1.640	1.769	1.789		19	149	9,09%	82	4,81%	-	0,00%	1.789
3	Tabungan ISE	1.544	1.538	1.557	1.867		310	329	21,37%	323	20,91%	-	0,00%	1.867
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	29.048	100	100	0	1.444	-141	-2.139	241	34.587	83,98%	(5.539)
	KUR	27.378	26.486	26.360	100	100	0	1.513	-126	-1.018	226	30.615	86,10%	(4.255)
	Non KUR	3.809	2.702	2.688	-	-	0	-69	-14	-1.120	14	3.973	67,67%	(1.284)
3	PWG	1.449	5.298	5.435	385	361	-24	309	137	3.986	224	7.317	74,28%	(1.882)
	Cilem	1.449	5.298	5.435	385	361	-24	309	137	3.986	224	7.317	74,28%	(1.882)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.010	460	1.234	774	-144	411	5.447	823	88.282	90,63%	(8.272)
	CF 1	26.770	24.458	24.370	-	-	0	-85	-89	-2.401	89	28.904	84,31%	(4.534)
	Total Griya	26.477	21.402	21.349	-	-	0	0	-54	-5.128	54	27.398	77,92%	(6.049)
	• Total Non Program	23.147	18.529	18.493	-	-	0	-264	-36	-4.654	36	23.633	78,25%	(5.140)
	• Program	3.330	2.873	2.856	-	-	0	-40	-18	-474	18	3.765	75,86%	(909)
	Oto	293	3.056	3.021	-	-	0	-85	-35	2.728	35	1.506	200,66%	1.516
	CF 2	47.792	55.141	55.640	460	1.234	774	-59	499	7.848	735	59.379	93,70%	(3.739)
	Mitraguna & Others	41.537	46.597	47.087	460	1.174	714	-97	491	5.550	683	51.936	90,66%	(4.848)
	Pensiun	6.255	8.544	8.553	-	60	60	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.071	945	1.695	750	1.607	385	6.987	1.310	145.072	88,97%	(16.001)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.296	0,27%	3,71%	7,90%	1.213	2.212	1.582			
	KUR	83	159	731	2.050	0,30%	2,76%	7,78%	1.319	1.967	1.892			
	Non KUR	-	554	352	245	0,00%	13,01%	9,12%	(106)	245	(309)			
3	PWG	10	-	-	181	0,69%	0,00%	3,34%	181	171	181			
	Cilem	10	-	-	181	0,69%	0,00%	3,34%	181	171	181			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.351	2,19%	4,19%	2,94%	(984)	715	(751)			
	CF 1	1.522	2.499	2.687	1.682	5,68%	10,99%	6,90%	(1.005)	160	(817)			
	Total Griya	1.522	2.499	2.687	1.682	5,75%	12,56%	7,88%	(1.005)	160	(817)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.828	1,42%	3,43%	3,74%	410	3.099	1.012	0,93%	75,10%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	1.182	1,54%	3,75%	4,07%	87	703	126			
	KUR	111	479	256	251	0,41%	0,97%	0,95%	(4)	140	(228)			
	Non KUR	368	577	839	930	9,65%	31,03%	34,60%	92	563	354			
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	1.575	1,83%	1,98%	1,97%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,86%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,27%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,58%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,86%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.315	11,32%	11,83%	11,87%	85	1.490	435	1,27%	89,30%	-10,6%

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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	3.273	2.848	(595)	(426)	22	0,78%	(3.072)	-51,89%	16.485	17,27%	(13.638)
2	Tabungan	49.567	51.826	53.745	53.366	(1.999)	(379)	1.541	2,97%	3.800	7,67%	64.759	82,41%	(11.392)
3	Deposito	19.983	50.082	52.876	52.876	(145)	0	2.794	5,58%	32.893	164,60%	20.965	252,21%	31.911
	Total	75.469	104.733	109.895	109.090	(2.739)	(805)	4.357	4,16%	33.621	44,55%	102.209	106,73%	6.881
	CASA	55.486	54.651	57.019	56.214	(2.594)	(805)	1.563	2,86%	728	1,31%	81.244	69,19%	(25.030)
	(%) CASA	73,52%	52,18%	51,88%	51,53%									
	FDR	164,25%	131,16%	126,23%	127,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.396	1.788		392	937	110,07%	618	52,89%	-	0,00%	1.788
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.244	1.637		392	937	133,82%	643	64,71%		0,00%	1.637
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	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	5.079	702	272	-430	587	167	2.576	105	9.300	54,61%	(4.222)
	Cilem	2.503	4.911	5.079	702	272	-430	587	167	2.576	105	9.300	54,61%	(4.222)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.636	1.251	1.897	646	173	1.176	12.196	721	134.385	99,44%	(749)
	CF 1	4.796	5.941	5.898	111	-	-111	83	-42	1.103	42	6.387	92,34%	(489)
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)
	• Total Non Program	4.549	4.720	4.707	-	-	0	-44	-14	157	14	4.956	94,97%	(249)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.192	111	-	-111	83	-29	945	29	1.431	83,25%	(240)
	CF 2	116.645	126.519	127.738	1.140	1.897	757	90	1.219	11.093	678	127.997	99,80%	(259)
	Mitraguna & Others	110.497	118.905	120.193	1.140	1.897	757	160	1.288	9.697	609	120.687	99,59%	(493)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.715	1.953	2.169	216	760	1.344	14.757	826	143.781	96,48%	(5.067)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	56	0,00%	0,00%	1,10%	56	56	56			
	Cilem	-	-	-	56	0,00%	0,00%	1,10%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	2.876	0,00%	2,60%	2,15%	(568)	2.876	1.369			
	CF 1	-	-	130	184	0,00%	2,19%	3,12%	54	184	184			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	184	0,00%	10,64%	15,43%	54	184	184			
	CF 2	-	1.507	3.315	2.692	0,00%	2,62%	2,11%	(622)	2.692	1.185			
	Mitraguna & Others	-	1.507	3.315	2.692	0,00%	2,79%	2,24%	(622)	2.692	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	2.932	0,00%	2,51%	2,11%	(513)	2.932	1.425	0,79%	62,51%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(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%	-963,61%	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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.069	1.958	771	(111)	(703)	-26,43%	357	22,30%	16.568	11,82%	(14.610)
2	Tabungan	117.228	124.352	130.506	131.311	(5.693)	805	6.960	5,60%	14.083	12,01%	138.543	94,78%	(7.232)
3	Deposito	47.162	44.209	41.977	41.977	(74)	0	(2.233)	-5,05%	(5.186)	-11,00%	48.540	86,48%	(6.564)
	Total	165.991	171.222	174.552	175.246	(4.996)	694	4.023	2,35%	9.255	5,58%	203.651	86,05%	(28.405)
	CASA	118.829	127.013	132.575	133.269	(4.922)	694	6.256	4,93%	14.441	12,15%	155.111	85,92%	(21.842)
	(%) CASA	71,59%	74,18%	75,95%	76,05%									
	FDR	85,30%	89,69%	88,92%	88,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.026	3.388		362	(1.187)	-25,95%	321	10,46%	-	0,00%	3.388
2	Giro ISE	515	1.528	829	949		119	(579)	-37,90%	434	84,32%		0,00%	949
3	Tabungan ISE	2.552	3.048	2.196	2.439		243	(608)	-19,96%	(113)	-4,43%		0,00%	2.439
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	26.979	-	630	630	-287	362	3.431	268	26.741	100,89%	238
	KUR	22.685	26.059	26.222	-	430	430	-266	162	3.537	268	25.722	101,94%	499
	Non KUR	863	558	758	-	200	200	-21	200	-106	-	1.019	74,37%	(261)
3	PWG	16.913	31.730	33.337	3.122	3.540	418	2.791	1.606	16.424	1.933	31.322	106,43%	2.015
	Cilem	9.701	21.303	22.197	1.846	1.534	-313	2.741	894	12.496	640	21.277	104,32%	920
	Gadai	7.212	10.427	11.140	1.276	2.006	731	50	713	3.928	1.293	10.045	110,90%	1.095
4	CFG	101.109	95.227	94.889	175	606	431	-999	-337	-6.219	943	115.283	82,31%	(20.394)
	CF 1	13.632	14.370	14.571	-	277	277	307	201	939	76	15.375	94,77%	(804)
	Total Griya	12.067	11.849	11.802	-	-	0	0	-47	-265	47	12.512	94,33%	(710)
	• Total Non Program	12.067	11.849	11.802	-	-	0	-193	-47	-265	47	12.512	94,33%	(710)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.769	-	277	277	307	248	1.204	29	2.863	96,73%	(94)
	CF 2	87.476	80.857	80.318	175	329	154	-1.306	-538	-7.158	867	99.908	80,39%	(19.590)
	Mitraguna & Others	79.108	72.826	72.352	-	329	329	-1.610	-474	-6.756	803	90.268	80,15%	(17.916)
	Pensiun	8.368	8.031	7.966	175	-	-175	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	155.205	3.297	4.776	1.479	1.505	1.632	13.615	3.144	173.366	89,52%	(18.161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	1.252	0,81%	2,55%	4,64%	573	1.062	1.252			
	KUR	-	-	679	1.168	0,00%	2,61%	4,46%	489	1.168	1.168			
	Non KUR	190	-	-	84	21,98%	0,00%	11,05%	84	(106)	84			
3	PWG	-	-	-	1.029	0,00%	0,00%	3,09%	1.029	1.029	1.029			
	Cilem	-	-	-	884	0,00%	0,00%	3,98%	884	884	884			
	Gadai	-	-	-	145	0,00%	0,00%	1,31%	145	145	145			
4	CFG	854	82	883	2.449	0,84%	0,93%	2,58%	1.565	1.594	2.367			
	CF 1	-	82	227	740	0,00%	1,58%	5,08%	513	740	658			
	Total Griya	-	70	216	311	0,00%	1,82%	2,63%	95	311	241			
	Oto	-	11	11	429	0,00%	0,42%	15,49%	418	429	417			
	CF 2	854	-	657	1.709	0,98%	0,81%	2,13%	1.052	855	1.709			
	Mitraguna & Others	854	-	657	1.709	1,08%	0,90%	2,36%	1.052	855	1.709			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	4.730	0,74%	1,02%	3,05%	3.167	3.686	4.648	0,71%	76,54%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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%	1,03%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	5,44%	-	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%	-640,75%	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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	4.303	2.501	(318)	(1.802)	(1.453)	-36,76%	(3.561)	-58,75%	20.486	12,21%	(17.985)
2	Tabungan	115.416	132.994	131.621	130.045	5.618	(1.576)	(2.948)	-2,22%	14.629	12,68%	135.976	95,64%	(5.931)
3	Deposito	39.351	38.307	39.948	40.018	1.801	70	1.712	4,47%	668	1,70%	40.694	98,34%	(676)
	Total	160.829	175.254	175.873	172.564	7.101	(3.308)	(2.690)	-1,53%	11.735	7,30%	197.156	87,53%	(24.592)
	CASA	121.478	136.948	135.924	132.546	5.300	(3.378)	(4.402)	-3,21%	11.068	9,11%	156.462	84,71%	(23.916)
	(%) CASA	75,53%	78,14%	77,29%	76,81%									
	FDR	76,61%	86,29%	86,58%	88,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.438	2.519		81	(735)	-22,58%	1.038	70,08%	-	0,00%	2.519
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.435	2.515		81	(511)	-16,88%	1.077	74,88%		0,00%	2.515
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.124	-	-	0	-263	-186	789	186	10.980	83,09%	(1.856)
	KUR	8.171	9.135	8.949	-	-	0	-258	-186	778	186	10.688	83,73%	(1.739)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.784	4.199	3.187	-1.012	1.078	1.262	12.314	1.925	36.072	96,43%	(1.287)
	Cilem	8.736	16.980	17.933	1.204	1.377	173	1.241	953	9.197	424	19.753	90,79%	(1.820)
	Gadai	13.734	16.542	16.851	2.995	1.810	-1.185	-163	309	3.117	1.502	16.319	103,26%	532
4	CFG	92.027	106.936	106.915	1.456	995	-461	1.273	-21	14.888	1.016	104.206	102,60%	2.709
	CF 1	36.305	37.194	37.040	160	-	-160	123	-154	735	154	37.801	97,99%	(761)
	Total Griya	33.468	33.428	33.339	160	-	-160	0	-89	-130	89	33.850	98,49%	(512)
	• Total Non Program	33.468	31.094	31.008	-	-	0	-80	-85	-2.460	85	33.850	91,60%	(2.842)
	• Program	-	2.334	2.330	160	-	-160	332	-4	2.330	4	0	0,00%	2.330
	Oto	2.837	3.766	3.701	-	-	0	123	-65	865	65	3.951	93,68%	(250)
	CF 2	55.722	69.741	69.875	1.296	995	-301	1.150	133	14.153	862	66.405	105,23%	3.470
	Mitraguna & Others	47.599	56.199	56.413	1.296	995	-301	849	214	8.814	781	57.188	98,64%	(775)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	152.271	5.856	4.182	-1.674	2.272	1.047	29.067	3.135	151.631	100,42%	641

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	557	0,00%	2,62%	6,10%	313	557	463			
	KUR	-	94	244	557	0,00%	2,67%	6,22%	313	557	463			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.127	0,00%	0,00%	3,24%	1.127	1.127	1.127			
	Cilem	-	-	-	593	0,00%	0,00%	3,31%	593	593	593			
	Gadai	-	-	-	534	0,00%	0,00%	3,17%	534	534	534			
4	CFG	1.195	701	288	1.339	1,30%	0,27%	1,25%	1.051	144	638			
	CF 1	69	536	95	447	0,19%	0,25%	1,21%	353	379	(89)			
	Total Griya	69	536	95	447	0,21%	0,28%	1,34%	353	379	(89)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	892	2,02%	0,28%	1,28%	698	(235)	727			
	Mitraguna & Others	1.127	165	194	892	2,37%	0,34%	1,58%	698	(235)	727			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	3.023	0,97%	0,35%	1,99%	2.491	1.828	2.228	0,48%	75,86%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,02%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,04%	-	93	(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	802	819	851	693	0,87%	0,80%	0,65%	(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%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,47%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,83%	-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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.475	5.277	(610)	(198)	339	6,86%	(1.453)	-21,59%	22.902	23,04%	(17.625)
2	Tabungan	220.302	240.640	239.086	239.984	4.326	898	(656)	-0,27%	19.682	8,93%	243.291	98,64%	(3.307)
3	Deposito	143.210	175.577	173.673	173.772	3.891	99	(1.805)	-1,03%	30.561	21,34%	144.726	120,07%	29.046
	Total	370.242	421.155	418.233	419.033	7.607	800	(2.122)	-0,50%	48.791	13,18%	410.919	101,97%	8.114
	CASA	227.032	245.578	244.561	245.261	3.716	700	(317)	-0,13%	18.229	8,03%	266.193	92,14%	(20.932)
	(%) CASA	61,32%	58,31%	58,47%	58,53%									
	FDR	58,19%	64,52%	65,94%	65,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	22.287	22.298		11	(75)	-0,34%	1.787	8,71%	-	0,00%	22.298
2	Giro ISE	3.669	2.672	3.212	3.236		24	563	21,08%	(434)	-11,82%		0,00%	3.236
3	Tabungan ISE	6.637	10.184	9.558	9.545		(13)	(639)	-6,27%	2.908	43,82%		0,00%	9.545
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.125	-	-	0	-1.028	-39	12.097	39	11.017	110,05%	1.108
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.877	-	-	0	870	-68	5.060	68	12.716	101,27%	161
	KUR	7.418	12.544	12.477	-	-	0	876	-66	5.059	66	12.079	103,30%	398
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.402	3.872	4.534	662	4.588	2.946	20.012	1.588	33.462	117,75%	5.940
	Cilem	9.334	18.717	20.098	931	2.018	1.087	3.910	1.381	10.764	637	20.079	100,09%	19
	Gadai	10.057	17.739	19.304	2.941	2.516	-425	678	1.565	9.247	951	13.383	144,24%	5.921
4	CFG	188.225	210.165	211.394	3.388	3.652	264	1.935	1.229	23.169	2.423	203.074	104,10%	8.320
	CF 1	13.467	13.402	13.224	-	-	0	-139	-178	-243	178	15.350	86,15%	(2.126)
	Total Griya	8.915	8.509	8.387	-	-	0	0	-122	-529	122	9.380	89,41%	(994)
	• Total Non Program	8.915	8.509	8.387	-	-	0	-264	-122	-529	122	9.380	89,41%	(994)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.837	-	-	0	-139	-56	286	56	5.970	81,02%	(1.133)
	CF 2	174.758	196.763	198.170	3.388	3.652	264	2.074	1.408	23.412	2.244	187.724	105,56%	10.447
	Mitraguna & Others	169.164	191.102	192.269	3.388	3.376	-12	2.115	1.167	23.104	2.209	180.802	106,34%	11.467
	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	275.798	7.260	8.186	926	6.365	4.068	60.338	4.118	260.269	105,97%	15.529

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	223	2,32%	0,51%	1,74%	157	42	158			
	KUR	181	-	-	157	2,44%	0,00%	1,26%	157	(24)	157			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	923	0,00%	0,00%	2,34%	923	923	923			
	Cilem	-	-	-	840	0,00%	0,00%	4,18%	840	840	840			
	Gadai	-	-	-	83	0,00%	0,00%	0,43%	83	83	83			
4	CFG	461	-	-	859	0,24%	0,00%	0,41%	859	398	859			
	CF 1	356	-	-	593	2,64%	0,00%	4,48%	593	237	593			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	593	7,82%	0,00%	12,25%	593	237	593			
	CF 2	105	-	-	266	0,06%	0,00%	0,13%	266	161	266			
	Mitraguna & Others	105	-	-	266	0,06%	0,00%	0,14%	266	161	266			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	2.006	0,30%	0,02%	0,73%	1.940	1.364	1.940	0,11%	84,65%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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 (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.228	4.229	(5.987)	1	(425)	-9,13%	4.084	2807,63%	5.050	83,74%	(821)
2	Tabungan	93.148	116.881	118.418	118.795	2.876	377	1.914	1,64%	25.648	27,53%	107.697	110,31%	11.098
3	Deposito	25.397	122.898	122.542	122.512	849	(30)	(387)	-0,31%	97.115	382,39%	26.335	465,21%	96.177
	Total	118.690	244.434	245.188	245.537	(2.262)	349	1.103	0,45%	126.847	106,87%	139.082	176,54%	106.455
	CASA	93.293	121.536	122.646	123.025	(3.111)	378	1.489	1,23%	29.732	31,87%	112.747	109,12%	10.277
	(%) CASA	78,60%	49,72%	50,02%	50,10%									
	FDR	96,89%	56,70%	56,42%	56,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.085	2.083		(3)	11	0,55%	1.265	154,76%	-	0,00%	2.083
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	2.025	2.023		(3)	11	0,54%	1.238	157,90%		0,00%	2.023
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.262	1.370	300	-1.070	855	-217	5.492	517	33.908	103,99%	1.354
	KUR	28.200	33.600	33.409	1.370	300	-1.070	932	-191	5.209	491	32.137	103,96%	1.272
	Non KUR	1.570	1.879	1.853	-	-	0	-77	-26	283	26	1.771	104,62%	82
3	PWG	4.527	10.075	10.251	483	377	-106	381	176	5.724	201	11.726	87,42%	(1.476)
	Cilem	4.527	10.075	10.251	483	377	-106	381	176	5.724	201	11.727	87,41%	(1.476)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	92.820	868	1.279	411	-86	-221	12.120	1.500	93.904	98,85%	(1.083)
	CF 1	1.386	8.677	8.619	588	-	-588	787	-59	7.233	59	3.013	286,02%	5.605
	Total Griya	404	3.742	3.736	-	-	0	0	-6	3.332	6	820	455,35%	2.915
	• Total Non Program	404	3.742	3.736	-	-	0	-10	-6	3.332	6	820	455,35%	2.915
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.883	588	-	-588	787	-52	3.901	52	2.193	222,68%	2.690
	CF 2	79.315	84.364	84.202	280	1.279	999	-872	-162	4.887	1.441	90.890	92,64%	(6.688)
	Mitraguna & Others	60.800	65.509	65.446	280	1.279	999	-349	-63	4.646	1.342	71.191	91,93%	(5.745)
	Pensiun	18.515	18.855	18.756	-	-	0	-524	-99	241	99	19.699	95,21%	(944)
	Total Pembiayaan	114.997	138.594	138.333	2.721	1.956	-765	1.150	-261	23.336	2.217	139.538	99,14%	(1.205)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	1.553	0,72%	3,30%	4,40%	383	1.339	1.203			
	KUR	129	349	935	1.309	0,46%	2,78%	3,92%	374	1.180	959			
	Non KUR	85	-	234	244	5,40%	12,46%	13,15%	10	159	244			
3	PWG	-	-	-	440	0,00%	0,00%	4,29%	440	440	440			
	Cilem	-	-	-	440	0,00%	0,00%	4,29%	440	440	440			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.015	0,00%	1,82%	2,17%	323	2.011	1.548			
	CF 1	-	177	-	16	0,00%	0,00%	0,19%	16	16	(161)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	16	0,00%	0,00%	0,33%	16	16	(161)			
	CF 2	3	289	1.692	1.999	0,00%	2,01%	2,37%	307	1.995	1.710			
	Mitraguna & Others	3	289	1.527	1.674	0,01%	2,33%	2,56%	147	1.671	1.385			
	Pensiun	-	-	165	325	0,00%	0,88%	1,73%	159	325	325			
	Total Pembiayaan	217	816	2.861	4.007	0,19%	2,06%	2,90%	1.146	3.790	3.191	0,06%	97,78%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	3,11%	(2)	383	132			
	CF 1	-	23	197	197	0,00%	2,27%	2,28%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,55%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,19%	(1)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,78%	(1)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.893	2,36%	2,17%	2,09%	(112)	178	20	0,09%	95,49%	-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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.797	1.960	864	163	(774)	-28,31%	(1.496)	-43,29%	18.681	10,49%	(16.721)
2	Tabungan	145.385	157.293	154.697	163.302	6.451	8.605	6.009	3,82%	17.916	12,32%	166.928	97,83%	(3.626)
3	Deposito	14.811	12.473	12.415	12.172	(133)	(243)	(301)	-2,41%	(2.639)	-17,82%	16.208	75,10%	(4.036)
	Total	163.652	172.500	168.909	177.434	7.182	8.525	4.934	2,86%	13.781	8,42%	201.817	87,92%	(24.384)
	CASA	148.841	160.027	156.494	165.262	7.315	8.768	5.235	3,27%	16.420	11,03%	185.609	89,04%	(20.347)
	(%) CASA	90,95%	92,77%	92,65%	93,14%									
	FDR	119,93%	124,79%	128,01%	121,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.619	2.617		(1)	403	18,21%	84	3,30%	-	0,00%	2.617
2	Giro ISE	1.520	841	842	869		27	28	3,31%	(650)	-42,80%		0,00%	869
3	Tabungan ISE	1.014	1.373	1.776	1.748		(28)	375	27,34%	734	72,37%		0,00%	1.748
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(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	37.928	1.240	660	-580	701	14	2.004	646	40.296	94,12%	(2.367)
	KUR	33.748	34.564	34.556	1.170	600	-570	468	-9	808	609	37.907	91,16%	(3.351)
	Non KUR	2.176	3.350	3.373	70	60	-10	233	23	1.196	37	2.389	141,19%	984
3	PWG	12.551	26.160	28.223	3.383	3.583	200	2.174	2.063	15.673	1.520	26.104	108,12%	2.119
	Cilem	6.245	14.255	14.843	632	1.007	375	854	588	8.597	419	17.229	86,15%	(2.386)
	Gadai	6.305	11.905	13.380	2.751	2.577	-175	1.320	1.475	7.075	1.101	8.875	150,76%	4.505
4	CFG	143.228	146.957	145.853	612	180	-432	636	-1.104	2.625	1.284	160.820	90,69%	(14.967)
	CF 1	29.589	26.185	26.034	-	-	0	-145	-151	-3.555	151	34.824	74,76%	(8.790)
	Total Griya	26.165	23.465	23.336	-	-	0	0	-129	-2.829	129	30.110	77,50%	(6.774)
	• Total Non Program	3.355	2.399	2.387	-	-	0	-40	-12	-969	12	4.324	55,19%	(1.938)
	• Program	22.810	21.066	20.950	-	-	0	-169	-116	-1.860	116	25.786	81,24%	(4.836)
	Oto	3.424	2.720	2.698	-	-	0	-145	-22	-726	22	4.714	57,23%	(2.016)
	CF 2	113.639	120.772	119.819	612	180	-432	781	-953	6.180	1.133	125.996	95,10%	(6.177)
	Mitraguna & Others	94.023	97.434	96.653	612	180	-432	125	-780	2.630	960	105.113	91,95%	(8.460)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.228	5.235	4.423	-812	3.495	973	19.958	3.450	231.787	93,29%	(15.559)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	2.436	1,77%	1,11%	6,42%	2.014	1.802	2.345			
	KUR	580	91	417	2.436	1,72%	1,21%	7,05%	2.019	1.857	2.345			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	1.701	0,00%	0,00%	6,03%	1.701	1.701	1.701			
	Cilem	-	-	-	1.472	0,00%	0,00%	9,92%	1.472	1.472	1.472			
	Gadai	-	-	-	229	0,00%	0,00%	1,71%	229	229	229			
4	CFG	3.895	3.612	3.411	3.883	2,72%	2,32%	2,66%	473	(12)	271			
	CF 1	3.671	2.934	3.216	3.776	12,41%	12,28%	14,50%	560	105	842			
	Total Griya	3.671	2.934	3.216	3.776	14,03%	13,71%	16,18%	560	105	842			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	107	0,20%	0,16%	0,09%	(87)	(117)	(571)			
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(571)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.020	2,31%	1,78%	3,71%	4.187	3.490	4.317	3,64%	1,91%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	(1)	(140)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,50%	(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	3.239	2,51%	2,38%	2,22%	(262)	(351)	(163)			
	CF 1	3.133	3.018	3.178	2.972	10,59%	12,14%	11,42%	(206)	(161)	(46)			
	Total Griya	3.118	3.018	3.178	2.972	11,91%	13,55%	12,74%	(206)	(145)	(46)			
	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%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.570	4,11%	3,64%	3,50%	(263)	(496)	(169)	3,61%	-2,97%	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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	999	1.000	766	1	(212)	-17,52%	459	85,04%	16.705	5,98%	(15.706)
2	Tabungan	125.992	136.380	132.832	133.095	2.634	263	(3.285)	-2,41%	7.104	5,64%	148.828	89,43%	(15.733)
3	Deposito	49.100	43.473	42.600	42.598	(4.993)	(2)	(875)	-2,01%	(6.502)	-13,241%	50.576	84,23%	(7.978)
	Total	175.632	181.065	176.431	176.693	(1.593)	261	(4.373)	-2,41%	1.061	0,60%	216.109	81,76%	(39.417)
	CASA	126.532	137.592	133.831	134.095	3.400	263	(3.497)	-2,54%	7.563	5,98%	165.533	81,01%	(31.438)
	(%) CASA	72,04%	75,99%	75,85%	75,89%									
	FDR	182,36%	177,72%	182,53%	182,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.756	1.698		(58)	(440)	-20,58%	446	35,59%	-	0,00%	1.698
2	Giro ISE	222	228	186	185		(0)	(43)	-18,72%	(36)	-16,41%		0,00%	185
3	Tabungan ISE	1.030	1.910	1.570	1.513		(57)	(397)	-20,81%	482	46,78%		0,00%	1.513
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	18.653	75,39%	(4.590)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	16.922	83,11%	(2.858)
	• Local Champion	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	15.742	89,34%	(1.678)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.660	-	485	485	24	-88	-614	573	38.605	87,19%	(4.945)
	KUR	31.590	30.397	30.331	-	485	485	-618	-65	-1.259	550	35.711	84,93%	(5.380)
	Non KUR	2.684	3.351	3.329	-	-	0	642	-23	645	23	2.894	115,03%	435
3	PWG	22.430	35.595	36.589	3.291	3.451	159	1.123	995	14.159	2.456	36.459	100,36%	131
	Cilem	9.274	16.096	16.879	1.083	1.247	165	1.481	783	7.604	465	20.279	83,23%	(3.401)
	Gadai	13.156	19.499	19.711	2.209	2.204	-5	-358	212	6.555	1.991	16.180	121,83%	3.531
4	CFG	248.904	238.340	237.723	1.093	960	-133	-257	-617	-11.181	1.577	273.169	87,02%	(35.447)
	CF 1	66.307	61.181	60.919	-	-	0	-118	-262	-5.388	262	76.049	80,11%	(15.130)
	Total Griya	63.771	57.411	57.191	-	-	0	0	-220	-6.579	220	72.051	79,38%	(14.860)
	• Total Non Program	13.172	11.476	11.430	-	-	0	-233	-46	-1.742	46	14.850	76,97%	(3.420)
	• Program	50.599	45.935	45.762	-	-	0	-380	-174	-4.837	174	57.201	80,00%	(11.439)
	Oto	2.536	3.769	3.727	-	-	0	-118	-42	1.191	42	3.998	93,24%	(270)
	CF 2	182.596	177.159	176.804	1.093	960	-133	-139	-355	-5.792	1.315	197.121	89,69%	(20.317)
	Mitraguna & Others	145.742	143.496	143.520	924	735	-189	-245	24	-2.222	711	158.776	90,39%	(15.257)
	Pensiun	36.854	33.663	33.284	169	225	56	106	-379	-3.570	604	38.344	86,80%	(5.060)
	Total Pembiayaan	320.285	321.790	322.036	4.384	4.896	511	597	246	1.750	4.650	366.886	87,78%	(44.851)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510	0,00%	0,00%	10,74%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	10,74%	1.510	1.510	1.510			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	2.457	0,46%	1,66%	7,30%	1.898	2.299	1.909			
	KUR	138	452	371	2.174	0,44%	1,22%	7,17%	1.803	2.036	1.723			
	Non KUR	20	96	187	283	0,75%	5,59%	8,49%	95	263	187			
3	PWG	-	-	-	1.017	0,00%	0,00%	2,78%	1.017	1.017	1.017			
	Cilem	-	-	-	556	0,00%	0,00%	3,30%	556	556	556			
	Gadai	-	-	-	461	0,00%	0,00%	2,34%	461	461	461			
4	CFG	7.829	9.999	9.690	13.943	3,15%	4,07%	5,87%	4.253	6.114	3.944			
	CF 1	6.309	7.665	7.244	9.241	9,51%	11,84%	15,17%	1.996	2.932	1.575			
	Total Griya	6.204	7.665	7.165	9.164	9,73%	12,48%	16,02%	1.999	2.960	1.498			
	Oto	105	-	79	77	4,15%	2,10%	2,06%	(2)	(28)	77			
	CF 2	1.520	2.334	2.446	4.703	0,83%	1,38%	2,66%	2.257	3.183	2.369			
	Mitraguna & Others	1.215	1.695	2.002	3.587	0,83%	1,39%	2,50%	1.585	2.372	1.892			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	18.927	2,49%	3,18%	5,88%	8.678	10.940	8.381	0,61%	89,56%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,27%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,07%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,13%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.807	2,65%	2,65%	2,86%	489	209	709			
	CF 1	4.154	4.894	4.930	5.606	6,26%	8,06%	9,20%	675	1.452	712			
	Total Griya	4.071	4.811	4.848	5.523	6,38%	8,44%	9,66%	675	1.452	712			
	Oto	82	82	82	82	3,25%	2,19%	2,21%	-	-	-			
	CF 2	2.444	1.205	1.388	1.201	1,34%	0,78%	0,68%	(187)	(1.243)	(3)			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.499	2,20%	2,15%	2,33%	584	468	929	0,30%	87,18%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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