

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	771.671	763.553	(162.332)	(8.119)	326.326	74,64%	448.581	142,42%	515.367	148,16%	248.186
2	Tabungan	2.242.130	2.410.328	2.573.060	2.589.123	(11.852)	16.064	178.795	7,42%	346.993	15,48%	2.534.104	102,17%	55.020
3	Deposito	2.798.677	3.310.810	2.928.717	2.921.049	519.898	(7.668)	(389.761)	-11,77%	122.372	4,37%	2.816.881	103,70%	104.168
Total		5.355.779	6.158.366	6.273.448	6.273.725	345.714	277	115.359	1,87%	917.946	17,14%	5.866.352	106,94%	407.373
CASA		2.557.102	2.847.555	3.344.731	3.352.676	(174.184)	7.945	505.121	17,74%	795.574	31,11%	3.049.471	109,94%	303.205
(% CASA		47,74%	46,24%	53,32%	53,44%									
FDR		47,52%	48,47%	48,56%	48,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	106.039	104.785		(1.254)	5.316	5,34%	(8.871)	-7,81%	151.518	69,16%	(46.732)
2	Giro ISE	31.184	15.875	21.884	18.895		(2.989)	3.020	19,03%	(12.289)	-39,41%	54.128	34,91%	(35.233)
3	Tabungan ISE	59.057	64.263	64.823	66.558		1.736	2.295	3,57%	7.501	12,70%	64.324	103,47%	2.235
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.842	5.680	6.100	420	513	2.460	21.633	3.640	244.894	85,69%	(35.052)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	191.955	5.680	6.100	420	643	2.589	23.115	3.511	200.840	95,58%	(8.885)
	• Local Champion	162.434	180.126	182.665	5.680	6.100	420	771	2.539	20.231	3.561	177.604	102,85%	5.061
	• Value Chain	6.407	9.240	9.290	-	-	-	-128	50	2.883	(50)	23.235	39,98%	(13.945)
2	MBG	159.435	194.735	198.768	9.695	10.175	480	2.895	4.033	39.334	6.142	210.853	94,27%	(12.084)
	KUR	151.599	185.038	188.646	9.145	9.485	340	2.836	3.608	37.047	5.877	200.443	94,11%	(11.797)
	Non KUR	7.836	9.697	10.123	550	690	140	60	425	2.287	265	10.410	97,24%	(287)
3	PWG	252.400	434.205	459.530	87.135	96.391	9.256	21.944	25.326	207.130	71.066	453.213	101,39%	6.318
	Cilem	111.797	234.388	248.732	27.287	30.283	2.996	10.815	14.343	136.935	15.939	276.183	90,06%	(27.451)
	Gadai	140.603	199.817	210.799	59.848	66.109	6.260	11.129	10.982	70.196	55.126	177.030	119,08%	33.769
4	CFG	1.944.791	2.148.603	2.178.303	61.413	70.499	9.086	10.856	29.700	233.512	40.798	2.206.447	98,72%	(28.145)
	CF 1	376.842	382.194	387.071	4.624	12.726	8.102	-2.215	4.878	10.230	7.848	422.476	91,62%	(35.404)
	Total Griya	311.852	312.755	317.273	3.880	10.076	6.196	0	4.698	5.421	5.377	334.952	94,72%	(17.679)
	• Total Non Program	308.347	308.216	312.787	3.720	9.916	6.196	-1.685	4.571	4.440	5.344	318.551	98,19%	(5.764)
	• Program	3.505	4.359	4.486	160	160	0	136	127	981	33	16.401	27,35%	(11.915)
	Oto	64.990	69.619	69.798	744	2.650	1.906	-2.215	179	4.808	2.470	87.524	79,75%	(17.726)
	CF 2	1.567.950	1.766.409	1.791.231	56.789	57.773	984	13.071	24.822	223.282	32.951	1.783.972	100,41%	7.260
	Mitraguna & Others	1.383.782	1.569.711	1.591.108	51.357	52.324	967	10.152	21.397	207.327	30.927	1.577.695	100,85%	13.413
	Pensiun	184.168	196.697	200.123	5.432	5.449	17	2.920	3.426	15.955	2.023	206.276	97,02%	(6.153)
Total Pembiayaan		2.544.835	2.984.924	3.046.444	163.923	183.165	19.242	36.209	61.520	501.608	121.646	3.115.406	97,79%	(68.963)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	-	0,67%	1,54%	0,00%	(3.204)	(1.267)	(3.204)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	-	0,75%	1,69%	0,00%	(3.204)	(1.267)	(3.204)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	3.593	2,17%	3,47%	1,81%	(3.171)	140	(3.171)			
	KUR	2.876	6.294	6.294	3.371	1,90%	3,40%	1,79%	(2.923)	495	(2.923)			
	Non KUR	577	470	470	222	7,36%	4,84%	2,19%	(247)	(355)	(247)			
3	PWG	-	-	-	1.006	0,00%	0,00%	0,22%	1.006	1.006	1.006			
	Cilem	-	-	-	1.006	0,00%	0,00%	0,40%	1.006	1.006	1.006			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	20.944	0,99%	1,26%	0,96%	(6.031)	1.677	(4.160)			
	CF 1	8.041	13.170	13.772	13.359	2,13%	3,60%	3,45%	(413)	5.318	188			
	Total Griya	6.972	10.986	11.815	11.183	2,24%	3,78%	3,52%	(632)	4.211	197			
	Oto	1.069	2.184	1.957	2.176	1,64%	2,81%	3,12%	219	1.107	(9)			
	CF 2	11.227	11.934	13.204	7.586	0,72%	0,75%	0,42%	(5.618)	(3.641)	(4.349)			
	Mitraguna & Others	11.107	11.331	11.970	6.677	0,80%	0,76%	0,42%	(5.293)	(4.430)	(4.654)			
	Pensiun	120	603	1.234	909	0,07%	0,63%	0,45%	(324)	789	306			
Total Pembiayaan		23.988	35.072	36.943	25.543	0,94%	1,24%	0,84%	(11.399)	1.555	(9.529)	0,92%	-9,76%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.809	4,79%	3,77%	3,72%	(4)	(1.213)	(8)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.807	5,33%	4,13%	4,07%	(4)	(1.190)	(8)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.723	1,80%	0,93%	0,87%	(89)	(1.141)	198			
	KUR	1.760	1.021	1.239	1.160	1,16%	0,67%	0,61%	(79)	(600)	139			
	Non KUR	1.104	504	572	563	14,08%	5,90%	5,56%	(10)	(541)	59			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	21.986	0,93%	1,12%	1,01%	(2.092)	3.862	(1.985)			
	CF 1	5.476	6.167	5.995	5.067	1,45%	1,57%	1,31%	(927)	(408)	(1.100)			
	Total Griya	4.795	5.656	5.484	4.418	1,54%	1,75%	1,39%	(1.065)	(376)	(1.238)			
	Oto	681	511	511	649	1,05%	0,73%	0,93%	138	(32)	138			
	CF 2	12.648	17.804	18.084	16.919	0,81%	1,02%	0,94%	(1.165)	4.271	(885)			
	Mitraguna & Others	12.330	17.209	17.489	16.226	0,89%	1,11%	1,02%	(1.264)	3.896	(983)			
	Pensiun	318	595	594	693	0,01%	0,02%	0,35%	99	375	98			
Total Pembiayaan		30.008	33.313	33.703	31.518	1,18%	1,13%	1,03%	(2.185)	1.509	(1.795)	0,93%	10,24%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	91.618	82.793	(3.810)	(8.825)	6.837	9,00%	2.629	3,28%	104.728	79,06%	(21.935)
2	Tabungan	392.786	398.058	411.119	420.104	5.717	8.984	22.046	5,54%	27.318	6,95%	428.515	98,04%	(8.412)
3	Deposito	233.260	200.095	192.345	192.311	4.992	(34)	(7.784)	-3,89%	(40.949)	-17,55%	235.492	81,66%	(43.181)
	Total	706.209	674.108	695.083	695.207	6.899	125	21.099	3,13%	(11.002)	-1,56%	768.735	90,44%	(73.528)
	CASA	472.950	474.013	502.737	502.896	1.907	159	28.883	6,09%	29.947	6,33%	533.243	94,31%	(30.347)
	(%) CASA	66,97%	70,32%	72,33%	72,34%									
	FDR	69,41%	78,02%	76,05%	76,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	21.469	24.589	24.521	(68)	3.053	14,22%	(1.804)	-6,85%	-	0,00%	24.521
2	Giro ISE	3.901	3.709	4.688	4.682	(6)	973	26,22%	781	20,03%		0,00%	4.682
3	Tabungan ISE	13.925	12.259	14.401	14.339	(62)	2.080	16,97%	414	2,98%		0,00%	14.339
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.137	190	2.300	2.110	-1.962	-497	-6.588	2.797	109.730	79,41%	(22.593)
	Linkage	4.522	3.238	3.113	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.024	190	2.300	2.110	-1.839	-373	-5.179	2.673	98.238	85,53%	(14.214)
	• Local Champion	87.849	83.436	83.100	190	2.300	2.110	-1.803	-337	-4.749	2.637	92.133	90,20%	(9.033)
	• Value Chain	1.354	960	924	-	-	-	-36	-36	-429	36	6.105	15,14%	(5.181)
2	MBG	44.762	41.002	40.855	1.055	1.200	145	-509	-148	-3.907	1.348	46.591	87,69%	(5.736)
	KUR	42.954	38.476	38.396	705	1.200	495	-821	-80	-4.558	1.280	44.797	85,71%	(6.401)
	Non KUR	1.808	2.526	2.459	350	-	312	-350	-67	651	67	1.794	137,05%	665
3	PWG	25.216	37.716	39.714	8.159	8.710	551	1.401	1.998	14.498	6.712	46.268	85,84%	(6.553)
	Cilem	10.119	17.744	18.597	1.852	2.025	173	498	852	8.478	1.172	28.070	66,25%	(9.473)
	Gadai	15.098	19.972	21.117	6.308	6.686	378	902	1.145	6.020	5.540	18.197	116,05%	2.920
4	CFG	326.493	359.607	360.915	11.996	10.015	-1.981	1.453	1.308	34.422	8.707	348.181	103,66%	12.734
	CF 1	44.529	52.282	52.391	500	1.458	958	-427	110	7.862	1.348	47.127	111,17%	5.265
	Total Griya	33.717	41.976	41.774	500	675	175	0	-202	8.057	877	34.319	121,72%	7.455
	• Total Non Program	33.717	41.976	41.774	500	675	175	-254	-202	8.057	877	34.319	121,72%	7.455
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.617	-	783	783	-427	312	-194	471	12.808	82,90%	(2.190)
	CF 2	281.964	307.326	308.524	11.496	8.557	-2.939	1.880	1.198	26.560	7.359	301.054	102,48%	7.470
	Mitraguna & Others	268.245	289.437	290.372	10.205	8.132	-2.073	948	935	22.127	7.197	285.797	101,60%	4.575
	Pensiun	13.719	17.889	18.152	1.291	425	-866	932	263	4.433	162	15.257	118,97%	2.895
	Total Pembiayaan	490.195	525.960	528.621	21.400	22.225	825	382	2.661	38.425	19.564	550.769	95,98%	(22.148)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	3.204	3.204	-	0,31%	3,66%	0,00%	(3.204)	(293)	(3.204)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	3.204	3.204	-	0,33%	3,80%	0,00%	(3.204)	(293)	(3.204)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.021	1.799	782	1,23%	4,39%	1,91%	(1.017)	231	(240)			
	KUR	550	1.021	1.705	782	1,28%	4,43%	2,04%	(923)	231	(240)			
	Non KUR	-	-	94	-	0,00%	3,73%	0,00%	(94)	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5.180	4.286	2.153	1.235	1,59%	0,60%	0,34%	(918)	(3.946)	(3.051)			
	CF 1	174	42	40	36	0,39%	0,08%	0,07%	(4)	(138)	(6)			
	Total Griya	174	42	40	36	0,52%	0,10%	0,09%	(4)	(138)	(6)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	5.006	4.244	2.113	1.198	1,78%	0,69%	0,39%	(915)	(3.808)	(3.045)			
	Mitraguna & Others	5.006	4.244	2.113	1.198	1,87%	0,73%	0,41%	(915)	(3.808)	(3.045)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	8.511	7.155	2.017	1,23%	1,36%	0,38%	(5.139)	(4.007)	(6.495)	0,49%	-27,42%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.065	0,87%	1,22%	1,22%	(1)	246	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.065	0,92%	1,26%	1,27%	(1)	246	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	170	304	322	1,56%	0,74%	0,79%	19	(377)	153			
	KUR	609	170	304	322	1,42%	0,79%	0,84%	19	(286)	153			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.220	5.303	4.374	1,35%	1,47%	1,21%	(929)	(45)	154			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.220	5.303	4.374	1,42%	1,73%	1,42%	(929)	367	154			
	Mitraguna & Others	4.007	4.220	5.303	4.374	1,49%	1,83%	1,51%	(929)	367	154			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.456	6.672	5.762	1,21%	1,27%	1,09%	(911)	(175)	306	0,63%	42,15%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	619.222	853.881	668.418	49.196	
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,21	3,34	3,38	0,04	0,17
CIF Payroll	2.288	2.317	2.340	23	52

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	8.651	8.263	(4.023)	(387)	1.801	27,87%	(9.862)	-54,41%	37.513	22,03%	(29.249)
2	Tabungan	237.991	248.764	288.991	283.875	5.562	(5.116)	35.111	14,11%	45.884	19,28%	266.025	106,71%	17.850
3	Deposito	192.383	164.502	160.863	160.857	8.344	(5)	(3.645)	-2,22%	(31.526)	-16,39%	194.147	82,85%	(33.289)
	Total	448.500	419.728	458.505	452.996	9.882	(5.509)	33.267	7,93%	4.495	1,00%	497.684	91,02%	(44.688)
	CASA	256.117	255.226	297.642	292.138	1.539	(5.504)	36.912	14,46%	36.021	14,06%	303.537	96,24%	(11.399)
	(%) CASA	57,11%	60,81%	64,92%	64,49%									
	FDR	54,70%	62,33%	59,70%	60,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.944	11.940		(5)	1.026	9,40%	301	2,58%	-	0,00%	11.940
2	Giro ISE	2.314	964	2.486	2.452		(34)	1.488	154,28%	138	5,98%		0,00%	2.452
3	Tabungan ISE	1.452	2.077	1.586	1.615		29	(462)	-22,25%	163	11,19%		0,00%	1.615
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.631	2.850	-	-2.850	2.412	331	1.052	(331)	29.361	63,45%	(10.731)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.631	2.850	-	-2.850	2.412	331	1.052	(331)	24.230	76,89%	(5.600)
	• Local Champion	16.492	17.899	18.230	2.850	-	-2.850	2.412	331	1.738	(331)	19.646	92,79%	(1.416)
	• Value Chain	1.087	401	401	-	-	-	-0	-0	-686	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.997	850	2.350	1.500	-966	840	727	1.510	49.876	78,19%	(10.879)
	KUR	37.787	37.645	38.499	850	2.350	1.500	-937	854	712	1.496	48.631	79,17%	(10.132)
	Non KUR	483	511	498	-	-	0	-29	-13	15	13	1.245	39,99%	(747)
3	PWG	15.859	36.565	39.020	7.907	7.313	-593	3.305	2.454	23.161	4.859	35.714	109,26%	3.305
	Cilem	7.657	20.078	21.520	2.379	2.647	268	1.371	1.442	13.862	1.205	23.148	92,96%	(1.629)
	Gadai	8.201	16.488	17.500	5.528	4.666	-862	1.934	1.012	9.299	3.654	12.566	139,27%	4.934
4	CFG	173.601	168.582	177.084	2.150	10.640	8.490	-3.409	8.502	3.483	2.138	192.550	91,97%	(15.466)
	CF 1	81.382	67.479	68.390	-	2.130	2.130	-252	911	-12.992	1.219	83.606	81,80%	(15.216)
	Total Griya	77.096	63.782	64.789	-	2.130	2.130	0	1.007	-12.307	1.123	77.731	83,35%	(12.942)
	• Total Non Program	77.096	63.782	64.789	-	2.130	2.130	-2.418	1.007	-12.307	1.123	77.731	83,35%	(12.942)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.601	-	-	0	-252	-96	-685	96	5.875	61,30%	(2.274)
	CF 2	92.219	101.103	108.694	2.150	8.510	6.360	-3.157	7.591	16.475	919	108.944	99,77%	(250)
	Mitraguna & Others	90.304	95.785	103.411	1.900	8.510	6.610	-3.380	7.625	13.107	885	105.404	98,11%	(1.994)
	Pensiun	1.915	5.317	5.283	250	-	-250	223	-34	3.368	34	3.539	149,27%	1.744
	Total Pembiayaan	245.309	261.603	273.731	13.757	20.303	6.547	1.343	12.128	28.422	8.175	307.502	89,02%	(33.771)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.172	2.541	1.669	3,78%	6,66%	4,28%	(872)	223	(503)			
	KUR	1.433	2.047	2.418	1.546	3,79%	6,42%	4,02%	(872)	113	(501)			
	Non KUR	12	125	123	123	2,54%	24,03%	24,62%	(0)	110	(3)			
3	PWG	-	-	-	10	0,00%	0,00%	0,02%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,04%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.497	3.360	6.197	4.335	2,01%	3,68%	2,45%	(1.862)	838	975			
	CF 1	3.310	3.079	4.746	4.248	4,07%	7,03%	6,21%	(498)	938	1.169			
	Total Griya	3.310	2.976	4.642	3.850	4,29%	7,28%	5,94%	(792)	540	874			
	Oto	-	102	103	398	0,00%	2,79%	11,04%	294	398	295			
	CF 2	187	281	1.451	87	0,20%	1,44%	0,08%	(1.364)	(100)	(194)			
	Mitraguna & Others	187	88	1.258	87	0,21%	1,31%	0,08%	(1.171)	(100)	(1)			
	Pensiun	-	193	193	-	0,00%	3,63%	0,00%	(193)	-	(193)			
	Total Pembiayaan	5.153	5.532	8.737	6.013	2,10%	3,34%	2,20%	(2.724)	860	481	0,40%	81,87%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	318	299	0,18%	0,83%	0,77%	(19)	229	(46)			
	KUR	-	275	248	229	0,00%	0,66%	0,59%	(19)	229	(46)			
	Non KUR	70	70	70	70	14,55%	13,73%	14,10%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	5.084	1.787	1.942	1,44%	1,06%	1,10%	155	(553)	(3.142)			
	CF 1	2.172	2.968	1.619	1.269	2,67%	2,40%	1,86%	(350)	(903)	(1.699)			
	Total Griya	2.172	2.968	1.619	1.269	2,82%	2,54%	1,96%	(350)	(903)	(1.699)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	168	673	0,35%	0,17%	0,62%	505	350	(1.443)			
	Mitraguna & Others	323	2.116	168	673	0,36%	0,18%	0,65%	505	350	(1.443)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.429	2.106	2.241	1,45%	0,80%	0,82%	136	(1.315)	(3.187)	0,45%	45,16%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)	
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,95	3,22	3,24	0,01	0,29
CIF Payroll	1.776	1.883	1.719	(164)	(57)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	4.020	3.932	(89)	(88)	2.811	250,84%	2.574	189,41%	12.152	32,36%	(8.220)
2	Tabungan	139.020	143.955	140.465	141.973	4.061	1.508	(1.982)	-1,38%	2.953	2,12%	154.745	91,75%	(12.772)
3	Deposito	91.332	76.900	76.612	76.711	230	99	(189)	-0,25%	(14.621)	-16,01%	92.313	83,10%	(15.602)
	Total	231.711	221.976	221.097	222.616	4.202	1.519	640	0,29%	(9.095)	-3,93%	259.210	85,88%	(36.594)
	CASA	140.379	145.076	144.485	145.905	3.972	1.420	829	0,57%	5.527	3,94%	166.897	87,42%	(20.992)
	(%) CASA	60,58%	65,36%	65,35%	65,54%									
	FDR	52,09%	65,04%	66,61%	66,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	3.976	3.536		(440)	(1.589)	-31,00%	763	27,54%	-	0,00%	3.536
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	3.873	3.433		(440)	(1.589)	-31,64%	764	28,64%		0,00%	3.433
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	92	92	92		0	0	0,00%	8	9,52%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	280	-	-	0	-13	-13	-1.135	13	1.415	19,79%	(1.135)
	Linkage	189	152	148	-	-	-	-4	-4	-41	4	189	78,26%	(41)
	Non-Linkage	1.226	141	132	-	-	0	-10	-10	-1.094	10	1.226	10,76%	(1.094)
	• Local Champion	1.226	141	132	-	-	0	-10	-10	-1.094	10	1.226	10,76%	(1.094)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	6.486	510	1.190	680	414	1.080	6.486	110	4.038	160,64%	2.449
	KUR	-	4.876	5.274	510	500	-10	422	398	5.274	102	3.846	137,12%	1.428
	Non KUR	-	531	1.213	-	690	690	-9	682	1.213	8	192	632,78%	1.021
3	PWG	10.318	21.769	23.454	4.725	4.566	-159	2.095	1.685	13.137	2.881	23.389	100,28%	66
	Cilem	4.275	13.042	14.437	1.879	2.166	288	1.217	1.395	10.162	771	16.449	87,77%	(2.012)
	Gadai	6.043	8.728	9.018	2.847	2.400	-447	877	290	2.975	2.109	6.940	129,95%	2.078
4	CFG	108.966	116.910	117.057	2.415	1.646	-769	568	147	8.091	1.499	127.699	91,67%	(10.642)
	CF 1	22.575	21.266	21.087	-	400	400	-123	-179	-1.488	579	26.152	80,63%	(5.065)
	Total Griya	18.510	16.653	16.593	-	400	400	0	-60	-1.917	460	20.513	80,89%	(3.920)
	• Total Non Program	18.168	16.160	16.102	-	400	400	-430	-58	-2.066	458	18.914	85,13%	(2.812)
	• Program	342	493	491	-	-	0	-2	-2	149	2	1.599	30,71%	(1.108)
	Oto	4.065	4.613	4.494	-	-	0	-123	-119	429	119	5.639	79,69%	(1.145)
	CF 2	86.390	95.644	95.969	2.415	1.246	-1.169	691	325	9.579	921	101.547	94,51%	(5.578)
	Mitraguna & Others	53.276	65.057	65.494	2.415	1.090	-1.325	938	437	12.219	653	66.824	98,01%	(1.330)
	Pensiun	33.115	30.587	30.475	-	156	156	-247	-112	-2.640	268	34.723	87,77%	(4.248)
	Total Pembiayaan	120.698	144.379	147.277	7.650	7.402	-248	3.063	2.898	26.579	4.504	156.540	94,08%	(9.263)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	165	0,00%	0,00%	0,00%	165	165	165			
	Cilem	-	-	-	165	0,00%	0,00%	1,15%	165	165	165			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	438	2.333	4.367	2.536	0,40%	3,74%	2,17%	(1.831)	2.098	203			
	CF 1	438	1.265	1.654	1.088	1,94%	7,78%	5,16%	(566)	650	(177)			
	Total Griya	438	1.265	1.654	881	2,37%	9,93%	5,31%	(773)	442	(384)			
	Oto	-	-	-	208	0,00%	0,00%	4,62%	208	208	208			
	CF 2	-	1.068	2.713	1.448	0,00%	2,84%	1,51%	(1.265)	1.448	380			
	Mitraguna & Others	-	1.068	2.452	1.056	0,00%	3,77%	1,61%	(1.396)	1.056	(12)			
	Pensiun	-	-	262	392	0,00%	0,86%	1,29%	130	392	392			
	Total Pembiayaan	438	2.333	4.367	2.701	0,36%	3,02%	1,83%	(1.666)	2.263	368	1,44%	21,37%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	980	671	1.041	0,48%	0,57%	0,89%	369	516	60			
	CF 1	397	541	424	793	1,76%	1,99%	3,76%	369	396	252			
	Total Griya	397	541	424	793	2,14%	2,55%	4,78%	369	396	252			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	439	247	247	0,15%	0,26%	0,26%	-	120	(192)			
	Mitraguna & Others	20	439	247	247	0,04%	0,38%	0,38%	-	227	(192)			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	980	671	1.041	1,19%	0,46%	0,71%	369	(397)	60	0,24%	66,30%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	230.548	232.327	218.084	(12.464)	
2	Contribution Margin	7.028	9.061	6.651	(377)	5,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	2,89	2,90	0,01	0,15
CIF Payroll	893	908	912	4	19



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	492.070	487.579	(126.134)	(4.491)	299.025	158,59%	414.597	568,09%	92.079	529,52%	395.500
2	Tabungan	196.862	204.302	261.998	244.607	(6.553)	(17.391)	40.305	19,73%	47.745	24,25%	224.903	108,76%	19.704
3	Deposito	1.160.939	1.779.384	1.394.040	1.393.419	487.766	(621)	(385.965)	-21,69%	232.480	20,03%	1.162.702	119,84%	230.717
	Total	1.430.782	2.172.240	2.148.107	2.125.604	355.080	(22.503)	(46.635)	-2,15%	694.822	48,56%	1.479.683	143,65%	645.921
	CASA	269.843	392.856	754.068	732.186	(132.686)	(21.882)	339.330	86,38%	462.342	171,34%	316.982	230,99%	415.204
	(%) CASA	18,86%	18,09%	35,10%	34,45%									
	FDR	15,38%	12,25%	12,76%	12,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	11.744	11.736		(8)	1.615	15,96%	2.658	29,28%	-	0,00%	11.736
2	Giro ISE	2.308	1.766	1.319	1.319		0	(447)	-25,32%	(989)	-42,86%		0,00%	1.319
3	Tabungan ISE	1.370	4.055	6.126	6.118		(8)	2.062	50,86%	4.747	346,38%		0,00%	6.118
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	69	69	69		0	0	0,00%	11	18,97%		0,00%	69

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	21.144	-	2.000	2.000	-1.842	1.490	1.014	510	33.634	62,86%	(12.490)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.144	-	2.000	2.000	-1.842	1.490	1.014	510	27.754	76,19%	(6.609)
	• Local Champion	18.621	18.413	19.943	-	2.000	2.000	-1.802	1.530	1.322	470	22.236	89,69%	(2.293)
	• Value Chain	1.509	1.241	1.201	-	-	-	-39	-39	-308	39	5.518	21,77%	(4.317)
2	MBG	53.102	55.914	55.404	1.440	1.110	-330	-423	-510	2.303	1.620	65.297	84,85%	(9.892)
	KUR	50.813	54.482	54.017	1.440	1.110	-330	-330	-465	3.205	1.575	62.288	86,72%	(8.270)
	Non KUR	2.289	1.432	1.387	-	-	0	-93	-45	-902	45	3.009	46,10%	(1.622)
3	PWG	17.782	27.368	29.523	5.706	6.111	405	1.552	2.155	11.741	3.956	35.103	84,10%	(5.581)
	Cilem	6.518	15.785	16.384	1.993	1.651	-343	504	599	9.866	1.052	22.195	73,82%	(5.811)
	Gadai	11.264	11.583	13.139	3.713	4.460	748	1.048	1.556	1.875	2.904	12.908	101,79%	231
4	CFG	129.053	163.160	168.051	7.703	7.070	-633	3.737	4.891	38.998	2.179	160.708	104,57%	7.343
	CF 1	19.758	18.000	19.640	868	1.990	1.122	-64	1.640	-118	350	34.689	56,62%	(15.049)
	Total Griya	14.572	13.490	15.286	775	1.990	1.215	0	1.796	714	194	27.914	54,76%	(12.628)
	• Total Non Program	11.408	10.641	12.464	775	1.990	1.215	608	1.823	1.056	167	13.112	95,06%	(648)
	• Program	3.163	2.849	2.821	-	-	0	-28	-27	-342	27	14.802	19,06%	(11.980)
	Oto	5.186	4.511	4.354	93	-	-93	-64	-156	-832	156	6.775	64,27%	(2.421)
	CF 2	109.295	145.160	148.411	6.835	5.080	-1.755	3.801	3.251	39.116	1.829	126.019	117,77%	22.392
	Mitraguna & Others	90.925	126.736	129.671	6.678	4.650	-2.028	3.761	2.935	38.746	1.715	106.025	122,30%	23.646
	Pensiun	18.370	18.424	18.740	157	430	273	39	317	370	113	19.994	93,73%	(1.254)
	Total Pembiayaan	220.067	266.096	274.123	14.849	16.291	1.442	3.024	8.026	54.056	8.265	294.742	93,00%	(20.620)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	451	1.104	1.465	953	0,85%	2,62%	1,72%	(511)	502	(150)			
	KUR	163	1.023	1.363	890	0,32%	2,50%	1,65%	(473)	728	(133)			
	Non KUR	289	80	102	63	12,61%	7,10%	4,54%	(39)	(226)	(17)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.759	1.049	695	436	1,36%	0,43%	0,26%	(259)	(1.323)	(613)			
	CF 1	1.212	1.049	695	436	6,14%	3,86%	2,22%	(259)	(776)	(613)			
	Total Griya	1.052	586	572	317	7,22%	4,24%	2,07%	(255)	(734)	(269)			
	Oto	161	463	123	119	3,10%	2,72%	2,74%	(4)	(42)	(344)			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.153	2.160	1.390	1,00%	0,81%	0,51%	(770)	(821)	(763)	2,19%	-332,23%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	812	881	795	2,88%	1,58%	1,44%	(86)	(736)	(17)			
	KUR	855	378	489	411	1,68%	0,90%	0,76%	(78)	(444)	32			
	Non KUR	677	434	392	385	29,56%	27,36%	27,74%	(7)	(292)	(49)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	439	581	639	0,59%	0,36%	0,38%	58	(122)	200			
	CF 1	321	419	562	620	1,63%	3,12%	3,15%	58	298	200			
	Total Griya	321	419	562	620	2,20%	4,17%	4,05%	58	298	200			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,01%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.251	1.462	1.434	1,11%	0,55%	0,52%	(28)	(1.014)	183	1,56%	-198,29%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.471	377.865	1.817.431	1.384.960	
2	Contribution Margin	14.647	18.467	16.713	2.066	-14,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,30	3,33	0,03	0,35
CIF Payroll	2.076	2.009	2.041	32	(35)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.430	8.095	1.308	665	(76)	-0,93%	(1.400)	-14,74%	17.559	46,10%	(9.464)
2	Tabungan	99.410	126.187	121.678	118.643	4.967	(3.035)	(7.544)	-5,98%	19.232	19,35%	111.159	106,73%	7.484
3	Deposito	64.192	41.870	42.566	42.564	(19.912)	(2)	694	1,66%	(21.628)	-33,69%	64.924	65,56%	(22.361)
	Total	173.097	176.228	171.674	169.302	(13.637)	(2.372)	(6.926)	-3,93%	(3.796)	-2,19%	193.643	87,43%	(24.341)
	CASA	108.906	134.358	129.108	126.738	6.275	(2.370)	(7.620)	-5,67%	17.833	16,37%	128.718	98,46%	(1.980)
	(%) CASA	62,92%	76,24%	75,21%	74,86%									
	FDR	57,60%	66,03%	69,10%	70,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.679	10.808		(871)	(715)	-6,20%	(2.495)	-18,76%	-	0,00%	10.808
2	Giro ISE	6.014	2.950	4.514	3.583		(931)	633	21,46%	(2.430)	-40,42%		0,00%	3.583
3	Tabungan ISE	6.490	7.773	6.365	6.425		60	(1.348)	-17,34%	(65)	-1,00%		0,00%	6.425
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	55	55	55		0	0	0,00%	11	25,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.579	-	-	0	-131	-132	5.579	132	0	0,00%	5.579
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.579	-	-	0	-131	-132	5.579	132	0	0,00%	5.579
	• Local Champion	-	1.884	1.781	-	-	0	-102	-102	1.781	102	0	0,00%	1.781
	• Value Chain	-	3.827	3.798	-	-	-	-29	-29	3.798	29	0	0,00%	3.798
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	35.636	6.719	7.060	340	-637	615	11.907	6.445	32.140	110,88%	3.497
	Cilem	8.075	16.035	15.528	1.319	1.166	-153	-215	-507	7.453	1.672	14.021	110,75%	1.507
	Gadai	15.654	18.987	20.108	5.401	5.894	493	-421	1.121	4.454	4.773	18.118	110,98%	1.990
4	CFG	75.933	75.630	77.410	325	3.039	2.714	-1.097	1.780	1.477	1.259	86.043	89,97%	(8.634)
	CF 1	16.979	15.785	17.111	-	1.624	1.624	-86	1.327	132	298	18.410	92,94%	(1.299)
	Total Griya	15.306	13.770	14.815	-	1.258	1.258	0	1.045	-491	213	15.836	93,56%	(1.020)
	• Total Non Program	15.306	13.770	14.815	-	1.258	1.258	-211	1.045	-491	213	15.836	93,56%	(1.020)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	2.296	-	366	366	-86	281	623	85	2.575	89,17%	(279)
	CF 2	58.954	59.845	60.298	325	1.415	1.090	-1.010	454	1.345	961	67.633	89,16%	(7.335)
	Mitraguna & Others	51.295	52.822	53.283	325	1.365	1.040	-948	461	1.988	904	59.053	90,23%	(5.770)
	Pensiun	7.658	7.023	7.015	-	50	50	-62	-8	-643	58	8.580	81,76%	(1.565)
	Total Pembiayaan	99.702	116.362	118.625	7.044	10.099	3.055	-1.864	2.263	18.923	7.836	118.223	100,34%	403

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	315	466	283	47	0,41%	0,37%	0,06%	(236)	(268)	(419)			
	CF 1	-	258	238	20	0,00%	1,50%	0,11%	(218)	20	(239)			
	Total Griya	-	237	238	-	0,00%	1,72%	0,00%	(238)	-	(237)			
	Oto	-	21	-	20	0,00%	0,00%	0,85%	20	20	(1)			
	CF 2	315	208	45	27	0,53%	0,08%	0,05%	(18)	(287)	(181)			
	Mitraguna & Others	315	208	45	27	0,61%	0,09%	0,05%	(18)	(287)	(181)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	466	283	47	0,32%	0,24%	0,04%	(236)	(268)	(419)	1,91%	#####	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	484	0,90%	0,66%	0,63%	(13)	(197)	(161)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	484	1,07%	0,83%	0,80%	(13)	(145)	(161)			
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,91%	(13)	(145)	(161)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	484	0,72%	0,43%	0,41%	(13)	(237)	(161)	0,26%	37,15%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.591	173.097	189.865	21.274	
2	Contribution Margin	4.128	5.207	6.827	2.699	-65,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,09	3,08	(0,01)	0,08
CIF Payroll	837	798	785	(13)	(52)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.955	2.031	(91)	77	(348)	-14,63%	(1.477)	-42,10%	10.133	20,05%	(8.102)
2	Tabungan	88.498	80.904	84.511	91.862	(3.227)	7.351	10.957	13,54%	3.364	3,80%	98.149	93,59%	(6.287)
3	Deposito	50.176	22.786	22.463	22.462	(2.444)	(1)	(324)	-1,42%	(27.713)	-55,23%	50.777	44,24%	(28.315)
	Total	142.182	106.070	108.928	116.355	(5.762)	7.427	10.285	9,70%	(25.826)	-18,16%	159.059	73,15%	(42.704)
	CASA	92.006	83.284	86.466	93.893	(3.318)	7.427	10.609	12,74%	1.887	2,05%	108.282	86,71%	(14.389)
	(%) CASA	64,71%	78,52%	79,38%	80,70%									
	FDR	46,30%	81,53%	81,92%	76,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	1.237	1.284		46	475	58,65%	(1.973)	-60,58%	-	0,00%	1.284
2	Giro ISE	705	208	652	696		44	488	234,33%	(9)	-1,23%		0,00%	696
3	Tabungan ISE	2.552	601	586	588		2	(13)	-2,21%	(1.964)	-76,97%		0,00%	588
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	-	4.567	4.472	500	-	-500	424	-95	4.472	95	4.056	110,25%	416
	KUR	-	4.482	4.389	500	-	-500	427	-93	4.389	93	3.846	114,12%	543
	Non KUR	-	85	83	-	-	0	-2	-2	83	2	210	39,34%	(127)
3	PWG	2.349	6.400	6.950	785	911	126	412	550	4.601	361	6.694	103,82%	256
	Cilem	2.349	6.400	6.950	785	911	126	412	550	4.601	361	6.694	103,82%	256
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.813	714	4.334	3.620	147	2.303	14.327	2.030	75.145	103,55%	2.668
	CF 1	26.468	27.857	27.819	49	1.500	1.451	-62	-38	1.351	1.538	28.008	99,33%	(188)
	Total Griya	25.069	24.184	23.772	-	865	865	0	-412	-1.297	1.277	25.557	93,01%	(1.785)
1	• Total Non Program	25.069	24.184	23.772	-	865	865	-257	-412	-1.297	1.277	25.557	93,01%	(1.785)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	4.048	49	635	586	-62	374	2.648	261	2.451	165,17%	1.597
	CF 2	37.018	47.653	49.994	665	2.834	2.169	209	2.341	12.976	493	47.138	106,06%	2.856
	Mitraguna & Others	36.826	47.451	49.547	665	2.584	1.919	214	2.096	12.721	488	45.872	108,01%	3.676
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	89.235	1.999	5.245	3.246	983	2.758	23.400	2.486	85.895	103,89%	3.340

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	44	0,00%	0,00%	0,64%	44	44	44			
	Cilem	-	-	-	44	0,00%	0,00%	0,64%	44	44	44			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	-	1,73%	0,28%	0,00%	(215)	(1.097)	(1.482)			
	CF 1	1.097	1.182	145	-	4,15%	0,52%	0,00%	(145)	(1.097)	(1.182)			
	Total Griya	1.097	1.038	-	-	4,38%	0,00%	0,00%	-	(1.097)	(1.038)			
	Oto	-	144	145	-	0,00%	3,94%	0,00%	(145)	-	(144)			
	CF 2	-	300	70	-	0,00%	0,15%	0,00%	(70)	-	(300)			
	Mitraguna & Others	-	300	70	-	0,00%	0,15%	0,00%	(70)	-	(300)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	44	1,67%	0,25%	0,05%	(171)	(1.053)	(1.438)	0,41%	-719,66%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	120	840	2.144	792	0,19%	2,84%	1,02%	(1.352)	672	(48)			
	CF 1	-	821	1.828	773	0,00%	6,56%	2,78%	(1.054)	773	(48)			
	Total Griya	-	821	1.828	773	0,00%	7,56%	3,25%	(1.054)	773	(48)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	317	19	0,32%	0,66%	0,04%	(298)	(101)	0			
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,04%	(298)	(101)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	2.144	792	0,18%	2,48%	0,89%	(1.352)	672	(48)	0,92%	-4,03%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	134.967	142.182	111.831	(23.136)	
2	Contribution Margin	2.999	3.810	3.028	29	-1,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	2,90	2,93	0,03	0,23
CIF Payroll	1.183	1.282	1.392	110	209

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	5.605	4.776	1.293	(829)	130	2,81%	500	11,70%	16.368	29,18%	(11.592)
2	Tabungan	143.334	167.749	180.238	179.061	(5.471)	(1.177)	11.312	6,74%	35.726	24,93%	160.947	111,25%	18.114
3	Deposito	111.952	108.727	108.458	108.457	(1.071)	(0)	(270)	-0,25%	(3.495)	-3,12%	113.051	95,94%	(4.593)
	Total	259.563	281.122	294.300	292.294	(5.250)	(2.006)	11.172	3,97%	32.731	12,61%	290.365	100,66%	1.929
	CASA	147.610	172.395	185.843	183.837	(4.178)	(2.006)	11.442	6,64%	36.226	24,54%	177.314	103,68%	6.522
	(%) CASA	56,87%	61,32%	63,15%	62,89%									
	FDR	26,72%	31,77%	30,73%	30,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.073	3.067		(5)	491	19,08%	730	31,24%	-	0,00%	3.067
2	Giro ISE	22	24	24	24		0	0	0,89%	3	12,37%	-	0,00%	24
3	Tabungan ISE	2.316	2.552	3.048	3.043		(5)	491	19,25%	727	31,41%	-	0,00%	3.043
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%	-	0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	590	586	-	-	0	-4	-4	-178	4	764	76,67%	(178)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	590	586	-	-	0	-4	-4	-178	4	764	76,67%	(178)
	• Local Champion	764	590	586	-	-	0	-4	-4	-178	4	764	76,67%	(178)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	9.552	9.939	1.355	650	-705	1.210	387	9.746	263	4.206	236,31%	5.733
	KUR	194	8.589	8.997	1.155	650	-505	1.028	407	8.803	243	3.996	225,13%	5.000
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733
3	PWG	3.438	5.369	5.459	206	435	228	-165	90	2.021	345	10.185	53,60%	(4.726)
	Cilem	3.438	5.369	5.459	206	435	228	-165	90	2.021	345	10.185	53,60%	(4.726)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	74.443	3.222	2.554	-668	1.342	636	9.480	1.918	77.611	95,92%	(3.168)
	CF 1	19.068	19.352	20.093	250	950	700	-71	741	1.025	210	20.733	96,91%	(640)
	Total Griya	17.646	16.960	17.321	250	500	250	0	361	-325	139	18.170	95,33%	(849)
	• Total Non Program	17.646	16.960	17.321	250	500	250	282	361	-325	139	18.170	95,33%	(849)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.772	-	450	450	-71	380	1.350	70	2.563	108,16%	209
	CF 2	45.895	54.455	54.350	2.972	1.604	-1.368	1.413	-105	8.455	1.709	56.878	95,55%	(2.528)
	Mitraguna & Others	40.397	48.374	48.210	2.630	1.350	-1.280	1.093	-164	7.813	1.514	50.214	96,01%	(2.004)
	Pensiun	5.498	6.080	6.140	342	254	-88	320	60	642	194	6.664	92,13%	(524)
	Total Pembiayaan	69.359	89.317	90.427	4.783	3.639	-1.144	2.384	1.109	21.068	2.530	92.766	97,48%	(2.339)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	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	1.060	4.096	4.175	4.150	1,63%	5,66%	5,58%	(25)	3.090	54	0,53%	88,41%	-4,1%
	CF 1	648	3.784	3.837	3.837	3,40%	19,83%	19,09%	-	3.188	53			
	Total Griya	648	3.784	3.837	3.837	3,67%	22,62%	22,15%	-	3.188	53			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	412	313	338	314	0,90%	0,62%	0,58%	(25)	(98)	1			
	Mitraguna & Others	412	-	23	-	1,02%	0,05%	0,00%	(23)	(412)	-			
	Pensiun	-	313	315	314	0,00%	5,19%	5,11%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	4.150	2,63%	4,67%	4,59%	(25)	2.326	54			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	590	586	0,00%	100,00%	100,00%	(4)	586	(8)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	590	586	0,00%	100,00%	100,00%	(4)	586	(8)			
	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	267	2.067	2.173	2.161	0,41%	2,94%	2,90%	(12)	1.893	93	2,14%	29,60%	-0,9%
	CF 1	267	749	855	842	1,40%	4,42%	4,19%	(12)	575	93			
	Total Griya	132	614	719	707	0,75%	4,24%	4,08%	(12)	575	93			
	Oto	135	135	135	135	9,51%	5,65%	4,88%	-	-	-			
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,43%	-	1.318	(0)			
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,73%	-	1.318	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	2.661	2.762	2.746	0,39%	3,09%	3,04%	(16)	2.479	86			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.414	259.564	286.371	44.957	
2	Contribution Margin	4.446	5.407	4.543	97	-2,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,21	3,20	(0,01)	0,24
CIF Payroll	959	971	869	(102)	(90)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	16.066	14.470	1.303	(1.596)	(911)	-5,93%	10.652	279,05%	11.772	122,92%	2.698
2	Tabungan	117.085	114.592	118.841	120.049	(1.258)	1.208	5.457	4,76%	2.964	2,53%	128.675	93,30%	(8.626)
3	Deposito	49.844	46.365	46.117	46.117	(1.625)	0	(248)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4.449)
	Total	170.746	176.338	181.024	180.636	(1.579)	(388)	4.297	2,44%	9.889	5,79%	191.013	94,57%	(10.377)
	CASA	120.903	129.973	134.907	134.519	45	(388)	4.546	3,50%	13.616	11,26%	140.447	95,78%	(5.928)
	(%) CASA	70,81%	73,71%	74,52%	74,47%									
	FDR	80,42%	79,03%	78,84%	79,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.691	816	909	845	(64)	30	3,65%	(846)	-50,01%	-	0,00%	845
2	Giro ISE	436	72	57	57	(0)	(15)	-21,38%	(380)	-86,95%		0,00%	57
3	Tabungan ISE	1.254	743	852	788	(64)	45	6,09%	(466)	-37,15%		0,00%	788
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	76	76	76	0	0	0,00%	8	11,76%		0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	24.172	4.713	5.707	993	1.344	834	10.622	4.873	22.921	105,46%	1.251
	Cilem	7.456	12.121	12.830	1.593	1.488	-105	722	710	5.374	778	13.715	93,55%	(885)
	Gadai	6.094	11.217	11.342	3.121	4.219	1.098	622	125	5.248	4.094	9.206	123,20%	2.136
4	CFG	119.321	116.031	118.541	2.033	3.682	1.649	-607	2.510	-781	1.173	132.306	89,60%	(13.765)
	CF 1	15.625	17.718	17.766	-	225	225	-59	48	2.141	177	17.516	101,43%	250
	Total Griya	13.902	15.656	15.544	-	-	0	0	-112	1.641	112	14.443	107,62%	1.101
	• Total Non Program	13.902	15.656	15.544	-	-	0	-113	-112	1.641	112	14.443	107,62%	1.101
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.222	-	225	225	-59	160	499	65	3.073	72,31%	(851)
	CF 2	103.696	98.314	100.775	2.033	3.457	1.424	-548	2.462	-2.921	995	114.790	87,79%	(14.015)
	Mitraguna & Others	94.197	88.244	90.278	1.455	2.939	1.484	-805	2.033	-3.919	906	103.911	86,88%	(13.634)
	Pensiun	9.499	10.069	10.497	578	518	-60	257	428	998	90	10.879	96,49%	(381)
	Total Pembiayaan	137.307	139.369	142.713	6.746	9.389	2.643	737	3.344	5.405	6.045	159.663	89,38%	(16.951)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	8	0,00%	0,00%	0,03%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,06%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.942	506	410	397	1,63%	0,35%	0,34%	(13)	(1.544)	(109)			
	CF 1	86	-	-	-	0,55%	0,00%	0,00%	-	(86)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	-	-	4,99%	0,00%	0,00%	-	(86)	-			
	CF 2	1.856	506	410	397	1,79%	0,42%	0,39%	(13)	(1.458)	(109)			
	Mitraguna & Others	1.856	506	410	397	1,97%	0,46%	0,44%	(13)	(1.458)	(109)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	405	1,41%	0,29%	0,28%	(5)	(1.537)	(102)	0,37%	-30,70%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	331	602	616	616	0,28%	0,53%	0,52%	-	285	14			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	602	616	616	0,03%	0,63%	0,61%	-	585	14			
	Mitraguna & Others	31	602	616	616	0,03%	0,70%	0,68%	-	585	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	-	285	14	0,63%	-45,80%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	171.109	170.746	177.918	6.809	
2	Contribution Margin	6.500	7.910	8.142	1.642	-25,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,32	3,33	0,01	0,30
CIF Payroll	680	545	542	(3)	(138)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	3.779	3.820	(9.658)	41	1.007	35,81%	(10.111)	-72,58%	24.944	15,31%	(21.125)
2	Tabungan	118.671	155.162	153.438	153.202	(2.867)	(236)	(1.959)	-1,26%	34.531	29,10%	135.176	113,34%	18.027
3	Deposito	125.329	129.816	132.943	132.943	(4.784)	(0)	3.127	2,41%	7.614	6,07%	126.285	105,27%	6.658
	Total	257.931	287.790	290.160	289.965	(17.309)	(196)	2.175	0,76%	32.034	12,42%	286.405	101,24%	3.560
	CASA	132.602	157.974	157.218	157.022	(12.525)	(195)	(952)	-0,60%	24.421	18,42%	160.120	98,07%	(3.098)
	(%) CASA	51,41%	54,89%	54,18%	54,15%									
	FDR	59,82%	64,96%	64,95%	65,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.773	4.832		59	431	9,79%	1.294	36,58%	-	0,00%	4.832
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%		0,00%	1
3	Tabungan ISE	3.537	4.401	4.772	4.832		59	431	9,79%	1.295	36,60%		0,00%	4.832
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Local Champion	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.872	4.979	4.435	-543	1.790	1.131	11.862	3.305	23.290	123,97%	5.582
	Cilem	7.758	12.741	13.206	1.514	1.296	-217	830	465	5.448	831	12.693	104,04%	513
	Gadai	9.252	15.000	15.666	3.465	3.139	-326	960	666	6.415	2.474	10.597	147,84%	5.069
4	CFG	136.962	150.781	151.228	4.298	3.040	-1.258	1.860	447	14.266	2.593	152.429	99,21%	(1.201)
	CF 1	16.548	16.433	16.194	187	18	-169	94	-239	-354	256	18.272	88,63%	(2.077)
	Total Griya	15.017	13.622	13.507	-	-	0	0	-116	-1.510	116	15.510	87,09%	(2.003)
	• Total Non Program	15.017	13.622	13.507	-	-	0	-114	-116	-1.510	116	15.510	87,09%	(2.003)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.688	187	18	-169	94	-123	1.156	141	2.762	97,30%	(75)
	CF 2	120.414	134.348	135.033	4.111	3.022	-1.089	1.766	686	14.620	2.336	134.157	100,65%	876
	Mitraguna & Others	110.777	123.441	123.366	3.631	2.082	-1.549	1.619	-75	12.589	2.157	123.263	100,08%	103
	Pensiun	9.636	10.906	11.667	480	940	460	147	761	2.031	179	10.894	107,10%	773
	Total Pembiayaan	154.289	186.937	188.464	9.277	7.475	-1.801	3.582	1.527	34.176	5.949	176.035	107,06%	12.429

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	173	0,00%	0,00%	0,60%	173	173	173			
	Cilem	-	-	-	173	0,00%	0,00%	1,31%	173	173	173			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	334	415	769	449	0,24%	0,51%	0,30%	(320)	115	35			
	CF 1	-	195	195	264	0,00%	1,18%	1,63%	69	264	70			
	Total Griya	-	44	43	112	0,00%	0,32%	0,83%	69	112	68			
	Oto	-	151	152	152	0,00%	5,40%	5,64%	-	152	1			
	CF 2	334	220	575	185	0,28%	0,43%	0,14%	(389)	(149)	(35)			
	Mitraguna & Others	334	220	575	185	0,30%	0,47%	0,15%	(389)	(149)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	489	769	622	0,31%	0,41%	0,33%	(147)	140	133	0,15%	55,04%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.276	1.276	1.202	0,57%	0,85%	0,79%	(74)	415	(74)			
	CF 1	645	74	73	-	3,90%	0,45%	0,00%	(73)	(645)	(74)			
	Total Griya	645	74	73	-	4,29%	0,54%	0,00%	(73)	(645)	(74)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.202	1.202	0,12%	0,89%	0,89%	(0)	1.060	(1)			
	Mitraguna & Others	142	1.203	1.202	1.202	0,13%	0,97%	0,97%	(0)	1.060	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.245	0,56%	0,71%	0,66%	(74)	382	(31)	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	264.514	258.971	305.354	40.840	
2	Contribution Margin	8.282	10.698	9.062	780	-9,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,43	3,46	0,04	0,17
CIF Payroll	1.939	2.451	2.440	(11)	501

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	14.988	14.825	(1.594)	(163)	9.875	199,49%	6.245	72,79%	21.760	68,13%	(6.935)
2	Tabungan	115.717	143.468	137.498	143.357	3.774	5.859	(111)	-0,08%	27.640	23,89%	131.921	108,67%	11.436
3	Deposito	158.683	167.447	163.005	163.005	(4.690)	(0)	(4.442)	-2,65%	4.322	2,72%	159.836	101,98%	3.168
	Total	282.980	315.865	315.491	321.186	(2.510)	5.695	5.322	1,68%	38.207	13,50%	313.517	102,45%	7.669
	CASA	124.297	148.418	152.486	158.182	2.180	5.696	9.764	6,58%	33.885	27,26%	153.681	102,93%	4.501
	(%) CASA	43,92%	46,99%	48,33%	49,25%									
	FDR	77,18%	79,97%	81,54%	80,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.658	4.460		(198)	(834)	-15,75%	1.141	34,36%	-	0,00%	4.460
2	Giro ISE	510	262	772	488		(284)	225	85,76%	(22)	-4,35%		0,00%	488
3	Tabungan ISE	2.559	4.781	3.636	3.722		86	(1.059)	-22,14%	1.163	45,43%		0,00%	3.722
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	5.067	-	1.800	1.800	-125	1.075	558	725	8.871	57,12%	(3.803)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	5.067	-	1.800	1.800	-125	1.075	558	725	6.971	72,69%	(1.904)
	• Local Champion	4.509	3.992	5.067	-	1.800	1.800	-125	1.075	558	725	5.676	89,27%	(609)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.916	695	950	255	96	565	3.004	385	12.408	104,09%	508
	KUR	9.027	11.109	11.722	695	950	255	310	613	2.694	337	11.420	102,64%	301
	Non KUR	885	1.242	1.194	-	-	0	-214	-48	309	48	987	120,96%	207
3	PWG	13.890	24.339	25.222	3.667	5.679	2.012	655	883	11.332	4.796	28.393	88,83%	(3.171)
	Cilem	5.699	14.691	15.400	1.687	1.754	67	449	709	9.700	1.045	17.349	88,76%	(1.949)
	Gadai	8.191	9.648	9.823	1.981	3.925	1.945	206	175	1.632	3.751	11.045	88,94%	(1.222)
4	CFG	190.097	211.911	214.050	9.063	7.820	-1.244	4.335	2.139	23.953	5.680	205.803	104,01%	8.247
	CF 1	25.896	27.651	28.247	276	908	631	-246	597	2.351	311	27.891	101,28%	357
	Total Griya	21.834	23.960	24.666	-	908	908	0	706	2.832	202	22.404	110,10%	2.262
	• Total Non Program	21.834	23.960	24.666	-	908	908	-205	706	2.832	202	22.404	110,10%	2.262
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.581	276	-	-276	-246	-109	-481	109	5.487	65,27%	(1.906)
	CF 2	164.201	184.260	185.803	8.787	6.912	-1.875	4.581	1.543	21.602	5.369	177.912	104,44%	7.891
	Mitraguna & Others	145.925	165.161	166.701	8.522	6.562	-1.960	4.492	1.540	20.775	5.022	158.181	105,39%	8.520
	Pensiun	18.276	19.099	19.102	265	350	85	89	3	827	347	19.731	96,81%	(629)
	Total Pembiayaan	218.409	252.593	257.256	13.426	16.249	2.823	4.962	4.663	38.847	11.586	255.475	100,70%	1.781

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	284	100	99	56	2,87%	0,80%	0,43%	(44)	(229)	(45)			
	KUR	284	100	99	56	3,15%	0,89%	0,47%	(44)	(229)	(45)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	26	-	85	0,00%	0,00%	0,34%	85	85	59			
	Cilem	-	-	-	85	0,00%	0,00%	0,55%	85	85	85			
	Gadai	-	26	-	-	0,00%	0,00%	0,00%	-	-	(26)			
4	CFG	85	467	65	715	0,04%	0,03%	0,33%	650	630	248			
	CF 1	52	467	65	351	0,20%	0,23%	1,24%	286	299	(116)			
	Total Griya	52	48	47	348	0,24%	0,20%	1,41%	301	295	300			
	Oto	-	419	18	4	0,00%	0,48%	0,10%	(14)	4	(416)			
	CF 2	33	-	-	364	0,02%	0,00%	0,20%	364	331	364			
	Mitraguna & Others	33	-	-	364	0,02%	0,00%	0,22%	364	331	364			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	369	593	164	856	0,17%	0,06%	0,33%	692	487	262	0,17%	47,44%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(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	1.205	514	512	512	0,63%	0,24%	0,24%	-	(693)	(2)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	514	512	512	0,44%	0,28%	0,28%	-	(208)	(2)			
	Mitraguna & Others	719	273	271	271	0,49%	0,16%	0,16%	-	(449)	(2)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,26%	-	241	(0)			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,96%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.607	282.980	318.375	89.768	
2	Contribution Margin	8.481	11.567	9.767	1.286	-15,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,97	3,13	3,16	0,03	0,19
CIF Payroll	1.469	1.593	1.614	21	145

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	8.147	7.263	1.192	(884)	2.674	58,25%	(1.290)	-15,09%	17.343	41,88%	(10.080)
2	Tabungan	104.558	99.445	105.883	108.476	(4.330)	2.593	9.031	9,08%	3.918	3,75%	118.277	91,71%	(9.802)
3	Deposito	118.514	111.707	136.229	135.229	(98)	(1.000)	23.522	21,06%	16.715	14,10%	119.238	113,41%	15.991
	Total	231.625	215.742	250.259	250.968	(3.237)	709	35.226	16,33%	19.343	8,35%	254.858	98,47%	(3.890)
	CASA	113.112	104.035	114.031	115.739	(3.138)	1.709	11.705	11,25%	2.628	2,32%	135.620	85,34%	(19.881)
	(%) CASA	48,83%	48,22%	45,57%	46,12%									
	FDR	61,23%	70,15%	61,17%	60,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.947	3.991		44	1.118	38,94%	1.331	50,05%	-	0,00%	3.991
2	Giro ISE	666	1.009	1.609	1.635		26	626	62,01%	968	145,33%		0,00%	1.635
3	Tabungan ISE	1.893	1.764	2.238	2.256		19	493	27,94%	363	19,17%		0,00%	2.256
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	• Local Champion	-	1.683	1.642	-	-	0	-41	-41	1.642	41	0	0,00%	1.642
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	55	-	-	0	-2	-2	-21	2	76	72,46%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	55	-	-	0	-2	-2	-21	2	76	72,46%	(21)
3	PWG	18.643	26.638	28.390	4.781	6.139	1.358	1.622	1.752	9.747	4.388	29.087	97,60%	(698)
	Cilem	13.169	15.282	16.039	1.753	1.883	130	879	757	2.871	1.125	19.589	81,88%	(3.549)
	Gadai	5.474	11.356	12.350	3.028	4.257	1.229	743	994	6.876	3.262	9.499	130,02%	2.852
4	CFG	123.108	122.971	122.985	1.704	2.845	1.141	80	15	-123	2.831	137.895	89,19%	(14.910)
	CF 1	17.304	13.554	13.484	-	160	160	-104	-70	-3.820	231	19.239	70,08%	(5.755)
	Total Griya	13.206	10.229	10.256	-	160	160	0	27	-2.950	133	13.740	74,64%	(3.484)
	• Total Non Program	13.206	10.229	10.096	-	-	0	-165	-133	-3.110	133	13.740	73,47%	(3.645)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.098	3.325	3.228	-	-	0	-104	-98	-870	98	5.499	58,70%	(2.271)
	CF 2	105.804	109.416	109.501	1.704	2.685	981	184	85	3.697	2.600	118.656	92,28%	(9.155)
	Mitraguna & Others	72.025	76.913	77.259	1.704	2.685	981	568	345	5.234	2.340	83.513	92,51%	(6.254)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-260	-1.537	260	35.143	91,75%	(2.901)
	Total Pembiayaan	141.827	151.349	153.072	6.485	8.985	2.500	1.659	1.723	11.246	7.261	167.059	91,63%	(13.986)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	137	0,00%	0,00%	0,48%	137	137	137			
	Cilem	-	-	-	137	0,00%	0,00%	0,86%	137	137	137			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	370	1.341	1.411	1.783	0,30%	1,15%	1,45%	371	1.413	442			
	CF 1	206	891	832	1.281	1,19%	6,14%	9,50%	449	1.075	390			
	Total Griya	92	798	742	812	0,69%	7,25%	7,92%	70	720	14			
	Oto	114	93	90	469	2,79%	14,52%	378	378	354	376			
	CF 2	164	450	579	502	0,15%	0,53%	0,46%	(77)	338	52			
	Mitraguna & Others	164	352	210	392	0,23%	0,27%	0,51%	183	229	40			
	Pensiun	-	98	369	109	0,00%	1,14%	0,34%	(260)	109	12			
	Total Pembiayaan	370	1.341	1.411	1.920	0,26%	0,93%	1,25%	509	1.550	579	1,34%	-6,93%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	5	625	665	761	0,00%	0,54%	0,62%	96	756	135			
	CF 1	5	106	145	143	0,03%	1,07%	1,06%	(3)	138	37			
	Total Griya	5	106	145	143	0,04%	1,42%	1,39%	(3)	138	37			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	519	519	618	0,00%	0,47%	0,56%	99	618	99			
	Mitraguna & Others	-	303	303	303	0,00%	0,39%	0,39%	-	303	(0)			
	Pensiun	-	217	315	315	0,00%	0,14%	0,98%	99	315	99			
	Total Pembiayaan	5	625	665	761	0,00%	0,44%	0,50%	96	756	135	2,09%	-321,31%	1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.572	231.625	218.978	(9.594)	
2	Contribution Margin	5.647	7.365	7.000	1.353	-24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,21	3,24	0,03	0,14
CIF Payroll	1.037	1.108	1.103	(5)	66



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	2.909	2.834	41	(75)	(618)	-17,90%	1.219	75,48%	8.205	34,54%	(5.371)
2	Tabungan	101.049	104.536	114.923	115.394	297	471	10.858	10,39%	14.345	14,20%	110.650	104,29%	4.744
3	Deposito	38.774	46.765	44.546	44.546	1.315	0	(2.219)	-4,75%	5.772	14,89%	39.372	113,14%	5.174
	Total	141.438	154.753	162.378	162.774	1.653	396	8.021	5,18%	21.336	15,09%	158.228	102,87%	4.547
	CASA	102.664	107.988	117.832	118.228	338	396	10.241	9,48%	15.564	15,16%	118.855	99,47%	(627)
	(%) CASA	72,59%	69,78%	72,57%	72,63%									
	FDR	91,03%	105,51%	103,69%	103,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.663	3.857		193	1.212	45,83%	558	16,93%	-	0,00%	3.857
2	Giro ISE	186	153	158	159		1	6	3,89%	(27)	-14,29%		0,00%	159
3	Tabungan ISE	2.913	2.481	3.495	3.687		192	1.206	48,60%	775	26,60%		0,00%	3.687
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Local Champion	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	8.038	590	850	260	454	686	7.797	164	4.271	188,22%	3.767
	KUR	103	6.755	7.456	590	850	260	472	701	7.353	149	3.950	188,75%	3.506
	Non KUR	139	598	582	-	-	0	-18	-15	444	15	321	181,69%	262
3	PWG	20.398	32.657	36.390	8.287	10.743	2.456	2.285	3.732	15.992	7.010	32.338	112,53%	4.052
	Cilem	7.170	13.624	16.424	1.958	3.549	1.591	877	2.800	9.254	748	17.171	95,65%	(747)
	Gadai	13.229	19.034	19.966	6.330	7.194	864	1.407	932	6.737	6.262	15.168	131,64%	4.798
4	CFG	107.701	103.153	103.824	1.074	1.924	850	-629	672	-3.876	1.252	119.851	86,63%	(16.027)
	CF 1	13.161	13.475	14.224	119	945	826	43	750	1.063	195	14.763	96,35%	(539)
	Total Griya	10.223	9.990	10.676	-	800	800	0	686	453	114	10.729	99,50%	(53)
	• Total Non Program	10.223	9.819	10.505	-	800	800	-130	686	282	114	10.729	97,91%	(224)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.549	119	145	26	43	64	610	81	4.034	87,97%	(485)
	CF 2	94.540	89.678	89.600	955	979	24	-672	-78	-4.940	1.057	105.088	85,26%	(15.488)
	Mitraguna & Others	89.171	83.225	82.904	521	679	158	-915	-321	-6.267	1.000	98.599	84,08%	(15.695)
	Pensiun	5.368	6.453	6.696	434	300	-134	242	243	1.327	57	6.488	103,20%	207
	Total Pembiayaan	128.755	163.281	168.369	9.951	13.517	3.566	2.107	5.088	39.613	8.429	156.875	107,33%	11.494

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.919	1.884	2.116	2.595	1,78%	2,05%	2,50%	479	676	711			
	CF 1	107	167	111	384	0,81%	0,82%	2,70%	273	277	217			
	Total Griya	107	167	-	160	1,04%	0,00%	1,50%	160	53	(7)			
	Oto	-	-	111	224	0,00%	3,19%	6,30%	113	224	224			
	CF 2	1.812	1.717	2.005	2.212	1,92%	2,24%	2,47%	207	399	494			
	Mitraguna & Others	1.812	1.717	2.005	2.212	2,03%	2,41%	2,67%	207	399	494			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.884	2.116	2.595	1,49%	1,30%	1,54%	479	676	711	0,00%	100,00%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	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	2.505	2.530	2.284	2.494	2,33%	2,21%	2,40%	210	(11)	(35)			
	CF 1	23	78	78	78	0,18%	0,58%	0,55%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,78%	0,73%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.416	2,63%	2,46%	2,70%	210	(66)	(35)			
	Mitraguna & Others	2.482	2.451	2.206	2.416	2,78%	2,65%	2,91%	210	(66)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.494	2,27%	1,40%	1,48%	210	(426)	(35)	0,00%	100,00%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	129.882	141.438	164.281	34.399	
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,93	3,18	3,20	0,02	0,27
CIF Payroll	790	788	798	10	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	61	64	26	2	(71)	-52,83%	29	82,03%	40	158,89%	24
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	476	479	26	2	344	254,18%	444	1266,84%	40	1193,08%	439
	CASA	35	135	61	64	26	2	(71)	-52,83%	29	82,03%	40	158,89%	24
	(%) CASA	100,00%	100,00%	12,87%	13,32%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	28	35	110	82	
2	Contribution Margin	(233)	(277)	(177)	56	24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	2,00	2,00	-	#DIV/0!
CIF Payroll	-	1	1	-	1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	598	596	(137)	(3)	40	7,22%	158	35,94%	502	118,66%	94
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	898	896	(137)	(3)	(210)	-18,98%	458	104,38%	502	178,40%	394
	CASA	438	556	598	596	(137)	(3)	40	7,22%	158	35,94%	502	118,66%	94
	(%) CASA	100,00%	50,26%	66,61%	66,51%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0		0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	0	0	0		0	0	0,00%	0	0,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.201	438	1.243	42	
2	Contribution Margin	(241)	(280)	(144)	97	40,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	4,17	4,25	4,25	-	0,08
CIF Payroll	6	8	8	-	2

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	38.586	30.299	(6.089)	(8.286)	(8.027)	-20,94%	8.847	41,24%	33.434	90,63%	(3.134)
2	Tabungan	103.481	115.421	121.404	123.931	(6.593)	2.527	8.510	7,37%	20.450	19,76%	120.938	102,48%	2.993
3	Deposito	132.303	108.795	106.411	106.411	22.857	(0)	(2.384)	-2,19%	(25.891)	-19,57%	133.406	79,77%	(26.995)
	Total	257.235	262.542	266.402	260.642	10.175	(5.760)	(1.900)	-0,72%	3.406	1,32%	287.777	90,57%	(27.135)
	CASA	124.933	153.747	159.990	154.231	(12.681)	(5.760)	484	0,31%	29.298	23,45%	154.371	99,91%	(141)
	(%) CASA	48,57%	58,56%	60,06%	59,17%									
	FDR	70,83%	82,46%	83,45%	85,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	7.936	7.964	5.727	5.406	(321)	(2.557)	-32,11%	(2.530)	-31,88%	-	0,00%	5.406
2	Giro ISE	4.026	3.838	3.225	3.212	(13)	(625)	-16,30%	(814)	-20,22%		0,00%	3.212
3	Tabungan ISE	2.910	4.126	2.502	2.194	(308)	(1.932)	-46,83%	(716)	-24,60%		0,00%	2.194
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	65	65	65	0	0	0,00%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.489	640	-	-640	250	463	-5.746	(463)	56.266	70,18%	(16.777)
	Linkage	14.656	14.625	14.624	-	-	-	-3	-1	-32	1	19.460	75,15%	(4.836)
	Non-Linkage	30.579	24.401	24.865	640	-	-640	252	464	-5.714	(464)	36.806	67,56%	(11.941)
	• Local Champion	28.121	21.589	21.899	640	-	-640	276	310	-6.222	(310)	31.073	70,47%	(9.175)
	• Value Chain	2.457	2.812	2.966	-	-	-	-23	154	508	(154)	5.732	51,74%	(2.766)
2	MBG	4.919	2.747	2.626	-	-	0	-126	-122	-2.293	122	4.919	53,38%	(2.293)
	KUR	4.804	2.747	2.626	-	-	0	-126	-122	-2.178	122	4.804	54,65%	(2.178)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	45.432	10.234	9.628	-606	2.937	2.962	22.095	6.665	41.363	109,84%	4.070
	Cilem	6.677	18.873	20.816	2.482	2.925	442	1.426	1.943	14.139	981	21.729	95,80%	(913)
	Gadai	16.660	23.597	24.616	7.751	6.703	-1.048	1.511	1.019	7.956	5.684	19.634	125,38%	4.983
4	CFG	108.703	132.255	134.779	5.145	4.196	-949	2.923	2.524	26.076	1.672	121.776	110,68%	13.003
	CF 1	24.869	27.133	26.795	19	-	-19	-221	-337	1.926	337	26.529	101,00%	266
	Total Griya	19.873	21.230	21.031	-	-	0	0	-199	1.158	199	20.347	103,36%	684
	• Total Non Program	19.873	21.230	21.031	-	-	0	-201	-199	1.158	199	20.347	103,36%	684
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.764	19	-	-19	-221	-139	768	139	6.182	93,25%	(417)
	CF 2	83.833	105.122	107.983	5.126	4.196	-930	3.144	2.861	24.150	1.335	95.247	113,37%	12.737
	Mitraguna & Others	62.328	80.329	82.561	3.906	3.370	-536	2.133	2.233	20.233	1.137	72.530	113,83%	10.031
	Pensiun	21.505	24.793	25.422	1.220	826	-394	1.012	629	3.917	197	22.716	111,91%	2.706
	Total Pembiayaan	182.193	216.497	222.325	16.019	13.824	-2.195	5.984	5.828	40.132	7.996	224.323	99,11%	(1.997)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	121	32	73	26	2,46%	2,64%	0,98%	(47)	(95)	(6)			
	KUR	83	32	73	26	1,72%	2,64%	0,98%	(47)	(57)	(6)			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	87	0,00%	0,00%	0,19%	87	87	87			
	Cilem	-	-	-	87	0,00%	0,00%	0,42%	87	87	87			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	330	1.506	979	810	0,30%	0,74%	0,60%	(169)	480	(697)			
	CF 1	209	-	22	337	0,84%	0,08%	1,26%	314	127	337			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	22	337	4,19%	0,38%	5,84%	314	127	337			
	CF 2	120	1.506	956	473	0,14%	0,91%	0,44%	(483)	353	(1.033)			
	Mitraguna & Others	-	1.506	862	378	0,00%	1,07%	0,46%	(483)	378	(1.128)			
	Pensiun	120	-	95	95	0,56%	0,38%	0,37%	-	(26)	95			
	Total Pembiayaan	451	1.538	1.051	923	0,25%	0,49%	0,42%	(129)	472	(616)	3,24%	-680,54%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,59%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	24,76%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	-	-	-	7,57%	0,00%	0,00%	-	(372)	-			
	KUR	296	-	-	-	6,16%	0,00%	0,00%	-	(296)	-			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	397	1.861	1.477	2,47%	1,41%	1,10%	(385)	(1.208)	1.080			
	CF 1	107	261	261	261	0,43%	0,96%	0,97%	-	153	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15%	4,41%	4,52%	-	153	-			
	CF 2	2.577	137	1.601	1.216	3,07%	1,52%	1,13%	(385)	(1.361)	1.080			
	Mitraguna & Others	2.422	-	1.464	1.080	3,89%	1,82%	1,31%	(385)	(1.342)	1.080			
	Pensiun	155	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)			
	Total Pembiayaan	8.782	6.553	8.017	7.633	4,82%	3,70%	3,43%	(385)	(1.149)	1.080	3,33%	3,09%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	250.177	257.235	252.367	2.190	
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,01	(0,00)	0,19
CIF Payroll	675	674	717	43	42



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	25.480	42.284	(16.565)	16.804	18.774	79,85%	24.580	138,84%	30.252	139,77%	12.032
2	Tabungan	74.047	78.794	87.158	91.959	2.185	4.801	13.165	16,71%	17.912	24,19%	92.330	99,60%	(371)
3	Deposito	177.676	188.557	186.604	185.504	29.326	(1.100)	(3.054)	-1,62%	7.828	4,41%	178.816	103,74%	6.688
	Total	269.427	290.861	299.242	319.746	14.945	20.505	28.885	9,93%	50.320	18,68%	301.398	106,09%	18.348
	CASA	91.751	102.304	112.638	134.243	(14.380)	21.605	31.939	31,22%	42.492	46,31%	122.582	109,51%	11.661
	(%) CASA	34,05%	35,17%	37,64%	41,98%									
	FDR	66,93%	72,31%	71,19%	66,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.792	4.792		(0)	536	12,60%	1.093	29,54%	-	0,00%	4.792
2	Giro ISE	1.245	527	440	351		(89)	(176)	-33,31%	(893)	-71,77%		0,00%	351
3	Tabungan ISE	2.454	3.729	4.352	4.440		89	712	19,09%	1.986	80,93%		0,00%	4.440
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	85	85	85		0	0	0,00%	7	8,97%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	7.500	11.359	11.833	1.200	900	-300	895	474	4.333	426	10.603	111,60%	1.230
	KUR	5.814	9.851	10.368	1.200	900	-300	929	517	4.554	383	8.917	116,27%	1.451
	Non KUR	1.686	1.508	1.465	-	-	0	-34	-43	-221	43	1.686	86,91%	(221)
3	PWG	25.637	39.504	41.001	9.228	9.953	725	1.917	1.498	15.364	8.456	38.538	106,39%	2.464
	Cilem	7.478	16.995	17.645	2.018	1.693	-326	982	651	10.168	1.042	18.884	93,44%	(1.238)
	Gadai	18.160	22.509	23.356	7.210	8.260	1.050	936	847	5.197	7.414	19.654	118,83%	3.702
4	CFG	147.202	159.467	160.192	4.057	4.095	38	-1.974	724	12.990	3.371	162.134	98,80%	(1.942)
	CF 1	16.107	20.872	20.927	2.195	390	-1.805	-284	56	4.821	334	18.306	114,32%	2.621
	Total Griya	8.451	15.348	15.655	2.195	390	-1.805	0	307	7.204	83	9.032	173,33%	6.623
	• Total Non Program	8.451	15.348	15.655	2.195	390	-1.805	2.134	307	7.204	83	9.032	173,33%	6.623
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.272	-	-	0	-284	-252	-2.383	252	9.274	56,85%	(4.002)
	CF 2	131.096	138.596	139.265	1.862	3.705	1.843	-1.691	669	8.169	3.036	143.828	96,83%	(4.563)
	Mitraguna & Others	128.138	134.779	134.778	1.647	3.005	1.358	-1.877	-1	6.640	3.006	139.216	96,81%	(4.438)
	Pensiun	2.957	3.817	4.487	215	700	485	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	213.026	14.485	14.948	463	838	2.696	32.687	12.252	211.274	100,83%	1.752

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	453	151	380	108	6,04%	3,34%	0,91%	(272)	(345)	(43)			
	KUR	363	80	229	71	6,24%	2,32%	0,69%	(158)	(291)	(9)			
	Non KUR	90	70	151	37	5,33%	10,00%	2,49%	(114)	(53)	(34)			
3	PWG	-	-	-	68	0,00%	0,00%	0,17%	68	68	68			
	Cilem	-	-	-	68	0,00%	0,00%	0,38%	68	68	68			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	537	1.213	2.440	933	0,36%	1,53%	0,58%	(1.507)	396	(280)			
	CF 1	200	336	823	838	1,24%	3,94%	4,00%	15	638	501			
	Total Griya	-	-	-	829	0,00%	0,00%	5,30%	829	829	829			
	Oto	200	336	823	8	2,61%	14,90%	0,16%	(815)	(192)	(328)			
	CF 2	337	876	1.617	96	0,26%	1,17%	0,07%	(1.522)	(242)	(781)			
	Mitraguna & Others	337	876	1.617	96	0,26%	1,20%	0,07%	(1.522)	(242)	(781)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.364	2.820	1.109	0,55%	1,34%	0,52%	(1.711)	119	(255)	0,61%	-16,25%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	70	198	265	263	0,93%	2,34%	2,22%	(3)	193	65			
	KUR	-	198	198	198	0,00%	2,01%	1,91%	(0)	198	(0)			
	Non KUR	70	-	67	65	4,15%	4,47%	4,42%	(3)	(5)	65			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.669	2.795	2.672	0,78%	1,75%	1,67%	(123)	1.523	3			
	CF 1	107	35	35	35	0,67%	0,17%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,23%	0,22%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.634	2.760	2.637	0,80%	1,99%	1,89%	(123)	1.595	3			
	Mitraguna & Others	1.042	2.634	2.760	2.637	0,81%	2,05%	1,96%	(123)	1.595	3			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.867	3.060	2.935	0,68%	1,46%	1,38%	(125)	1.715	68	0,06%	95,36%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	261.441	269.409	275.916	14.475	
2	Contribution Margin	6.550	8.606	6.012	(538)	8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,68	3,81	3,83	0,02	0,15
CIF Payroll	614	732	732	-	118

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	12.950	14.521	15.141	14.871	(24)	(269)	350	2,41%	1.922	14,84%		19.133	77,73%	(4.262)
2	Tabungan	76.505	82.083	85.401	86.362	(3.276)	961	4.279	5,21%	9.858	12,88%		87.055	99,20%	(693)
3	Deposito	21.770	21.010	20.334	20.333	(250)	(1)	(678)	-3,22%	(1.438)	-6,60%		22.377	90,87%	(2.044)
	Total	111.225	117.615	120.875	121.566	(3.551)	691	3.951	3,36%	10.342	9,30%		128.565	94,56%	(6.999)
	CASA	89.454	96.605	100.541	101.233	(3.300)	692	4.629	4,79%	11.779	13,17%		106.189	95,33%	(4.955)
	(%) CASA	80,43%	82,14%	83,18%	83,27%										
	FDR	45,34%	61,64%	62,40%	62,05%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.306	1.243		(63)	(96)	-7,17%	85	7,31%	-	0,00%	1.243
2	Giro ISE	199	98	66	67		1	(31)	-31,67%	(132)	-66,40%		0,00%	67
3	Tabungan ISE	959	1.241	1.240	1.176		(64)	(65)	-5,23%	217	22,62%		0,00%	1.176
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	5.708	6.320	1.000	700	-300	941	612	6.217	88	4.157	152,02%	2.163
	KUR	103	5.507	6.118	1.000	700	-300	943	612	6.016	88	3.948	154,99%	2.171
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.836	4.132	4.675	543	1.149	1.358	8.609	3.317	29.234	71,27%	(8.398)
	Cilem	5.118	11.042	11.798	1.521	1.795	275	764	755	6.679	1.040	18.602	63,42%	(6.805)
	Gadai	7.109	8.436	9.039	2.611	2.879	268	384	603	1.930	2.277	10.632	85,01%	(1.593)
4	CFG	38.093	47.309	48.269	1.430	1.726	296	-276	960	10.176	766	46.784	103,17%	1.485
	CF 1	11.280	11.213	10.972	160	-	-160	-187	-241	-307	241	12.440	88,20%	(1.468)
	Total Griya	5.847	6.712	6.628	160	-	-160	0	-84	782	84	6.160	107,61%	469
	• Total Non Program	5.847	5.867	5.787	-	-	0	-159	-80	-60	80	6.160	93,94%	(373)
	• Program	-	846	842	160	-	-160	167	-4	842	4	0	0,00%	842
	Oto	5.433	4.501	4.344	-	-	0	-187	-157	-1.089	157	6.280	69,16%	(1.937)
	CF 2	26.814	36.096	37.297	1.270	1.726	456	-88	1.201	10.483	525	34.343	108,60%	2.953
	Mitraguna & Others	24.934	33.722	34.695	1.070	1.476	406	-266	973	9.762	503	31.664	109,57%	3.031
	Pensiun	1.880	2.374	2.601	200	250	50	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	75.427	6.562	7.101	538	1.814	2.930	25.002	4.171	80.177	94,08%	(4.750)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	408	-	0,00%	7,15%	0,00%	(408)	-	-			
	KUR	-	-	408	-	0,00%	7,41%	0,00%	(408)	-	-			
	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	182	361	273	146	0,48%	0,58%	0,30%	(128)	(36)	(215)			
	CF 1	77	272	185	58	0,68%	1,65%	0,53%	(127)	(19)	(214)			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	272	185	58	1,39%	4,11%	1,33%	(127)	(18)	(214)			
	CF 2	105	89	89	88	0,39%	0,25%	0,24%	(0)	(16)	(1)			
	Mitraguna & Others	105	89	89	88	0,42%	0,26%	0,25%	(0)	(16)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	361	682	146	0,36%	0,94%	0,19%	(536)	(36)	(215)	0,00%	100,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	1.007	683	820	0,49%	1,44%	1,70%	137	631	(187)			
	CF 1	182	115	115	253	1,61%	1,03%	2,31%	138	71	138			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	253	2,12%	2,56%	5,83%	138	138	138			
	CF 2	7	891	568	566	0,03%	1,57%	1,52%	(1)	560	(325)			
	Mitraguna & Others	7	891	568	566	0,03%	1,68%	1,63%	(1)	560	(325)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	821	0,38%	0,94%	1,09%	137	631	(187)	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.737	111.225	121.166	19.429	
2	Contribution Margin	3.259	4.726	3.329	70	-2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,26	3,29	0,04	0,16
CIF Payroll	396	452	445	(7)	49

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	3.384	3.557	258	173	(2.067)	-36,75%	(13.877)	-79,60%	23.630	15,05%	(20.073)
2	Tabungan	88.077	82.380	87.468	93.044	(3.815)	5.576	10.664	12,94%	4.967	5,64%	98.104	94,84%	(5.059)
3	Deposito	27.462	49.623	49.244	44.242	677	(5.003)	(5.382)	-10,85%	16.779	61,10%	28.010	157,95%	16.231
	Total	132.974	137.627	140.097	140.843	(2.881)	746	3.216	2,34%	7.869	5,92%	149.745	94,06%	(8.902)
	CASA	105.512	88.004	90.853	96.601	(3.557)	5.749	8.597	9,77%	(8.910)	-8,44%	121.734	79,35%	(25.133)
	(%) CASA	79,35%	63,94%	64,85%	68,59%									
	FDR	8,88%	18,62%	18,83%	18,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	5.703	6.136	432	788	14,73%	(6.594)	-51,80%	-	0,00%	6.136	
2	Giro ISE	9.787	135	1.715	11	(1.704)	(124)	-91,85%	(9.776)	-99,89%		0,00%	11	
3	Tabungan ISE	2.943	4.712	3.488	5.625	2.136	912	19,35%	2.682	91,13%		0,00%	5.625	
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500	
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.643	318	692	374	-10	269	2.571	423	3.219	175,34%	2.425
	Cilem	3.072	5.374	5.643	318	692	374	-10	269	2.571	423	3.219	175,34%	2.425
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.731	2.605	1.445	-1.160	2.442	473	11.988	972	17.986	115,26%	2.745
	CF 1	1.694	1.836	1.803	-	-	0	-25	-33	109	33	2.801	64,38%	(998)
	Total Griya	398	863	860	-	-	0	0	-3	462	3	725	118,63%	135
	• Total Non Program	398	863	860	-	-	0	-4	-3	462	3	725	118,63%	135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	944	-	-	0	-25	-30	-353	30	2.076	45,45%	(1.133)
	CF 2	7.049	18.421	18.928	2.605	1.445	-1.160	2.466	506	11.879	939	15.185	124,65%	3.743
	Mitraguna & Others	6.955	18.330	18.836	2.605	1.445	-1.160	2.467	507	11.881	938	14.429	130,54%	4.407
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.374	2.923	2.137	-786	2.431	742	14.559	1.395	21.204	124,38%	5.170

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	229	0,00%	0,00%	4,05%	229	229	229			
	Cilem	-	-	-	229	0,00%	0,00%	4,05%	229	229	229			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	339	428	334	2,55%	2,11%	1,61%	(93)	111	(5)			
	CF 1	223	184	185	182	13,18%	10,09%	10,07%	(4)	(42)	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	184	185	182	17,22%	19,03%	19,25%	(4)	(42)	(2)			
	CF 2	-	155	242	153	0,00%	1,32%	0,81%	(90)	153	(3)			
	Mitraguna & Others	-	155	242	153	0,00%	1,32%	0,81%	(90)	153	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	339	428	563	1,89%	1,67%	2,13%	135	340	224	2,06%	3,47%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	76	230	-	0,00%	1,13%	0,00%	(230)	-	(76)			
	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	-	76	230	-	0,00%	1,25%	0,00%	(230)	-	(76)			
	Mitraguna & Others	-	76	230	-	0,00%	1,25%	0,00%	(230)	-	(76)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	230	-	0,00%	0,90%	0,00%	(230)	-	(76)	5,77%	#DIV/0!	5,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	134.283	132.974	140.508	6.225	
2	Contribution Margin	2.241	2.841	2.414	173	-7,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,90	3,16	3,18	0,02	0,27
CIF Payroll	263	278	271	(7)	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	31.843	31.858	351	16	(4.912)	-13,36%	12.833	67,45%	25.910	122,96%	5.948
2	Tabungan	42.453	51.742	58.145	58.972	(2.433)	826	7.229	13,97%	16.518	38,91%	51.570	114,35%	7.402
3	Deposito	43.338	45.108	44.472	44.472	(418)	0	(636)	-1,41%	1.134	2,62%	44.053	100,95%	419
	Total	104.817	133.621	134.460	135.302	(2.501)	842	1.681	1,26%	30.485	29,08%	121.533	111,33%	13.769
	CASA	61.479	88.513	89.988	90.830	(2.082)	842	2.317	2,62%	29.351	47,74%	77.480	117,23%	13.350
	(%) CASA	58,65%	66,24%	66,93%	67,13%									
	FDR	25,79%	43,61%	43,28%	43,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.317	2.332		14	332	16,59%	950	68,75%	-	0,00%	2.332
2	Giro ISE	167	54	55	55		0	1	1,48%	(113)	-67,26%		0,00%	55
3	Tabungan ISE	1.214	1.946	2.263	2.277		14	331	17,01%	1.062	87,50%		0,00%	2.277
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%		0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Local Champion	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.709	416	1.066	651	-535	376	5.965	690	5.487	195,18%	5.222
	Cilem	4.744	10.333	10.709	416	1.066	651	-535	376	5.965	690	5.487	195,18%	5.222
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.644	1.478	400	-1.078	23	-286	23.357	686	31.737	143,82%	13.907
	CF 1	3.598	7.776	7.628	-	-	0	-110	-148	4.030	148	4.798	158,98%	2.830
	Total Griya	1.186	3.129	3.090	-	-	0	0	-39	1.904	39	1.529	202,10%	1.561
	• Total Non Program	1.186	3.129	3.090	-	-	0	-39	-39	1.904	39	1.529	202,10%	1.561
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.538	-	-	0	-110	-110	2.125	110	3.269	138,81%	1.269
	CF 2	18.689	38.154	38.016	1.478	400	-1.078	133	-138	19.327	538	26.939	141,12%	11.078
	Mitraguna & Others	17.983	37.353	37.219	1.478	400	-1.078	139	-134	19.236	534	25.358	146,78%	11.862
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.201	3.894	1.466	-2.427	1.495	-70	31.170	1.536	37.223	156,36%	20.977

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	111.170	104.817	136.122	24.952	
2	Contribution Margin	1.240	1.727	2.456	1.216	-98,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,32	3,33	0,01	0,31
CIF Payroll	211	396	417	21	206



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	13.239	13.594	1.519	355	1.498	12,38%	11.482	543,45%	14.424	94,25%	(829)
3	Deposito	750	802	753	753	(314)	0	(50)	-6,20%	3	0,34%	1.518	49,59%	(765)
	Total	2.863	12.898	13.992	14.347	1.205	355	1.448	11,23%	11.484	401,16%	24.391	58,82%	(10.045)
	CASA	2.113	12.096	13.239	13.594	1.519	355	1.498	12,38%	11.482	543,45%	22.874	59,43%	(9.280)
	(%) CASA	73,80%	93,78%	94,62%	94,75%									
	FDR	44,75%	139,34%	137,07%	133,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	37	37		0	(279)	-88,24%	37	#DIV/0!	-	0,00%	37
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	316	37	37		0	(279)	-88,24%	37	#DIV/0!		0,00%	37
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	4	4	4		0	0	0,00%	(85)	-95,51%		0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	-	519	785	500	275	-225	519	266	785	9	0	0,00%	785
	KUR	-	519	785	500	275	-225	519	266	785	9	0	0,00%	785
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	13.106	2.173	2.569	396	827	983	11.905	1.585	9.851	133,05%	3.255
	Cilem	1.026	8.861	9.348	1.616	1.143	-473	808	487	8.322	656	6.985	133,83%	2.363
	Gadai	175	3.262	3.758	556	1.426	870	20	497	3.583	929	2.866	131,13%	892
4	CFG	80	5.331	5.287	-	28	28	-61	-44	5.207	72	9.810	53,89%	(4.523)
	CF 1	-	2.512	2.498	-	28	28	-31	-14	2.498	42	1.196	208,89%	1.302
	Total Griya	-	1.021	1.011	-	-	0	0	-10	1.011	10	294	344,23%	717
	• Total Non Program	-	1.021	1.011	-	-	0	-10	-10	1.011	10	294	344,23%	717
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.487	-	28	28	-31	-5	1.487	32	902	164,81%	585
	CF 2	80	2.819	2.789	-	-	0	-30	-30	2.709	30	8.614	32,38%	(5.825)
	Mitraguna & Others	80	2.550	2.522	-	-	0	-28	-28	2.442	28	7.841	32,16%	(5.320)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	19.178	2.673	2.871	199	1.285	1.205	17.897	1.667	19.661	97,54%	(483)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	43	0,00%	0,00%	0,81%	43	43	43			
	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	-	-	-	43	0,00%	0,00%	1,54%	43	43	43			
	Mitraguna & Others	-	-	-	43	0,00%	0,00%	1,70%	43	43	43			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	43	0,00%	0,00%	0,22%	43	43	43	1,10%	-392,43%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,12%	#DIV/0!	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	2.863	19.918	19.918	
2	Contribution Margin	-	(222)	(812)	(812)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,23	2,90	(0,33)	#DIV/0!
CIF Payroll	-	13	41	28	41