

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	169.658	165.466	(4.060)	(4.192)	36.600	28,40%	9.599	6,16%	346.235	47,79%	(180.769)
2	Tabungan	1.803.617	1.980.739	1.984.618	1.984.996	51.335	377	4.256	0,21%	181.379	10,06%	2.083.113	95,29%	(98.118)
3	Deposito	681.198	762.342	746.339	743.703	(32.431)	(2.637)	(18.640)	-2,45%	62.505	9,18%	699.248	106,36%	44.454
Total		2.640.681	2.871.948	2.900.616	2.894.164	14.844	(6.452)	22.216	0,77%	253.483	9,60%	3.128.596	92,51%	(234.432)
CASA		1.959.483	2.109.605	2.154.277	2.150.461	47.274	(3.815)	40.856	1,94%	190.978	9,75%	2.429.348	88,52%	(278.887)
(% CASA		74,20%	73,46%	74,27%	74,30%									
FDR		99,99%	104,53%	104,15%	104,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.570	86.920		351	4.251	5,14%	21.310	32,48%	95.806	90,73%	(8.886)
2	Giro ISE	23.758	19.536	21.182	21.444		263	1.909	9,77%	(2.314)	-9,74%	42.060	50,99%	(20.615)
3	Tabungan ISE	30.646	53.467	55.721	55.809		88	2.342	4,38%	25.163	82,11%	34.843	160,17%	20.966
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.218	5.900	907	-4.993	3.622	308	19.820	599	115.782	86,56%	(15.564)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.810	5.900	907	-4.993	3.623	308	10.277	599	85.508	88,66%	(9.698)
	• Local Champion	62.373	72.430	72.777	5.900	907	-4.993	3.655	347	10.404	560	71.843	101,30%	934
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.589	3.305	4.760	1.455	2.543	746	21.531	4.014	422.292	92,26%	(32.703)
	KUR	343.457	362.300	362.841	3.305	4.400	1.095	1.434	541	19.384	3.859	394.978	91,86%	(32.137)
	Non KUR	24.602	26.544	26.748	-	360	360	1.108	205	2.147	155	27.314	97,93%	(566)
3	PWG	200.888	356.932	371.043	32.457	32.897	440	19.828	14.111	170.155	18.786	371.423	99,90%	(380)
	Cilem	92.590	195.267	203.437	8.947	13.246	4.299	15.699	8.170	110.847	5.075	231.018	88,06%	(27.581)
	Gadai	108.298	161.666	167.606	23.510	19.651	-3.859	4.129	5.940	59.308	13.711	140.405	119,37%	27.201
4	CFG	1.991.066	2.156.369	2.160.078	20.768	24.979	4.211	11.052	3.709	169.012	21.270	2.211.667	97,67%	(51.589)
	CF 1	271.158	283.057	282.446	2.435	720	-1.715	1.942	-611	11.288	1.332	309.258	91,33%	(26.812)
	Total Griya	236.939	232.575	232.494	160	700	540	0	-82	-4.445	782	255.971	90,83%	(23.477)
	• Total Non Program	155.508	155.596	155.815	-	700	700	-2.038	218	307	482	163.915	95,06%	(8.101)
	• Program	81.431	76.979	76.679	160	-	-160	-302	-300	-4.752	300	92.056	83,30%	(15.377)
	Oto	34.219	50.482	49.952	2.275	20	-2.255	1.942	-530	15.733	550	53.287	93,74%	(3.335)
	CF 2	1.719.908	1.873.311	1.877.632	18.333	24.259	5.926	9.111	4.321	157.724	19.938	1.902.409	98,70%	(24.777)
	Mitraguna & Others	1.474.657	1.605.638	1.610.343	17.527	22.200	4.673	8.035	4.705	135.686	17.495	1.638.476	98,28%	(28.133)
	Pensiun	245.250	267.674	267.289	806	2.059	1.253	1.076	-384	22.039	2.443	263.933	101,27%	3.356
Total Pembiayaan		2.640.411	3.002.055	3.020.928	62.430	63.543	1.113	37.045	18.873	380.518	44.670	3.121.164	96,79%	(100.236)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	31.618	0,62%	2,50%	8,12%	21.903	29.343	21.903			
	KUR	1.785	8.311	8.311	28.099	0,52%	2,29%	7,74%	19.787	26.313	19.787			
	Non KUR	489	1.404	1.404	3.519	1,99%	5,29%	13,16%	2.116	3.030	2.116			
3	PWG	10	-	-	12.882	0,00%	0,00%	3,47%	12.882	12.872	12.882			
	Cilem	10	-	-	9.913	0,01%	0,00%	4,87%	9.913	9.903	9.913			
	Gadai	-	-	-	2.970	0,00%	0,00%	1,77%	2.970	2.970	2.970			
4	CFG	19.717	28.500	30.393	58.073	0,99%	1,41%	2,69%	27.680	38.356	29.573			
	CF 1	13.249	16.070	16.284	23.604	4,89%	5,75%	8,36%	7.320	10.355	7.534			
	Total Griya	12.780	15.301	15.217	19.244	5,39%	6,54%	8,28%	4.027	6.464	3.943			
	Oto	469	769	1.066	4.360	1,37%	2,11%	8,73%	3.293	3.891	3.591			
	CF 2	6.468	12.430	14.110	34.469	0,38%	0,75%	1,84%	20.359	28.001	22.040			
	Mitraguna & Others	5.999	11.068	12.494	30.994	0,41%	0,78%	1,92%	18.499	24.995	19.925			
	Pensiun	470	1.361	1.615	3.476	0,19%	0,60%	1,30%	1.860	3.006	2.114			
Total Pembiayaan		22.002	38.215	40.108	103.257	0,83%	1,34%	3,42%	63.148	81.255	65.042	0,87%	74,47%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,04%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,20%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.429	0,70%	0,76%	0,88%	487	856	696			
	KUR	1.118	1.434	1.463	1.743	0,33%	0,40%	0,48%	280	625	309			
	Non KUR	1.455	1.300	1.478	1.686	5,91%	5,57%	6,30%	208	232	387			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.423	1,29%	1,06%	1,08%	668	(2.245)	(68)			
	CF 1	9.750	9.855	10.152	10.535	3,60%	3,59%	3,73%	384	786	681			
	Total Griya	9.274	9.315	9.438	9.822	3,91%	4,06%	4,22%	384	549	507			
	Oto	476	540	714	713	1,39%	1,41%	1,43%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.887	0,93%	0,67%	0,69%	284	(3.030)	(749)			
	Mitraguna & Others	14.983	12.664	11.647	11.932	1,02%	0,73%	0,74%	284	(3.051)	(732)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.941	1,76%	1,66%	1,69%	1.155	4.543	195	1,79%	-5,97%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	24.948	25.363	2.218	415	1.183	4,89%	(642)	-2,47%	42.690	59,41%	(17.327)
2	Tabungan	211.719	211.403	218.652	218.647	4.525	(5)	7.244	3,43%	6.928	3,27%	235.399	92,88%	(16.753)
3	Deposito	98.613	78.216	61.513	61.343	(26.842)	(170)	(16.872)	-21,57%	(37.270)	-37,79%	100.158	61,25%	(38.814)
	Total	336.337	313.799	305.113	305.353	(20.100)	240	(8.445)	-2,69%	(30.984)	-9,21%	378.247	80,73%	(72.894)
	CASA	237.724	235.583	243.600	244.010	6.742	410	8.427	3,58%	6.286	2,64%	278.089	87,75%	(34.080)
	(%) CASA	70,68%	75,07%	79,84%	79,91%									
	FDR	113,34%	133,66%	138,85%	138,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	21.850	21.846		(5)	3.544	19,37%	6.371	41,17%	-	0,00%	21.846
2	Giro ISE	9.559	9.188	11.527	11.656		129	2.469	26,87%	2.097	21,93%		0,00%	11.656
3	Tabungan ISE	5.622	9.114	10.323	10.189		(134)	1.076	11,81%	4.567	81,24%		0,00%	10.189
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	5.000	-	-5.000	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.105	-	-	0	-629	-466	-8.351	466	53.547	74,90%	(13.442)
	KUR	46.158	37.777	37.322	-	-	0	-573	-455	-8.836	455	51.001	73,18%	(13.679)
	Non KUR	2.298	2.794	2.783	-	-	0	-56	-11	485	11	2.546	109,32%	237
3	PWG	20.904	27.647	28.516	2.197	2.496	299	840	870	7.612	1.626	36.253	78,66%	(7.737)
	Cilem	9.146	13.553	14.025	287	831	544	-228	472	4.879	359	21.665	64,73%	(7.640)
	Gadai	11.759	14.094	14.492	1.909	1.665	-245	1.067	398	2.733	1.267	14.588	99,34%	(96)
4	CFG	294.292	332.720	336.544	3.115	9.277	6.162	2.166	3.824	42.252	5.453	310.587	108,36%	25.957
	CF 1	11.437	13.673	13.615	-	-	0	30	-58	2.178	58	13.443	101,28%	173
	Total Griya	7.624	9.813	9.786	-	-	0	0	-27	2.162	27	8.137	120,27%	1.650
	• Total Non Program	7.624	9.813	9.786	-	-	0	-285	-27	2.162	27	8.137	120,27%	1.650
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.829	-	-	0	30	-31	16	31	5.306	72,16%	(1.477)
	CF 2	282.855	319.047	322.928	3.115	9.277	6.162	2.137	3.882	40.074	5.395	297.144	108,68%	25.784
	Mitraguna & Others	252.904	279.776	282.634	3.115	7.982	4.867	1.839	2.858	29.730	5.124	265.729	106,36%	16.905
	Pensiun	29.951	39.271	40.295	-	1.295	1.295	297	1.024	10.344	271	31.415	128,27%	8.880
	Total Pembiayaan	381.208	419.421	423.648	10.312	11.773	1.461	7.261	4.227	42.440	7.546	426.801	99,26%	(3.153)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	3.358	0,14%	5,03%	8,37%	1.316	3.292	1.877			
	KUR	66	1.317	1.944	3.174	0,14%	5,14%	8,50%	1.230	3.107	1.856			
	Non KUR	-	163	99	185	0,00%	3,54%	6,63%	85	185	21			
3	PWG	-	-	-	590	0,00%	0,00%	2,07%	590	590	590			
	Cilem	-	-	-	147	0,00%	0,00%	1,05%	147	147	147			
	Gadai	-	-	-	442	0,00%	0,00%	3,05%	442	442	442			
4	CFG	-	2.414	1.589	4.019	0,00%	0,00%	1,19%	2.430	4.019	1.604			
	CF 1	-	92	144	945	0,00%	1,05%	6,94%	801	945	853			
	Total Griya	-	-	-	62	0,00%	0,00%	0,64%	62	62	62			
	Oto	-	92	144	882	0,00%	3,72%	23,04%	739	882	790			
	CF 2	-	2.322	1.445	3.074	0,00%	0,45%	0,95%	1.629	3.074	752			
	Mitraguna & Others	-	1.933	838	2.399	0,00%	0,30%	0,85%	1.560	2.399	465			
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	7.966	0,02%	0,87%	1,88%	4.335	7.900	4.072	0,00%	100,00%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,13%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,47%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,04%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,79%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,58%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,74%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,58%	499	4.310	660	0,70%	55,92%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.195	2.131	341	(64)	(7.426)	-77,70%	(2.156)	-50,30%	20.184	10,56%	(18.053)
2	Tabungan	160.765	165.013	169.820	169.321	(430)	(500)	4.308	2,61%	8.556	5,32%	183.329	92,36%	(14.009)
3	Deposito	65.984	39.292	38.732	38.683	(2.258)	(49)	(609)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	Total	231.036	213.861	210.748	210.135	(2.347)	(613)	(3.727)	-1,74%	(20.902)	-9,05%	270.912	77,57%	(60.778)
	CASA	165.052	174.570	172.016	171.452	(89)	(564)	(3.118)	-1,79%	6.400	3,88%	203.513	84,25%	(32.062)
	(%) CASA	71,44%	81,63%	81,62%	81,59%									
	FDR	120,56%	147,01%	149,60%	150,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.273	2.280		7	62	2,78%	725	46,63%	-	0,00%	2.280
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.269	2.276		7	60	2,69%	722	46,41%	-	0,00%	2.276
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.501	-	907	-	-71	327	4.430	580	4.308	104,48%	193
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.829	15	100	85	275	-12	5.183	112	18.040	109,92%	1.789
	KUR	12.693	16.593	16.503	15	-	-	-15	-70	3.810	90	15.923	103,64%	580
	Non KUR	1.952	3.247	3.326	-	100	100	345	79	1.373	21	2.117	157,08%	1.208
3	PWG	16.365	27.522	27.760	1.931	1.613	-317	1.216	238	11.395	1.376	30.835	90,03%	(3.075)
	Cilem	8.190	16.328	16.593	981	533	-449	1.079	265	8.403	268	19.829	83,68%	(3.236)
	Gadai	8.175	11.195	11.167	949	1.080	131	137	-28	2.992	1.108	11.006	101,46%	161
4	CFG	247.446	262.863	263.199	2.396	2.828	432	1.576	336	15.753	2.492	264.150	99,64%	(951)
	CF 1	12.247	10.155	10.120	-	-	0	-71	-35	-2.127	35	14.252	71,01%	(4.132)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.634	-	-	0	-71	-29	-551	29	4.720	55,80%	(2.086)
	CF 2	235.199	252.708	253.079	2.396	2.828	432	1.648	371	17.880	2.457	249.898	101,27%	3.181
	Mitraguna & Others	206.067	222.689	223.680	2.396	2.828	432	1.518	990	17.613	1.838	219.260	102,02%	4.419
	Pensiun	29.132	30.019	29.399	-	-	0	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	315.289	4.342	5.448	1.107	2.996	889	36.761	4.559	317.333	99,36%	(2.044)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	1.050	0,00%	0,40%	5,30%	971	1.050	971			
	KUR	-	79	80	634	0,00%	0,48%	3,84%	555	634	555			
	Non KUR	-	-	-	416	0,00%	0,00%	12,51%	416	416	416			
3	PWG	-	-	-	781	0,00%	0,00%	2,81%	781	781	781			
	Cilem	-	-	-	427	0,00%	0,00%	2,57%	427	427	427			
	Gadai	-	-	-	354	0,00%	0,00%	3,17%	354	354	354			
4	CFG	713	728	670	2.420	0,29%	0,25%	0,92%	1.750	1.707	1.692			
	CF 1	8	466	462	485	0,06%	4,55%	4,79%	23	477	19			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	326	0,24%	7,81%	12,39%	118	319	117			
	CF 2	705	262	208	1.935	0,30%	0,08%	0,76%	1.727	1.229	1.673			
	Mitraguna & Others	705	262	208	1.794	0,34%	0,09%	0,80%	1.586	1.088	1.532			
	Pensiun	-	-	-	141	0,00%	0,00%	0,48%	141	141	141			
	Total Pembiayaan	713	807	749	4.251	0,26%	0,24%	1,35%	3.501	3.538	3.444	1,18%	12,16%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,79%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-950,89%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	28.549	28.934	(952)	385	57	0,20%	1.517	5,53%	37.560	77,03%	(8.626)
2	Tabungan	55.536	64.217	68.062	64.586	(4.016)	(3.476)	369	0,57%	9.050	16,30%	70.166	92,05%	(5.579)
3	Deposito	6.088	6.210	6.208	6.208	(599)	0	(1)	-0,02%	120	1,97%	7.064	87,89%	(856)
	Total	89.042	99.304	102.819	99.728	(5.566)	(3.091)	425	0,43%	10.687	12,00%	114.790	86,88%	(15.061)
	CASA	82.953	93.094	96.611	93.520	(4.967)	(3.091)	426	0,46%	10.567	12,74%	107.726	86,81%	(14.206)
	(%) CASA	93,16%	93,75%	93,96%	93,77%									
	FDR	82,33%	98,54%	96,74%	99,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	602	638		35	(485)	-43,19%	(2.480)	-79,55%	-	0,00%	638
2	Giro ISE	560	497	147	147		0	(350)	-70,46%	(414)	-73,81%		0,00%	147
3	Tabungan ISE	2.557	626	456	491		35	(135)	-21,54%	(2.067)	-80,81%		0,00%	491
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	18.033	200	620	420	-51	298	212	322	22.370	80,61%	(4.337)
	KUR	16.625	17.059	17.361	200	620	420	-39	301	736	319	20.952	82,86%	(3.592)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	8.205	463	746	283	1.321	389	6.034	357	8.900	92,19%	(695)
	Cilem	2.171	7.816	8.205	463	746	283	1.321	389	6.034	357	8.900	92,19%	(695)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.099	1.171	1.648	477	666	928	21.012	720	64.162	110,81%	6.937
	CF 1	13.142	15.768	16.131	201	450	249	128	363	2.989	87	15.592	103,46%	539
	Total Griya	12.152	13.369	13.764	-	450	450	0	395	1.611	55	13.324	103,30%	440
	• Total Non Program	7.615	9.249	9.657	-	450	450	-114	409	2.043	41	8.194	117,86%	1.463
	• Program	4.537	4.121	4.106	-	-	0	-42	-14	-431	14	5.130	80,05%	(1.023)
	Oto	989	2.399	2.368	201	-	-201	128	-32	1.378	32	2.268	104,37%	99
	CF 2	36.945	54.402	54.968	970	1.198	228	538	565	18.023	633	48.570	113,17%	6.398
	Mitraguna & Others	31.987	49.469	49.993	970	1.120	150	590	524	18.006	596	42.422	117,85%	7.571
	Pensiun	4.958	4.933	4.975	-	78	78	-52	42	17	36	6.147	80,93%	(1.172)
	Total Pembiayaan	73.308	97.854	99.469	1.834	3.014	1.180	1.464	1.615	26.161	1.399	98.660	100,82%	809

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	2.495	1,40%	9,80%	13,84%	757	2.246	1.265			
	KUR	249	1.229	1.660	2.242	1,50%	9,73%	12,91%	582	1.993	1.012			
	Non KUR	-	-	79	253	0,00%	11,62%	37,64%	175	253	253			
3	PWG	-	-	-	137	0,00%	0,00%	1,67%	137	137	137			
	Cilem	-	-	-	137	0,00%	0,00%	1,67%	137	137	137			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.291	2,00%	1,00%	1,82%	591	290	503			
	CF 1	727	789	700	1.041	5,53%	4,44%	6,45%	341	314	252			
	Total Griya	727	789	700	760	5,98%	5,24%	5,53%	60	34	(28)			
	Oto	-	-	-	281	0,00%	0,00%	11,86%	281	281	281			
	CF 2	274	-	-	250	0,74%	0,00%	0,46%	250	(24)	250			
	Mitraguna & Others	274	-	-	250	0,86%	0,00%	0,50%	250	(24)	250			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.923	1,71%	2,49%	3,94%	1.485	2.673	1.905	1,57%	60,22%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	402	4,80%	1,27%	2,23%	178	(453)	244			
	KUR	438	38	106	285	2,63%	0,62%	1,64%	179	(153)	247			
	Non KUR	417	120	119	117	34,85%	17,55%	17,46%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,76%	178	(1.055)	(170)	0,74%	2,86%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.319	61.930	2.186	611	44.702	259,47%	36.212	140,80%	36.162	171,26%	25.769
2	Tabungan	122.400	140.636	142.781	143.281	2.338	500	2.645	1,88%	20.881	17,06%	137.421	104,26%	5.860
3	Deposito	49.497	49.561	49.887	49.889	(2.738)	1	328	0,66%	391	0,79%	50.468	98,85%	(580)
	Total	197.616	207.425	253.988	255.100	1.785	1.112	47.675	22,98%	57.484	29,09%	224.051	113,86%	31.049
	CASA	148.118	157.864	204.100	205.211	4.523	1.111	47.347	29,99%	57.093	38,55%	173.583	118,22%	31.628
	(%) CASA	74,95%	76,11%	80,36%	80,44%									
	FDR	74,94%	87,70%	72,27%	71,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.123	13.295		172	155	1,18%	3.912	41,69%	-	0,00%	13.295
2	Giro ISE	3.509	2.112	1.902	2.023		122	(89)	-4,19%	(1.486)	-42,34%		0,00%	2.023
3	Tabungan ISE	5.874	11.028	11.222	11.272		50	244	2,21%	5.398	91,89%		0,00%	11.272
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.929	-	600	600	-332	374	6.028	226	39.101	104,68%	1.828
	KUR	33.390	38.124	38.504	-	600	600	-355	380	5.115	220	37.386	102,99%	1.119
	Non KUR	1.512	2.432	2.425	-	-	0	23	-7	913	7	1.716	141,33%	709
3	PWG	20.337	37.095	38.719	3.896	3.390	-505	1.166	1.625	18.382	1.766	33.298	116,28%	5.422
	Cilem	6.847	17.994	18.706	731	1.070	339	245	712	11.858	358	16.729	111,81%	1.976
	Gadai	13.490	19.101	20.014	3.165	2.321	-844	921	913	6.524	1.408	16.568	120,80%	3.446
4	CFG	92.645	101.402	101.084	459	218	-241	711	-318	8.439	536	103.901	97,29%	(2.818)
	CF 1	21.426	20.084	20.047	109	20	-89	-11	-37	-1.380	57	22.810	87,89%	(2.763)
	Total Griya	17.556	15.276	15.262	-	-	0	0	-14	-2.295	14	17.910	85,21%	(2.648)
	• Total Non Program	17.556	15.276	15.262	-	-	0	-239	-14	-2.295	14	17.910	85,21%	(2.648)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	4.785	109	20	-89	-11	-23	915	43	4.900	97,65%	(115)
	CF 2	71.219	81.318	81.037	350	198	-152	722	-281	9.818	479	81.092	99,93%	(55)
	Mitraguna & Others	67.517	77.732	77.494	350	198	-152	759	-237	9.977	435	76.380	101,46%	1.114
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	183.568	5.054	4.209	-846	2.231	1.665	35.470	2.544	176.516	104,00%	7.053

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	4.640	0,38%	0,47%	11,34%	4.451	4.509	4.534			
	KUR	131	106	189	3.911	0,39%	0,50%	10,16%	3.722	3.779	3.805			
	Non KUR	-	-	-	730	0,00%	0,00%	30,08%	730	730	730			
3	PWG	-	-	-	1.052	0,00%	0,00%	2,72%	1.052	1.052	1.052			
	Cilem	-	-	-	898	0,00%	0,00%	4,80%	898	898	898			
	Gadai	-	-	-	154	0,00%	0,00%	0,77%	154	154	154			
4	CFG	616	1.495	1.745	6.516	0,67%	1,72%	6,45%	4.771	5.900	5.021			
	CF 1	588	325	659	2.498	2,74%	3,28%	12,46%	1.839	1.910	2.173			
	Total Griya	588	202	535	2.181	3,35%	3,50%	14,29%	1.646	1.593	1.979			
	Oto	-	122	123	317	0,00%	2,57%	6,62%	193	317	194			
	CF 2	28	1.170	1.086	4.018	0,04%	1,34%	4,96%	2.932	3.990	2.849			
	Mitraguna & Others	28	1.170	1.086	4.018	0,04%	1,40%	5,19%	2.932	3.990	2.849			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	12.209	0,50%	1,06%	6,65%	10.275	11.461	10.608	0,05%	99,23%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,79%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-224,31%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	190	190	(34)	0	8	4,58%	(230)	-54,75%	10.045	1,89%	(9.855)
2	Tabungan	44.796	53.465	52.397	51.184	1.206	(1.213)	(2.281)	-4,27%	6.388	14,26%	58.577	87,38%	(7.392)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	Total	73.953	59.643	58.786	57.574	1.037	(1.213)	(2.069)	-3,47%	(16.379)	-22,15%	98.196	58,63%	(40.622)
	CASA	45.216	53.647	52.587	51.374	1.173	(1.213)	(2.273)	-4,24%	6.158	13,62%	68.621	74,87%	(17.247)
	(%) CASA	61,14%	89,95%	89,45%	89,23%									
	FDR	129,31%	186,39%	191,98%	196,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.740	1.865		125	(354)	-15,95%	958	105,57%	-	0,00%	1.865
2	Giro ISE	390	176	183	183		0	7	3,74%	(207)	-53,05%		0,00%	183
3	Tabungan ISE	518	2.043	1.558	1.682		125	(361)	-17,65%	1.165	224,90%		0,00%	1.682
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.617	-	500	500	-363	384	-155	116	23.156	84,72%	(3.539)
	KUR	19.175	18.331	18.718	-	500	500	-552	388	-457	112	22.394	83,58%	(3.676)
	Non KUR	597	902	898	-	-	0	189	-4	302	4	762	117,95%	137
3	PWG	2.596	8.106	9.399	359	1.646	1.287	270	1.292	6.802	353	9.570	98,21%	(171)
	Cilem	2.069	5.806	6.790	41	1.209	1.168	-159	984	4.721	225	7.446	91,20%	(655)
	Gadai	527	2.300	2.608	318	437	119	429	308	2.081	128	2.124	122,79%	484
4	CFG	73.258	83.093	83.106	1.516	635	-881	1.084	13	9.848	622	84.432	98,43%	(1.326)
	CF 1	2.294	4.232	4.198	660	-	-660	608	-34	1.904	34	3.672	114,32%	526
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512
	• Total Non Program	712	1.588	1.577	-	-	0	-23	-11	865	11	1.065	148,06%	512
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.621	660	-	-660	608	-22	1.038	22	2.607	100,53%	14
	CF 2	70.963	78.861	78.908	856	635	-221	476	47	7.945	588	80.759	97,71%	(1.852)
	Mitraguna & Others	52.047	61.433	61.479	694	485	-209	625	46	9.432	439	60.842	101,05%	637
	Pensiun	18.916	17.428	17.429	162	150	-12	-149	1	-1.487	149	19.917	87,51%	(2.488)
	Total Pembiayaan	95.626	111.165	112.855	1.875	2.781	906	986	1.689	17.229	1.091	117.158	96,33%	(4.303)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	1.934	0,34%	1,80%	9,86%	1.587	1.867	1.619			
	KUR	67	286	321	1.907	0,35%	1,75%	10,19%	1.587	1.841	1.621			
	Non KUR	-	28	26	26	0,00%	2,91%	2,92%	-	26	(2)			
3	PWG	-	-	-	229	0,00%	0,00%	2,43%	229	229	229			
	Cilem	-	-	-	229	0,00%	0,00%	3,37%	229	229	229			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.827	0,00%	1,98%	2,20%	185	1.826	(482)			
	CF 1	-	-	-	250	0,00%	0,00%	5,97%	250	250	250			
	Total Griya	-	-	-	89	0,00%	0,00%	5,65%	89	89	89			
	Oto	-	-	-	161	0,00%	0,00%	6,16%	161	161	161			
	CF 2	1	2.308	1.642	1.576	0,00%	2,08%	2,00%	(66)	1.575	(732)			
	Mitraguna & Others	1	2.308	1.370	1.404	0,00%	2,23%	2,28%	34	1.403	(904)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,99%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	3.989	0,07%	1,79%	3,53%	2.000	3.921	1.366	4,10%	-15,96%	0,6%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	18.688	18.252	(958)	(435)	(2.771)	-13,18%	(20.327)	-52,69%	54.014	33,79%	(35.762)
2	Tabungan	168.056	194.347	184.671	182.848	20.638	(1.824)	(11.500)	-5,92%	14.792	8,80%	190.494	95,99%	(7.646)
3	Deposito	55.027	66.644	67.008	67.008	(946)	0	363	0,55%	11.981	21,77%	56.479	118,64%	10.529
	Total	261.662	282.015	270.367	268.108	18.734	(2.259)	(13.907)	-4,93%	6.446	2,46%	300.987	89,08%	(32.879)
	CASA	206.634	215.370	203.359	201.100	19.680	(2.259)	(14.270)	-6,63%	(5.535)	-2,68%	244.508	82,25%	(43.408)
	(%) CASA	78,97%	76,37%	75,22%	75,01%									
	FDR	64,72%	70,65%	74,57%	75,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.349	3.891		(458)	397	11,36%	851	28,01%	-	0,00%	3.891
2	Giro ISE	335	359	328	328		0	(31)	-8,63%	(6)	-1,91%		0,00%	328
3	Tabungan ISE	2.705	3.134	4.020	3.562		(458)	428	13,66%	858	31,71%		0,00%	3.562
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	32.098	78,12%	(7.023)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	28.908	86,74%	(3.834)
	• Local Champion	24.387	24.639	24.729	-	-	0	-238	90	342	(90)	26.347	93,86%	(1.618)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.747	200	1.000	800	743	706	3.806	294	25.317	101,70%	430
	KUR	20.349	23.692	24.402	200	1.000	800	772	711	4.054	289	23.561	103,57%	842
	Non KUR	1.592	1.349	1.344	-	-	0	-29	-5	-248	5	1.756	76,54%	(412)
3	PWG	23.945	38.099	38.890	4.821	3.645	-1.176	1.696	791	14.945	2.854	38.282	101,59%	607
	Cilem	8.631	16.931	17.854	741	1.392	651	1.195	923	9.224	469	20.185	88,45%	(2.331)
	Gadai	15.314	21.168	21.035	4.080	2.253	-1.827	501	-133	5.721	2.386	18.097	116,24%	2.938
4	CFG	98.692	111.123	111.898	1.599	1.480	-119	1.111	775	13.206	705	115.254	97,09%	(3.356)
	CF 1	13.574	20.547	20.716	607	250	-357	453	169	7.142	81	15.606	132,75%	5.111
	Total Griya	9.477	14.186	14.430	-	250	250	0	244	4.953	6	9.997	144,34%	4.433
	• Total Non Program	9.477	14.186	14.430	-	250	250	157	244	4.953	6	9.997	144,34%	4.433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.286	607	-	-607	453	-75	2.189	75	5.608	112,09%	678
	CF 2	85.118	90.576	91.181	992	1.230	238	658	606	6.064	624	99.648	91,50%	(8.467)
	Mitraguna & Others	51.909	56.147	56.964	692	1.230	538	757	817	5.055	413	64.959	87,69%	(7.994)
	Pensiun	33.208	34.428	34.217	300	-	-300	-99	-211	1.009	211	34.690	98,64%	(473)
	Total Pembiayaan	169.351	199.247	201.609	6.620	6.125	-495	3.308	2.361	32.258	3.764	210.951	95,57%	(9.342)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	2.206	0,51%	1,74%	8,57%	1.771	2.093	2.135			
	KUR	113	11	213	1.813	0,55%	0,90%	7,43%	1.600	1.700	1.802			
	Non KUR	-	60	222	393	0,00%	16,47%	29,23%	171	393	333			
3	PWG	-	-	-	983	0,00%	0,00%	2,53%	983	983	983			
	Cilem	-	-	-	635	0,00%	0,00%	3,56%	635	635	635			
	Gadai	-	-	-	348	0,00%	0,00%	1,66%	348	348	348			
4	CFG	211	851	488	1.706	0,21%	0,44%	1,52%	1.218	1.495	855			
	CF 1	-	505	348	673	0,00%	1,70%	3,25%	324	673	168			
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)			
	Oto	-	156	-	324	0,00%	0,00%	5,16%	324	324	168			
	CF 2	211	347	140	1.034	0,25%	0,15%	1,13%	894	822	687			
	Mitraguna & Others	211	13	13	670	0,41%	0,02%	1,18%	657	459	658			
	Pensiun	-	334	127	363	0,00%	0,37%	1,06%	237	363	29			
	Total Pembiayaan	324	922	923	4.895	0,19%	0,46%	2,43%	3.972	4.571	3.973	0,35%	85,69%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,91%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,91%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,49%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,94%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,67%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,86%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,31%	-	2.484	187	1,28%	44,66%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.132	1.344	120	212	521	63,35%	(3.262)	-70,82%	14.468	9,29%	(13.124)
2	Tabungan	52.069	52.710	53.534	54.120	1.187	587	1.410	2,68%	2.051	3,94%	66.297	81,63%	(12.176)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	62.980	63.779	1.317	799	2.014	3,26%	(4.293)	-6,31%	93.052	68,54%	(29.273)
	CASA	56.676	53.533	54.665	55.465	1.307	799	1.932	3,61%	(1.211)	-2,14%	80.764	68,67%	(25.300)
	(%) CASA	83,26%	86,67%	86,80%	86,96%									
	FDR	200,44%	258,79%	253,73%	250,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.487	1.490		3	110	7,99%	(93)	-5,87%	-	0,00%	1.490
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.333	1.336		3	(40)	-2,90%	(132)	-8,98%		0,00%	1.336
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.404	250	150	-100	-445	-262	750	412	42.833	94,33%	(2.429)
	KUR	35.878	37.940	37.692	250	150	-100	-396	-248	1.814	398	38.902	96,89%	(1.211)
	Non KUR	3.776	2.727	2.712	-	-	0	-49	-14	-1.064	14	3.930	69,01%	(1.218)
3	PWG	12.336	26.900	27.545	3.588	2.412	-1.176	289	645	15.209	1.767	22.523	122,30%	5.022
	Cilem	3.767	9.204	9.389	524	328	-196	743	185	5.622	143	9.302	100,93%	87
	Gadai	8.569	17.696	18.156	3.063	2.084	-980	-454	460	9.587	1.624	13.221	137,33%	4.936
4	CFG	84.451	92.273	91.847	1.370	449	-921	1.205	-425	7.397	874	96.059	95,62%	(4.212)
	CF 1	4.785	7.190	7.170	-	-	0	-8	-20	2.385	20	6.182	115,99%	988
	Total Griya	4.537	6.323	6.308	-	-	0	0	-15	1.771	15	4.928	128,00%	1.380
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	648	-	-	0	-3	-1	494	1	174	372,26%	474
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.678	1.370	449	-921	1.213	-405	5.012	854	89.878	94,21%	(5.200)
	Mitraguna & Others	63.755	66.325	66.040	1.370	449	-921	997	-285	2.285	734	72.922	90,56%	(6.882)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.797	5.208	3.011	-2.197	1.049	-43	23.356	3.054	161.415	99,00%	(1.618)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	4.518	0,47%	1,63%	11,18%	3.857	4.331	4.216			
	KUR	48	302	528	3.984	0,13%	1,39%	10,57%	3.456	3.937	3.682			
	Non KUR	140	-	133	534	3,70%	4,88%	19,68%	401	394	534			
3	PWG	-	-	-	853	0,00%	0,00%	3,10%	853	853	853			
	Cilem	-	-	-	594	0,00%	0,00%	6,32%	594	594	594			
	Gadai	-	-	-	259	0,00%	0,00%	1,43%	259	259	259			
4	CFG	1.300	445	814	5.502	1,54%	0,88%	5,99%	4.688	4.202	5.058			
	CF 1	-	-	371	377	0,00%	5,16%	5,26%	6	377	377			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	371	377	0,00%	42,84%	43,80%	6	377	377			
	CF 2	1.300	445	443	5.125	1,63%	0,52%	6,05%	4.682	3.825	4.680			
	Mitraguna & Others	1.135	445	443	4.627	1,78%	0,67%	7,01%	4.185	3.492	4.182			
	Pensiun	165	-	-	498	1,04%	0,00%	2,67%	498	333	498			
	Total Pembiayaan	1.487	747	1.475	10.873	1,09%	0,92%	6,80%	9.398	9.386	10.127	0,50%	92,60%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	470	0,00%	0,57%	1,16%	238	470	28			
	KUR	-	238	159	266	0,00%	0,42%	0,71%	107	266	28			
	Non KUR	-	204	73	204	0,00%	2,68%	7,50%	131	204	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	752	0,47%	0,32%	0,47%	238	109	(135)	0,59%	-26,25%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	5.123	5.076	(1.873)	(47)	1.059	26,35%	696	15,88%	14.235	35,66%	(9.159)
2	Tabungan	121.239	138.582	136.351	134.946	11.673	(1.405)	(3.637)	-2,62%	13.707	11,31%	135.409	99,66%	(463)
3	Deposito	26.839	21.172	21.535	21.516	(118)	(18)	344	1,62%	(5.323)	-19,83%	27.773	77,47%	(6.256)
	Total	152.459	163.772	163.009	161.538	9.683	(1.471)	(2.234)	-1,36%	9.079	5,96%	177.417	91,05%	(15.878)
	CASA	125.619	142.600	141.474	140.022	9.801	(1.452)	(2.578)	-1,81%	14.402	11,47%	149.644	93,57%	(9.622)
	(%) CASA	82,40%	87,07%	86,79%	86,68%									
	FDR	80,08%	78,58%	79,13%	79,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.503	3.495		(8)	318	9,99%	245	7,52%	-	0,00%	3.495
2	Giro ISE	1.707	1.640	1.777	1.777		0	137	8,38%	70	4,13%	-	0,00%	1.777
3	Tabungan ISE	1.544	1.538	1.726	1.718		(8)	180	11,71%	174	11,28%	-	0,00%	1.718
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%	-	0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-306	22	14.885	97,94%	(306)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.877	-	-	0	-3	-22	-306	22	4.183	92,68%	(306)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-109	3	2.186	95,01%	(109)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.000	100	-	-100	1.444	-188	-2.186	188	34.587	83,85%	(5.587)
	KUR	27.378	26.486	26.310	100	-	-100	1.513	-176	-1.068	176	30.615	85,94%	(4.305)
	Non KUR	3.809	2.702	2.691	-	-	0	-69	-12	-1.118	12	3.973	67,73%	(1.282)
3	PWG	1.449	5.298	5.449	167	361	194	309	151	4.000	210	7.317	74,47%	(1.868)
	Cilem	1.449	5.298	5.449	167	361	194	309	151	4.000	210	7.317	74,47%	(1.868)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.960	460	1.174	714	-144	361	5.397	813	88.282	90,57%	(8.323)
	CF 1	26.770	24.458	24.374	-	-	0	-85	-85	-2.397	85	28.904	84,33%	(4.530)
	Total Griya	26.477	21.402	21.352	-	-	0	0	-50	-5.125	50	27.398	77,93%	(6.046)
	• Total Non Program	23.147	18.529	18.493	-	-	0	-264	-36	-4.654	36	23.633	78,25%	(5.140)
	• Program	3.330	2.873	2.859	-	-	0	-40	-14	-471	14	3.765	75,95%	(906)
	Oto	293	3.056	3.022	-	-	0	-85	-35	2.728	35	1.506	200,70%	1.516
	CF 2	47.792	55.141	55.586	460	1.174	714	-59	445	7.794	729	59.379	93,61%	(3.793)
	Mitraguna & Others	41.537	46.597	47.033	460	1.114	654	-97	436	5.496	678	51.936	90,56%	(4.903)
	Pensiun	6.255	8.544	8.553	-	60	60	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	128.989	727	1.535	808	1.607	302	6.905	1.233	145.072	88,91%	(16.083)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.222	0,27%	3,71%	7,66%	1.139	2.138	1.508			
	KUR	83	159	731	1.904	0,30%	2,76%	7,24%	1.172	1.820	1.745			
	Non KUR	-	554	352	318	0,00%	13,01%	11,81%	(34)	318	(237)			
3	PWG	10	-	-	170	0,69%	0,00%	3,11%	170	160	170			
	Cilem	10	-	-	170	0,69%	0,00%	3,11%	170	160	170			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.405	2,19%	4,19%	3,01%	(930)	770	(697)			
	CF 1	1.522	2.499	2.687	1.736	5,68%	10,99%	7,12%	(951)	214	(763)			
	Total Griya	1.522	2.499	2.687	1.736	5,75%	12,56%	8,13%	(951)	214	(763)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.797	1,42%	3,43%	3,72%	379	3.068	981	0,93%	74,95%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.559	80,49%	86,01%	86,14%	-	577	-			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	-	577	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.182	1,54%	3,75%	4,07%	87	703	126			
	KUR	111	479	256	251	0,41%	0,97%	0,96%	(4)	140	(228)			
	Non KUR	368	577	839	930	9,65%	31,03%	34,57%	92	563	354			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,97%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,86%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,27%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,58%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,87%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.315	11,32%	11,83%	11,87%	86	1.490	435	1,27%	89,31%	-10,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	3.175	3.014	(595)	(161)	188	6,66%	(2.906)	-49,09%	16.485	18,28%	(13.471)
2	Tabungan	49.567	51.826	52.544	52.954	(1.999)	410	1.129	2,18%	3.388	6,83%	64.759	81,77%	(11.804)
3	Deposito	19.983	50.082	52.876	52.876	(145)	0	2.794	5,58%	32.893	164,60%	20.965	252,21%	31.911
	Total	75.469	104.733	108.595	108.844	(2.739)	249	4.111	3,93%	33.375	44,22%	102.209	106,49%	6.635
	CASA	55.486	54.651	55.719	55.968	(2.594)	249	1.317	2,41%	482	0,87%	81.244	68,89%	(25.276)
	(%) CASA	73,52%	52,18%	51,31%	51,42%									
	FDR	164,25%	131,16%	127,20%	126,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	885	885		1	34	4,05%	(284)	-24,27%	-	0,00%	885
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	734	734		1	34	4,92%	(259)	-26,09%		0,00%	734
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.067	661	260	-401	587	156	2.565	104	9.300	54,49%	(4.233)
	Cilem	2.503	4.911	5.067	661	260	-401	587	156	2.565	104	9.300	54,49%	(4.233)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.071	1.251	1.312	61	173	611	11.630	701	134.385	99,02%	(1.314)
	CF 1	4.796	5.941	5.904	111	-	-111	83	-36	1.109	36	6.387	92,44%	(483)
	Total Griya	4.549	4.720	4.708	-	-	0	0	-12	159	12	4.956	95,00%	(248)
	• Total Non Program	4.549	4.720	4.708	-	-	0	-44	-12	159	12	4.956	95,00%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.196	111	-	-111	83	-24	950	24	1.431	83,57%	(235)
	CF 2	116.645	126.519	127.166	1.140	1.312	172	90	647	10.521	665	127.997	99,35%	(831)
	Mitraguna & Others	110.497	118.905	119.622	1.140	1.312	172	160	717	9.125	595	120.687	99,12%	(1.065)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.138	1.912	1.572	-340	760	767	14.181	805	143.781	96,08%	(5.643)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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	-	-	-	79	0,00%	0,00%	1,56%	79	79	79			
	Cilem	-	-	-	79	0,00%	0,00%	1,56%	79	79	79			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	3.250	0,00%	2,60%	2,44%	(194)	3.250	1.743			
	CF 1	-	-	130	279	0,00%	2,19%	4,73%	150	279	279			
	Total Griya	-	-	-	279	0,00%	0,00%	5,94%	279	279	279			
	Oto	-	-	130	-	0,00%	10,64%	0,00%	(130)	-	-			
	CF 2	-	1.507	3.315	2.971	0,00%	2,62%	2,34%	(344)	2.971	1.464			
	Mitraguna & Others	-	1.507	3.315	2.971	0,00%	2,79%	2,48%	(344)	2.971	1.464			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	3.329	0,00%	2,51%	2,41%	(115)	3.329	1.822	0,79%	67,12%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-959,19%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.979	1.856	771	(123)	(806)	-30,27%	255	15,92%	16.568	11,20%	(14.712)
2	Tabungan	117.228	124.352	130.217	128.822	(5.693)	(1.395)	4.470	3,59%	11.594	9,89%	138.543	92,98%	(9.721)
3	Deposito	47.162	44.209	42.016	41.977	(74)	(40)	(2.233)	-5,05%	(5.186)	-11,00%	48.540	86,48%	(6.564)
	Total	165.991	171.222	174.212	172.654	(4.996)	(1.558)	1.432	0,84%	6.663	4,01%	203.651	84,78%	(30.997)
	CASA	118.829	127.013	132.196	130.677	(4.922)	(1.518)	3.664	2,89%	11.849	9,97%	155.111	84,25%	(24.433)
	(%) CASA	71,59%	74,18%	75,88%	75,69%									
	FDR	85,30%	89,69%	88,79%	89,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	4.416	4.705		288	129	2,83%	1.638	53,39%	-	0,00%	4.705
2	Giro ISE	515	1.528	797	798		0	(730)	-47,80%	283	54,94%		0,00%	798
3	Tabungan ISE	2.552	3.048	3.619	3.907		288	860	28,21%	1.355	53,08%		0,00%	3.907
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	27.033	-	580	580	-287	416	3.485	164	26.741	101,09%	292
	KUR	22.685	26.059	26.275	-	380	380	-266	216	3.591	164	25.722	102,15%	553
	Non KUR	863	558	758	-	200	200	-21	200	-106	-	1.019	74,37%	(261)
3	PWG	16.913	31.730	33.226	2.050	3.121	1.071	2.791	1.496	16.313	1.625	31.322	106,08%	1.904
	Cilem	9.701	21.303	22.153	842	1.420	578	2.741	850	12.452	569	21.277	104,12%	876
	Gadai	7.212	10.427	11.073	1.208	1.701	493	50	646	3.861	1.055	10.045	110,23%	1.028
4	CFG	101.109	95.227	94.431	175	135	-40	-999	-796	-6.678	931	115.283	81,91%	(20.853)
	CF 1	13.632	14.370	14.296	-	-	0	307	-74	664	74	15.375	92,98%	(1.079)
	Total Griya	12.067	11.849	11.804	-	-	0	0	-45	-263	45	12.512	94,34%	(708)
	• Total Non Program	12.067	11.849	11.804	-	-	0	-193	-45	-263	45	12.512	94,34%	(708)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.492	-	-	0	307	-29	927	29	2.863	87,06%	(370)
	CF 2	87.476	80.857	80.134	175	135	-40	-1.306	-722	-7.342	857	99.908	80,21%	(19.774)
	Mitraguna & Others	79.108	72.826	72.168	135	135	135	-1.610	-658	-6.940	793	90.268	79,95%	(18.100)
	Pensiun	8.368	8.031	7.966	175	-	-175	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.690	2.225	3.836	1.611	1.505	1.116	13.099	2.719	173.366	89,23%	(18.677)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	1.257	0,81%	2,55%	4,65%	577	1.067	1.257			
	KUR	-	-	679	1.173	0,00%	2,61%	4,46%	494	1.173	1.173			
	Non KUR	190	-	84	84	21,98%	0,00%	11,05%	84	(106)	84			
3	PWG	-	-	-	2.151	0,00%	0,00%	6,47%	2.151	2.151	2.151			
	Cilem	-	-	-	2.005	0,00%	0,00%	9,05%	2.005	2.005	2.005			
	Gadai	-	-	-	146	0,00%	0,00%	1,32%	146	146	146			
4	CFG	854	82	883	5.644	0,84%	0,93%	5,98%	4.760	4.789	5.562			
	CF 1	-	82	227	323	0,00%	1,58%	2,26%	97	323	242			
	Total Griya	-	70	216	313	0,00%	1,82%	2,65%	97	313	243			
	Oto	-	11	11	11	0,00%	0,42%	0,43%	-	11	(1)			
	CF 2	854	-	657	5.320	0,98%	0,81%	6,64%	4.663	4.466	5.320			
	Mitraguna & Others	854	-	657	5.320	1,08%	0,90%	7,37%	4.663	4.466	5.320			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	9.051	0,74%	1,02%	5,85%	7.489	8.007	8.970	0,71%	87,78%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,05%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	6,05%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-638,29%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	3.582	4.688	(318)	1.106	734	18,55%	(1.374)	-22,67%	20.486	22,88%	(15.798)
2	Tabungan	115.416	132.994	131.331	131.055	5.618	(277)	(1.939)	-1,46%	15.638	13,55%	135.976	96,38%	(4.922)
3	Deposito	39.351	38.307	40.057	40.058	1.801	0	1.751	4,57%	707	1,80%	40.694	98,44%	(636)
	Total	160.829	175.254	174.971	175.800	7.101	829	546	0,31%	14.971	9,31%	197.156	89,17%	(21.356)
	CASA	121.478	136.948	134.913	135.742	5.300	829	(1.205)	-0,88%	14.264	11,74%	156.462	86,76%	(20.720)
	(%) CASA	75,53%	78,14%	77,11%	77,21%									
	FDR	76,61%	86,29%	86,86%	86,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.623	2.476		(147)	(778)	-23,90%	995	67,20%	-	0,00%	2.476
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.619	2.473		(147)	(554)	-18,30%	1.034	71,88%		0,00%	2.473
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.143	-	-	0	-263	-167	809	167	10.980	83,27%	(1.837)
	KUR	8.171	9.135	8.968	-	-	0	-258	-167	797	167	10.688	83,91%	(1.720)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.534	3.499	2.665	-834	1.078	1.011	12.064	1.654	36.072	95,74%	(1.538)
	Cilem	8.736	16.980	17.703	1.016	1.142	126	1.241	722	8.967	420	19.753	89,62%	(2.051)
	Gadai	13.734	16.542	16.831	2.483	1.523	-961	-163	289	3.097	1.234	16.319	103,14%	513
4	CFG	92.027	106.936	106.857	1.456	935	-521	1.273	-78	14.831	1.013	104.206	102,54%	2.652
	CF 1	36.305	37.194	37.043	160	-	-160	123	-151	738	151	37.801	97,99%	(758)
	Total Griya	33.468	33.428	33.341	160	-	-160	0	-86	-127	86	33.850	98,50%	(509)
	• Total Non Program	33.468	31.094	31.011	-	-	0	-80	-83	-2.458	83	33.850	91,61%	(2.840)
	• Program	-	2.334	2.331	160	-	-160	332	-3	2.331	3	0	0,00%	2.331
	Oto	2.837	3.766	3.701	-	-	0	123	-65	865	65	3.951	93,68%	(250)
	CF 2	55.722	69.741	69.815	1.296	935	-361	1.150	73	14.093	862	66.405	105,14%	3.410
	Mitraguna & Others	47.599	56.199	56.353	1.296	935	-361	849	154	8.754	781	57.188	98,54%	(835)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	151.983	5.156	3.600	-1.556	2.272	758	28.779	2.842	151.631	100,23%	352

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	559	0,00%	2,62%	6,12%	315	559	465			
	KUR	-	94	244	559	0,00%	2,67%	6,24%	315	559	465			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.370	0,00%	0,00%	3,97%	1.370	1.370	1.370			
	Cilem	-	-	-	927	0,00%	0,00%	5,24%	927	927	927			
	Gadai	-	-	-	443	0,00%	0,00%	2,63%	443	443	443			
4	CFG	1.195	701	288	1.064	1,30%	0,27%	1,00%	776	(131)	363			
	CF 1	69	536	95	172	0,19%	0,25%	0,46%	77	103	(364)			
	Total Griya	69	536	95	172	0,21%	0,28%	0,52%	77	103	(364)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	892	2,02%	0,28%	1,28%	698	(235)	727			
	Mitraguna & Others	1.127	165	194	892	2,37%	0,34%	1,58%	698	(235)	727			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	2.993	0,97%	0,35%	1,97%	2.461	1.798	2.198	0,48%	75,66%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,02%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,04%	-	93	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,65%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,47%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,85%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.246	5.372	(610)	126	434	8,80%	(1.357)	-20,17%	22.902	23,46%	(17.529)
2	Tabungan	220.302	240.640	237.649	237.108	4.326	(541)	(3.532)	-1,47%	16.806	7,63%	243.291	97,46%	(6.183)
3	Deposito	143.210	175.577	174.346	174.269	3.891	(77)	(1.308)	-0,74%	31.059	21,69%	144.726	120,41%	29.543
	Total	370.242	421.155	417.240	416.749	7.607	(491)	(4.406)	-1,05%	46.507	12,56%	410.919	101,42%	5.830
	CASA	227.032	245.578	242.895	242.480	3.716	(414)	(3.098)	-1,26%	15.449	6,80%	266.193	91,09%	(23.713)
	(%) CASA	61,32%	58,31%	58,21%	58,18%									
	FDR	58,19%	64,52%	65,98%	66,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	23.007	23.290		283	916	4,10%	2.778	13,54%	-	0,00%	23.290
2	Giro ISE	3.669	2.672	3.287	3.292		5	620	23,19%	(377)	-10,28%		0,00%	3.292
3	Tabungan ISE	6.637	10.184	10.203	10.480		277	297	2,91%	3.844	57,91%		0,00%	10.480
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.143	-	-	0	-1.028	-20	12.115	20	11.017	110,22%	1.126
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.576	-	-	0	-1.027	-20	2.547	20	6.232	41,33%	(3.656)
	• Local Champion	28	2.386	2.386	-	-	0	-1.007	0	2.358	-	2.969	80,36%	(583)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.901	-	-	0	870	-44	5.085	44	12.716	101,46%	186
	KUR	7.418	12.544	12.502	-	-	0	876	-42	5.084	42	12.079	103,50%	423
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.217	2.691	4.128	1.436	4.588	2.761	19.827	1.367	33.462	117,20%	5.755
	Cilem	9.334	18.717	20.056	908	1.938	1.030	3.910	1.339	10.722	599	20.079	99,88%	(23)
	Gadai	10.057	17.739	19.161	1.784	2.190	406	678	1.422	9.105	768	13.383	143,18%	5.778
4	CFG	188.225	210.165	211.013	3.388	3.114	-274	1.935	848	22.788	2.266	203.074	103,91%	7.939
	CF 1	13.467	13.402	13.230	-	-	0	-139	-173	-237	173	15.350	86,18%	(2.121)
	Total Griya	8.915	8.509	8.387	-	-	0	0	-122	-529	122	9.380	89,41%	(994)
	• Total Non Program	8.915	8.509	8.387	-	-	0	-264	-122	-529	122	9.380	89,41%	(994)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.843	-	-	0	-139	-50	292	50	5.970	81,12%	(1.127)
	CF 2	174.758	196.763	197.783	3.388	3.114	-274	2.074	1.021	23.025	2.093	187.724	105,36%	10.060
	Mitraguna & Others	169.164	191.102	191.882	3.388	2.838	-550	2.115	780	22.718	2.058	180.802	106,13%	11.080
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	275.275	6.079	7.242	1.162	6.365	3.545	59.815	3.697	260.269	105,77%	15.006

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	66	2,32%	0,51%	0,51%	-	(115)	0			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	1.035	0,00%	0,00%	2,64%	1.035	1.035	1.035			
	Cilem	-	-	-	952	0,00%	0,00%	4,75%	952	952	952			
	Gadai	-	-	-	84	0,00%	0,00%	0,44%	84	84	84			
4	CFG	461	-	-	784	0,24%	0,00%	0,37%	784	323	784			
	CF 1	356	-	-	518	2,64%	0,00%	3,91%	518	162	518			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	518	7,82%	0,00%	10,69%	518	162	518			
	CF 2	105	-	-	266	0,06%	0,00%	0,13%	266	161	266			
	Mitraguna & Others	105	-	-	266	0,06%	0,00%	0,14%	266	161	266			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	1.886	0,30%	0,02%	0,69%	1.819	1.244	1.820	0,11%	83,70%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	10.462	4.233	(5.987)	(6.229)	(421)	-9,04%	4.088	2810,48%	5.050	83,83%	(817)
2	Tabungan	93.148	116.881	119.434	127.631	2.876	8.197	10.749	9,20%	34.483	37,02%	107.697	118,51%	19.934
3	Deposito	25.397	122.898	122.392	120.342	849	(2.050)	(2.557)	-2,08%	94.945	373,84%	26.335	456,97%	94.007
	Total	118.690	244.434	252.288	252.206	(2.262)	(82)	7.772	3,18%	133.516	112,49%	139.082	181,34%	113.124
	CASA	93.293	121.536	129.896	131.864	(3.111)	1.968	10.328	8,50%	38.571	41,34%	112.747	116,96%	19.117
	(%) CASA	78,60%	49,72%	51,49%	52,28%									
	FDR	96,89%	56,70%	54,60%	54,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.084	2.085		1	14	0,66%	1.268	155,05%	-	0,00%	2.085
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	2.024	2.025		1	13	0,66%	1.241	158,20%		0,00%	2.025
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.228	1.370	200	-1.170	855	-251	5.458	451	33.908	103,89%	1.320
	KUR	28.200	33.600	33.375	1.370	200	-1.170	932	-225	5.175	425	32.137	103,85%	1.238
	Non KUR	1.570	1.879	1.853	-	-	0	-77	-26	283	26	1.771	104,62%	82
3	PWG	4.527	10.075	9.990	483	92	-390	381	-85	5.463	177	11.726	85,19%	(1.737)
	Cilem	4.527	10.075	9.990	483	92	-390	381	-85	5.463	177	11.727	85,19%	(1.737)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	92.524	868	979	111	-86	-517	11.823	1.496	93.904	98,53%	(1.380)
	CF 1	1.386	8.677	8.621	588	-	-588	787	-56	7.235	56	3.013	286,10%	5.608
	Total Griya	404	3.742	3.736	-	-	0	0	-6	3.332	6	820	455,35%	2.915
	• Total Non Program	404	3.742	3.736	-	-	0	-10	-6	3.332	6	820	455,35%	2.915
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.885	588	-	-588	787	-50	3.903	50	2.193	222,78%	2.692
	CF 2	79.315	84.364	83.903	280	979	699	-872	-461	4.588	1.440	90.890	92,31%	(6.987)
	Mitraguna & Others	60.800	65.509	65.147	280	979	699	-349	-362	4.347	1.341	71.191	91,51%	(6.044)
	Pensiun	18.515	18.855	18.756	-	-	0	-524	-99	241	99	19.699	95,21%	(944)
	Total Pembiayaan	114.997	138.594	137.741	2.721	1.271	-1.449	1.150	-853	22.744	2.125	139.538	98,71%	(1.797)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	2.121	0,72%	3,30%	6,02%	952	1.908	1.772			
	KUR	129	349	935	1.889	0,46%	2,78%	5,66%	954	1.760	1.539			
	Non KUR	85	-	234	233	5,40%	12,46%	12,55%	(1)	148	233			
3	PWG	-	-	-	401	0,00%	0,00%	4,01%	401	401	401			
	Cilem	-	-	-	401	0,00%	0,00%	4,01%	401	401	401			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.983	0,00%	1,82%	3,22%	1.291	2.980	2.517			
	CF 1	-	177	-	984	0,00%	0,00%	11,42%	984	984	807			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	984	0,00%	0,00%	20,15%	984	984	807			
	CF 2	3	289	1.692	1.999	0,00%	2,01%	2,38%	307	1.995	1.710			
	Mitraguna & Others	3	289	1.527	1.674	0,01%	2,33%	2,57%	147	1.671	1.385			
	Pensiun	-	-	165	325	0,00%	0,88%	1,73%	159	325	325			
	Total Pembiayaan	217	816	2.861	5.505	0,19%	2,06%	4,00%	2.644	5.288	4.689	0,06%	98,39%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.887	3,10%	3,10%	3,12%	(0)	384	133			
	CF 1	-	23	197	197	0,00%	2,27%	2,28%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,55%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.691	3,16%	3,19%	3,21%	-	187	(40)			
	Mitraguna & Others	2.503	2.517	2.476	2.476	4,12%	3,78%	3,80%	-	(27)	(40)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.894	2,36%	2,17%	2,10%	(111)	179	21	0,09%	95,52%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.877	1.888	864	11	(846)	-30,94%	(1.568)	-45,37%	18.681	10,11%	(16.793)
2	Tabungan	145.385	157.293	154.786	155.338	6.451	553	(1.955)	-1,24%	9.953	6,85%	166.928	93,06%	(11.590)
3	Deposito	14.811	12.473	12.415	12.415	(133)	0	(58)	-0,47%	(2.396)	-16,18%	16.208	76,60%	(3.793)
	Total	163.652	172.500	169.077	169.641	7.182	564	(2.858)	-1,66%	5.989	3,66%	201.817	84,06%	(32.176)
	CASA	148.841	160.027	156.663	157.226	7.315	564	(2.800)	-1,75%	8.385	5,63%	185.609	84,71%	(28.382)
	(%) CASA	90,95%	92,77%	92,66%	92,68%									
	FDR	119,93%	124,79%	127,75%	127,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.484	2.531		47	317	14,31%	(3)	-0,10%	-	0,00%	2.531
2	Giro ISE	1.520	841	825	831		6	(10)	-1,18%	(688)	-45,28%		0,00%	831
3	Tabungan ISE	1.014	1.373	1.659	1.700		41	327	23,81%	686	67,59%		0,00%	1.700
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	37.987	1.170	660	-510	701	74	2.063	586	40.296	94,27%	(2.308)
	KUR	33.748	34.564	34.608	1.170	600	-570	468	44	860	556	37.907	91,30%	(3.299)
	Non KUR	2.176	3.350	3.379	-	60	60	233	30	1.203	30	2.389	141,47%	991
3	PWG	12.551	26.160	27.983	2.828	3.296	469	2.174	1.822	15.432	1.474	26.104	107,20%	1.879
	Cilem	6.245	14.255	14.665	305	802	497	854	410	8.420	393	17.229	85,12%	(2.564)
	Gadai	6.305	11.905	13.318	2.522	2.494	-28	1.320	1.412	7.013	1.081	8.875	150,05%	4.442
4	CFG	143.228	146.957	145.808	602	130	-472	636	-1.149	2.580	1.279	160.820	90,67%	(15.012)
	CF 1	29.589	26.185	26.039	-	-	0	-145	-146	-3.550	146	34.824	74,77%	(8.785)
	Total Griya	26.165	23.465	23.341	-	-	0	0	-124	-2.824	124	30.110	77,52%	(6.769)
	• Total Non Program	3.355	2.399	2.387	-	-	0	-40	-12	-969	12	4.324	55,19%	(1.938)
	• Program	22.810	21.066	20.955	-	-	0	-169	-111	-1.855	111	25.786	81,26%	(4.831)
	Oto	3.424	2.720	2.698	-	-	0	-145	-22	-726	22	4.714	57,23%	(2.016)
	CF 2	113.639	120.772	119.769	602	130	-472	781	-1.003	6.130	1.133	125.996	95,06%	(6.227)
	Mitraguna & Others	94.023	97.434	96.603	602	130	-472	125	-830	2.580	960	105.113	91,90%	(8.510)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.002	4.600	4.086	-513	3.495	747	19.731	3.339	231.787	93,19%	(15.786)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	3.106	1,77%	1,11%	8,18%	2.684	2.471	3.015			
	KUR	580	91	417	3.106	1,72%	1,21%	8,97%	2.689	2.526	3.015			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	1.870	0,00%	0,00%	6,68%	1.870	1.870	1.870			
	Cilem	-	-	-	1.627	0,00%	0,00%	11,10%	1.627	1.627	1.627			
	Gadai	-	-	-	243	0,00%	0,00%	1,82%	243	243	243			
4	CFG	3.895	3.612	3.411	3.537	2,72%	2,32%	2,43%	126	(358)	(75)			
	CF 1	3.671	2.934	3.216	3.430	12,41%	12,28%	13,17%	213	(241)	496			
	Total Griya	3.671	2.934	3.216	3.430	14,03%	13,71%	14,69%	213	(241)	496			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	107	0,20%	0,16%	0,09%	(87)	(117)	(571)			
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(571)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.513	2,31%	1,78%	3,94%	4.680	3.983	4.810	3,64%	7,68%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	(0)	(140)	(5)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,52%	(0)	(137)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.239	2,51%	2,38%	2,22%	(262)	(351)	(163)			
	CF 1	3.133	3.018	3.178	2.972	10,59%	12,14%	11,41%	(206)	(161)	(46)			
	Total Griya	3.118	3.018	3.178	2.972	11,91%	13,55%	12,73%	(206)	(145)	(46)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.571	4,11%	3,64%	3,51%	(262)	(495)	(169)	3,61%	-2,85%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.194	1.194	766	0	(18)	-1,48%	654	121,03%	16.705	7,15%	(15.511)
2	Tabungan	125.992	136.380	132.389	133.156	2.634	767	(3.224)	-2,36%	7.164	5,69%	148.828	89,47%	(15.672)
3	Deposito	49.100	43.473	42.840	42.605	(4.993)	(235)	(868)	-2,00%	(6.495)	-13,23%	50.576	84,24%	(7.971)
	Total	175.632	181.065	176.423	176.955	(1.593)	532	(4.110)	-2,27%	1.323	0,75%	216.109	81,88%	(39.154)
	CASA	126.532	137.592	133.583	134.350	3.400	767	(3.242)	-2,36%	7.818	6,18%	165.533	81,16%	(31.183)
	(%) CASA	72,04%	75,99%	75,72%	75,92%									
	FDR	182,36%	177,72%	182,45%	181,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	2.002	2.008		6	(130)	-6,08%	756	60,34%	-	0,00%	2.008
2	Giro ISE	222	228	186	186		0	(42)	-18,58%	(36)	-16,27%		0,00%	186
3	Tabungan ISE	1.030	1.910	1.816	1.822		6	(88)	-4,59%	792	76,83%		0,00%	1.822
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	18.653	75,39%	(4.590)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	16.922	83,11%	(2.858)
	• Local Champion	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	15.742	89,34%	(1.678)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.632	-	350	350	24	-116	-641	466	38.605	87,12%	(4.973)
	KUR	31.590	30.397	30.300	-	350	350	-618	-96	-1.290	446	35.711	84,85%	(5.411)
	Non KUR	2.684	3.351	3.332	-	-	0	642	-19	648	19	2.894	115,15%	438
3	PWG	22.430	35.595	36.542	2.823	3.025	202	1.123	948	14.112	2.077	36.459	100,23%	83
	Cilem	9.274	16.096	16.792	795	1.121	326	1.481	696	7.518	425	20.279	82,80%	(3.487)
	Gadai	13.156	19.499	19.750	2.028	1.904	-124	-358	252	6.594	1.653	16.180	122,07%	3.571
4	CFG	248.904	238.340	237.638	943	665	-278	-257	-702	-11.265	1.367	273.169	86,99%	(35.531)
	CF 1	66.307	61.181	60.942	-	-	0	-118	-238	-5.365	238	76.049	80,14%	(15.106)
	Total Griya	63.771	57.411	57.211	-	-	0	0	-200	-6.560	200	72.051	79,40%	(14.840)
	• Total Non Program	13.172	11.476	11.432	-	-	0	-233	-45	-1.740	45	14.850	76,98%	(3.418)
	• Program	50.599	45.935	45.780	-	-	0	-380	-156	-4.819	156	57.201	80,03%	(11.421)
	Oto	2.536	3.769	3.731	-	-	0	-118	-38	1.195	38	3.998	93,33%	(266)
	CF 2	182.596	177.159	176.696	943	665	-278	-139	-464	-5.901	1.129	197.121	89,64%	(20.425)
	Mitraguna & Others	145.742	143.496	143.250	774	465	-309	-245	-246	-2.492	711	158.776	90,22%	(15.526)
	Pensiun	36.854	33.663	33.446	169	200	31	106	-218	-3.409	418	38.344	87,22%	(4.899)
	Total Pembiayaan	320.285	321.790	321.876	3.766	4.040	274	597	86	1.591	3.954	366.886	87,73%	(45.010)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	4,86%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	4,86%	683	683	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	2.086	0,46%	1,66%	6,20%	1.527	1.928	1.538			
	KUR	138	452	371	1.803	0,44%	1,22%	5,95%	1.432	1.665	1.352			
	Non KUR	20	96	187	283	0,75%	5,59%	8,48%	95	263	187			
3	PWG	-	-	-	1.182	0,00%	0,00%	3,23%	1.182	1.182	1.182			
	Cilem	-	-	-	685	0,00%	0,00%	4,08%	685	685	685			
	Gadai	-	-	-	497	0,00%	0,00%	2,52%	497	497	497			
4	CFG	7.829	9.999	9.690	15.125	3,15%	4,07%	6,36%	5.435	7.296	5.126			
	CF 1	6.309	7.665	7.244	9.893	9,51%	11,84%	16,23%	2.649	3.584	2.227			
	Total Griya	6.204	7.665	7.165	9.715	9,73%	12,48%	16,98%	2.550	3.511	2.049			
	Oto	105	-	79	178	4,15%	2,10%	4,78%	99	73	178			
	CF 2	1.520	2.334	2.446	5.232	0,83%	1,38%	2,96%	2.786	3.712	2.899			
	Mitraguna & Others	1.215	1.695	2.002	4.116	0,83%	1,39%	2,87%	2.115	2.901	2.421			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,34%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	19.076	2,49%	3,18%	5,93%	8.827	11.088	8.529	0,61%	89,64%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,27%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,07%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,13%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.910	2,65%	2,65%	2,91%	592	313	812			
	CF 1	4.154	4.894	4.930	5.522	6,26%	8,06%	9,06%	592	1.369	629			
	Total Griya	4.071	4.811	4.848	5.440	6,38%	8,44%	9,51%	592	1.369	629			
	Oto	82	82	82	82	3,25%	2,19%	2,21%	-	-	-			
	CF 2	2.444	1.205	1.388	1.388	1,34%	0,78%	0,79%	-	(1.056)	183			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	332	0,15%	0,10%	0,99%	-	(145)	187			
	Total Pembiayaan	7.031	6.570	6.915	7.602	2,20%	2,15%	2,36%	688	571	1.032	0,30%	87,36%	-2,1%

Asset & Contribution Margin

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

PHR & Payroll

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