

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	48.879	49.620	(10.306)	741	877	1,80%	(24.550)	-33,10%	247.274	20,07%	(197.654)
2	Tabungan	1.786.724	2.008.954	2.004.096	2.007.483	40.750	3.387	(1.472)	-0,07%	220.759	12,36%	2.037.916	98,51%	(30.433)
3	Deposito	649.060	610.498	599.863	599.959	(5.364)	95	(10.539)	-1,73%	(49.102)	-7,57%	667.179	89,92%	(67.221)
	Total	2.509.954	2.668.196	2.652.838	2.657.061	25.080	4.223	(11.134)	-0,42%	147.108	5,86%	2.952.369	90,00%	(295.308)
	CASA	1.860.893	2.057.697	2.052.975	2.057.103	30.444	4.128	(595)	-0,03%	196.209	10,54%	2.285.190	90,02%	(228.087)
	(%) CASA	74,14%	77,12%	77,39%	77,42%									
	FDR	125,36%	131,30%	131,83%	131,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	40.716	41.442	726	0	0,00%	(1.397)	-3,26%	83.611	49,57%	(42.169)	
2	Giro ISE	4.948	2.786	2.672	2.786	114	0	0,00%	(2.162)	-43,70%	29.659	9,39%	(26.874)	
3	Tabungan ISE	31.691	34.438	33.826	34.438	612	0	0,00%	2.747	8,67%	37.357	92,18%	(2.920)	
4	Deposito ISE	6.200	4.219	4.219	4.219	0	0	0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)	
5	CIF ISE	2.385	2.611	2.594	2.611	17	0	0,00%	226	9,48%		0,00%	2.611	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.246	-	-	0	615	-34	58.676	34	223.889	108,65%	19.357
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.464	-	-	0	1.134	-34	34.325	34	120.072	110,32%	12.393
	• Local Champion	98.139	132.499	132.464	-	-	0	1.134	-34	34.325	34	116.221	113,98%	16.244
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.590	400	651	251	502	-251	-2.287	902	507.692	87,57%	(63.102)
	KUR	419.345	420.474	420.241	400	651	251	1.113	-233	896	884	477.116	88,08%	(56.875)
	Non KUR	27.532	24.367	24.349	-	-	0	-610	-18	-3.183	18	30.576	79,63%	(6.227)
3	PWG	258.833	422.883	425.841	8.246	13.325	5.079	16.622	2.958	167.008	10.366	433.208	98,30%	(7.367)
	Cilem	127.522	228.193	230.892	2.232	4.771	2.539	8.501	2.699	103.370	2.072	267.053	86,46%	(36.161)
	Gadai	131.312	194.690	194.949	6.014	8.554	2.540	8.121	259	63.638	8.295	166.155	117,33%	28.794
4	CFG	2.256.170	2.392.296	2.383.666	1.742	4.943	3.201	12.190	-8.630	127.496	13.573	2.483.471	95,98%	(99.805)
	CF 1	461.418	474.026	473.800	1.019	374	-645	4.543	-227	12.382	601	498.650	95,02%	(24.850)
	Total Griya	417.205	391.149	390.819	200	-	-200	0	-330	-26.386	330	434.485	89,95%	(43.666)
	• Total Non Program	64.148	59.172	58.990	200	-	-200	-157	-182	-5.158	182	71.781	82,18%	(12.791)
	• Program	353.058	331.978	331.830	-	-	0	-1.952	-148	-21.228	148	362.704	91,49%	(30.875)
	Oto	44.213	82.877	82.980	819	374	-445	4.543	103	38.768	271	64.165	129,32%	18.816
	CF 2	1.794.752	1.918.270	1.909.866	723	4.569	3.846	7.647	-8.404	115.114	12.973	1.984.822	96,22%	(74.956)
	Mitraguna & Others	1.323.695	1.437.274	1.432.798	423	4.360	3.937	6.250	-4.475	109.103	8.835	1.494.383	95,88%	(61.584)
	Pensiun	471.056	480.996	477.067	300	209	-91	1.397	-3.928	6.011	4.137	490.439	97,27%	(13.371)
Total Pembiayaan		3.146.451	3.503.301	3.497.343	10.388	18.918	8.530	29.929	-5.958	350.892	24.876	3.648.260	95,86%	(150.917)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.010	0,10%	0,19%	0,42%	550	818	534			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.010	0,20%	0,35%	0,76%	550	818	534			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	17.453	1,09%	3,32%	3,93%	2.680	12.574	2.680			
	KUR	3.627	13.148	13.148	15.359	0,86%	3,13%	3,65%	2.211	11.732	2.211			
	Non KUR	1.252	1.625	1.625	2.094	4,55%	6,67%	8,60%	469	842	469			
3	PWG	275	122	122	6.068	0,11%	0,03%	1,42%	5.946	5.793	5.946			
	Cilem	275	-	-	5.164	0,22%	0,00%	2,24%	5.164	4.889	5.164			
	Gadai	-	122	122	904	0,00%	0,06%	0,46%	782	904	782			
4	CFG	67.344	65.451	70.806	102.209	2,98%	2,96%	4,29%	31.403	34.865	36.758			
	CF 1	43.373	41.926	45.314	53.629	9,40%	9,56%	11,32%	8.314	10.255	11.703			
	Total Griya	41.791	40.088	42.848	41.337	10,02%	10,95%	10,58%	(1.511)	(454)	1.249			
	Oto	1.583	1.838	2.467	12.292	3,58%	2,98%	14,81%	9.825	10.709	10.454			
	CF 2	23.971	23.525	25.491	48.580	1,34%	1,33%	2,54%	23.089	24.610	25.056			
	Mitraguna & Others	22.208	21.186	23.560	44.753	1,68%	1,64%	3,12%	21.193	22.545	23.567			
	Pensiun	1.763	2.338	1.931	3.827	0,37%	0,40%	0,80%	1.896	2.064	1.489			
Total Pembiayaan		72.690	80.822	86.161	126.740	2,31%	2,46%	3,62%	40.579	54.050	45.918	2,27%	37,35%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,58%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,94%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	8.936	0,79%	1,97%	2,01%	182	5.407	428			
	KUR	2.493	6.287	5.977	6.159	0,59%	1,42%	1,47%	182	3.666	(128)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,41%	-	1.740	556			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	14	14	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,01%	14	14	14			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.030	4,40%	5,53%	5,54%	(195)	32.762	(3.873)			
	CF 1	73.505	94.254	94.513	93.651	15,93%	19,94%	19,77%	(862)	20.146	(603)			
	Total Griya	73.052	92.591	92.778	92.090	17,51%	23,72%	23,56%	(689)	19.038	(501)			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.379	1,44%	1,97%	2,01%	667	12.615	(3.269)			
	Mitraguna & Others	22.415	39.679	34.677	35.662	1,69%	2,41%	2,49%	986	13.248	(4.017)			
	Pensiun	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.205	4,41%	4,97%	4,98%	1	35.532	(3.453)	3,99%	19,87%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.842	7.723	286	(120)	534	7,43%	6.578	574,81%	11.144	69,30%	(3.422)
3	Deposito	-	2.650	2.650	2.650	0	0	0	0,00%	2.650	#DIV/0!	352	753,70%	2.298
	Total	1.144	9.839	10.492	10.373	286	(120)	534	5,43%	9.228	806,38%	11.496	90,23%	(1.123)
	CASA	1.144	7.189	7.842	7.723	286	(120)	534	7,43%	6.578	574,81%	11.144	69,30%	(3.422)
	(%) CASA	100,00%	73,07%	74,74%	74,45%									
	FDR	0,00%	33,29%	31,16%	31,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	139	140		0	0	0,00%	140	#DIV/0!	-	0,00%	140
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	139	140		0	0	0,00%	140	#DIV/0!		0,00%	140
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	7	8		1	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.269	-	-	0	435	-7	3.269	7	2.402	136,08%	867
	KUR	-	3.040	3.034	-	-	0	440	-7	3.034	7	2.282	132,93%	752
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.269	-	-	0	435	-7	3.269	7	2.402	136,08%	867

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,04	3,12	0,08	#DIV/0!
CIF Payroll	-	81	82	1	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	7.922	7.956	(437)	35	2.114	36,18%	(3.954)	-33,20%	32.340	24,60%	(24.384)
2	Tabungan	224.769	228.193	228.255	229.647	2.933	1.392	1.454	0,64%	4.878	2,17%	248.413	92,45%	(18.766)
3	Deposito	43.574	34.668	34.784	34.785	153	1	117	0,34%	(8.789)	-20,17%	44.995	77,31%	(10.210)
	Total	280.254	268.703	270.961	272.388	2.648	1.427	3.685	1,37%	(7.866)	-2,81%	325.749	83,62%	(53.360)
	CASA	236.680	234.036	236.177	237.603	2.496	1.427	3.568	1,52%	923	0,39%	280.753	84,63%	(43.150)
	(%) CASA	84,45%	87,10%	87,16%	87,23%									
	FDR	105,53%	134,63%	133,20%	132,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.498	6.594		96	0	0,00%	(2.154)	-24,62%	-	0,00%	6.594
2	Giro ISE	799	583	487	583		96	0	0,00%	(216)	-27,01%		0,00%	583
3	Tabungan ISE	1.949	3.011	3.011	3.011		(0)	0	0,00%	1.062	54,50%		0,00%	3.011
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	46.810	-	-	0	-931	-34	15.902	34	40.885	114,49%	5.924
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	44.327	-	-	0	-769	-34	13.419	34	36.624	121,03%	7.703
	• Local Champion	30.908	44.361	44.327	-	-	0	-769	-34	13.419	34	35.340	125,43%	8.987
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	32.974	-	-	0	-689	-106	-2.070	106	39.284	83,94%	(6.310)
	KUR	33.160	31.456	31.350	-	-	0	-660	-106	-1.811	106	37.188	84,30%	(5.838)
	Non KUR	1.883	1.624	1.624	-	-	0	-29	0	-259	-	2.096	77,49%	(472)
3	PWG	42.057	65.501	65.723	1.720	2.359	639	262	222	23.666	2.137	61.948	106,09%	3.775
	Cilem	12.529	18.576	18.982	204	482	277	481	406	6.453	75	26.953	70,43%	(7.971)
	Gadai	29.527	46.925	46.740	1.516	1.877	362	-218	-185	17.213	2.062	34.995	133,56%	11.746
4	CFG	187.744	216.327	215.409	314	516	201	3.617	-918	27.665	1.434	210.406	102,38%	5.003
	CF 1	15.514	21.606	21.660	314	214	-101	1.116	55	6.146	159	18.043	120,05%	3.617
	Total Griya	12.407	11.645	11.505	-	-	0	0	-140	-902	140	12.758	90,18%	(1.253)
	• Total Non Program	12.280	11.525	11.385	-	-	0	-163	-140	-896	140	12.628	90,16%	(1.243)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.156	314	214	-101	1.116	195	7.049	19	5.285	192,15%	4.870
	CF 2	172.230	194.722	193.749	-	302	302	2.501	-973	21.519	1.275	192.363	100,72%	1.386
	Mitraguna & Others	136.376	155.730	155.109	-	302	302	1.883	-621	18.733	923	154.735	100,24%	374
	Pensiun	35.854	38.991	38.640	-	-	0	618	-352	2.786	352	37.628	102,69%	1.012
	Total Pembiayaan	295.752	361.753	360.916	2.035	2.875	840	2.259	-837	65.163	3.712	352.523	102,38%	8.393

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	907	0,00%	0,76%	1,94%	550	907	556			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	907	0,00%	0,80%	2,05%	550	907	556			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	1.159	0,40%	3,78%	3,51%	(90)	1.020	70			
	KUR	69	1.080	1.249	1.159	0,21%	3,97%	3,70%	(90)	1.091	79			
	Non KUR	70	10	-	-	3,74%	0,00%	0,00%	-	(70)	(10)			
3	PWG	-	-	-	628	0,00%	0,00%	0,95%	628	628	628			
	Cilem	-	-	-	577	0,00%	0,00%	3,04%	577	577	577			
	Gadai	-	-	-	51	0,00%	0,00%	0,11%	51	51	51			
4	CFG	606	1.400	2.021	8.551	0,32%	0,93%	3,97%	6.530	7.945	7.152			
	CF 1	136	665	679	4.028	0,88%	3,14%	18,60%	3.349	3.892	3.362			
	Total Griya	124	274	277	420	1,00%	2,38%	3,65%	144	297	146			
	Oto	12	391	402	3.608	0,39%	4,04%	35,52%	3.205	3.595	3.216			
	CF 2	470	734	1.342	4.524	0,27%	0,69%	2,33%	3.182	4.053	3.790			
	Mitraguna & Others	382	734	1.199	4.381	0,28%	0,77%	2,82%	3.182	3.998	3.647			
	Pensiun	88	-	143	143	0,24%	0,37%	0,37%	-	55	143			
	Total Pembiayaan	745	2.840	3.627	11.245	0,25%	1,00%	3,12%	7.618	10.500	8.405	1,13%	63,65%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	1.119	4,43%	2,39%	2,39%	-	(249)	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	1.119	4,43%	2,52%	2,53%	-	(249)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	471	0,58%	1,42%	1,43%	-	269	(28)			
	KUR	-	153	118	118	0,00%	0,38%	0,38%	-	118	(35)			
	Non KUR	202	346	353	353	10,74%	21,70%	21,70%	-	150	7			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,70%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,17%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,59%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,65%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	3.105	1,27%	0,84%	0,86%	59	(664)	(533)	10,41%	#####	9,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291.672	311.873	363.312	71.640	
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,79	3,03	2,99	(0,03)	0,20
CIF Payroll	2.500	2.694	2.652	(42)	152

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	12.253	12.232	(4.227)	(21)	(2.568)	-17,35%	762	6,65%	32.177	38,01%	(19.945)
2	Tabungan	240.508	313.726	309.839	310.881	3.063	1.043	(2.845)	-0,91%	70.373	29,26%	264.258	117,64%	46.623
3	Deposito	185.720	182.362	182.327	182.247	1.513	(80)	(115)	-0,06%	(3.473)	-1,87%	187.162	97,37%	(4.915)
	Total	437.698	510.888	504.419	505.361	349	942	(5.528)	-1,08%	67.663	15,46%	483.598	104,50%	21.762
	CASA	251.978	328.526	322.092	323.113	(1.164)	1.021	(5.413)	-1,65%	71.136	28,23%	296.436	109,00%	26.678
	(%) CASA	57,57%	64,30%	63,85%	63,94%									
	FDR	88,88%	84,80%	85,94%	85,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.021	5.048		28	0	0,00%	923	22,38%	-	0,00%	5.048
2	Giro ISE	544	449	433	449		16	0	0,00%	(95)	-17,50%		0,00%	449
3	Tabungan ISE	3.581	4.600	4.588	4.600		12	0	0,00%	1.018	28,44%		0,00%	4.600
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	255	257		2	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924
	Linkage	44.151	42.730	42.730	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	29.899	300	-	-300	-56	-64	245	64	34.174	87,49%	(4.276)
	KUR	28.300	29.002	28.937	300	-	-300	-40	-64	638	64	32.594	88,78%	(3.657)
	Non KUR	1.354	961	961	-	-	0	-16	0	-392	-	1.580	60,84%	(619)
3	PWG	33.844	48.286	48.223	544	1.363	819	1.553	-63	14.378	1.426	53.646	89,89%	(5.423)
	Cilem	16.485	25.714	25.730	235	450	215	613	16	9.245	434	32.084	80,20%	(6.354)
	Gadai	17.360	22.572	22.493	309	913	604	939	-79	5.133	992	21.562	104,32%	931
4	CFG	239.485	250.290	250.644	13	1.415	1.402	1.387	354	11.159	1.061	267.205	93,80%	(16.561)
	CF 1	40.558	44.440	44.389	-	-	0	791	-51	3.831	51	44.275	100,26%	114
	Total Griya	29.064	28.761	28.752	-	-	0	0	-9	-311	9	30.122	95,45%	(1.370)
	• Total Non Program	12.679	13.464	13.459	-	-	0	-111	-5	780	5	13.290	101,28%	170
	• Program	16.385	15.297	15.293	-	-	0	-100	-4	-1.091	4	16.832	90,86%	(1.539)
	Oto	11.494	15.679	15.636	-	-	0	791	-42	4.142	42	14.153	110,48%	1.483
	CF 2	198.927	205.850	206.255	13	1.415	1.402	596	405	7.328	1.010	222.929	92,52%	(16.674)
	Mitraguna & Others	182.594	188.301	188.871	13	1.415	1.402	-334	570	6.276	845	204.325	92,44%	(15.455)
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)
	Total Pembiayaan	389.016	433.255	433.482	857	2.778	1.921	4.943	227	44.466	2.551	453.816	95,52%	(20.335)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	809	0,33%	0,96%	2,70%	520	712	438			
	KUR	-	370	289	809	0,00%	1,00%	2,79%	520	809	438			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	890	0,23%	0,06%	1,85%	860	813	890			
	Cilem	78	-	-	704	0,47%	0,00%	2,74%	704	626	704			
	Gadai	-	-	30	186	0,00%	0,13%	0,83%	156	186	186			
4	CFG	3.097	3.356	4.038	6.658	1,29%	1,61%	2,66%	2.620	3.561	3.302			
	CF 1	2.023	2.761	3.429	5.072	4,99%	7,72%	11,43%	1.644	3.049	2.311			
	Total Griya	1.062	2.366	2.482	2.540	3,65%	8,63%	8,84%	59	1.478	174			
	Oto	961	395	947	2.532	8,36%	6,04%	16,19%	1.585	1.571	2.137			
	CF 2	1.074	595	609	1.585	0,54%	0,30%	0,77%	976	512	991			
	Mitraguna & Others	1.074	500	609	1.566	0,59%	0,32%	0,83%	957	492	1.066			
	Pensiun	-	95	-	20	0,00%	0,00%	0,11%	20	20	(75)			
	Total Pembiayaan	3.271	3.726	4.357	8.357	0,84%	1,01%	1,93%	4.000	5.086	4.631	8,37%	-334,40%	6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,42%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	49,70%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,91%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	28,19%	28,19%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.802	1,53%	1,92%	1,92%	(1)	1.143	(389)			
	CF 1	2.180	2.673	2.670	2.670	5,37%	6,01%	6,02%	-	490	(3)			
	Total Griya	1.878	2.047	2.048	2.048	6,46%	7,12%	7,12%	-	170	1			
	Oto	302	627	622	622	2,62%	3,97%	3,98%	-	320	(4)			
	CF 2	1.479	2.517	2.133	2.132	0,74%	1,04%	1,03%	(1)	653	(386)			
	Mitraguna & Others	1.217	2.517	2.041	2.040	0,67%	1,08%	1,08%	(1)	822	(478)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	35.880	8,98%	8,28%	8,28%	(1)	949	(412)	13,65%	-64,86%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.936	6.287	(10.173)	351	296	4,93%	2.771	78,82%	23.250	27,04%	(16.963)
2	Tabungan	249.031	282.568	287.178	286.560	3.113	(618)	3.992	1,41%	37.528	15,07%	269.131	106,48%	17.429
3	Deposito	114.464	71.107	70.773	70.777	9.139	4	(330)	-0,46%	(43.687)	-38,17%	115.929	61,05%	(45.152)
	Total	367.012	359.666	363.887	363.624	2.079	(263)	3.958	1,10%	(3.388)	-0,92%	408.310	89,06%	(44.686)
	CASA	252.547	288.559	293.114	292.847	(7.060)	(267)	4.288	1,49%	40.300	15,96%	292.381	100,16%	466
	(%) CASA	68,81%	80,23%	80,55%	80,54%									
	FDR	140,41%	152,41%	150,53%	150,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	3.206	3.216		11	0	0,00%	(189)	-5,55%	-	0,00%	3.216
2	Giro ISE	179	34	34	34		(0)	0	0,00%	(145)	-80,92%		0,00%	34
3	Tabungan ISE	3.226	3.182	3.171	3.182		11	0	0,00%	(44)	-1,36%		0,00%	3.182
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	372	373		1	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	83.445	-	-	0	-401	0	25.329	-	74.700	111,71%	8.745
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	25.667	-	-	0	-327	0	1.270	-	33.480	76,66%	(7.813)
	• Local Champion	24.397	25.667	25.667	-	-	0	-327	0	1.270	-	32.196	79,72%	(6.529)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.026	-	250	250	-757	133	-6.686	117	47.216	76,30%	(11.190)
	KUR	42.080	34.773	34.906	-	250	250	-732	133	-7.174	117	46.419	75,20%	(11.513)
	Non KUR	631	1.120	1.120	-	-	0	-25	0	489	-	797	140,51%	323
3	PWG	35.041	54.796	55.221	1.087	1.526	439	1.923	425	20.180	1.101	53.675	102,88%	1.546
	Cilem	13.016	25.836	26.308	299	677	378	1.052	472	13.293	205	27.246	96,56%	(938)
	Gadai	22.025	28.960	28.913	788	849	61	871	-47	6.888	896	26.429	109,40%	2.484
4	CFG	379.443	374.048	373.076	44	400	356	757	-972	-6.367	1.372	406.672	91,74%	(33.596)
	CF 1	241.455	234.905	234.754	-	-	0	1.425	-151	-6.701	151	252.666	92,91%	(17.912)
	Total Griya	235.660	221.091	220.977	-	-	0	0	-113	-14.683	113	244.973	90,20%	(23.996)
	• Total Non Program	5.587	4.754	4.751	-	-	0	-58	-4	-837	4	8.614	55,15%	(3.863)
	• Program	230.073	216.336	216.227	-	-	0	-1.172	-110	-13.846	110	236.359	91,48%	(20.132)
	Oto	5.795	13.814	13.777	-	-	0	1.425	-37	7.981	37	7.693	179,08%	6.084
	CF 2	137.987	139.143	138.322	44	400	356	-668	-822	335	1.222	154.006	89,82%	(15.684)
	Mitraguna & Others	90.056	90.516	90.103	44	400	356	-645	-413	47	813	104.634	86,11%	(14.531)
	Pensiun	47.932	48.628	48.219	-	-	0	-24	-409	287	409	49.373	97,66%	(1.154)
	Total Pembiayaan	515.311	548.182	547.768	1.131	2.176	1.045	1.521	-414	32.457	2.590	582.263	94,08%	(34.495)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	517	2,11%	1,12%	1,43%	113	(386)	(4)			
	KUR	903	418	403	517	2,15%	1,16%	1,48%	113	(386)	99			
	Non KUR	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
3	PWG	99	-	-	371	0,28%	0,00%	0,67%	371	272	371			
	Cilem	99	-	-	231	0,76%	0,00%	0,88%	231	132	231			
	Gadai	-	-	-	140	0,00%	0,00%	0,48%	140	140	140			
4	CFG	32.852	30.578	30.678	31.512	8,66%	8,20%	8,45%	834	(1.340)	934			
	CF 1	31.606	27.466	28.543	27.744	13,09%	12,15%	11,82%	(800)	(3.862)	278			
	Total Griya	31.469	27.355	28.435	27.126	13,35%	12,86%	12,28%	(1.309)	(4.343)	(229)			
	Oto	136	111	108	617	2,35%	0,78%	4,48%	509	481	506			
	CF 2	1.247	3.113	2.135	3.769	0,90%	1,53%	2,72%	1.634	2.522	656			
	Mitraguna & Others	1.122	2.540	1.807	2.964	1,25%	2,00%	3,29%	1.157	1.842	424			
	Pensiun	124	572	328	805	0,26%	0,67%	1,67%	477	680	232			
	Total Pembiayaan	34.046	31.099	31.082	32.400	6,61%	5,67%	5,91%	1.318	(1.646)	1.300	0,20%	96,59%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,65%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.104	1,07%	3,00%	3,06%	27	648	30			
	KUR	456	1.074	979	1.006	1,08%	2,82%	2,88%	27	550	(67)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,74%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,64%	-	(0)	-			
4	CFG	57.168	72.616	74.308	74.095	15,07%	19,87%	19,86%	(213)	16.927	1.478			
	CF 1	55.413	69.760	70.022	69.703	22,95%	29,81%	29,69%	(319)	14.290	(57)			
	Total Griya	55.413	69.760	70.022	69.703	23,51%	31,67%	31,54%	(319)	14.290	(57)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,18%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,41%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,88%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	76.323	11,82%	13,96%	13,93%	(182)	15.426	1.513	0,02%	99,82%	-13,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	58	60	(56)	2	1	1,22%	(1.745)	-96,69%	12.155	0,49%	(12.096)
2	Tabungan	71.593	76.850	78.815	78.863	1.714	47	2.013	2,62%	7.270	10,15%	87.712	89,91%	(8.850)
3	Deposito	17.657	22.158	22.158	22.408	(380)	250	250	1,13%	4.752	26,91%	19.029	117,76%	3.379
	Total	91.055	99.068	101.032	101.331	1.278	299	2.263	2,28%	10.276	11,29%	118.897	85,23%	(17.566)
	CASA	73.398	76.909	78.873	78.923	1.658	49	2.013	2,62%	5.525	7,53%	99.868	79,03%	(20.945)
	(%) CASA	80,61%	77,63%	78,07%	77,89%									
	FDR	229,29%	239,29%	233,14%	232,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.168	1.166		(1)	0	0,00%	(230)	-16,46%	-	0,00%	1.166
2	Giro ISE	302	41	41	41		(0)	0	0,00%	(261)	-86,53%		0,00%	41
3	Tabungan ISE	1.094	1.126	1.127	1.126		(1)	0	0,00%	31	2,87%		0,00%	1.126
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.686	-	-	0	117	-45	628	45	22.107	89,05%	(2.421)
	KUR	17.594	18.200	18.156	-	-	0	144	-45	562	45	20.461	88,73%	(2.305)
	Non KUR	1.464	1.530	1.530	-	-	0	-27	0	66	-	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.562	664	238	-426	2.752	-292	14.312	529	30.315	97,52%	(753)
	Cilem	9.140	17.519	17.374	320	-	-320	1.866	-144	8.234	144	21.218	81,89%	(3.843)
	Gadai	6.110	12.335	12.188	344	238	-106	886	-147	6.078	385	9.098	133,97%	3.090
4	CFG	174.474	187.470	186.294	200	130	-70	154	-1.176	11.820	1.306	189.674	98,22%	(3.380)
	CF 1	2.726	4.273	4.264	200	-	-200	-31	-9	1.539	9	3.975	107,27%	289
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.297	-	-	0	-31	-2	1.549	2	1.760	130,52%	537
	CF 2	171.748	183.197	182.030	-	130	130	185	-1.167	10.282	1.297	185.699	98,02%	(3.669)
	Mitraguna & Others	111.863	118.892	118.138	-	130	130	276	-754	6.275	884	124.277	95,06%	(6.139)
	Pensiun	59.885	64.304	63.892	-	-	0	-91	-413	4.007	413	61.422	104,02%	2.470
	Total Pembiayaan	208.782	237.055	235.542	864	368	-496	3.023	-1.512	26.760	1.880	242.096	97,29%	(6.554)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	3.121	1,81%	15,26%	15,86%	111	2.777	3.085			
	KUR	344	36	2.773	2.627	1,96%	15,23%	14,47%	(146)	2.282	2.590			
	Non KUR	-	-	238	495	0,00%	15,53%	32,33%	257	495	495			
3	PWG	-	-	14	1.596	0,00%	0,05%	5,40%	1.582	1.596	1.596			
	Cilem	-	-	-	1.458	0,00%	0,00%	8,39%	1.458	1.458	1.458			
	Gadai	-	-	14	139	0,00%	0,11%	1,14%	125	139	139			
4	CFG	621	471	2.688	8.208	0,36%	1,43%	4,41%	5.520	7.587	7.737			
	CF 1	122	-	-	468	4,46%	0,00%	10,98%	468	347	468			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	386	16,27%	0,00%	16,82%	386	265	386			
	CF 2	499	471	2.688	7.740	0,29%	1,47%	4,25%	5.052	7.241	7.269			
	Mitraguna & Others	499	471	2.587	7.292	0,45%	2,18%	6,17%	4.705	6.793	6.822			
	Pensiun	-	-	101	448	0,00%	0,16%	0,70%	346	448	448			
	Total Pembiayaan	965	507	5.712	12.926	0,46%	2,41%	5,49%	7.213	11.961	12.419	0,61%	88,87%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	332	0,58%	1,69%	1,69%	(2)	222	33			
	KUR	66	299	334	332	0,37%	1,84%	1,83%	(2)	266	33			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,03%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,41%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.247	0,07%	0,95%	0,95%	(2)	2.097	(309)	1,17%	-22,77%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.912	222.249	246.467	30.555	
2	Contribution Margin	7.508	10.360	7.781	273	-3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,38	(0,03)	0,21
CIF Payroll	1.150	1.123	1.475	352	325

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	80	95	(133)	14	14	17,60%	51	114,67%	9.894	0,96%	(9.799)
2	Tabungan	126.106	145.807	138.557	139.254	4.307	697	(6.553)	-4,49%	13.148	10,43%	141.567	98,37%	(2.314)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,36%	47.572	107,62%	3.627
	Total	172.540	197.134	189.836	190.548	(4.343)	711	(6.586)	-3,34%	18.007	10,44%	199.033	95,74%	(8.486)
	CASA	126.150	145.888	138.637	139.349	4.174	711	(6.539)	-4,48%	13.199	10,46%	151.462	92,00%	(12.113)
	(%) CASA	73,11%	74,00%	73,03%	73,13%									
	FDR	92,15%	84,68%	87,72%	87,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	760	791		30	0	0,00%	189	31,46%	-	0,00%	791
2	Giro ISE	8	2	2	2		(0)	0	0,00%	(6)	-72,01%		0,00%	2
3	Tabungan ISE	593	789	758	789		30	0	0,00%	195	32,89%		0,00%	789
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.418	-	-	0	545	-7	3.891	7	20.174	101,21%	244
	KUR	15.208	19.215	19.208	-	-	0	586	-7	4.000	7	18.673	102,87%	535
	Non KUR	1.319	1.210	1.210	-	-	0	-41	0	-109	-	1.501	80,60%	(291)
3	PWG	4.082	8.586	8.636	14	93	78	-223	49	4.553	43	8.709	99,15%	(74)
	Cilem	4.082	8.586	8.636	14	93	78	-223	49	4.553	43	8.709	99,15%	(74)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	137.466	67	260	193	73	-454	-867	714	151.416	90,79%	(13.950)
	CF 1	3.556	3.661	3.651	-	-	0	-166	-10	95	10	5.044	72,38%	(1.393)
	Total Griya	1.390	1.305	1.304	-	-	0	0	-2	-87	2	1.622	80,39%	(318)
	• Total Non Program	1.390	1.013	1.011	-	-	0	-17	-2	-379	2	1.622	62,33%	(611)
	• Program	-	293	293	-	-	0	293	0	293	-	0	0,00%	293
	Oto	2.165	2.356	2.347	-	-	0	-166	-9	182	9	3.422	68,59%	(1.075)
	CF 2	134.777	134.260	133.815	67	260	193	239	-444	-962	704	146.373	91,42%	(12.557)
	Mitraguna & Others	92.204	95.035	94.939	67	260	193	970	-96	2.735	356	102.550	92,58%	(7.611)
	Pensiun	42.574	39.224	38.876	-	-	0	-731	-348	-3.697	348	43.822	88,71%	(4.946)
	Total Pembiayaan	158.995	166.938	166.526	81	353	271	393	-412	7.531	764	180.352	92,33%	(13.826)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	612	1,04%	0,63%	3,00%	483	440	476			
	KUR	85	-	-	483	0,56%	0,00%	2,52%	483	398	483			
	Non KUR	87	136	129	129	6,58%	10,63%	10,63%	-	42	(7)			
3	PWG	-	1	-	175	0,00%	0,00%	2,03%	175	175	174			
	Cilem	-	1	-	175	0,00%	0,00%	2,03%	175	175	174			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	3.486	0,82%	0,87%	2,54%	2.282	2.357	1.986			
	CF 1	123	-	147	482	3,46%	4,02%	13,19%	335	359	482			
	Total Griya	-	-	-	41	0,00%	0,00%	3,13%	41	41	41			
	Oto	123	-	147	441	5,68%	6,24%	18,79%	294	318	441			
	CF 2	1.005	1.500	1.056	3.004	0,75%	0,79%	2,24%	1.948	1.999	1.504			
	Mitraguna & Others	743	1.195	1.056	2.996	0,81%	1,11%	3,16%	1.940	2.253	1.801			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	4.279	0,82%	0,80%	2,57%	2.941	2.978	2.634	0,23%	90,90%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	53	0,22%	0,26%	0,26%	-	16	(1)			
	KUR	-	54	53	53	0,00%	0,27%	0,27%	-	53	(1)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,74%	-	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,76%	-	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,75%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,78%	-	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.064	1,74%	0,64%	0,64%	-	(1.698)	137	0,60%	6,85%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	423	421	20	(3)	(60)	-12,48%	(2.985)	-87,65%	12.585	3,34%	(12.164)
2	Tabungan	80.230	94.233	94.272	94.141	4.587	(131)	(92)	-0,10%	13.910	17,34%	94.513	99,61%	(372)
3	Deposito	12.294	14.848	15.035	15.135	(2.510)	100	287	1,93%	2.841	23,11%	13.135	115,23%	2.001
	Total	95.930	109.561	109.730	109.697	2.097	(33)	135	0,12%	13.767	14,35%	120.233	91,24%	(10.536)
	CASA	83.636	94.713	94.695	94.561	4.608	(133)	(152)	-0,16%	10.926	13,06%	107.098	88,29%	(12.537)
	(%) CASA	87,18%	86,45%	86,30%	86,20%									
	FDR	162,31%	168,82%	167,88%	167,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.779	2.781		2	0	0,00%	1.240	80,43%	-	0,00%	2.781
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.761	1.763		2	0	0,00%	221	14,35%	-	0,00%	1.763
4	Deposito ISE	-	1.019	1.019	1.019		0	0	0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	157	158		1	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	56.452	-	-	0	236	-148	2.639	148	59.614	94,70%	(3.162)
	KUR	50.217	53.821	53.673	-	-	0	366	-148	3.456	148	55.758	96,26%	(2.084)
	Non KUR	3.596	2.779	2.779	-	-	0	-130	0	-818	-	3.856	72,06%	(1.077)
3	PWG	27.769	44.158	44.682	1.029	1.454	425	1.908	524	16.913	930	41.295	108,20%	3.387
	Cilem	10.764	20.583	20.884	145	477	332	1.090	301	10.120	176	20.846	100,18%	38
	Gadai	17.005	23.575	23.798	884	977	93	819	223	6.793	754	20.449	116,38%	3.349
4	CFG	73.851	84.100	82.984	-	206	206	892	-1.116	9.133	1.322	86.681	95,73%	(3.697)
	CF 1	1.222	2.030	2.028	-	-	0	-92	-1	807	1	2.492	81,40%	(463)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.279	-	-	0	-92	-1	995	1	1.393	91,84%	(114)
	CF 2	72.630	82.070	80.956	-	206	206	984	-1.115	8.326	1.321	84.189	96,16%	(3.234)
	Mitraguna & Others	46.537	52.181	51.622	-	206	206	-235	-559	5.085	765	56.880	90,76%	(5.258)
	Pensiun	26.093	29.889	29.333	-	-	0	1.219	-555	3.241	555	27.310	107,41%	2.024
	Total Pembiayaan	155.700	184.959	184.219	1.029	1.660	631	3.022	-740	28.519	2.400	187.856	98,06%	(3.637)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	1.248	0,48%	1,65%	2,21%	312	988	544			
	KUR	228	545	766	943	0,45%	1,42%	1,76%	177	715	398			
	Non KUR	33	159	170	305	0,91%	6,13%	10,99%	135	273	146			
3	PWG	-	-	-	379	0,00%	0,00%	0,85%	379	379	379			
	Cilem	-	-	-	366	0,00%	0,00%	1,75%	366	366	366			
	Gadai	-	-	-	13	0,00%	0,00%	0,06%	13	13	13			
4	CFG	61	252	149	1.723	0,08%	0,18%	2,08%	1.574	1.662	1.471			
	CF 1	-	-	-	363	0,00%	0,00%	17,91%	363	363	363			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	342	0,00%	0,00%	26,77%	342	342	342			
	CF 2	61	252	149	1.360	0,08%	0,18%	1,68%	1.211	1.299	1.108			
	Mitraguna & Others	61	208	104	689	0,13%	0,20%	1,34%	586	628	482			
	Pensiun	-	45	45	671	0,00%	0,15%	2,29%	625	671	626			
	Total Pembiayaan	322	957	1.085	3.351	0,21%	0,59%	1,82%	2.266	3.029	2.394	8,76%	-381,74%	6,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,38%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,88%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,08%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	523	0,86%	0,73%	0,63%	(89)	(115)	(425)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	523	0,88%	0,75%	0,65%	(89)	(115)	(425)			
	Mitraguna & Others	346	948	611	523	0,74%	1,17%	1,01%	(89)	177	(425)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.304	0,72%	0,67%	0,71%	71	189	(190)	4,44%	-526,81%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	11.456	10.770	5.703	(686)	(56)	-0,52%	(3.911)	-26,64%	28.261	38,11%	(17.491)
2	Tabungan	126.637	123.445	122.787	122.411	634	(377)	(1.034)	-0,84%	(4.227)	-3,34%	141.573	86,46%	(19.162)
3	Deposito	60.864	54.876	56.476	56.476	(1.285)	0	1.600	2,92%	(4.388)	-7,21%	62.398	90,51%	(5.922)
	Total	202.183	189.147	190.719	189.657	5.053	(1.062)	510	0,27%	(12.526)	-6,20%	232.232	81,67%	(42.575)
	CASA	141.318	134.271	134.243	133.181	6.337	(1.062)	(1.091)	-0,81%	(8.138)	-5,76%	169.834	78,42%	(36.653)
	(%) CASA	69,90%	70,99%	70,39%	70,22%									
	FDR	127,02%	126,34%	124,85%	125,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.507	3.499		(9)	0	0,00%	80	2,35%	-	0,00%	3.499
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.307	3.299		(9)	0	0,00%	80	2,50%	-	0,00%	3.299
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	232	234		2	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	109	-	-	0	-22	0	-132	-	241	45,32%	(132)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	73	-	-	0	-21	0	-122	-	195	37,26%	(122)
	• Local Champion	195	73	73	-	-	0	-21	0	-122	-	195	37,26%	(122)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.285	-	-	0	-818	-79	-6.205	79	31.121	68,40%	(9.836)
	KUR	24.649	19.536	19.457	-	-	0	-735	-79	-5.192	79	28.072	69,31%	(8.615)
	Non KUR	2.840	1.828	1.828	-	-	0	-82	0	-1.012	-	3.049	59,96%	(1.221)
3	PWG	10.361	9.671	9.586	-	24	24	-137	-85	-774	109	19.402	49,41%	(9.815)
	Cilem	10.361	9.671	9.586	-	24	24	-137	-85	-774	109	19.402	49,41%	(9.815)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.124	100	400	300	-3.776	-691	-11.600	1.091	235.220	88,06%	(28.096)
	CF 1	7.216	7.651	7.583	-	-	0	-89	-69	367	69	9.051	83,78%	(1.468)
	Total Griya	3.957	4.371	4.350	-	-	0	0	-21	392	21	4.296	101,24%	53
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	777	-	-	0	-4	-1	486	1	299	260,10%	478
	Oto	3.258	3.280	3.233	-	-	0	-89	-47	-25	47	4.755	67,99%	(1.522)
	CF 2	211.508	200.163	199.541	100	400	300	-3.687	-623	-11.967	1.023	226.169	88,23%	(26.628)
	Mitraguna & Others	176.747	169.319	169.001	100	400	300	-3.116	-318	-7.746	718	189.944	88,97%	(20.943)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.104	100	424	324	-4.753	-855	-18.710	1.279	285.983	83,26%	(47.879)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	19,92%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	29,93%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.027	0,56%	4,58%	4,82%	48	873	320			
	KUR	154	428	699	669	0,62%	3,58%	3,44%	(30)	515	241			
	Non KUR	-	279	280	358	0,00%	15,31%	19,59%	78	358	79			
3	PWG	25	-	-	229	0,24%	0,24%	2,39%	229	205	229			
	Cilem	25	-	-	229	0,24%	0,00%	2,39%	229	205	229			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	11.380	6,82%	4,70%	5,49%	1.606	(3.527)	1.326			
	CF 1	-	33	176	273	0,00%	2,30%	3,60%	97	273	240			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	273	0,00%	5,36%	8,44%	97	273	240			
	CF 2	14.908	10.021	9.598	11.107	7,05%	4,80%	5,57%	1.509	(3.800)	1.086			
	Mitraguna & Others	14.471	9.714	9.403	10.912	8,19%	5,55%	6,46%	1.509	(3.559)	1.198			
	Pensiun	436	307	195	195	1,25%	0,63%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	12.658	5,87%	4,51%	5,32%	1.883	(2.428)	1.855	0,48%	90,93%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.146	1,31%	5,36%	5,38%	-	784	58			
	KUR	269	910	967	967	1,09%	4,95%	4,97%	-	699	58			
	Non KUR	93	178	178	178	3,26%	9,75%	9,75%	-	86	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,10%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,10%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.314	3,60%	8,68%	8,84%	272	10.438	(3.631)			
	CF 1	-	216	216	216	0,00%	2,83%	2,85%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,69%	-	216	-			
	CF 2	7.876	21.729	17.826	18.098	3,72%	8,91%	9,07%	272	10.222	(3.631)			
	Mitraguna & Others	7.422	21.292	17.305	17.577	4,20%	10,22%	10,40%	272	10.155	(3.715)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.470	3,21%	8,03%	8,18%	281	11.232	(3.564)	1,09%	86,70%	-7,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	4.965	5.108	(542)	143	(700)	-12,06%	(2.405)	-32,01%	22.127	23,09%	(17.019)
2	Tabungan	148.174	173.709	173.826	173.098	(1.253)	(728)	(611)	-0,35%	24.924	16,82%	164.061	105,51%	9.037
3	Deposito	29.593	37.696	27.695	27.695	383	0	(10.002)	-26,53%	(1.899)	-6,42%	30.915	89,58%	(3.221)
	Total	185.281	217.214	206.485	205.901	(1.412)	(585)	(1.313)	-5,21%	20.620	11,13%	217.103	94,84%	(11.202)
	CASA	155.687	179.518	178.791	178.206	(1.795)	(585)	(1.312)	-0,73%	22.519	14,46%	186.188	95,71%	(7.982)
	(%) CASA	84,03%	82,65%	86,59%	86,55%									
	FDR	129,17%	131,26%	138,49%	138,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.068	5.128		60	0	0,00%	(3.232)	-38,66%	-	0,00%	5.128
2	Giro ISE	1.674	480	478	480		2	0	0,00%	(1.194)	-71,34%		0,00%	480
3	Tabungan ISE	6.686	4.648	4.590	4.648		58	0	0,00%	(2.038)	-30,48%		0,00%	4.648
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	209	208	209		1	0	0,00%	21	11,17%		0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.149	-	200	200	429	171	1.758	29	51.533	93,43%	(3.384)
	KUR	42.708	44.232	44.406	-	200	200	484	174	1.698	26	47.624	93,24%	(3.218)
	Non KUR	3.682	3.746	3.743	-	-	0	-55	-3	60	3	3.910	95,73%	(167)
3	PWG	25.907	49.126	50.566	621	2.697	2.076	2.667	1.440	24.659	1.257	44.094	114,68%	6.472
	Cilem	11.633	29.592	30.772	160	1.412	1.252	2.140	1.180	19.139	232	24.677	124,70%	6.095
	Gadai	14.275	19.533	19.794	462	1.285	824	527	260	5.519	1.025	19.416	101,94%	378
4	CFG	167.028	188.016	187.246	50	110	60	1.443	-770	20.218	880	184.607	101,43%	2.639
	CF 1	10.804	15.629	15.589	-	-	0	820	-40	4.785	40	12.990	120,01%	2.599
	Total Griya	4.197	5.377	5.374	-	-	0	0	-3	1.177	3	4.504	119,32%	870
	• Total Non Program	4.197	5.224	5.221	-	-	0	-54	-3	1.024	3	4.504	115,92%	717
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	10.215	-	-	0	820	-38	3.608	38	8.486	120,38%	1.729
	CF 2	156.224	172.386	171.657	50	110	60	623	-729	15.433	839	171.617	100,02%	40
	Mitraguna & Others	100.077	114.669	114.359	50	110	60	341	-310	14.282	420	113.744	100,54%	614
	Pensiun	56.148	57.718	57.299	-	-	0	282	-419	1.151	419	57.873	99,01%	(574)
	Total Pembiayaan	239.326	285.120	285.961	671	3.007	2.336	4.540	841	46.635	2.166	280.234	102,04%	5.727

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	764	0,43%	0,49%	1,59%	530	566	442			
	KUR	198	249	162	692	0,46%	0,37%	1,56%	530	494	443			
	Non KUR	-	74	72	72	0,00%	1,92%	1,93%	-	72	(2)			
3	PWG	-	-	-	444	0,00%	0,00%	0,88%	444	444	444			
	Cilem	-	-	-	309	0,00%	0,00%	1,00%	309	309	309			
	Gadai	-	-	-	135	0,00%	0,00%	0,68%	135	135	135			
4	CFG	1.021	788	1.127	2.525	0,61%	0,60%	1,35%	1.398	1.504	1.737			
	CF 1	202	371	242	780	1,87%	1,55%	5,00%	538	578	408			
	Total Griya	-	212	211	-	0,00%	3,92%	0,00%	(211)	-	(212)			
	Oto	202	160	31	780	3,06%	0,30%	7,63%	749	578	620			
	CF 2	819	417	885	1.745	0,52%	0,51%	1,02%	860	926	1.328			
	Mitraguna & Others	819	161	356	896	0,82%	0,31%	0,78%	540	77	735			
	Pensiun	-	256	530	849	0,00%	0,92%	1,48%	319	849	593			
	Total Pembiayaan	1.219	1.111	1.361	3.733	0,51%	0,48%	1,31%	2.372	2.514	2.622	1,08%	17,20%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	479	0,99%	1,00%	0,99%	-	18	70			
	KUR	366	358	429	429	0,86%	0,97%	0,97%	-	63	71			
	Non KUR	95	51	50	50	2,57%	1,33%	1,33%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,88%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,88%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.947	1,30%	0,68%	0,68%	-	(1.162)	115	1,79%	-163,36%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	843	864	(98)	20	(6)	-0,74%	(499)	-36,61%	9.620	8,98%	(8.756)
2	Tabungan	77.945	101.306	101.200	102.273	3.787	1.073	967	0,95%	24.329	31,21%	90.999	112,39%	11.274
3	Deposito	9.935	10.260	8.250	8.050	433	(200)	(2.210)	-21,54%	(1.885)	-18,98%	10.702	75,22%	(2.652)
	Total	89.243	112.436	110.293	111.187	4.121	894	(1.249)	-1,11%	21.944	24,59%	111.321	99,88%	(134)
	CASA	79.307	102.177	102.043	103.137	3.688	1.094	961	0,94%	23.830	30,05%	100.619	102,50%	2.518
	(%) CASA	88,87%	90,88%	92,52%	92,76%									
	FDR	131,75%	135,15%	137,47%	136,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.451	2.454	3	0	0,00%	(342)	-12,23%	-	0,00%	2.454	
2	Giro ISE	1.018	584	584	584	(0)	0	0,00%	(434)	-42,68%		0,00%	584	
3	Tabungan ISE	1.778	1.870	1.867	1.870	3	0	0,00%	93	5,21%		0,00%	1.870	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	99	97	99	2	0	0,00%	16	19,28%		0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	24.000	-	-	0	557	-35	4.594	35	22.874	104,92%	1.126
	KUR	19.311	23.042	23.007	-	-	0	578	-35	3.696	35	22.603	101,79%	403
	Non KUR	95	993	993	-	-	0	-20	0	898	-	271	366,79%	722
3	PWG	2.291	6.450	6.498	56	70	15	-144	48	4.207	22	6.471	100,42%	27
	Cilem	2.291	6.450	6.498	56	70	15	-144	48	4.207	22	6.471	100,42%	27
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.118	505	165	-340	4.317	-356	25.332	521	106.301	113,94%	14.817
	CF 1	18.535	22.457	22.429	505	-	-505	625	-28	3.894	28	20.252	110,75%	2.177
	Total Griya	17.245	15.716	15.715	-	-	0	0	-1	-1.530	1	18.033	87,15%	(2.318)
	• Total Non Program	1.070	691	691	-	-	0	-10	0	-379	-	1.416	48,78%	(725)
	• Program	16.174	15.025	15.024	-	-	0	-468	-1	-1.150	1	16.616	90,42%	(1.592)
	Oto	1.291	6.741	6.715	505	-	-505	625	-26	5.424	26	2.220	302,50%	4.495
	CF 2	77.250	99.017	98.688	-	165	165	3.692	-329	21.438	494	86.049	114,69%	12.640
	Mitraguna & Others	58.013	80.885	80.698	-	165	165	3.843	-187	22.685	352	65.912	122,43%	14.786
	Pensiun	19.237	18.132	17.990	-	-	0	-150	-142	-1.247	142	20.137	89,34%	(2.147)
	Total Pembiayaan	117.580	151.958	151.615	560	235	-325	4.730	-343	34.036	578	135.743	111,69%	15.873

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	567	0,86%	2,22%	2,36%	32	399	(55)			
	KUR	167	622	534	567	0,87%	2,32%	2,46%	32	399	(55)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,09%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,09%	6	6	6			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	4.386	2,69%	1,97%	3,62%	1.987	1.814	2.249			
	CF 1	1.875	1.540	1.780	3.097	10,12%	7,93%	13,81%	1.317	1.222	1.558			
	Total Griya	1.875	1.449	1.567	1.700	10,87%	9,97%	10,82%	133	(176)	251			
	Oto	-	91	213	1.398	0,00%	3,16%	20,82%	1.185	1.398	1.307			
	CF 2	697	598	619	1.289	0,90%	0,63%	1,31%	670	592	691			
	Mitraguna & Others	583	598	619	1.289	1,01%	0,77%	1,60%	670	705	691			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.959	2,33%	1,93%	3,27%	2.025	2.220	2.199	0,81%	75,17%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	650	0,00%	2,71%	2,71%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,83%	(1)	650	(14)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	5.166	5,15%	4,36%	4,27%	(134)	232	(256)			
	CF 1	4.826	5.269	4.994	4.860	26,04%	22,24%	21,67%	(134)	34	(409)			
	Total Griya	4.826	5.269	4.994	4.860	27,99%	31,78%	30,93%	(134)	34	(409)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,31%	-	198	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,38%	-	198	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	5.816	4,20%	3,92%	3,84%	(135)	882	(270)	1,85%	51,68%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	97	97	(16)	0	9	9,56%	(64)	-39,71%	8.912	1,09%	(8.814)
2	Tabungan	112.107	105.488	105.578	106.685	2.418	1.107	1.197	1,13%	(5.422)	-4,84%	127.186	83,88%	(20.500)
3	Deposito	7.734	11.503	11.573	11.573	(753)	0	70	0,61%	3.839	49,64%	8.925	129,67%	2.648
	Total	120.003	117.080	117.249	118.356	1.648	1.108	1.276	1,09%	(1.646)	-1,37%	145.022	81,61%	(26.666)
	CASA	112.269	105.577	105.675	106.783	2.402	1.107	1.206	1,14%	(5.486)	-4,89%	136.097	78,46%	(29.314)
	(%) CASA	93,56%	90,17%	90,13%	90,22%									
	FDR	119,28%	128,26%	127,02%	125,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.747	1.748		1	0	0,00%	200	12,90%	-	0,00%	1.748
2	Giro ISE	6	7	7	7		(0)	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.740	1.741		1	0	0,00%	199	12,89%		0,00%	1.741
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.732	-	201	201	-145	194	-2.779	7	21.533	73,06%	(5.801)
	KUR	17.071	14.073	14.267	-	201	201	-164	194	-2.804	7	19.918	71,63%	(5.650)
	Non KUR	1.440	1.465	1.465	-	-	0	19	0	25	-	1.615	90,69%	(150)
3	PWG	10.369	18.035	18.055	104	294	190	1.020	21	7.686	274	21.336	84,62%	(3.281)
	Cilem	7.309	11.518	11.472	-	124	124	75	-46	4.163	170	15.842	72,41%	(4.370)
	Gadai	3.060	6.516	6.583	104	171	67	945	67	3.523	104	5.494	119,83%	1.089
4	CFG	114.187	116.546	115.097	314	162	-152	-66	-1.449	910	1.611	125.520	91,70%	(10.423)
	CF 1	709	1.829	1.971	-	142	142	-43	142	1.262	(0)	1.960	100,53%	10
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.727	-	142	142	-43	142	1.296	(0)	1.522	113,45%	205
	CF 2	113.478	114.717	113.126	314	20	-294	-23	-1.591	-352	1.611	123.560	91,56%	(10.434)
	Mitraguna & Others	95.023	97.391	95.971	14	20	6	-48	-1.420	948	1.440	104.219	92,09%	(8.249)
	Pensiun	18.455	17.326	17.156	300	-	-300	25	-171	-1.300	171	19.341	88,70%	(2.185)
	Total Pembiayaan	143.135	150.169	148.934	418	657	239	807	-1.235	5.799	1.892	168.458	88,41%	(19.524)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	980	1,73%	6,21%	6,23%	15	659	252			
	KUR	302	728	923	938	1,77%	6,56%	6,57%	15	636	210			
	Non KUR	19	-	43	43	1,33%	2,90%	2,90%	-	23	43			
3	PWG	-	-	-	187	0,00%	0,00%	1,04%	187	187	187			
	Cilem	-	-	-	166	0,00%	0,00%	1,45%	166	166	166			
	Gadai	-	-	-	22	0,00%	0,00%	0,33%	22	22	22			
4	CFG	617	842	1.148	3.248	0,54%	0,98%	2,82%	2.100	2.631	2.406			
	CF 1	-	-	-	81	0,00%	0,00%	4,11%	81	81	81			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	81	0,00%	0,00%	4,69%	81	81	81			
	CF 2	617	842	1.148	3.167	0,54%	1,00%	2,80%	2.019	2.550	2.325			
	Mitraguna & Others	617	842	1.148	3.167	0,65%	1,18%	3,30%	2.019	2.550	2.325			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.415	0,65%	1,41%	2,96%	2.302	3.478	2.846	5,13%	-73,00%	2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.037	2,24%	6,68%	6,59%	-	622	(27)			
	KUR	236	968	942	942	1,38%	6,70%	6,60%	-	706	(26)			
	Non KUR	179	96	95	95	12,41%	6,48%	6,48%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.184	1,86%	1,02%	1,03%	-	(941)	(810)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.184	1,87%	1,03%	1,05%	-	(941)	(810)			
	Mitraguna & Others	1.814	1.975	1.165	1.165	1,91%	1,20%	1,21%	-	(650)	(810)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.221	1,77%	1,48%	1,49%	-	(319)	(837)	7,80%	-422,98%	6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	747	748	(22)	1	(109)	-12,70%	(2.257)	-75,11%	13.658	5,48%	(12.910)
2	Tabungan	56.317	64.168	64.575	64.341	392	(233)	173	0,27%	8.024	14,25%	71.329	90,20%	(6.988)
3	Deposito	45.220	60.141	60.141	60.161	(2.889)	20	20	0,03%	14.941	33,04%	46.637	129,00%	13.524
	Total	104.542	125.166	125.463	125.251	(2.519)	(212)	85	0,07%	20.709	19,81%	131.623	95,16%	(6.373)
	CASA	59.322	65.025	65.322	65.090	370	(233)	64	0,10%	5.768	9,72%	84.987	76,59%	(19.897)
	(%) CASA	56,74%	51,95%	52,06%	51,97%									
	FDR	207,64%	192,09%	191,71%	192,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.147	2.123		(24)	0	0,00%	(687)	-24,46%	-	0,00%	2.123
2	Giro ISE	19	387	387	387		(0)	0	0,00%	368	1921,48%		0,00%	387
3	Tabungan ISE	2.791	1.736	1.760	1.736		(24)	0	0,00%	(1.055)	-37,80%		0,00%	1.736
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.277	-	-	0	-485	-52	-4.298	52	38.794	78,05%	(8.517)
	KUR	29.907	26.736	26.697	-	-	0	-378	-39	-3.210	39	33.893	78,77%	(7.196)
	Non KUR	4.668	3.593	3.580	-	-	0	-107	-13	-1.088	13	4.901	73,05%	(1.321)
3	PWG	5.791	10.002	9.984	22	162	140	-202	-19	4.192	181	14.991	66,60%	(5.008)
	Cilem	5.791	10.002	9.984	22	162	140	-202	-19	4.192	181	14.991	66,60%	(5.008)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	192.330	120	422	302	3.928	159	24.322	263	186.413	103,17%	5.918
	CF 1	111.105	105.092	105.021	-	-	0	651	-70	-6.083	70	116.457	90,18%	(11.435)
	Total Griya	105.380	96.415	96.382	-	-	0	0	-33	-8.999	33	109.231	88,24%	(12.849)
	• Total Non Program	15.372	12.439	12.439	-	-	0	-116	0	-2.933	-	16.763	74,21%	(4.324)
	• Program	90.009	83.975	83.942	-	-	0	-499	-33	-6.066	33	92.468	90,78%	(8.525)
	Oto	5.724	8.677	8.640	-	-	0	651	-38	2.915	38	7.226	119,56%	1.414
	CF 2	56.904	87.079	87.309	120	422	302	3.277	230	30.405	192	69.956	124,81%	17.353
	Mitraguna & Others	52.060	75.127	75.411	120	422	302	2.692	285	23.352	137	63.627	118,52%	11.784
	Pensiun	4.844	11.953	11.898	-	-	0	586	-55	7.053	55	6.329	187,98%	5.568
	Total Pembiayaan	217.069	240.436	240.524	142	584	442	3.170	88	23.456	496	248.892	96,64%	(8.367)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	1.349	1,36%	3,88%	4,46%	173	878	154			
	KUR	56	592	740	914	0,19%	2,77%	3,42%	174	858	322			
	Non KUR	415	603	436	435	8,89%	12,14%	12,16%	(1)	20	(168)			
3	PWG	-	-	-	420	0,00%	0,00%	4,21%	420	420	420			
	Cilem	-	-	-	420	0,00%	0,00%	4,21%	420	420	420			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	13.076	4,36%	5,75%	6,80%	2.021	5.747	3.374			
	CF 1	7.221	8.741	10.093	10.464	6,50%	9,60%	9,96%	371	3.243	1.723			
	Total Griya	7.194	8.389	9.787	9.300	6,83%	10,15%	9,65%	(487)	2.105	910			
	Oto	26	352	306	1.164	0,46%	3,53%	13,48%	858	1.138	812			
	CF 2	108	960	962	2.612	0,19%	1,10%	2,99%	1.650	2.504	1.652			
	Mitraguna & Others	-	960	962	2.612	0,00%	1,28%	3,46%	1.650	2.612	1.652			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	14.845	3,59%	5,09%	6,17%	2.614	7.045	3.949	0,05%	99,24%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	839	0,76%	2,76%	2,77%	-	576	137			
	KUR	164	99	98	98	0,55%	0,37%	0,37%	-	(65)	(0)			
	Non KUR	98	603	740	740	2,11%	20,60%	20,67%	-	642	137			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	15.718	7,41%	8,39%	8,17%	(408)	3.264	(36)			
	CF 1	10.689	15.097	15.469	15.061	9,62%	14,72%	14,34%	(408)	4.372	(36)			
	Total Griya	10.577	14.830	15.029	14.794	10,04%	15,59%	15,35%	(236)	4.217	(36)			
	Oto	112	267	440	267	1,96%	5,07%	3,09%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,75%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,87%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	16.735	5,94%	7,13%	6,96%	(408)	3.840	101	0,04%	99,36%	-6,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,67	1,85	2,02	0,16	0,35
CIF Payroll	1.638	1.786	2.057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.325	1.327	(32)	2	19	1,43%	(5.754)	-81,26%	16.932	7,84%	(15.605)
2	Tabungan	82.750	97.023	96.745	96.753	8.832	8	(270)	-0,28%	14.003	16,92%	97.775	98,95%	(1.022)
3	Deposito	20.500	30.747	30.563	30.563	(11)	0	(183)	-0,60%	10.063	49,09%	21.287	143,58%	9.277
	Total	110.331	129.078	128.634	128.643	8.789	10	(434)	-0,34%	18.312	16,60%	135.994	94,59%	(7.351)
	CASA	89.831	98.331	98.070	98.080	8.800	10	(251)	-0,26%	8.249	9,18%	114.707	85,50%	(16.628)
	(%) CASA	81,42%	76,18%	76,24%	76,24%									
	FDR	132,60%	132,08%	131,94%	131,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	2.152	2.186		34	0	0,00%	1.392	175,20%	-	0,00%	2.186
2	Giro ISE	389	146	146	146		(0)	0	0,00%	(243)	-62,48%		0,00%	146
3	Tabungan ISE	406	2.040	2.006	2.040		34	0	0,00%	1.635	403,07%		0,00%	2.040
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	116	118		2	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.096	-	-	0	462	-56	-554	56	41.294	89,83%	(4.198)
	KUR	36.457	36.207	36.152	-	-	0	491	-55	-305	55	39.946	90,50%	(3.794)
	Non KUR	1.194	946	945	-	-	0	-29	-1	-249	1	1.348	70,06%	(404)
3	PWG	14.628	27.021	26.957	1.519	1.229	-291	2.042	-64	12.329	1.293	26.021	103,60%	936
	Cilem	6.737	14.413	14.718	750	394	-355	946	306	7.982	89	14.271	103,13%	447
	Gadai	7.891	12.608	12.238	770	834	65	1.096	-370	4.347	1.204	11.750	104,16%	489
4	CFG	94.017	106.314	105.670	-	198	198	853	-644	11.653	843	108.286	97,58%	(2.617)
	CF 1	1.650	2.775	2.784	-	18	18	-44	9	1.134	10	2.811	99,05%	(27)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.528	-	18	18	-44	9	1.226	10	2.302	109,81%	226
	CF 2	92.366	103.539	102.885	-	180	180	897	-653	10.519	833	105.475	97,54%	(2.590)
	Mitraguna & Others	54.628	64.218	63.693	-	-	0	1.225	-525	9.064	525	66.375	95,96%	(2.682)
	Pensiun	37.738	39.321	39.193	-	180	180	-328	-128	1.455	308	39.101	100,24%	92
	Total Pembiayaan	146.295	170.488	169.723	1.519	1.427	-92	3.357	-765	23.428	2.192	175.601	96,65%	(5.879)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	237	0,22%	0,09%	0,64%	202	153	183			
	KUR	-	19	-	202	0,00%	0,00%	0,56%	202	202	183			
	Non KUR	83	35	35	35	6,98%	3,66%	3,67%	-	(49)	(1)			
3	PWG	-	-	-	283	0,00%	0,00%	1,05%	283	283	283			
	Cilem	-	-	-	216	0,00%	0,00%	1,47%	216	216	216			
	Gadai	-	-	-	67	0,00%	0,00%	0,54%	67	67	67			
4	CFG	-	732	816	2.282	0,00%	0,77%	2,16%	1.467	2.282	1.551			
	CF 1	-	152	135	332	0,00%	4,88%	11,93%	197	332	180			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	332	0,00%	5,38%	13,14%	197	332	180			
	CF 2	-	580	680	1.950	0,00%	0,66%	1,90%	1.270	1.950	1.371			
	Mitraguna & Others	-	479	579	1.848	0,00%	0,90%	2,90%	1.270	1.848	1.370			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	2.802	0,06%	0,50%	1,65%	1.952	2.719	2.016	0,56%	66,36%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,39%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,55%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.744	0,02%	2,58%	2,60%	-	2.726	(315)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.731	0,02%	2,64%	2,65%	-	2.712	(328)			
	Mitraguna & Others	19	2.509	2.181	2.181	0,03%	3,40%	3,42%	-	2.163	(328)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.888	0,08%	1,69%	1,70%	-	2.772	(448)	0,70%	58,74%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	606	1.512	(337)	906	1.179	354,89%	1.355	865,99%	8.656	17,46%	(7.145)
2	Tabungan	45.583	50.262	49.867	50.147	1.727	280	(115)	-0,23%	4.564	10,01%	56.511	88,74%	(6.364)
3	Deposito	28.548	6.821	6.823	6.823	6	0	2	0,03%	(21.724)	-76,10%	29.786	22,91%	(22.963)
	Total	74.288	57.415	57.296	58.482	1.396	1.186	1.067	1,86%	(15.806)	-21,28%	94.953	61,59%	(36.471)
	CASA	45.740	50.594	50.473	51.659	1.390	1.186	1.065	2,10%	5.919	12,94%	65.167	79,27%	(13.509)
	(%) CASA	61,57%	88,12%	88,09%	88,33%									
	FDR	155,10%	226,45%	227,07%	222,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.003	1.264		261	0	0,00%	469	59,03%	-	0,00%	1.264
2	Giro ISE	7	72	72	72		(0)	0	0,00%	65	961,57%		0,00%	72
3	Tabungan ISE	788	1.193	932	1.193		261	0	0,00%	404	51,31%		0,00%	1.193
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	88	91		3	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.242	-	-	0	794	-36	7.095	36	27.194	114,88%	4.048
	KUR	23.464	30.534	30.499	-	-	0	809	-35	7.035	35	26.337	115,80%	4.162
	Non KUR	683	744	743	-	-	0	-15	-1	60	1	857	86,70%	(114)
3	PWG	2.751	6.017	6.040	-	30	30	185	24	3.289	7	7.141	84,58%	(1.101)
	Cilem	2.751	6.017	6.040	-	30	30	185	24	3.289	7	7.141	84,58%	(1.101)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	92.821	-	559	559	-539	100	4.499	459	97.427	95,27%	(4.606)
	CF 1	3.542	3.547	3.544	-	-	0	-16	-2	2	2	4.547	77,95%	(1.003)
	Total Griya	3.385	2.524	2.523	-	-	0	0	-1	-862	1	3.546	71,15%	(1.023)
	• Total Non Program	3.385	2.524	2.523	-	-	0	-29	-1	-862	1	3.546	71,15%	(1.023)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.022	-	-	0	-16	-1	864	1	1.002	102,01%	20
	CF 2	84.780	89.174	89.276	-	559	559	-523	103	4.497	456	92.880	96,12%	(3.603)
	Mitraguna & Others	72.402	77.082	77.249	-	530	530	-419	167	4.847	363	79.470	97,21%	(2.221)
	Pensiun	12.378	12.092	12.027	-	29	29	-104	-65	-351	94	13.410	89,69%	(1.382)
	Total Pembiayaan	115.220	130.015	130.102	-	589	589	441	88	14.882	502	131.762	98,74%	(1.660)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	265	1,08%	0,28%	0,85%	179	5	250			
	KUR	188	-	72	250	0,80%	0,23%	0,82%	179	62	250			
	Non KUR	73	15	15	15	10,64%	2,01%	2,01%	-	(58)	0			
3	PWG	-	-	-	66	0,00%	0,00%	1,09%	66	66	66			
	Cilem	-	-	-	66	0,00%	0,00%	1,09%	66	66	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	3.012	0,64%	1,94%	3,25%	1.217	2.449	1.940			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	1.072	1.795	3.012	0,66%	2,01%	3,37%	1.217	2.449	1.940			
	Mitraguna & Others	408	998	1.795	3.012	0,56%	2,33%	3,90%	1.217	2.604	2.014			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	3.344	0,72%	1,45%	2,57%	1.462	2.520	2.256	2,44%	5,16%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,54%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	8,01%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.272	1,34%	1,03%	1,37%	320	84	323			
	CF 1	-	320	320	320	0,00%	9,03%	9,04%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,70%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	952	1,40%	0,71%	1,07%	320	(236)	323			
	Mitraguna & Others	1.187	566	498	818	1,64%	0,65%	1,06%	320	(370)	252			
	Pensiun	-	62	134	134	0,00%	0,10%	1,11%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.441	1,05%	0,86%	1,11%	320	228	323	1,38%	-24,19%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	2.167	2.143	44	(24)	746	53,36%	(5.915)	-73,40%	16.705	12,83%	(14.562)
2	Tabungan	114.229	121.095	120.795	120.498	4.229	(297)	(598)	-0,49%	6.269	5,49%	128.618	93,69%	(8.120)
3	Deposito	24.505	17.298	17.297	17.298	(905)	0	(0)	-0,00%	(7.207)	-29,41%	25.776	67,11%	(8.479)
	Total	146.791	139.790	140.259	139.938	3.368	(320)	148	0,11%	(6.853)	-4,67%	171.099	81,79%	(31.161)
	CASA	122.286	122.493	122.961	122.641	4.273	(321)	148	0,12%	355	0,29%	145.323	84,39%	(22.682)
	(%) CASA	83,31%	87,63%	87,67%	87,64%									
	FDR	111,90%	129,28%	128,81%	129,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	778	782		4	0	0,00%	217	38,48%	-	0,00%	782
2	Giro ISE	2	1	1	1		(0)	0	0,00%	(0)	-23,90%		0,00%	1
3	Tabungan ISE	563	781	777	781		4	0	0,00%	218	38,69%		0,00%	781
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	183	185		2	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.102	-	-	0	617	-76	-603	76	21.722	83,33%	(3.620)
	KUR	17.857	17.662	17.586	-	-	0	645	-76	-271	76	20.701	84,95%	(3.115)
	Non KUR	848	516	516	-	-	0	-28	0	-332	-	1.021	50,55%	(505)
3	PWG	28.691	45.381	46.108	864	1.785	921	3.017	727	17.416	1.058	44.164	104,40%	1.944
	Cilem	14.633	23.716	23.907	27	376	349	760	191	9.274	185	27.201	87,89%	(3.294)
	Gadai	14.059	21.665	22.201	837	1.409	572	2.256	536	8.142	873	16.963	130,88%	5.238
4	CFG	116.769	117.085	116.387	15	-	-15	-850	-698	-382	698	127.644	91,18%	(11.256)
	CF 1	2.827	4.132	4.131	-	-	0	-404	-1	1.304	1	4.086	101,10%	45
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.410	-	-	0	-404	-1	1.562	1	2.946	115,74%	464
	CF 2	113.942	112.953	112.256	15	-	-15	-446	-697	-1.686	697	123.557	90,85%	(11.301)
	Mitraguna & Others	55.116	57.928	57.635	15	-	-15	-183	-293	2.520	293	63.692	90,49%	(6.057)
	Pensiun	58.827	55.025	54.621	-	-	0	-264	-404	-4.206	404	59.866	91,24%	(5.245)
	Total Pembiayaan	164.260	180.720	180.672	879	1.785	906	2.784	-47	16.412	1.832	193.623	93,31%	(12.951)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	465	3,30%	2,15%	2,57%	74	(153)	139			
	KUR	461	291	368	442	2,58%	2,08%	2,51%	74	(19)	151			
	Non KUR	156	35	23	23	18,40%	4,37%	4,37%	-	(134)	(13)			
3	PWG	74	-	78	394	0,26%	0,17%	0,85%	316	320	394			
	Cilem	74	-	-	242	0,51%	0,00%	1,01%	242	168	242			
	Gadai	-	-	78	152	0,00%	0,36%	0,69%	75	152	152			
4	CFG	1.969	2.567	1.914	2.161	1,69%	1,63%	1,86%	246	192	(407)			
	CF 1	66	197	90	444	2,32%	2,17%	10,75%	354	379	248			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	337	0,00%	0,00%	9,88%	337	337	183			
	CF 2	1.904	2.371	1.825	1.717	1,67%	1,62%	1,53%	(108)	(187)	(654)			
	Mitraguna & Others	1.427	1.787	1.337	1.128	2,59%	2,31%	1,96%	(209)	(299)	(659)			
	Pensiun	477	583	488	588	0,81%	0,89%	1,08%	101	112	5			
	Total Pembiayaan	2.661	2.969	2.458	3.095	1,62%	1,36%	1,71%	637	434	126	0,00%	100,00%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	560	1,22%	3,09%	3,09%	(1)	331	(83)			
	KUR	229	541	459	458	1,28%	2,60%	2,61%	(1)	229	(83)			
	Non KUR	-	102	102	102	0,00%	19,76%	19,76%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,98%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,60%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,36%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,92%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,36%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,40%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,58%	(1)	1.037	769	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,81	1,98	2,05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	22.905	23.171	(336)	266	411	1,81%	(1.729)	-6,94%	34.925	66,35%	(11.754)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	25.023	25.289	(75)	266	411	1,65%	(1.672)	-6,20%	37.365	67,68%	(12.076)
	CASA	24.901	22.760	22.905	23.171	(336)	266	411	1,81%	(1.729)	-6,94%	34.925	66,35%	(11.754)
	(%) CASA	92,36%	91,49%	91,54%	91,63%									
	FDR	86,03%	80,47%	79,86%	79,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.344	2.344		1	0	0,00%	410	21,22%	-	0,00%	2.344
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.344	2.344		1	0	0,00%	410	21,22%		0,00%	2.344
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.983	100	-	-100	-741	-36	-3.211	36	26.655	74,97%	(6.671)
	KUR	21.361	18.943	18.907	100	-	-100	-721	-36	-2.454	36	24.648	76,71%	(5.741)
	Non KUR	1.833	1.076	1.076	-	-	0	-19	0	-757	-	2.006	53,64%	(930)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.983	100	-	-100	-741	-36	-3.211	36	26.655	74,97%	(6.671)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	4.334	2,98%	21,76%	21,69%	(23)	3.642	3.161			
	KUR	472	1.000	4.171	4.148	2,21%	22,02%	21,94%	(23)	3.676	3.148			
	Non KUR	220	173	185	185	11,98%	17,23%	17,23%	-	(34)	12			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	4.334	2,98%	21,76%	21,69%	(23)	3.642	3.161	5,81%	73,22%	-15,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	900	0,77%	4,50%	4,51%	-	723	152			
	KUR	161	483	467	467	0,75%	2,47%	2,47%	-	307	(16)			
	Non KUR	17	266	433	433	0,91%	40,23%	40,23%	-	416	168			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	900	0,77%	4,50%	4,51%	-	723	152	24,95%	-453,79%	20,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22.780	26.961	24.974	2.194	
2	Contribution Margin	613	1.153	980	367	-59,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	3,65	3,57	(0,09)	0,24
CIF Payroll	80	81	92	11	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	3,20	3,00	(0,20)	0,33
CIF Payroll	9	5	5	-	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	346	348	9	2	4	1,13%	47	15,45%	302	115,45%	47
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	346	348	9	2	4	1,13%	47	15,45%	302	115,45%	47
	CASA	302	344	346	348	9	2	4	1,13%	47	15,45%	302	115,45%	47
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	715	688	726	(26)	(99)	-12,55%	(2.821)	-80,38%	7.010	9,82%	(6.321)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	715	688	726	(26)	(99)	-12,55%	(2.821)	-80,38%	7.150	9,63%	(6.462)
	CASA	3.509	787	715	688	726	(26)	(99)	-12,55%	(2.821)	-80,38%	7.010	9,82%	(6.321)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,61	2,60	2,50	(0,10)	(0,11)
CIF Payroll	18	10	10	-	(8)