

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.530	34.942	(10.306)	2.413	(13.801)	-28,31%	(39.227)	-52,89%	247.274	14,13%	(212.331)
2	Tabungan	1.786.724	2.008.954	2.042.992	2.030.695	40.750	(12.297)	21.740	1,08%	243.971	13,65%	2.037.916	99,65%	(7.221)
3	Deposito	649.060	610.498	546.157	546.109	(5.364)	(48)	(64.390)	-10,55%	(102.952)	-15,86%	667.179	81,85%	(121.071)
Total		2.509.954	2.668.196	2.621.679	2.611.746	25.080	(9.933)	(56.450)	-2,12%	101.792	4,06%	2.952.369	88,46%	(340.623)
CASA		1.860.893	2.057.697	2.075.522	2.065.637	30.444	(9.884)	7.940	0,39%	204.744	11,00%	2.285.190	90,39%	(219.552)
(% CASA)		74,14%	77,12%	79,17%	79,09%									
FDR		125,36%	131,30%	134,80%	135,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	42.000	41.634		(367)	191	0,46%	(1.205)	-2,81%	83.611	49,79%	(41.978)
2	Giro ISE	4.948	2.786	3.313	3.355		42	570	20,44%	(1.593)	-32,19%	29.659	11,31%	(26.304)
3	Tabungan ISE	31.691	34.438	34.469	34.060		(409)	(378)	-1,10%	2.369	7,47%	37.357	91,17%	(3.298)
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	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.650	4.200	3.500	-700	615	370	59.080	3.130	223.889	108,83%	19.761
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	133.378	4.200	3.500	-700	1.134	879	35.239	2.621	120.072	111,08%	13.307
	• Local Champion	98.139	132.499	133.378	4.200	3.500	-700	1.134	879	35.239	2.621	116.221	114,76%	17.158
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	448.017	12.050	14.896	2.846	502	3.176	1.140	11.720	507.692	88,25%	(59.675)
	KUR	419.345	420.474	423.423	11.805	14.266	2.461	1.113	2.949	4.078	11.317	477.116	88,75%	(53.692)
	Non KUR	27.532	24.367	24.594	245	630	385	-610	227	-2.939	403	30.576	80,43%	(5.982)
3	PWG	258.833	422.883	431.760	84.523	77.736	-6.788	16.622	8.877	172.927	68.858	433.208	99,67%	(1.448)
	Cilem	127.522	228.193	240.020	22.505	23.941	1.436	8.501	11.827	112.498	12.113	267.053	89,88%	(27.033)
	Gadai	131.312	194.690	191.740	62.019	53.795	-8.224	8.121	-2.950	60.429	56.745	166.155	115,40%	25.585
4	CFG	2.256.170	2.392.296	2.410.477	44.437	52.005	7.568	12.190	18.181	154.307	33.824	2.483.471	97,06%	(72.994)
	CF 1	461.418	474.026	475.362	6.124	5.352	-772	4.543	1.336	13.945	4.016	498.650	95,33%	(23.287)
	Total Griya	417.205	391.149	389.605	788	683	-106	0	-1.544	-27.600	2.227	434.485	89,67%	(44.880)
	• Total Non Program	64.148	59.172	58.718	510	220	-290	-157	-454	-5.430	674	71.781	81,80%	(13.063)
	• Program	353.058	331.978	330.887	278	463	185	-1.952	-1.091	-22.171	1.553	362.704	91,23%	(31.817)
	Oto	44.213	82.877	85.757	5.336	4.670	-666	4.543	2.880	41.545	1.790	64.165	133,65%	21.593
	CF 2	1.794.752	1.918.270	1.935.115	38.313	46.653	8.340	7.647	16.845	140.363	29.807	1.984.822	97,50%	(49.707)
	Mitraguna & Others	1.323.695	1.437.274	1.454.887	30.617	42.661	12.044	6.250	17.613	131.191	25.048	1.494.383	97,36%	(39.496)
	Pensiun	471.056	480.996	480.228	7.696	3.992	-3.704	1.397	-768	9.172	4.760	490.439	97,92%	(10.210)
Total Pembiayaan		3.146.451	3.503.301	3.533.904	145.210	148.136	2.926	29.929	30.604	387.454	117.532	3.648.260	96,87%	(114.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	35.820	0,10%	0,19%	14,70%	35.360	35.628	35.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	35.820	0,20%	0,35%	26,86%	35.360	35.628	35.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	41.446	1,09%	3,32%	9,25%	26.672	36.566	26.672			
	KUR	3.627	13.148	13.148	36.813	0,86%	3,13%	8,69%	23.665	33.187	23.665			
	Non KUR	1.252	1.625	1.625	4.632	4,55%	6,67%	18,83%	3.007	3.380	3.007			
3	PWG	275	122	122	27.415	0,11%	0,03%	6,35%	27.292	27.139	27.292			
	Cilem	275	-	-	19.449	0,22%	0,00%	8,10%	19.449	19.173	19.449			
	Gadai	-	122	122	7.966	0,00%	0,06%	4,15%	7.844	7.966	7.844			
4	CFG	67.344	65.451	70.806	131.081	2,98%	2,96%	5,44%	60.275	63.738	65.631			
	CF 1	43.373	41.926	45.314	80.277	9,40%	9,56%	16,89%	34.963	36.904	38.351			
	Total Griya	41.791	40.088	42.848	70.916	10,02%	10,95%	18,20%	28.069	29.126	30.828			
	Oto	1.583	1.838	2.467	9.361	3,58%	2,98%	10,92%	6.894	7.779	7.523			
	CF 2	23.971	23.525	25.491	50.804	1,34%	1,33%	2,63%	25.312	26.833	27.279			
	Mitraguna & Others	22.208	21.186	23.560	46.238	1,68%	1,64%	3,18%	22.678	24.030	25.052			
	Pensiun	1.763	2.338	1.931	4.566	0,37%	0,40%	0,95%	2.635	2.803	2.227			
Total Pembiayaan		72.690	80.822	86.161	235.761	2,31%	2,46%	6,67%	149.600	163.071	154.939	2,27%	65,97%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,36%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,41%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.653	0,79%	1,97%	2,38%	1.900	7.124	2.146			
	KUR	2.493	6.287	5.977	7.651	0,59%	1,42%	1,81%	1.675	5.159	1.364			
	Non KUR	1.037	2.221	2.777	3.002	3,77%	11,40%	12,21%	225	1.965	781			
3	PWG	184	184	184	203	0,07%	0,04%	0,05%	19	19	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	184	184	184	184	0,14%	0,09%	0,10%	-	(0)	-			
4	CFG	99.269	135.903	132.225	134.896	4,40%	5,53%	5,60%	2.671	35.628	(1.007)			
	CF 1	73.505	94.254	94.513	96.651	15,93%	19,94%	20,33%	2.138	23.146	2.396			
	Total Griya	73.052	92.591	92.778	95.082	17,51%	23,72%	24,40%	2.304	22.031	2.491			
	Oto	453	1.663	1.734	1.568	1,03%	2,09%	1,83%	(166)	1.115	(95)			
	CF 2	25.764	41.649	37.713	38.246	1,44%	1,97%	1,98%	533	12.482	(3.403)			
	Mitraguna & Others	22.415	39.679	34.677	35.529	1,69%	2,41%	2,44%	852	13.114	(4.150)			
	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	178.315	4,41%	4,97%	5,05%	4.110	39.641	656	3,99%	20,90%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	8.127	8.098	286	(29)	909	12,65%	6.953	607,60%	11.144	72,66%	(3.047)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.277	11.248	286	(29)	1.409	14,32%	10.103	882,86%	11.496	97,84%	(248)
	CASA	1.144	7.189	8.127	8.098	286	(29)	909	12,65%	6.953	607,60%	11.144	72,66%	(3.047)
	(%) CASA	100,00%	73,07%	72,07%	71,99%									
	FDR	0,00%	33,29%	29,13%	29,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!	-	0,00%	146
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!		0,00%	146
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.284	300	100	-200	435	9	3.284	91	2.402	136,73%	882
	KUR	-	3.040	3.054	300	100	-200	440	14	3.054	86	2.282	133,83%	772
	Non KUR	-	235	230	-	-	0	-5	-5	230	5	120	191,87%	110
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	3.284	300	100	-200	435	9	3.284	91	2.402	136,73%	882

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	29	0,00%	0,00%	0,87%	29	29	29			
	KUR	-	-	-	29	0,00%	0,00%	0,94%	29	29	29			
	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	-	-	-	29	0,00%	0,00%	0,87%	29	29	29	0,00%	100,00%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	1.144	9.552	9.552	
2	Contribution Margin	-	(120)	(795)	(795)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	5.952	8.667	(437)	2.715	2.825	48,36%	(3.243)	-27,23%	32.340	26,80%	(23.673)
2	Tabungan	224.769	228.193	230.281	226.117	2.933	(4.164)	(2.077)	-0,91%	1.347	0,60%	248.413	91,02%	(22.296)
3	Deposito	43.574	34.668	35.163	35.163	153	0	495	1,43%	(8.412)	-19,39%	44.995	78,15%	(9.833)
	Total	280.254	268.703	271.396	269.947	2.648	(1.449)	1.243	0,46%	(10.307)	-3,68%	325.749	82,87%	(55.802)
	CASA	236.680	234.036	236.233	234.784	2.496	(1.449)	748	0,32%	(1.896)	-0,80%	280.753	83,63%	(45.969)
	(%) CASA	84,45%	87,10%	87,04%	86,97%									
	FDR	105,53%	134,63%	132,38%	133,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.963	6.991	28	397	6,02%	(1.757)	-20,08%	-	0,00%	6.991	
2	Giro ISE	799	583	520	523	3	(61)	-10,38%	(277)	-34,59%		0,00%	523	
3	Tabungan ISE	1.949	3.011	3.444	3.468	24	458	15,20%	1.520	77,98%		0,00%	3.468	
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.438	-	2.000	2.000	-931	594	16.530	1.406	40.885	116,03%	6.552
	Linkage	-	2.483	2.320	-	-	-	-162	-163	2.320	163	4.262	54,44%	(1.942)
	Non-Linkage	30.908	44.361	45.118	-	2.000	2.000	-769	757	14.210	1.243	36.624	123,19%	8.494
	• Local Champion	30.908	44.361	45.118	-	2.000	2.000	-769	757	14.210	1.243	35.340	127,67%	9.778
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	32.950	580	895	315	-689	-130	-2.094	1.025	39.284	83,88%	(6.334)
	KUR	33.160	31.456	31.151	580	695	115	-660	-305	-2.009	1.000	37.188	83,77%	(6.036)
	Non KUR	1.883	1.624	1.798	-	200	200	-29	174	-85	26	2.096	85,80%	(298)
3	PWG	42.057	65.501	58.841	20.286	14.373	-5.913	262	-6.661	16.784	21.034	61.948	94,98%	(3.107)
	Cilem	12.529	18.576	19.820	1.760	2.111	351	481	1.244	7.291	866	26.953	73,54%	(7.133)
	Gadai	29.527	46.925	39.020	18.526	12.262	-6.264	-218	-7.905	9.493	20.167	34.995	111,50%	4.025
4	CFG	187.744	216.327	220.038	6.852	6.949	97	3.617	3.711	32.294	3.238	210.406	104,58%	9.632
	CF 1	15.514	21.606	21.565	1.162	434	-728	1.116	-40	6.051	474	18.043	119,52%	3.522
	Total Griya	12.407	11.645	11.610	-	220	220	0	-35	-797	255	12.758	91,00%	(1.148)
	• Total Non Program	12.280	11.525	11.490	-	220	220	-163	-35	-790	255	12.628	90,99%	(1.138)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	9.955	1.162	214	-948	1.116	-5	6.848	219	5.285	188,36%	4.670
	CF 2	172.230	194.722	198.473	5.690	6.515	825	2.501	3.751	26.243	2.764	192.363	103,18%	6.110
	Mitraguna & Others	136.376	155.730	159.410	4.634	6.092	1.458	1.883	3.680	23.034	2.412	154.735	103,02%	4.675
	Pensiun	35.854	38.991	39.063	1.056	423	-633	618	71	3.209	352	37.628	103,81%	1.435
	Total Pembiayaan	295.752	361.753	359.266	27.718	24.217	-3.501	2.259	-2.487	63.514	26.703	352.523	101,91%	6.743

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	25.080	0,00%	0,76%	52,87%	24.723	25.080	24.729			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	25.080	0,00%	0,80%	55,59%	24.723	25.080	24.729			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	4.899	0,40%	3,78%	14,87%	3.650	4.761	3.810			
	KUR	69	1.080	1.249	4.600	0,21%	3,97%	14,77%	3.351	4.532	3.521			
	Non KUR	70	10	-	299	3,74%	0,00%	16,63%	299	229	289			
3	PWG	-	-	-	3.598	0,00%	0,00%	6,11%	3.598	3.598	3.598			
	Cilem	-	-	-	1.909	0,00%	0,00%	9,63%	1.909	1.909	1.909			
	Gadai	-	-	-	1.689	0,00%	0,00%	4,33%	1.689	1.689	1.689			
4	CFG	606	1.400	2.021	7.158	0,32%	0,93%	3,25%	5.137	6.552	5.759			
	CF 1	136	665	679	1.927	0,88%	3,14%	8,93%	1.247	1.791	1.261			
	Total Griya	124	274	277	267	1,00%	2,38%	2,30%	(10)	143	(7)			
	Oto	12	391	402	1.659	0,39%	4,04%	16,67%	1.257	1.647	1.268			
	CF 2	470	734	1.342	5.232	0,27%	0,69%	2,64%	3.890	4.762	4.498			
	Mitraguna & Others	382	734	1.199	3.882	0,28%	0,77%	2,44%	2.683	3.500	3.148			
	Pensiun	88	-	143	1.350	0,24%	0,37%	3,46%	1.207	1.262	1.350			
	Total Pembiayaan	745	2.840	3.627	40.736	0,25%	1,00%	11,34%	37.109	39.991	37.896	1,13%	90,01%	-10,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,63%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,72%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	537	0,58%	1,42%	1,63%	66	335	38			
	KUR	-	153	118	190	0,00%	0,38%	0,61%	71	190	37			
	Non KUR	202	346	353	347	10,74%	21,70%	19,31%	(5)	145	2			
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	1.563	1,17%	0,67%	0,71%	107	(636)	(458)			
	CF 1	358	365	365	516	2,31%	1,69%	2,39%	150	158	150			
	Total Griya	358	365	365	516	2,88%	3,14%	4,44%	150	158	150			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.047	1,07%	0,56%	0,53%	(43)	(793)	(608)			
	Mitraguna & Others	1.689	1.517	952	909	1,24%	0,61%	0,57%	(43)	(780)	(608)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,35%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.874	1,27%	0,84%	0,80%	(171)	(895)	(764)	10,41%	#####	9,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	305.023	311.873	366.827	61.804	
2	Contribution Margin	8.138	8.183	18.701	10.563	-129,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,99	3,07	0,07	0,27
CIF Payroll	2.533	2.652	2.793	141	260

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.163	7.171	(4.227)	8	(7.629)	-51,55%	(4.299)	-37,48%	32.177	22,29%	(25.006)
2	Tabungan	240.508	313.726	314.455	312.268	3.063	(2.187)	(1.459)	-0,46%	71.759	29,84%	264.258	118,17%	48.009
3	Deposito	185.720	182.362	127.374	127.376	1.513	2	(54.986)	-30,15%	(58.344)	-31,42%	187.162	68,06%	(59.786)
	Total	437.698	510.888	448.992	446.815	349	(2.178)	(64.074)	-12,54%	9.117	2,08%	483.598	92,39%	(36.784)
	CASA	251.978	328.526	321.618	319.439	(1.164)	(2.180)	(9.088)	-2,77%	67.461	26,77%	296.436	107,76%	23.003
	(%) CASA	57,57%	64,30%	71,63%	71,49%									
	FDR	88,88%	84,80%	97,15%	97,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.646	5.326		(320)	278	5,50%	1.201	29,11%	-	0,00%	5.326
2	Giro ISE	544	449	583	584		1	136	30,22%	40	7,42%		0,00%	584
3	Tabungan ISE	3.581	4.600	5.063	4.742		(321)	142	3,09%	1.161	32,41%		0,00%	4.742
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	103.618	4.000	-	-4.000	2.060	-1.098	17.584	1.098	98.792	104,88%	4.826
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.094	4.000	-	-4.000	2.270	-893	19.211	893	49.016	124,64%	12.078
	• Local Champion	41.883	61.986	61.094	4.000	-	-4.000	2.270	-893	19.211	893	47.733	127,99%	13.361
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.743	550	1.435	885	-56	780	1.090	655	34.174	89,96%	(3.431)
	KUR	28.300	29.002	29.792	550	1.435	885	-40	791	1.493	644	32.594	91,40%	(2.801)
	Non KUR	1.354	961	951	-	-	0	-16	-11	-403	11	1.580	60,15%	(630)
3	PWG	33.844	48.286	49.459	8.517	7.559	-958	1.553	1.173	15.614	6.386	53.646	92,20%	(4.187)
	Cilem	16.485	25.714	26.559	2.213	2.125	-88	613	845	10.074	1.280	32.084	82,78%	(5.525)
	Gadai	17.360	22.572	22.900	6.304	5.434	-870	939	328	5.540	5.106	21.562	106,21%	1.338
4	CFG	239.485	250.290	252.358	5.604	5.728	124	1.387	2.068	12.873	3.660	267.205	94,44%	(14.847)
	CF 1	40.558	44.440	45.225	1.159	1.248	89	791	785	4.667	463	44.275	102,15%	950
	Total Griya	29.064	28.761	28.921	-	320	320	0	160	-143	160	30.122	96,01%	(1.201)
	• Total Non Program	12.679	13.464	13.373	-	-	0	-111	-91	694	91	13.290	100,63%	84
	• Program	16.385	15.297	15.548	-	320	320	-100	251	-837	69	16.832	92,37%	(1.284)
	Oto	11.494	15.679	16.304	1.159	928	-231	791	625	4.810	303	14.153	115,20%	2.151
	CF 2	198.927	205.850	207.132	4.445	4.480	35	596	1.283	8.206	3.197	222.929	92,91%	(15.797)
	Mitraguna & Others	182.594	188.301	189.727	3.185	4.414	1.229	-334	1.426	7.132	2.988	204.325	92,86%	(14.598)
	Pensiun	16.332	17.549	17.406	1.260	66	-1.194	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	436.177	18.671	14.722	-3.949	4.943	2.922	47.161	11.800	453.816	96,11%	(17.639)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.025	0,00%	0,00%	9,68%	10.025	10.025	10.025			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	10.025	0,00%	0,00%	16,41%	10.025	10.025	10.025			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	2.638	0,33%	0,96%	8,58%	2.349	2.541	2.267			
	KUR	-	370	289	2.638	0,00%	1,00%	8,85%	2.349	2.638	2.267			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	4.196	0,23%	0,06%	8,48%	4.166	4.119	4.196			
	Cilem	78	-	-	1.611	0,47%	0,00%	6,07%	1.611	1.533	1.611			
	Gadai	-	-	30	2.585	0,00%	0,13%	11,29%	2.555	2.585	2.585			
4	CFG	3.097	3.356	4.038	10.722	1,29%	1,61%	4,25%	6.685	7.625	7.366			
	CF 1	2.023	2.761	3.429	8.334	4,99%	7,72%	18,43%	4.905	6.310	5.572			
	Total Griya	1.062	2.366	2.482	5.695	3,65%	8,63%	19,69%	3.213	4.633	3.328			
	Oto	961	395	947	2.639	8,36%	6,04%	16,18%	1.692	1.678	2.244			
	CF 2	1.074	595	609	2.389	0,54%	0,30%	1,15%	1.780	1.315	1.794			
	Mitraguna & Others	1.074	500	609	2.239	0,59%	0,32%	1,18%	1.630	1.165	1.739			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	27.582	0,84%	1,01%	6,32%	23.225	24.310	23.856	8,37%	-32,44%	2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.672	36,10%	29,42%	29,60%	(135)	(383)	(157)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.672	74,15%	49,70%	50,20%	(135)	(383)	(157)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	554	0,73%	0,90%	1,80%	283	336	283			
	KUR	191	-	-	283	0,68%	0,00%	0,95%	283	91	283			
	Non KUR	26	271	271	271	1,95%	28,19%	28,51%	-	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	4.794	1,53%	1,92%	1,90%	(8)	1.136	(397)			
	CF 1	2.180	2.673	2.670	2.666	5,37%	6,01%	5,89%	(4)	486	(8)			
	Total Griya	1.878	2.047	2.048	2.048	6,46%	7,12%	7,08%	-	170	1			
	Oto	302	627	622	618	2,62%	3,97%	3,79%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,07%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.020	8,98%	8,28%	8,26%	139	1.089	(271)	13,65%	-65,24%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	417.028	437.801	510.727	93.699	
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67	2,69	0,02	0,31
CIF Payroll	6.255	6.226	6.185	(41)	(70)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.283	5.318	(10.173)	34	(674)	-11,25%	1.802	51,25%	23.250	22,87%	(17.932)
2	Tabungan	249.031	282.568	282.712	281.380	3.113	(1.333)	(1.188)	-0,42%	32.348	12,99%	269.131	104,55%	12.249
3	Deposito	114.464	71.107	73.777	73.777	9.139	0	2.670	3,76%	(40.688)	-35,55%	115.929	63,64%	(42.152)
	Total	367.012	359.666	361.773	360.474	2.079	(1.298)	808	0,22%	(6.538)	-1,78%	408.310	88,28%	(47.835)
	CASA	252.547	288.559	287.996	286.698	(7.060)	(1.298)	(1.862)	-0,65%	34.150	13,52%	292.381	98,06%	(5.683)
	(%) CASA	68,81%	80,23%	79,61%	79,53%									
	FDR	140,41%	152,41%	152,80%	153,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.481	2.566		86	(650)	-20,21%	(839)	-24,63%	-	0,00%	2.566
2	Giro ISE	179	34	14	14		0	(20)	-59,95%	(165)	-92,36%		0,00%	14
3	Tabungan ISE	3.226	3.182	2.467	2.553		86	(629)	-19,78%	(673)	-20,87%		0,00%	2.553
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.410	200	1.500	1.300	-401	965	26.294	535	74.700	113,00%	9.711
	Linkage	33.720	57.778	57.710	-	-	-	-74	-67	23.991	67	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	26.700	200	1.500	1.300	-327	1.033	2.303	467	33.480	79,75%	(6.780)
	• Local Champion	24.397	25.667	26.700	200	1.500	1.300	-327	1.033	2.303	467	32.196	82,93%	(5.496)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.492	650	1.750	1.100	-757	598	-6.220	1.152	47.216	77,29%	(10.724)
	KUR	42.080	34.773	35.388	650	1.750	1.100	-732	615	-6.692	1.135	46.419	76,24%	(11.031)
	Non KUR	631	1.120	1.104	-	-	0	-25	-17	472	17	797	138,44%	306
3	PWG	35.041	54.796	57.548	10.089	11.051	962	1.923	2.752	22.507	8.299	53.675	107,22%	3.873
	Cilem	13.016	25.836	26.930	2.796	2.568	-229	1.052	1.094	13.914	1.474	27.246	98,84%	(317)
	Gadai	22.025	28.960	30.618	7.293	8.483	1.191	871	1.658	8.593	6.825	26.429	115,85%	4.189
4	CFG	379.443	374.048	374.324	3.454	3.704	250	757	276	-5.119	3.428	406.672	92,05%	(32.349)
	CF 1	241.455	234.905	234.802	1.110	1.288	178	1.425	-102	-6.653	1.390	252.666	92,93%	(17.864)
	Total Griya	235.660	221.091	220.002	-	-	0	0	-1.089	-15.658	1.089	244.973	89,81%	(24.971)
	• Total Non Program	5.587	4.754	4.704	-	-	0	-58	-50	-883	50	8.614	54,61%	(3.910)
	• Program	230.073	216.336	215.298	-	-	0	-1.172	-1.039	-14.775	1.039	236.359	91,09%	(21.061)
	Oto	5.795	13.814	14.801	1.110	1.288	178	1.425	987	9.005	301	7.693	192,39%	7.108
	CF 2	137.987	139.143	139.521	2.344	2.416	72	-668	378	1.534	2.038	154.006	90,59%	(14.485)
	Mitraguna & Others	90.056	90.516	90.752	2.033	1.836	-197	-645	237	696	1.599	104.634	86,73%	(13.882)
	Pensiun	47.932	48.628	48.769	311	580	269	-24	141	838	439	49.373	98,78%	(603)
	Total Pembiayaan	515.311	548.182	552.773	14.393	18.005	3.612	1.521	4.591	37.463	13.414	582.263	94,94%	(29.490)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	611	0,33%	0,00%	0,72%	611	419	611			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	611	0,79%	0,00%	2,29%	611	419	611			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.989	2,11%	1,12%	5,45%	1.586	1.086	1.468			
	KUR	903	418	403	1.943	2,15%	1,16%	5,49%	1.540	1.040	1.525			
	Non KUR	-	103	-	46	0,00%	0,00%	4,18%	46	46	(57)			
3	PWG	99	-	-	2.274	0,28%	0,00%	3,95%	2.274	2.175	2.274			
	Cilem	99	-	-	1.839	0,76%	0,00%	6,83%	1.839	1.740	1.839			
	Gadai	-	-	-	435	0,00%	0,00%	1,42%	435	435	435			
4	CFG	32.852	30.578	30.678	49.797	8,66%	8,20%	13,30%	19.119	16.945	19.219			
	CF 1	31.606	27.466	28.543	46.373	13,09%	12,15%	19,75%	17.829	14.767	18.907			
	Total Griya	31.469	27.355	28.435	46.223	13,35%	12,86%	21,01%	17.788	14.754	18.869			
	Oto	136	111	108	149	2,35%	0,78%	1,01%	41	13	38			
	CF 2	1.247	3.113	2.135	3.424	0,90%	1,53%	2,45%	1.289	2.177	312			
	Mitraguna & Others	1.122	2.540	1.807	2.664	1,25%	2,00%	2,94%	857	1.541	124			
	Pensiun	124	572	328	760	0,26%	0,67%	1,56%	433	636	188			
	Total Pembiayaan	34.046	31.099	31.082	54.671	6,61%	5,67%	9,89%	23.590	20.625	23.572	0,20%	97,96%	-9,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,50%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.132	1,07%	3,00%	3,10%	56	676	59			
	KUR	456	1.074	979	1.035	1,08%	2,82%	2,92%	56	578	(39)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,87%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,60%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.928	15,07%	19,87%	20,28%	1.620	18.760	3.311			
	CF 1	55.413	69.760	70.022	71.536	22,95%	29,81%	30,47%	1.514	16.123	1.776			
	Total Griya	55.413	69.760	70.022	71.536	23,51%	31,67%	32,52%	1.514	16.123	1.776			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,15%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,37%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	78.184	11,82%	13,96%	14,14%	1.679	17.287	3.374	0,02%	99,82%	-14,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.234	530.211	560.444	318.210	
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,71	2,90	2,93	0,03	0,23
CIF Payroll	1.918	1.759	1.773	14	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	132	132	(56)	0	73	124,06%	(1.673)	-92,67%	12.155	1,09%	(12.023)
2	Tabungan	71.593	76.850	84.720	84.483	1.714	(238)	7.632	9,93%	12.889	18,00%	87.712	96,32%	(3.230)
3	Deposito	17.657	22.158	22.208	22.208	(380)	0	50	0,23%	4.552	25,78%	19.029	116,71%	3.179
	Total	91.055	99.068	107.061	106.823	1.278	(238)	7.756	7,83%	15.768	17,32%	118.897	89,85%	(12.074)
	CASA	73.398	76.909	84.852	84.615	1.658	(238)	7.705	10,02%	11.217	15,28%	99.868	84,73%	(15.253)
	(%) CASA	80,61%	77,63%	79,26%	79,21%									
	FDR	229,29%	239,29%	221,85%	222,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.386	1.690		304	523	44,86%	293	21,01%	-	0,00%	1.690
2	Giro ISE	302	41	85	101		16	60	147,49%	(201)	-66,67%		0,00%	101
3	Tabungan ISE	1.094	1.126	1.301	1.589		288	463	41,15%	495	45,21%		0,00%	1.589
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	20.161	650	700	50	117	430	1.102	270	22.107	91,19%	(1.947)
	KUR	17.594	18.200	18.644	650	700	50	144	443	1.050	257	20.461	91,12%	(1.817)
	Non KUR	1.464	1.530	1.517	-	-	0	-27	-14	52	14	1.646	92,12%	(130)
3	PWG	15.250	29.854	29.074	6.033	3.710	-2.322	2.752	-780	13.824	4.491	30.315	95,90%	(1.242)
	Cilem	9.140	17.519	18.275	2.920	1.631	-1.289	1.866	756	9.135	876	21.218	86,13%	(2.943)
	Gadai	6.110	12.335	10.799	3.112	2.079	-1.034	886	-1.536	4.689	3.615	9.098	118,70%	1.701
4	CFG	174.474	187.470	188.278	3.623	3.478	-145	154	809	13.805	2.669	189.674	99,26%	(1.395)
	CF 1	2.726	4.273	4.218	200	-	-200	-31	-55	1.492	55	3.975	106,10%	243
	Total Griya	1.978	1.974	1.961	200	-	-200	0	-13	-17	13	2.215	88,53%	(254)
	• Total Non Program	1.978	1.974	1.961	200	-	-200	163	-13	-17	13	2.215	88,53%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.256	-	-	0	-31	-43	1.509	43	1.760	128,22%	497
	CF 2	171.748	183.197	184.061	3.423	3.478	55	185	864	12.312	2.614	185.699	99,12%	(1.638)
	Mitraguna & Others	111.863	118.892	119.312	2.402	2.284	-118	276	420	7.448	1.864	124.277	96,00%	(4.965)
	Pensiun	59.885	64.304	64.749	1.021	1.194	173	-91	444	4.864	750	61.422	105,42%	3.327
	Total Pembiayaan	208.782	237.055	237.513	10.306	7.888	-2.417	3.023	458	28.730	7.430	242.096	98,11%	(4.584)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	-	1,81%	15,26%	0,00%	(3.010)	(344)	(36)			
	KUR	344	36	2.773	-	1,96%	15,23%	0,00%	(2.773)	(344)	(36)			
	Non KUR	-	-	238	-	0,00%	15,53%	0,00%	(238)	-	-			
3	PWG	-	-	14	292	0,00%	0,05%	1,00%	278	292	292			
	Cilem	-	-	-	79	0,00%	0,00%	0,43%	79	79	79			
	Gadai	-	-	14	213	0,00%	0,11%	1,97%	199	213	213			
4	CFG	621	471	2.688	2.681	0,36%	1,43%	1,42%	(7)	2.060	2.210			
	CF 1	122	-	-	165	4,46%	0,00%	3,92%	165	44	165			
	Total Griya	-	-	-	165	0,00%	0,00%	8,42%	165	165	165			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	471	2.688	2.516	0,29%	1,47%	1,37%	(172)	2.017	2.045			
	Mitraguna & Others	499	471	2.587	2.169	0,45%	2,18%	1,82%	(417)	1.671	1.699			
	Pensiun	-	-	101	346	0,00%	0,16%	0,53%	245	346	346			
	Total Pembiayaan	965	507	5.712	2.973	0,46%	2,41%	1,25%	(2.740)	2.008	2.466	0,61%	51,19%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	321	0,58%	1,69%	1,59%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,72%	(13)	255	22			
	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%	1,02%	-	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%	1,04%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,40%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.236	0,07%	0,95%	0,94%	(13)	2.086	(321)	1,17%	-24,42%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	216.113	222.249	248.725	32.612	
2	Contribution Margin	8.337	10.360	8.525	188	-2,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,38	3,43	0,05	0,26
CIF Payroll	1.150	1.475	1.490	15	340

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,66%	51	116,60%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	142.166	142.240	4.307	74	(3.568)	-2,45%	16.134	12,79%	141.567	100,47%	672
3	Deposito	46.391	51.246	51.112	51.112	(8.517)	0	(134)	-0,26%	4.721	10,18%	47.572	107,44%	3.540
	Total	172.540	197.134	193.374	193.447	(4.343)	74	(3.686)	-1,87%	20.907	12,12%	199.033	97,19%	(5.586)
	CASA	126.150	145.888	142.262	142.335	4.174	74	(3.552)	-2,44%	16.186	12,83%	151.462	93,97%	(9.126)
	(%) CASA	73,11%	74,00%	73,57%	73,58%									
	FDR	92,15%	84,68%	86,90%	86,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	706	707		1	(84)	-10,59%	106	17,54%	-	0,00%	707
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%	-	0,00%	3
3	Tabungan ISE	593	789	703	704		1	(84)	-10,69%	111	18,68%	-	0,00%	704
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	20.599	400	650	250	545	174	4.072	476	20.174	102,11%	425
	KUR	15.208	19.215	19.265	400	500	100	586	49	4.056	451	18.673	103,17%	592
	Non KUR	1.319	1.210	1.335	-	150	150	-41	124	15	26	1.501	88,89%	(167)
3	PWG	4.082	8.586	8.576	369	415	46	-223	-10	4.493	425	8.709	98,47%	(134)
	Cilem	4.082	8.586	8.576	369	415	46	-223	-10	4.493	425	8.709	98,47%	(134)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.853	2.735	2.533	-202	73	933	520	1.601	151.416	91,70%	(12.563)
	CF 1	3.556	3.661	3.876	278	295	17	-166	215	320	80	5.044	76,84%	(1.168)
	Total Griya	1.390	1.305	1.287	278	-	-278	0	-19	-104	19	1.622	79,33%	(335)
	• Total Non Program	1.390	1.013	996	-	-	0	-17	-17	-395	17	1.622	61,38%	(626)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.589	-	295	295	-166	233	424	62	3.422	75,66%	(833)
	CF 2	134.777	134.260	134.977	2.457	2.238	-219	239	718	200	1.520	146.373	92,21%	(11.395)
	Mitraguna & Others	92.204	95.035	96.102	2.457	2.238	-219	970	1.067	3.898	1.171	102.550	93,71%	(6.448)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	168.034	3.504	3.598	94	393	1.096	9.039	2.502	180.352	93,17%	(12.318)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	2.338	1,04%	0,63%	11,35%	2.209	2.166	2.202			
	KUR	85	-	-	2.140	0,56%	0,00%	11,11%	2.140	2.055	2.140			
	Non KUR	87	136	129	198	6,58%	10,63%	14,86%	70	111	63			
3	PWG	-	1	-	731	0,00%	0,00%	8,52%	731	731	730			
	Cilem	-	1	-	731	0,00%	0,00%	8,52%	731	731	730			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	3.131	0,82%	0,87%	2,25%	1.927	2.002	1.631			
	CF 1	123	-	147	456	3,46%	4,02%	11,78%	309	333	456			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	456	5,68%	6,24%	17,63%	309	333	456			
	CF 2	1.005	1.500	1.056	2.674	0,75%	0,79%	1,98%	1.618	1.669	1.174			
	Mitraguna & Others	743	1.195	1.056	2.667	0,81%	1,11%	2,77%	1.610	1.923	1.472			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	6.205	0,82%	0,80%	3,69%	4.868	4.905	4.561	0,23%	93,67%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	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%	0,73%	(0)	(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%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	5,90%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	163.906	172.540	201.477	37.571	
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	470	477	20	7	(3)	-0,70%	(2.928)	-85,99%	12.585	3,79%	(12.108)
2	Tabungan	80.230	94.233	95.228	94.698	4.587	(530)	465	0,49%	14.467	18,03%	94.513	100,20%	185
3	Deposito	12.294	14.848	14.731	14.680	(2.510)	(51)	(168)	-1,13%	2.386	19,41%	13.135	111,77%	1.546
	Total	95.930	109.561	110.428	109.855	2.097	(573)	294	0,27%	13.925	14,52%	120.233	91,37%	(10.377)
	CASA	83.636	94.713	95.698	95.175	4.608	(523)	462	0,49%	11.539	13,80%	107.098	88,87%	(11.923)
	(%) CASA	87,18%	86,45%	86,66%	86,64%									
	FDR	162,31%	168,82%	170,76%	171,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.727	2.730		3	(51)	-1,84%	1.189	77,11%	-	0,00%	2.730
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	1.763	1.709	1.712		3	(51)	-2,90%	170	11,03%		0,00%	1.712
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	158	158		0	0	0,00%	17	12,06%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.856	1.225	2.885	1.660	236	1.256	4.043	1.629	59.614	97,05%	(1.758)
	KUR	50.217	53.821	55.139	1.225	2.885	1.660	366	1.317	4.921	1.568	55.758	98,89%	(619)
	Non KUR	3.596	2.779	2.717	-	-	0	-130	-61	-879	61	3.856	70,47%	(1.139)
3	PWG	27.769	44.158	46.425	9.348	9.455	107	1.908	2.267	18.656	7.188	41.295	112,42%	5.130
	Cilem	10.764	20.583	22.426	1.706	2.618	911	1.090	1.843	11.661	775	20.846	107,58%	1.580
	Gadai	17.005	23.575	23.999	7.642	6.838	-804	819	424	6.995	6.413	20.449	117,36%	3.550
4	CFG	73.851	84.100	84.196	2.640	1.696	-944	892	96	10.345	1.600	86.681	97,13%	(2.485)
	CF 1	1.222	2.030	2.000	-	-	0	-92	-29	779	29	2.492	80,28%	(491)
	Total Griya	938	749	745	-	-	0	0	-4	-193	4	1.099	67,82%	(354)
	• Total Non Program	938	749	745	-	-	0	-5	-4	-193	4	1.099	67,82%	(354)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.255	-	-	0	-92	-25	971	25	1.393	90,12%	(138)
	CF 2	72.630	82.070	82.196	2.640	1.696	-944	984	126	9.566	1.570	84.189	97,63%	(1.993)
	Mitraguna & Others	46.537	52.181	52.866	1.127	1.696	569	-235	684	6.329	1.012	56.880	92,94%	(4.014)
	Pensiun	26.093	29.889	29.330	1.513	-	-1.513	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	188.564	13.213	14.036	823	3.022	3.605	32.864	10.431	187.856	100,38%	708

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	7.764	0,48%	1,65%	13,42%	6.827	7.503	7.059			
	KUR	228	545	766	7.110	0,45%	1,42%	12,90%	6.345	6.883	6.565			
	Non KUR	33	159	170	653	0,91%	6,13%	24,04%	483	620	494			
3	PWG	-	-	-	834	0,00%	0,00%	1,80%	834	834	834			
	Cilem	-	-	-	770	0,00%	0,00%	3,43%	770	770	770			
	Gadai	-	-	-	65	0,00%	0,00%	0,27%	65	65	65			
4	CFG	61	252	149	438	0,08%	0,18%	0,52%	289	377	186			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,80%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	417	0,08%	0,18%	0,51%	268	356	165			
	Mitraguna & Others	61	208	104	372	0,13%	0,20%	0,70%	268	311	164			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	9.036	0,21%	0,59%	4,79%	7.951	8.714	8.079	8,76%	-82,85%	4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	822	0,89%	1,10%	1,42%	201	345	276			
	KUR	257	388	314	516	0,51%	0,58%	0,94%	202	259	129			
	Non KUR	220	159	308	306	6,13%	11,08%	11,26%	(2)	86	147			
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	525	0,86%	0,73%	0,62%	(86)	(112)	(423)			
	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	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	0,99%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.348	0,72%	0,67%	0,71%	114	233	(146)	4,44%	-520,77%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	155.137	159.806	185.656	30.519	
2	Contribution Margin	7.273	9.504	8.539	1.266	-17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,45	2,79	2,84	0,04	0,39
CIF Payroll	1.516	1.551	1.514	(37)	(2)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.118	2.053	5.703	(65)	(8.773)	-81,04%	(12.628)	-86,02%	28.261	7,26%	(26.208)
2	Tabungan	126.637	123.445	125.039	124.475	634	(564)	1.030	0,83%	(2.162)	-1,71%	141.573	87,92%	(17.098)
3	Deposito	60.864	54.876	55.802	55.802	(1.285)	0	926	1,69%	(5.062)	-8,32%	62.398	89,43%	(6.596)
	Total	202.183	189.147	182.960	182.330	5.053	(629)	(6.817)	-3,60%	(19.853)	-9,82%	232.232	78,51%	(49.902)
	CASA	141.318	134.271	127.158	126.528	6.337	(629)	(7.743)	-5,77%	(14.790)	-10,47%	169.834	74,50%	(43.306)
	(%) CASA	69,90%	70,99%	69,50%	69,40%									
	FDR	127,02%	126,34%	130,06%	130,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.994	3.901		(93)	403	11,51%	483	14,14%	-	0,00%	3.901
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.794	3.701		(93)	403	12,21%	483	15,02%	-	0,00%	3.701
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	107	-	-	0	-22	-2	-134	2	241	44,36%	(134)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.761	-	-	0	-818	-603	-6.729	603	31.121	66,71%	(10.360)
	KUR	24.649	19.536	18.970	-	-	0	-735	-566	-5.679	566	28.072	67,58%	(9.102)
	Non KUR	2.840	1.828	1.791	-	-	0	-82	-37	-1.049	37	3.049	58,74%	(1.258)
3	PWG	10.361	9.671	9.714	403	475	72	-137	42	-647	432	19.402	50,07%	(9.688)
	Cilem	10.361	9.671	9.714	403	475	72	-137	42	-647	432	19.402	50,07%	(9.688)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.379	2.541	2.678	137	-3.776	-436	-11.345	3.114	235.220	88,16%	(27.842)
	CF 1	7.216	7.651	7.637	310	143	-168	-89	-14	422	157	9.051	84,38%	(1.414)
	Total Griya	3.957	4.371	4.467	310	143	-168	0	96	509	47	4.296	103,96%	170
	• Total Non Program	3.667	3.593	3.547	310	-	-310	268	-46	-119	46	3.998	88,74%	(450)
	• Program	291	778	919	-	143	143	-4	141	628	1	299	307,58%	620
	Oto	3.258	3.280	3.171	-	-	0	-89	-110	-87	110	4.755	66,68%	(1.584)
	CF 2	211.508	200.163	199.741	2.231	2.535	304	-3.687	-422	-11.767	2.957	226.169	88,32%	(26.428)
	Mitraguna & Others	176.747	169.319	169.201	2.231	2.535	304	-3.116	-118	-7.546	2.653	189.944	89,08%	(20.743)
	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	237.960	2.944	3.152	209	-4.753	-1.000	-18.855	4.152	285.983	83,21%	(48.023)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,35%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.124	0,56%	4,58%	5,42%	146	971	417			
	KUR	154	428	699	948	0,62%	3,58%	5,00%	250	795	520			
	Non KUR	-	279	280	176	0,00%	15,31%	9,83%	(104)	176	(103)			
3	PWG	25	-	-	781	0,24%	0,00%	8,04%	781	757	781			
	Cilem	25	-	-	781	0,24%	0,00%	8,04%	781	757	781			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	15.210	6,82%	4,70%	7,33%	5.436	303	5.156			
	CF 1	-	33	176	454	0,00%	2,30%	5,95%	279	454	422			
	Total Griya	-	-	-	166	0,00%	0,00%	3,71%	166	166	166			
	Oto	-	33	176	289	0,00%	5,36%	9,11%	113	289	256			
	CF 2	14.908	10.021	9.598	14.756	7,05%	4,80%	7,39%	5.157	(152)	4.735			
	Mitraguna & Others	14.471	9.714	9.403	14.560	8,19%	5,55%	8,61%	5.158	89	4.847			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	17.138	5,87%	4,51%	7,20%	6.363	2.052	6.335	0,48%	93,30%	-6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.501	1,31%	5,36%	7,23%	355	1.140	413			
	KUR	269	910	967	1.208	1,09%	4,95%	6,37%	240	939	298			
	Non KUR	93	178	178	293	3,26%	9,75%	16,37%	115	200	115			
3	PWG	-	-	-	15	0,00%	0,00%	0,15%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,15%	15	15	15			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.156	3,60%	8,68%	8,76%	113	10.280	(3.789)			
	CF 1	-	216	216	216	0,00%	2,83%	2,83%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,82%	-	216	-			
	CF 2	7.876	21.729	17.826	17.940	3,72%	8,91%	8,98%	113	10.064	(3.789)			
	Mitraguna & Others	7.422	21.292	17.305	17.419	4,20%	10,22%	10,29%	113	9.997	(3.873)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.672	3,21%	8,03%	8,27%	484	11.435	(3.361)	1,09%	86,85%	-7,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	262.410	263.262	250.938	(11.472)	
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,58	2,77	2,81	0,03	0,23
CIF Payroll	3.299	2.582	2.636	54	(663)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.346	5.052	(542)	(294)	(757)	-13,03%	(2.461)	-32,76%	22.127	22,83%	(17.075)
2	Tabungan	148.174	173.709	172.153	171.732	(1.253)	(422)	(1.977)	-1,14%	23.558	15,90%	164.061	104,68%	7.671
3	Deposito	29.593	37.696	26.795	26.795	383	0	(10.902)	-28,92%	(2.799)	-9,46%	30.915	86,67%	(4.121)
	Total	185.281	217.214	204.294	203.578	(1.412)	(716)	(13.636)	-6,28%	18.298	9,88%	217.103	93,77%	(13.525)
	CASA	155.687	179.518	177.500	176.784	(1.795)	(716)	(2.734)	-1,52%	21.096	13,55%	186.188	94,95%	(9.404)
	(%) CASA	84,03%	82,65%	86,88%	86,84%									
	FDR	129,17%	131,26%	142,41%	142,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	6.334	5.581		(753)	453	8,83%	(2.779)	-33,25%	-	0,00%	5.581
2	Giro ISE	1.674	480	655	695		40	215	44,89%	(979)	-58,47%		0,00%	695
3	Tabungan ISE	6.686	4.648	5.678	4.886		(793)	237	5,11%	(1.800)	-26,93%		0,00%	4.886
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	209	209	209		0	0	0,00%	21	11,17%		0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.266	1.915	1.480	-435	429	288	1.875	1.192	51.533	93,66%	(3.267)
	KUR	42.708	44.232	44.487	1.730	1.400	-330	484	255	1.779	1.145	47.624	93,41%	(3.137)
	Non KUR	3.682	3.746	3.779	185	80	-105	-55	33	96	47	3.910	96,65%	(131)
3	PWG	25.907	49.126	52.871	11.820	10.703	-1.118	2.667	3.746	26.964	6.957	44.094	119,91%	8.778
	Cilem	11.633	29.592	32.458	5.217	5.410	193	2.140	2.866	20.825	2.545	24.677	131,53%	7.780
	Gadai	14.275	19.533	20.414	6.603	5.292	-1.311	527	880	6.139	4.412	19.416	105,14%	997
4	CFG	167.028	188.016	189.792	2.564	3.765	1.202	1.443	1.776	22.764	1.989	184.607	102,81%	5.185
	CF 1	10.804	15.629	16.622	889	1.243	355	820	993	5.818	251	12.990	127,96%	3.632
	Total Griya	4.197	5.377	5.328	-	-	0	0	-49	1.130	49	4.504	118,28%	824
	• Total Non Program	4.197	5.224	5.175	-	-	0	-54	-49	977	49	4.504	114,89%	671
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	11.294	889	1.243	355	820	1.042	4.688	201	8.486	133,10%	2.809
	CF 2	156.224	172.386	173.170	1.675	2.522	847	623	784	16.946	1.738	171.617	100,90%	1.553
	Mitraguna & Others	100.077	114.669	115.458	1.233	2.108	875	341	789	15.381	1.319	113.744	101,51%	1.713
	Pensiun	56.148	57.718	57.712	442	414	-28	282	-5	1.564	419	57.873	99,72%	(161)
	Total Pembiayaan	239.326	285.120	290.929	16.299	15.948	-351	4.540	5.809	51.603	10.138	280.234	103,82%	10.695

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	6.197	0,43%	0,49%	12,84%	5.964	5.999	5.875			
	KUR	198	249	162	4.729	0,46%	0,37%	10,63%	4.568	4.531	4.480			
	Non KUR	-	74	72	1.468	0,00%	1,92%	38,85%	1.396	1.468	1.394			
3	PWG	-	-	-	5.978	0,00%	0,00%	11,31%	5.978	5.978	5.978			
	Cilem	-	-	-	4.434	0,00%	0,00%	13,66%	4.434	4.434	4.434			
	Gadai	-	-	-	1.544	0,00%	0,00%	7,56%	1.544	1.544	1.544			
4	CFG	1.021	788	1.127	8.691	0,61%	0,60%	4,58%	7.564	7.670	7.903			
	CF 1	202	371	242	2.201	1,87%	1,55%	13,24%	1.960	1.999	1.830			
	Total Griya	-	212	211	893	0,00%	3,92%	16,76%	682	893	681			
	Oto	202	160	31	1.308	3,06%	0,30%	11,58%	1.277	1.106	1.149			
	CF 2	819	417	885	6.490	0,52%	0,51%	3,75%	5.604	5.671	6.073			
	Mitraguna & Others	819	161	356	5.829	0,82%	0,31%	5,05%	5.473	5.010	5.668			
	Pensiun	-	256	530	660	0,00%	0,92%	1,14%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	20.866	0,51%	0,48%	7,17%	19.505	19.647	19.755	1,08%	84,93%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	477	0,99%	1,00%	0,99%	(2)	16	68			
	KUR	366	358	429	428	0,86%	0,97%	0,96%	(1)	62	70			
	Non KUR	95	51	50	49	2,57%	1,33%	1,30%	(1)	(46)	(2)			
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%	0,77%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,77%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,60%	-	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%	0,95%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.945	1,30%	0,68%	0,67%	(2)	(1.164)	113	1,79%	-168,24%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	238.864	242.722	285.171	46.307	
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,62	2,76	2,78	0,02	0,17
CIF Payroll	1.924	2.066	2.072	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	1.016	1.016	(98)	(0)	146	16,77%	(347)	-25,43%	9.620	10,56%	(8.604)
2	Tabungan	77.945	101.306	104.515	104.066	3.787	(449)	2.760	2,72%	26.122	33,51%	90.999	114,36%	13.067
3	Deposito	9.935	10.260	18.474	18.474	433	0	8.214	80,06%	8.539	85,94%	10.702	172,62%	7.772
	Total	89.243	112.436	124.005	123.556	4.121	(449)	11.120	9,89%	34.314	38,45%	111.321	110,99%	12.235
	CASA	79.307	102.177	105.531	105.082	3.688	(449)	2.906	2,84%	25.775	32,50%	100.619	104,44%	4.463
	(%) CASA	88,87%	90,88%	85,10%	85,05%									
	FDR	131,75%	135,15%	123,26%	123,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.384	2.351	(33)	(102)	-4,17%	(444)	-15,89%	-	0,00%	2.351	
2	Giro ISE	1.018	584	568	568	0	(16)	-2,72%	(450)	-44,24%		0,00%	568	
3	Tabungan ISE	1.778	1.870	1.817	1.784	(33)	(87)	-4,62%	6	0,34%		0,00%	1.784	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	99	99	99	0	0	0,00%	16	19,28%		0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	24.012	1.020	500	-520	557	-22	4.606	522	22.874	104,98%	1.138
	KUR	19.311	23.042	22.937	1.020	400	-620	578	-105	3.626	505	22.603	101,48%	334
	Non KUR	95	993	1.075	-	100	100	-20	82	981	18	271	397,26%	805
3	PWG	2.291	6.450	6.954	364	752	389	-144	504	4.662	249	6.471	107,46%	483
	Cilem	2.291	6.450	6.954	364	752	389	-144	504	4.662	249	6.471	107,46%	483
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.884	4.401	1.834	-2.567	4.317	410	26.098	1.424	106.301	114,66%	15.583
	CF 1	18.535	22.457	22.264	594	-	-594	625	-193	3.729	193	20.252	109,93%	2.012
	Total Griya	17.245	15.716	15.656	-	-	0	0	-60	-1.588	60	18.033	86,82%	(2.376)
	• Total Non Program	1.070	691	680	-	-	0	-10	-10	-390	10	1.416	48,04%	(736)
	• Program	16.174	15.025	14.976	-	-	0	-468	-49	-1.198	49	16.616	90,13%	(1.640)
	Oto	1.291	6.741	6.608	594	-	-594	625	-133	5.317	133	2.220	297,69%	4.388
	CF 2	77.250	99.017	99.619	3.807	1.834	-1.973	3.692	603	22.369	1.231	86.049	115,77%	13.571
	Mitraguna & Others	58.013	80.885	81.589	3.807	1.632	-2.175	3.843	704	23.576	928	65.912	123,79%	15.677
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	152.850	5.785	3.086	-2.699	4.730	891	35.270	2.195	135.743	112,60%	17.107

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	705	0,86%	2,22%	2,94%	171	538	83			
	KUR	167	622	534	676	0,87%	2,32%	2,95%	141	509	54			
	Non KUR	-	-	-	29	0,00%	0,00%	2,74%	29	29	29			
3	PWG	-	-	-	341	0,00%	0,00%	4,90%	341	341	341			
	Cilem	-	-	-	341	0,00%	0,00%	4,90%	341	341	341			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	3.398	2,69%	1,97%	2,79%	999	826	1.260			
	CF 1	1.875	1.540	1.780	2.739	10,12%	7,93%	12,30%	959	863	1.199			
	Total Griya	1.875	1.449	1.567	2.220	10,87%	9,97%	14,18%	653	345	771			
	Oto	-	91	213	519	0,00%	3,16%	7,85%	305	519	428			
	CF 2	697	598	619	659	0,90%	0,63%	0,66%	40	(38)	61			
	Mitraguna & Others	583	598	619	659	1,01%	0,77%	0,81%	40	76	61			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.443	2,33%	1,93%	2,91%	1.510	1.704	1.684	0,81%	72,06%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	817	0,00%	2,71%	3,40%	166	817	153			
	KUR	-	664	651	817	0,00%	2,83%	3,56%	166	817	153			
	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	5.803	5,15%	4,36%	4,76%	503	868	381			
	CF 1	4.826	5.269	4.994	5.242	26,04%	22,24%	23,54%	248	416	(27)			
	Total Griya	4.826	5.269	4.994	5.242	27,99%	31,78%	33,48%	248	416	(27)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	561	0,14%	0,31%	0,56%	255	453	408			
	Mitraguna & Others	108	153	306	561	0,19%	0,38%	0,69%	255	453	408			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	6.620	4,20%	3,92%	4,33%	669	1.686	534	1,85%	57,20%	-2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.364	119.588	151.084	34.720	
2	Contribution Margin	3.361	4.675	3.878	517	-15,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,15	3,20	0,05	0,23
CIF Payroll	767	815	814	(1)	47

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	109	109	(16)	(0)	20	22,38%	(53)	-32,66%	8.912	1,22%	(8.803)
2	Tabungan	112.107	105.488	108.926	108.143	2.418	(783)	2.654	2,52%	(3.964)	-3,54%	127.186	85,03%	(19.043)
3	Deposito	7.734	11.503	7.036	7.036	(753)	0	(4.467)	-38,83%	(698)	-9,02%	8.925	78,84%	(1.889)
	Total	120.003	117.080	116.071	115.288	1.648	(783)	(1.792)	-1,53%	(4.715)	-3,93%	145.022	79,50%	(29.734)
	CASA	112.269	105.577	109.035	108.252	2.402	(783)	2.674	2,53%	(4.017)	-3,58%	136.097	79,54%	(27.846)
	(%) CASA	93,56%	90,17%	93,94%	93,90%									
	FDR	119,28%	128,26%	131,53%	132,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.583	1.597		14	(151)	-8,64%	49	3,14%	-	0,00%	1.597
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.575	1.590		14	(151)	-8,67%	48	3,10%		0,00%	1.590
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.914	410	701	291	-145	376	-2.597	325	21.533	73,91%	(5.619)
	KUR	17.071	14.073	14.479	350	701	351	-164	406	-2.591	295	19.918	72,70%	(5.438)
	Non KUR	1.440	1.465	1.435	60	-	-	-60	19	-30	-6	1.615	88,81%	(181)
3	PWG	10.369	18.035	18.562	2.126	2.844	717	1.020	528	8.193	2.316	21.336	87,00%	(2.774)
	Cilem	7.309	11.518	11.635	598	780	183	75	117	4.326	664	15.842	73,44%	(4.208)
	Gadai	3.060	6.516	6.928	1.529	2.064	535	945	411	3.868	1.653	5.494	126,09%	1.434
4	CFG	114.187	116.546	118.149	1.762	5.371	3.609	-66	1.603	3.962	3.768	125.520	94,13%	(7.371)
	CF 1	709	1.829	1.936	-	142	142	-43	107	1.228	34	1.960	98,78%	(24)
	Total Griya	277	244	242	-	-	0	0	-1	-35	1	438	55,32%	(196)
	• Total Non Program	277	244	242	-	-	0	-1	-1	-35	1	438	55,32%	(196)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.694	-	142	142	-43	109	1.263	33	1.522	111,29%	172
	CF 2	113.478	114.717	116.212	1.762	5.229	3.467	-23	1.495	2.734	3.734	123.560	94,05%	(7.348)
	Mitraguna & Others	95.023	97.391	99.058	1.462	5.229	3.767	-48	1.667	4.035	3.562	104.219	95,05%	(5.162)
	Pensiun	18.455	17.326	17.155	300	-	-	-300	25	-172	-1.301	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	152.673	4.298	8.915	4.617	807	2.504	9.538	6.411	168.458	90,63%	(15.785)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	2.012	1,73%	6,21%	12,64%	1.047	1.691	1.284			
	KUR	302	728	923	1.701	1,77%	6,56%	11,75%	779	1.400	973			
	Non KUR	19	-	43	311	1,33%	2,90%	21,65%	268	292	311			
3	PWG	-	-	-	531	0,00%	0,00%	2,86%	531	531	531			
	Cilem	-	-	-	416	0,00%	0,00%	3,57%	416	416	416			
	Gadai	-	-	-	115	0,00%	0,00%	1,66%	115	115	115			
4	CFG	617	842	1.148	1.812	0,54%	0,98%	1,53%	664	1.195	970			
	CF 1	-	-	-	311	0,00%	0,00%	16,07%	311	311	311			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	311	0,00%	0,00%	18,37%	311	311	311			
	CF 2	617	842	1.148	1.501	0,54%	1,00%	1,29%	353	884	659			
	Mitraguna & Others	617	842	1.148	1.501	0,65%	1,18%	1,51%	353	884	659			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.354	0,65%	1,41%	2,85%	2.241	3.417	2.785	5,13%	-79,82%	2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.143	2,24%	6,68%	7,18%	105	728	78			
	KUR	236	968	942	1.048	1,38%	6,70%	7,24%	105	811	79			
	Non KUR	179	96	95	95	12,41%	6,48%	6,62%	-	(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	1.181	1,86%	1,02%	1,00%	(3)	(944)	(813)			
	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	1.181	1,87%	1,03%	1,02%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,17%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.324	1,77%	1,48%	1,52%	102	(216)	(735)	7,80%	-412,46%	6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	142.452	147.619	152.669	10.217	
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.223	1.223	(22)	0	366	42,69%	(1.782)	-59,31%	13.658	8,95%	(12.435)
2	Tabungan	56.317	64.168	70.053	69.645	392	(408)	5.477	8,53%	13.328	23,67%	71.329	97,64%	(1.684)
3	Deposito	45.220	60.141	55.732	55.732	(2.889)	0	(4.409)	-7,33%	10.511	23,25%	46.637	119,50%	9.095
	Total	104.542	125.166	127.007	126.599	(2.519)	(408)	1.433	1,15%	22.057	21,10%	131.623	96,18%	(5.024)
	CASA	59.322	65.025	71.275	70.867	370	(408)	5.842	8,98%	11.545	19,46%	84.987	83,39%	(14.119)
	(%) CASA	56,74%	51,95%	56,12%	55,98%									
	FDR	207,64%	192,09%	191,51%	192,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.399	2.292		(107)	169	7,96%	(518)	-18,45%	-	0,00%	2.292
2	Giro ISE	19	387	626	607		(19)	220	56,85%	588	3070,75%		0,00%	607
3	Tabungan ISE	2.791	1.736	1.773	1.685		(88)	(51)	-2,94%	(1.106)	-39,63%		0,00%	1.685
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	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	29.757	220	250	30	-485	-572	-4.818	822	38.794	76,70%	(9.037)
	KUR	29.907	26.736	26.225	220	250	30	-378	-512	-3.682	762	33.893	77,38%	(7.668)
	Non KUR	4.668	3.593	3.532	-	-	0	-107	-61	-1.136	61	4.901	72,07%	(1.369)
3	PWG	5.791	10.002	10.101	350	735	385	-202	99	4.310	636	14.991	67,38%	(4.890)
	Cilem	5.791	10.002	10.101	350	735	385	-202	99	4.310	636	14.991	67,38%	(4.890)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.514	4.539	6.869	2.330	3.928	3.343	27.506	3.526	186.413	104,88%	9.101
	CF 1	111.105	105.092	104.911	421	541	120	651	-181	-6.194	723	116.457	90,09%	(11.546)
	Total Griya	105.380	96.415	95.936	-	-	0	0	-478	-9.444	478	109.231	87,83%	(13.295)
	• Total Non Program	15.372	12.439	12.354	-	-	0	-116	-86	-3.018	86	16.763	73,70%	(4.409)
	• Program	90.009	83.975	83.582	-	-	0	-499	-393	-6.426	393	92.468	90,39%	(8.886)
	Oto	5.724	8.677	8.974	421	541	120	651	297	3.250	244	7.226	124,19%	1.748
	CF 2	56.904	87.079	90.604	4.118	6.328	2.210	3.277	3.524	33.700	2.804	69.956	129,52%	20.648
	Mitraguna & Others	52.060	75.127	78.712	2.670	6.328	3.658	2.692	3.586	26.653	2.742	63.627	123,71%	15.086
	Pensiun	4.844	11.953	11.891	1.448	-	-1.448	586	-61	7.047	61	6.329	187,88%	5.562
	Total Pembiayaan	217.069	240.436	243.233	5.110	7.855	2.745	3.170	2.797	26.165	5.057	248.892	97,73%	(5.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	3.824	1,36%	3,88%	12,85%	2.648	3.353	2.629			
	KUR	56	592	740	2.874	0,19%	2,77%	10,96%	2.135	2.818	2.283			
	Non KUR	415	603	436	950	8,89%	12,14%	26,88%	513	535	347			
3	PWG	-	-	-	1.028	0,00%	0,00%	10,18%	1.028	1.028	1.028			
	Cilem	-	-	-	1.028	0,00%	0,00%	10,18%	1.028	1.028	1.028			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	19.143	4,36%	5,75%	9,79%	8.088	11.814	9.442			
	CF 1	7.221	8.741	10.093	16.333	6,50%	9,60%	15,57%	6.240	9.112	7.592			
	Total Griya	7.194	8.389	9.787	15.178	6,83%	10,15%	15,82%	5.392	7.984	6.789			
	Oto	26	352	306	1.155	0,46%	3,53%	12,86%	848	1.128	802			
	CF 2	108	960	962	2.810	0,19%	1,10%	3,10%	1.848	2.702	1.850			
	Mitraguna & Others	-	960	962	2.588	0,00%	1,28%	3,29%	1.626	2.588	1.628			
	Pensiun	108	-	-	222	2,23%	0,00%	1,87%	222	114	222			
	Total Pembiayaan	7.800	10.896	12.231	23.995	3,59%	5,09%	9,87%	11.764	16.195	13.099	0,05%	99,52%	-9,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	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	1.276	0,76%	2,76%	4,29%	438	1.014	575			
	KUR	164	99	98	415	0,55%	0,37%	1,58%	317	251	316			
	Non KUR	98	603	740	861	2,11%	20,60%	24,38%	121	763	258			
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	16.356	7,41%	8,39%	8,37%	230	3.902	603			
	CF 1	10.689	15.097	15.469	15.699	9,62%	14,72%	14,96%	230	5.010	603			
	Total Griya	10.577	14.830	15.029	15.421	10,04%	15,59%	16,07%	392	4.844	591			
	Oto	112	267	440	278	1,96%	5,07%	3,10%	(161)	166	11			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,73%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,83%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.812	5,94%	7,13%	7,32%	668	4.916	1.177	0,04%	99,40%	-7,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	215.816	219.091	243.112	27.296	
2	Contribution Margin	725	1.145	2.220	1.495	-206,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,68	2,02	2,01	(0,00)	0,34
CIF Payroll	1.683	2.057	2.107	50	424

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.305	1.313	(32)	8	5	0,37%	(5.768)	-81,46%	16.932	7,75%	(15.619)
2	Tabungan	82.750	97.023	102.633	101.973	8.832	(660)	4.950	5,10%	19.223	23,23%	97.775	104,29%	4.198
3	Deposito	20.500	30.747	29.736	29.736	(11)	0	(1.011)	-3,29%	9.235	45,05%	21.287	139,69%	8.449
	Total	110.331	129.078	133.673	133.022	8.789	(651)	3.944	3,06%	22.691	20,57%	135.994	97,81%	(2.972)
	CASA	89.831	98.331	103.938	103.286	8.800	(651)	4.955	5,04%	13.455	14,98%	114.707	90,04%	(11.421)
	(%) CASA	81,42%	76,18%	77,76%	77,65%									
	FDR	132,60%	132,08%	131,30%	131,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	992	1.093		101	(1.093)	-50,02%	298	37,54%	-	0,00%	1.093
2	Giro ISE	389	146	180	181		1	35	23,93%	(208)	-53,51%		0,00%	181
3	Tabungan ISE	406	2.040	812	912		100	(1.128)	-55,31%	506	124,84%		0,00%	912
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.870	1.310	2.050	740	462	718	220	1.332	41.294	91,71%	(3.424)
	KUR	36.457	36.207	36.944	1.310	2.050	740	491	738	487	1.312	39.946	92,49%	(3.002)
	Non KUR	1.194	946	926	-	-	0	-29	-20	-267	20	1.348	68,69%	(422)
3	PWG	14.628	27.021	28.898	5.706	6.366	660	2.042	1.877	14.270	4.489	26.021	111,06%	2.877
	Cilem	6.737	14.413	15.724	1.603	2.012	409	946	1.311	8.987	701	14.271	110,18%	1.453
	Gadai	7.891	12.608	13.174	4.103	4.354	251	1.096	566	5.283	3.788	11.750	112,13%	1.425
4	CFG	94.017	106.314	108.739	1.097	3.970	2.873	853	2.425	14.722	1.546	108.286	100,42%	452
	CF 1	1.650	2.775	2.747	-	18	18	-44	-28	1.097	47	2.811	97,72%	(64)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.500	-	18	18	-44	-19	1.197	38	2.302	108,58%	197
	CF 2	92.366	103.539	105.992	1.097	3.952	2.855	897	2.453	13.626	1.499	105.475	100,49%	516
	Mitraguna & Others	54.628	64.218	66.535	1.097	3.472	2.375	1.225	2.317	11.906	1.155	66.375	100,24%	160
	Pensiun	37.738	39.321	39.457	-	480	480	-328	136	1.719	344	39.101	100,91%	357
	Total Pembiayaan	146.295	170.488	175.507	8.113	12.387	4.273	3.357	5.020	29.212	7.367	175.601	99,95%	(94)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	3.119	0,22%	0,09%	8,24%	3.084	3.036	3.065			
	KUR	-	19	-	2.853	0,00%	0,00%	7,72%	2.853	2.853	2.834			
	Non KUR	83	35	35	266	6,98%	3,66%	28,74%	232	183	231			
3	PWG	-	-	-	1.226	0,00%	0,00%	4,24%	1.226	1.226	1.226			
	Cilem	-	-	-	1.080	0,00%	0,00%	6,87%	1.080	1.080	1.080			
	Gadai	-	-	-	146	0,00%	0,00%	1,11%	146	146	146			
4	CFG	-	732	816	2.437	0,00%	0,77%	2,24%	1.621	2.437	1.705			
	CF 1	-	152	135	414	0,00%	4,88%	15,07%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,56%	279	414	262			
	CF 2	-	580	680	2.023	0,00%	0,66%	1,91%	1.342	2.023	1.443			
	Mitraguna & Others	-	479	579	1.921	0,00%	0,90%	2,89%	1.342	1.921	1.442			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	6.782	0,06%	0,50%	3,86%	5.931	6.698	5.996	0,56%	85,63%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,38%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,74%	-	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	2.743	0,02%	2,58%	2,52%	(1)	2.725	(316)			
	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	2.730	0,02%	2,64%	2,58%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,28%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,39%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,65%	(1)	2.771	(449)	0,70%	57,32%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	549	549	(337)	0	217	65,29%	393	251,00%	8.656	6,34%	(8.107)
2	Tabungan	45.583	50.262	51.247	50.940	1.727	(307)	678	1,35%	5.357	11,75%	56.511	90,14%	(5.571)
3	Deposito	28.548	6.821	6.884	6.884	6	0	63	0,92%	(21.664)	-75,89%	29.786	23,11%	(22.902)
	Total	74.288	57.415	58.680	58.373	1.396	(307)	958	1,67%	(15.915)	-21,42%	94.953	61,48%	(36.580)
	CASA	45.740	50.594	51.796	51.489	1.390	(307)	895	1,77%	5.749	12,57%	65.167	79,01%	(13.678)
	(%) CASA	61,57%	88,12%	88,27%	88,21%									
	FDR	155,10%	226,45%	223,52%	224,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.223	1.231		7	(34)	-2,65%	436	54,81%	-	0,00%	1.231
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.152	1.159		7	(33)	-2,81%	371	47,06%		0,00%	1.159
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.577	1.420	1.050	-370	794	299	7.431	751	27.194	116,12%	4.383
	KUR	23.464	30.534	30.742	1.420	950	-470	809	208	7.278	742	26.337	116,72%	4.405
	Non KUR	683	744	835	-	100	100	-15	92	153	8	857	97,52%	(21)
3	PWG	2.751	6.017	6.107	361	277	-84	185	90	3.355	187	7.141	85,51%	(1.035)
	Cilem	2.751	6.017	6.107	361	277	-84	185	90	3.355	187	7.141	85,51%	(1.035)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.475	1.320	1.892	572	-539	755	5.153	1.137	97.427	95,94%	(3.952)
	CF 1	3.542	3.547	3.501	-	-	0	-16	-46	-41	46	4.547	77,00%	(1.046)
	Total Griya	3.385	2.524	2.495	-	-	0	0	-30	-890	30	3.546	70,36%	(1.051)
1	• Total Non Program	3.385	2.524	2.495	-	-	0	-29	-30	-890	30	3.546	70,36%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.007	-	-	0	-16	-16	849	16	1.002	100,50%	5
	CF 2	84.780	89.174	89.974	1.320	1.892	572	-523	800	5.194	1.092	92.880	96,87%	(2.906)
	Mitraguna & Others	72.402	77.082	77.693	1.320	1.609	289	-419	611	5.291	998	79.470	97,76%	(1.778)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.159	3.101	3.219	118	441	1.144	15.939	2.075	131.762	99,54%	(603)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	1.942	1,08%	0,28%	6,15%	1.855	1.681	1.927			
	KUR	188	-	72	1.820	0,80%	0,23%	5,92%	1.749	1.632	1.820			
	Non KUR	73	15	15	121	10,64%	2,01%	14,49%	106	48	106			
3	PWG	-	-	-	549	0,00%	0,00%	9,00%	549	549	549			
	Cilem	-	-	-	549	0,00%	0,00%	9,00%	549	549	549			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.410	0,64%	1,94%	2,58%	615	1.847	1.338			
	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	2.410	0,66%	2,01%	2,68%	615	1.847	1.338			
	Mitraguna & Others	408	998	1.795	2.410	0,56%	2,33%	3,10%	615	2.002	1.412			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	4.901	0,72%	1,45%	3,74%	3.019	4.077	3.814	2,44%	34,77%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	7,12%	-	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	1.149	1,34%	1,03%	1,23%	196	(39)	200			
	CF 1	-	320	320	320	0,00%	9,03%	9,15%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,84%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	828	1,40%	0,71%	0,92%	196	(359)	200			
	Mitraguna & Others	1.187	566	498	694	1,64%	0,65%	0,89%	196	(493)	128			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.318	1,05%	0,86%	1,00%	196	105	200	1,38%	-36,90%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.704	117.396	133.028	16.324	
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.767	1.766	44	(1)	369	26,40%	(6.291)	-78,08%	16.705	10,57%	(14.939)
2	Tabungan	114.229	121.095	124.335	124.250	4.229	(85)	3.155	2,61%	10.021	8,77%	128.618	96,60%	(4.368)
3	Deposito	24.505	17.298	16.270	16.270	(905)	0	(1.028)	-5,94%	(8.235)	-33,61%	25.776	63,12%	(9.507)
	Total	146.791	139.790	142.372	142.286	3.368	(86)	2.495	1,79%	(4.505)	-3,07%	171.099	83,16%	(28.813)
	CASA	122.286	122.493	126.102	126.016	4.273	(86)	3.524	2,88%	3.730	3,05%	145.323	86,71%	(19.306)
	(%) CASA	83,31%	87,63%	88,57%	88,57%									
	FDR	111,90%	129,28%	129,42%	129,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	921	921		(0)	139	17,74%	356	63,04%	-	0,00%	921
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	920	920		(0)	139	17,77%	357	63,33%		0,00%	920
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	18.054	1.300	450	-850	617	-125	-652	575	21.722	83,11%	(3.668)
	KUR	17.857	17.662	17.555	1.300	450	-850	645	-108	-302	558	20.701	84,80%	(3.147)
	Non KUR	848	516	499	-	-	0	-28	-17	-349	17	1.021	48,88%	(522)
3	PWG	28.691	45.381	48.632	8.751	9.020	269	3.017	3.251	19.941	5.769	44.164	110,12%	4.468
	Cilem	14.633	23.716	24.744	1.845	2.031	187	760	1.028	10.112	1.003	27.201	90,97%	(2.457)
	Gadai	14.059	21.665	23.888	6.906	6.989	83	2.256	2.223	9.829	4.766	16.963	140,82%	6.925
4	CFG	116.769	117.085	117.499	1.304	1.538	234	-850	414	730	1.123	127.644	92,05%	(10.144)
	CF 1	2.827	4.132	4.057	-	-	0	-404	-75	1.230	75	4.086	99,29%	(29)
	Total Griya	979	721	708	-	-	0	0	-13	-271	13	1.140	62,12%	(432)
	• Total Non Program	979	721	708	-	-	0	-13	-13	-271	13	1.140	62,12%	(432)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.349	-	-	0	-404	-62	1.501	62	2.946	113,66%	403
	CF 2	113.942	112.953	113.442	1.304	1.538	234	-446	489	-500	1.048	123.557	91,81%	(10.115)
	Mitraguna & Others	55.116	57.928	58.472	959	1.188	229	-183	544	3.357	644	63.692	91,80%	(5.220)
	Pensiun	58.827	55.025	54.970	345	350	5	-264	-54	-3.856	404	59.866	91,82%	(4.895)
	Total Pembiayaan	164.260	180.720	184.260	11.355	11.008	-347	2.784	3.541	20.000	7.467	193.623	95,16%	(9.363)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	1.776	3,30%	2,15%	9,84%	1.385	1.158	1.450			
	KUR	461	291	368	1.662	2,58%	2,08%	9,47%	1.294	1.200	1.371			
	Non KUR	156	35	23	114	18,40%	4,37%	22,88%	92	(42)	79			
3	PWG	74	-	78	5.056	0,26%	0,17%	10,40%	4.978	4.981	5.056			
	Cilem	74	-	-	3.881	0,51%	0,00%	15,68%	3.881	3.807	3.881			
	Gadai	-	-	78	1.175	0,00%	0,36%	4,92%	1.097	1.175	1.175			
4	CFG	1.969	2.567	1.914	4.054	1,69%	1,63%	3,45%	2.140	2.085	1.487			
	CF 1	66	197	90	549	2,32%	2,17%	13,54%	460	484	353			
	Total Griya	66	43	90	88	6,70%	12,45%	12,38%	(2)	22	45			
	Oto	-	154	-	462	0,00%	0,00%	13,79%	462	462	308			
	CF 2	1.904	2.371	1.825	3.504	1,67%	1,62%	3,09%	1.680	1.601	1.134			
	Mitraguna & Others	1.427	1.787	1.337	2.777	2,59%	2,31%	4,75%	1.440	1.350	989			
	Pensiun	477	583	488	728	0,81%	0,89%	1,32%	240	251	144			
	Total Pembiayaan	2.661	2.969	2.458	10.961	1,62%	1,36%	5,95%	8.503	8.300	7.992	0,00%	100,00%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	752	1,22%	3,09%	4,16%	191	523	108			
	KUR	229	541	459	650	1,28%	2,60%	3,70%	191	421	109			
	Non KUR	-	102	102	102	0,00%	19,76%	20,43%	-	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%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,66%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,44%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	3.055	1,11%	1,58%	1,66%	191	1.229	960	0,00%	100,00%	-1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	25.960	25.769	(336)	(192)	3.008	13,22%	868	3,49%	34.925	73,78%	(9.157)
3	Deposito	2.060	2.117	1.915	1.915	261	0	(202)	-9,55%	(145)	-7,04%	2.439	78,51%	(524)
	Total	26.961	24.878	27.875	27.684	(75)	(192)	2.806	11,28%	723	2,68%	37.365	74,09%	(9.681)
	CASA	24.901	22.760	25.960	25.769	(336)	(192)	3.008	13,22%	868	3,49%	34.925	73,78%	(9.157)
	(%) CASA	92,36%	91,49%	93,13%	93,08%									
	FDR	86,03%	80,47%	70,75%	71,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.223	2.619		396	275	11,71%	685	35,41%	-	0,00%	2.619
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.223	2.619		396	275	11,71%	685	35,41%		0,00%	2.619
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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.721	100	-	-100	-741	-298	-3.473	298	26.655	73,99%	(6.934)
	KUR	21.361	18.943	18.651	100	-	-100	-721	-292	-2.710	292	24.648	75,67%	(5.997)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
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	19.721	100	-	-100	-741	-298	-3.473	298	26.655	73,99%	(6.934)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	1.090	2,98%	21,76%	5,53%	(3.267)	398	(83)			
	KUR	472	1.000	4.171	1.090	2,21%	22,02%	5,84%	(3.081)	617	90			
	Non KUR	220	173	185	-	11,98%	17,23%	0,00%	(185)	(220)	(173)			
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	1.090	2,98%	21,76%	5,53%	(3.267)	398	(83)	5,81%	-5,11%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	957	0,77%	4,50%	4,85%	56	779	208			
	KUR	161	483	467	527	0,75%	2,47%	2,82%	59	366	43			
	Non KUR	17	266	433	430	0,91%	40,23%	40,22%	(3)	413	165			
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	957	0,77%	4,50%	4,85%	56	779	208	24,95%	-414,27%	20,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	23.179	26.961	24.953	1.774	
2	Contribution Margin	810	1.153	943	133	-16,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	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 (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	443	888	417	(26)	
2	Contribution Margin	(387)	(458)	(226)	161	41,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,63	3,00	3,20	0,20	0,58
CIF Payroll	8	5	5	-	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	CASA	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366	302	335	(31)	
2	Contribution Margin	(96)	(117)	(29)	67	69,8%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	442	421	726	(21)	(367)	-46,57%	(3.089)	-88,01%	7.010	6,00%	(6.589)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	442	421	726	(21)	(367)	-46,57%	(3.089)	-88,01%	7.150	5,88%	(6.730)
	CASA	3.509	787	442	421	726	(21)	(367)	-46,57%	(3.089)	-88,01%	7.010	6,00%	(6.589)
	(%) 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 (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		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 (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.312	3.509	61	(3.251)	
2	Contribution Margin	(343)	(404)	(148)	195	56,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,78	2,50	2,57	0,07	(0,21)
CIF Payroll	18	10	7	(3)	(11)