

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	44.662	44.728	(10.306)	66	(4.015)	-8,24%	(29.441)	-39,69%	247.274	18,09%	(202.545)
2	Tabungan	1.786.724	2.008.954	2.007.200	1.999.435	40.750	(7.765)	(9.519)	-0,47%	212.711	11,91%	2.037.916	98,11%	(38.481)
3	Deposito	649.060	610.498	600.296	600.298	(5.364)	1	(10.201)	-1,67%	(48.763)	-7,51%	667.179	89,98%	(66.882)
Total		2.509.954	2.668.196	2.652.159	2.644.461	25.080	(7.698)	(23.735)	-0,89%	134.507	5,36%	2.952.369	89,57%	(307.908)
CASA		1.860.893	2.057.697	2.051.863	2.044.164	30.444	(7.699)	(13.534)	-0,66%	183.270	9,85%	2.285.190	89,45%	(241.026)
(% CASA		74,14%	77,12%	77,37%	77,30%									
FDR		125,36%	131,30%	131,91%	132,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.215	41.180		(35)	(262)	-0,63%	(1.658)	-3,87%	83.611	49,25%	(42.431)
2	Giro ISE	4.948	2.786	3.139	3.366		227	580	20,83%	(1.582)	-31,97%	29.659	11,35%	(26.293)
3	Tabungan ISE	31.691	34.438	33.858	33.596		(262)	(842)	-2,44%	1.905	6,01%	37.357	89,93%	(3.762)
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.208	-	-	0	615	-73	58.637	73	223.889	108,63%	19.318
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	120.072	110,29%	12.355
	• Local Champion	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	116.221	113,94%	16.206
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	443.949	1.000	701	-299	502	-893	-2.929	1.594	507.692	87,44%	(63.743)
	KUR	419.345	420.474	419.647	1.000	701	-299	1.113	-828	301	1.529	477.116	87,95%	(57.469)
	Non KUR	27.532	24.367	24.302	-	-	0	-610	-65	-3.230	65	30.576	79,48%	(6.274)
3	PWG	258.833	422.883	426.433	21.920	17.420	-4.500	16.622	3.550	167.600	13.870	433.208	98,44%	(6.775)
	Cilem	127.522	228.193	231.455	5.570	6.153	583	8.501	3.263	103.934	2.890	267.053	86,67%	(35.597)
	Gadai	131.312	194.690	194.978	16.350	11.267	-5.083	8.121	287	63.666	10.980	166.155	117,35%	28.822
4	CFG	2.256.170	2.392.296	2.384.936	6.164	8.743	2.579	12.190	-7.360	128.766	16.104	2.483.471	96,03%	(98.535)
	CF 1	461.418	474.026	473.555	1.883	374	-1.509	4.543	-471	12.138	845	498.650	94,97%	(25.094)
	Total Griya	417.205	391.149	390.677	200	-	-200	0	-473	-26.529	473	434.485	89,92%	(43.808)
	• Total Non Program	64.148	59.172	58.957	200	-	-200	-157	-215	-5.191	215	71.781	82,13%	(12.824)
	• Program	353.058	331.978	331.720	-	-	0	-1.952	-258	-21.338	258	362.704	91,46%	(30.984)
	Oto	44.213	82.877	82.879	1.683	374	-1.309	4.543	2	38.666	372	64.165	129,17%	18.714
	CF 2	1.794.752	1.918.270	1.911.380	4.281	8.370	4.089	7.647	-6.889	116.628	15.259	1.984.822	96,30%	(73.441)
	Mitraguna & Others	1.323.695	1.437.274	1.433.572	3.507	7.417	3.910	6.250	-3.701	109.877	11.118	1.494.383	95,93%	(60.811)
	Pensiusn	471.056	480.996	477.808	774	953	179	1.397	-3.188	6.751	4.141	490.439	97,42%	(12.631)
Total Pembiayaan		3.146.451	3.503.301	3.498.525	29.084	26.864	-2.220	29.929	-4.776	352.074	31.640	3.648.260	95,90%	(149.735)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.157	0,10%	0,19%	0,48%	697	965	681			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.157	0,20%	0,35%	0,87%	697	965	681			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	22.746	1,09%	3,32%	5,12%	7.973	17.867	7.973			
	KUR	3.627	13.148	13.148	20.545	0,86%	3,13%	4,90%	7.396	16.918	7.396			
	Non KUR	1.252	1.625	1.625	2.201	4,55%	6,67%	9,06%	577	949	577			
3	PWG	275	122	122	8.685	0,11%	0,03%	2,04%	8.563	8.410	8.563			
	Cilem	275	-	-	6.672	0,22%	0,00%	2,88%	6.672	6.397	6.672			
	Gadai	-	122	122	2.013	0,00%	0,06%	1,03%	1.891	2.013	1.891			
4	CFG	67.344	65.451	70.806	108.637	2,98%	2,96%	4,56%	37.831	41.293	43.187			
	CF 1	43.373	41.926	45.314	59.675	9,40%	9,56%	12,60%	14.361	16.302	17.749			
	Total Griya	41.791	40.088	42.848	44.486	10,02%	10,95%	11,39%	1.638	2.695	4.398			
	Oto	1.583	1.838	2.467	15.189	3,58%	2,98%	18,33%	12.722	13.606	13.351			
	CF 2	23.971	23.525	25.491	48.962	1,34%	1,33%	2,56%	23.471	24.991	25.437			
	Mitraguna & Others	22.208	21.186	23.560	45.135	1,68%	1,64%	3,15%	21.575	22.927	23.949			
	Pensiusn	1.763	2.338	1.931	3.827	0,37%	0,40%	0,80%	1.896	2.064	1.489			
Total Pembiayaan		72.690	80.822	86.161	141.225	2,31%	2,46%	4,04%	55.064	68.535	60.404	2,27%	43,75%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,59%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,95%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	8.935	0,79%	1,97%	2,01%	181	5.405	427			
	KUR	2.493	6.287	5.977	6.158	0,59%	1,42%	1,47%	181	3.665	(130)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,43%	-	1.740	556			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	14	14	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,01%	14	14	14			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.349	4,40%	5,53%	5,55%	123	33.080	(3.554)			
	CF 1	73.505	94.254	94.513	94.094	15,93%	19,94%	19,87%	(419)	20.589	(160)			
	Total Griya	73.052	92.591	92.778	92.533	17,51%	23,72%	23,69%	(246)	19.481	(58)			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.255	1,44%	1,97%	2,00%	542	12.491	(3.394)			
	Mitraguna & Others	22.415	39.679	34.677	35.538	1,69%	2,41%	2,48%	861	13.123	(4.141)			
	Pensiusn	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.522	4,41%	4,97%	4,99%	318	35.849	(3.136)	3,99%	19,99%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.653	7.607	286	(46)	418	5,82%	6.463	564,72%	11.144	68,26%	(3.537)
3	Deposito	-	2.650	2.650	2.650	0	0	0	0,00%	2.650	#DIV/0!	352	753,70%	2.298
	Total	1.144	9.839	10.303	10.257	286	(46)	418	4,25%	9.113	796,29%	11.496	89,22%	(1.239)
	CASA	1.144	7.189	7.653	7.607	286	(46)	418	5,82%	6.463	564,72%	11.144	68,26%	(3.537)
	(%) CASA	100,00%	73,07%	74,28%	74,16%									
	FDR	0,00%	33,29%	31,71%	31,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	-	140	140	140	0	0	0,14%	140	#DIV/0!	-	0,00%	140	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	140	140	140	0	0	0,14%	140	#DIV/0!		0,00%	140	
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	3.267	-	-	0	435	-9	3.267	9	2.402	136,00%	865
	KUR	-	3.040	3.032	-	-	0	440	-9	3.032	9	2.282	132,84%	750
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.267	-	-	0	435	-9	3.267	9	2.402	136,00%	865

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	8.349	8.375	(437)	26	2.532	43,34%	(3.536)	-29,69%	32.340	25,90%	(23.966)
2	Tabungan	224.769	228.193	231.534	230.077	2.933	(1.457)	1.884	0,83%	5.308	2,36%	248.413	92,62%	(18.336)
3	Deposito	43.574	34.668	34.735	34.735	153	0	67	0,19%	(8.839)	-20,29%	44.995	77,20%	(10.260)
	Total	280.254	268.703	274.618	273.187	2.648	(1.431)	4.483	1,67%	(7.068)	-2,52%	325.749	83,86%	(52.562)
	CASA	236.680	234.036	239.883	238.452	2.496	(1.431)	4.416	1,89%	1.772	0,75%	280.753	84,93%	(42.302)
	(%) CASA	84,45%	87,10%	87,35%	87,29%									
	FDR	105,53%	134,63%	131,61%	132,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.594	7.456	7.428	(28)	834	12,65%	(1.320)	-15,09%	-	0,00%	7.428
2	Giro ISE	799	583	1.353	1.373	20	789	135,29%	573	71,73%		0,00%	1.373
3	Tabungan ISE	1.949	3.011	3.103	3.055	(48)	45	1,49%	1.107	56,80%		0,00%	3.055
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	46.798	-	-	0	-931	-46	15.890	46	40.885	114,46%	5.913
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	44.315	-	-	0	-769	-46	13.407	46	36.624	121,00%	7.691
	• Local Champion	30.908	44.361	44.315	-	-	0	-769	-46	13.407	46	35.340	125,40%	8.975
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	32.927	-	-	0	-689	-153	-2.117	153	39.284	83,82%	(6.357)
	KUR	33.160	31.456	31.305	-	-	0	-660	-151	-1.855	151	37.188	84,18%	(5.882)
	Non KUR	1.883	1.624	1.622	-	-	0	-29	-3	-261	3	2.096	77,37%	(474)
3	PWG	42.057	65.501	65.783	6.258	3.205	-3.053	262	282	23.726	2.924	61.948	106,19%	3.835
	Cilem	12.529	18.576	19.052	599	626	28	481	476	6.523	150	26.953	70,69%	(7.901)
	Gadai	29.527	46.925	46.731	5.659	2.579	-3.080	-218	-195	17.204	2.774	34.995	133,54%	11.736
4	CFG	187.744	216.327	215.915	1.189	1.336	147	3.617	-412	28.171	1.748	210.406	102,62%	5.509
	CF 1	15.514	21.606	21.630	659	214	-445	1.116	24	6.116	190	18.043	119,88%	3.586
	Total Griya	12.407	11.645	11.499	-	-	0	0	-146	-908	146	12.758	90,13%	(1.259)
	• Total Non Program	12.280	11.525	11.379	-	-	0	-163	-146	-902	146	12.628	90,11%	(1.249)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.131	659	214	-445	1.116	170	7.024	44	5.285	191,68%	4.846
	CF 2	172.230	194.722	194.285	530	1.122	592	2.501	-436	22.055	1.558	192.363	101,00%	1.923
	Mitraguna & Others	136.376	155.730	155.646	530	1.122	592	1.883	-85	19.270	1.207	154.735	100,59%	911
	Pensiun	35.854	38.991	38.640	-	-	0	618	-352	2.786	352	37.628	102,69%	1.012
	Total Pembiayaan	295.752	361.753	361.423	7.447	4.541	-2.905	2.259	-330	65.671	4.871	352.523	102,52%	8.900

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	907	0,00%	0,76%	1,94%	550	907	556			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	907	0,00%	0,80%	2,05%	550	907	556			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	1.736	0,40%	3,78%	5,27%	487	1.597	647			
	KUR	69	1.080	1.249	1.736	0,21%	3,97%	5,55%	487	1.668	657			
	Non KUR	70	10	-	-	3,74%	0,00%	0,00%	-	(70)	(10)			
3	PWG	-	-	-	813	0,00%	0,00%	1,24%	813	813	813			
	Cilem	-	-	-	518	0,00%	0,00%	2,72%	518	518	518			
	Gadai	-	-	-	295	0,00%	0,00%	0,63%	295	295	295			
4	CFG	606	1.400	2.021	7.258	0,32%	0,93%	3,36%	5.237	6.652	5.859			
	CF 1	136	665	679	3.020	0,88%	3,14%	13,96%	2.341	2.884	2.355			
	Total Griya	124	274	277	296	1,00%	2,38%	2,58%	20	173	22			
	Oto	12	391	402	2.724	0,39%	4,04%	26,89%	2.321	2.712	2.333			
	CF 2	470	734	1.342	4.238	0,27%	0,69%	2,18%	2.896	3.768	3.504			
	Mitraguna & Others	382	734	1.199	4.095	0,28%	0,77%	2,63%	2.896	3.713	3.361			
	Pensiun	88	-	143	143	0,24%	0,37%	0,37%	-	55	143			
	Total Pembiayaan	745	2.840	3.627	10.715	0,25%	1,00%	2,96%	7.087	9.970	7.875	1,13%	61,80%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	1.119	4,43%	2,39%	2,39%	-	(249)	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	1.119	4,43%	2,52%	2,53%	-	(249)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	471	0,58%	1,42%	1,43%	(0)	268	(28)			
	KUR	-	153	118	118	0,00%	0,38%	0,38%	(0)	118	(35)			
	Non KUR	202	346	353	353	10,74%	21,70%	21,74%	-	150	7			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,70%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,18%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,59%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,65%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	3.105	1,27%	0,84%	0,86%	59	(665)	(534)	10,41%	#####	9,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	12.186	12.221	(4.227)	34	(2.579)	-17,43%	751	6,55%	32.177	37,98%	(19.957)
2	Tabungan	240.508	313.726	308.120	306.539	3.063	(1.581)	(7.188)	-2,29%	66.030	27,45%	264.258	116,00%	42.280
3	Deposito	185.720	182.362	182.903	182.903	1.513	1	541	0,30%	(2.817)	-1,52%	187.162	97,72%	(4.259)
	Total	437.698	510.888	503.209	501.663	349	(1.546)	(9.226)	-1,81%	63.965	14,61%	483.598	103,74%	18.065
	CASA	251.978	328.526	320.306	318.759	(1.164)	(1.547)	(9.767)	-2,97%	66.781	26,50%	296.436	107,53%	22.323
	(%) CASA	57,57%	64,30%	63,65%	63,54%									
	FDR	88,88%	84,80%	86,16%	86,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	4.866	4.736		(130)	(312)	-6,19%	611	14,81%	-	0,00%	4.736
2	Giro ISE	544	449	270	285		15	(164)	-36,50%	(259)	-47,62%		0,00%	285
3	Tabungan ISE	3.581	4.600	4.596	4.451		(145)	(149)	-3,23%	870	24,29%		0,00%	4.451
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924
	Linkage	44.151	42.730	42.730	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	29.844	300	-	-300	-56	-119	190	119	34.174	87,33%	(4.331)
	KUR	28.300	29.002	28.882	300	-	-300	-40	-119	583	119	32.594	88,61%	(3.712)
	Non KUR	1.354	961	961	-	-	0	-16	0	-392	-	1.580	60,84%	(619)
3	PWG	33.844	48.286	48.522	1.462	2.122	660	1.553	236	14.678	1.886	53.646	90,45%	(5.123)
	Cilem	16.485	25.714	25.824	404	583	178	613	110	9.339	473	32.084	80,49%	(6.260)
	Gadai	17.360	22.572	22.699	1.058	1.539	481	939	127	5.339	1.413	21.562	105,27%	1.137
4	CFG	239.485	250.290	250.479	176	1.635	1.459	1.387	190	10.995	1.445	267.205	93,74%	(16.725)
	CF 1	40.558	44.440	44.352	103	-	-103	791	-88	3.794	88	44.275	100,17%	76
	Total Griya	29.064	28.761	28.736	-	-	0	0	-26	-328	26	30.122	95,40%	(1.386)
	• Total Non Program	12.679	13.464	13.451	-	-	0	-111	-13	772	13	13.290	101,21%	161
	• Program	16.385	15.297	15.285	-	-	0	-100	-13	-1.100	13	16.832	90,81%	(1.548)
	Oto	11.494	15.679	15.616	103	-	-103	791	-63	4.122	63	14.153	110,33%	1.463
	CF 2	198.927	205.850	206.128	73	1.635	1.562	596	278	7.201	1.357	222.929	92,46%	(16.802)
	Mitraguna & Others	182.594	188.301	188.743	73	1.635	1.562	-334	443	6.149	1.192	204.325	92,37%	(15.582)
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)
	Total Pembiayaan	389.016	433.255	433.561	1.938	3.757	1.819	4.943	307	44.545	3.450	453.816	95,54%	(20.255)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	1.142	0,33%	0,96%	3,83%	853	1.045	772			
	KUR	-	370	289	1.142	0,00%	1,00%	3,95%	853	1.142	772			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	1.104	0,23%	0,06%	2,28%	1.074	1.026	1.104			
	Cilem	78	-	-	918	0,47%	0,00%	3,55%	918	840	918			
	Gadai	-	-	30	186	0,00%	0,13%	0,82%	156	186	186			
4	CFG	3.097	3.356	4.038	9.253	1,29%	1,61%	3,69%	5.215	6.156	5.897			
	CF 1	2.023	2.761	3.429	7.460	4,99%	7,72%	16,82%	4.032	5.437	4.699			
	Total Griya	1.062	2.366	2.482	4.481	3,65%	8,63%	15,60%	2.000	3.419	2.115			
	Oto	961	395	947	2.979	8,36%	6,04%	19,07%	2.032	2.018	2.584			
	CF 2	1.074	595	609	1.793	0,54%	0,30%	0,87%	1.184	719	1.198			
	Mitraguna & Others	1.074	500	609	1.773	0,59%	0,32%	0,94%	1.164	699	1.273			
	Pensiun	-	95	-	20	0,00%	0,00%	0,11%	20	20	(75)			
	Total Pembiayaan	3.271	3.726	4.357	11.499	0,84%	1,01%	2,65%	7.142	8.228	7.773	8,37%	-215,77%	5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,42%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	49,70%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,91%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	28,19%	28,19%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.802	1,53%	1,92%	1,92%	(1)	1.143	(389)			
	CF 1	2.180	2.673	2.670	2.670	5,37%	6,01%	6,02%	-	490	(3)			
	Total Griya	1.878	2.047	2.048	2.048	6,46%	7,12%	7,13%	-	170	1			
	Oto	302	627	622	622	2,62%	3,97%	3,98%	-	320	(4)			
	CF 2	1.479	2.517	2.133	2.132	0,74%	1,04%	1,03%	(1)	653	(386)			
	Mitraguna & Others	1.217	2.517	2.041	2.040	0,67%	1,08%	1,08%	(1)	822	(478)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	35.880	8,98%	8,28%	8,28%	(1)	949	(412)	13,65%	-64,89%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,40	2,67	2,67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	6.673	6.673	(10.173)	0	681	11,37%	3.157	89,79%	23.250	28,70%	(16.577)
2	Tabungan	249.031	282.568	286.876	286.633	3.113	(244)	4.065	1,44%	37.601	15,10%	269.131	106,50%	17.502
3	Deposito	114.464	71.107	70.637	70.637	9.139	0	(470)	-0,66%	(43.828)	-38,29%	115.929	60,93%	(45.292)
	Total	367.012	359.666	364.187	363.943	2.079	(244)	4.277	1,19%	(3.069)	-0,84%	408.310	89,13%	(44.367)
	CASA	252.547	288.559	293.550	293.306	(7.060)	(244)	4.747	1,64%	40.759	16,14%	292.381	100,32%	925
	(%) CASA	68,81%	80,23%	80,60%	80,59%									
	FDR	140,41%	152,41%	150,46%	150,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	3.247	3.281		34	65	2,01%	(124)	-3,65%	-	0,00%	3.281
2	Giro ISE	179	34	10	21		11	(13)	-37,34%	(158)	-88,04%		0,00%	21
3	Tabungan ISE	3.226	3.182	3.237	3.260		23	77	2,43%	34	1,04%		0,00%	3.260
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	83.420	-	-	0	-401	-25	25.304	25	74.700	111,67%	8.720
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	33.480	76,59%	(7.838)
	• Local Champion	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	32.196	79,64%	(6.554)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	35.929	-	250	250	-757	35	-6.783	215	47.216	76,09%	(11.288)
	KUR	42.080	34.773	34.808	-	250	250	-732	35	-7.272	215	46.419	74,99%	(11.611)
	Non KUR	631	1.120	1.120	-	-	0	-25	0	489	-	797	140,51%	323
3	PWG	35.041	54.796	55.499	2.231	1.969	-262	1.923	703	20.458	1.266	53.675	103,40%	1.824
	Cilem	13.016	25.836	26.328	516	780	264	1.052	492	13.313	288	27.246	96,63%	(918)
	Gadai	22.025	28.960	29.170	1.715	1.189	-526	871	210	7.145	979	26.429	110,37%	2.742
4	CFG	379.443	374.048	373.109	307	600	293	757	-939	-6.334	1.539	406.672	91,75%	(33.564)
	CF 1	241.455	234.905	234.679	175	-	-175	1.425	-225	-6.776	225	252.666	92,88%	(17.987)
	Total Griya	235.660	221.091	220.914	-	-	0	0	-177	-14.746	177	244.973	90,18%	(24.059)
	• Total Non Program	5.587	4.754	4.749	-	-	0	-58	-5	-838	5	8.614	55,13%	(3.865)
	• Program	230.073	216.336	216.165	-	-	0	-1.172	-172	-13.908	172	236.359	91,46%	(20.194)
	Oto	5.795	13.814	13.765	175	-	-175	1.425	-49	7.970	49	7.693	178,93%	6.072
	CF 2	137.987	139.143	138.429	132	600	468	-668	-714	442	1.314	154.006	89,89%	(15.577)
	Mitraguna & Others	90.056	90.516	90.130	44	520	476	-645	-385	75	905	104.634	86,14%	(14.503)
	Pensiun	47.932	48.628	48.299	88	80	-8	-24	-329	367	409	49.373	97,83%	(1.074)
	Total Pembiayaan	515.311	548.182	547.956	2.538	2.819	281	1.521	-227	32.645	3.046	582.263	94,11%	(34.307)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	147	0,33%	0,00%	0,18%	147	(45)	147			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	147	0,79%	0,00%	0,57%	147	(45)	147			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	903	2,11%	1,12%	2,51%	500	0	382			
	KUR	903	418	403	903	2,15%	1,16%	2,59%	500	0	485			
	Non KUR	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
3	PWG	99	-	-	996	0,28%	0,00%	1,79%	996	897	996			
	Cilem	99	-	-	643	0,76%	0,00%	2,44%	643	545	643			
	Gadai	-	-	-	352	0,00%	0,00%	1,21%	352	352	352			
4	CFG	32.852	30.578	30.678	32.807	8,66%	8,20%	8,79%	2.129	(45)	2.228			
	CF 1	31.606	27.466	28.543	29.074	13,09%	12,15%	12,39%	531	(2.531)	1.609			
	Total Griya	31.469	27.355	28.435	27.751	13,35%	12,86%	12,56%	(684)	(3.718)	396			
	Oto	136	111	108	1.323	2,35%	0,78%	9,61%	1.215	1.187	1.212			
	CF 2	1.247	3.113	2.135	3.733	0,90%	1,53%	2,70%	1.598	2.486	620			
	Mitraguna & Others	1.122	2.540	1.807	2.928	1,25%	2,00%	3,25%	1.121	1.806	388			
	Pensiun	124	572	328	805	0,26%	0,67%	1,67%	477	680	232			
	Total Pembiayaan	34.046	31.099	31.082	34.853	6,61%	5,67%	6,36%	3.771	807	3.753	0,20%	96,83%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,65%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.104	1,07%	3,00%	3,07%	27	648	30			
	KUR	456	1.074	979	1.006	1,08%	2,82%	2,89%	27	550	(67)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,74%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,63%	-	(0)	-			
4	CFG	57.168	72.616	74.308	74.431	15,07%	19,87%	19,95%	123	17.263	1.815			
	CF 1	55.413	69.760	70.022	70.039	22,95%	29,81%	29,84%	17	14.626	279			
	Total Griya	55.413	69.760	70.022	70.039	23,51%	31,67%	31,70%	17	14.626	279			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,17%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,40%	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	76.659	11,82%	13,96%	13,99%	154	15.762	1.849	0,02%	99,82%	-14,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	60	60	(56)	0	1	1,25%	(1.745)	-96,69%	12.155	0,49%	(12.096)
2	Tabungan	71.593	76.850	78.662	78.327	1.714	(336)	1.476	1,92%	6.733	9,41%	87.712	89,30%	(9.386)
3	Deposito	17.657	22.158	22.408	22.408	(380)	0	250	1,13%	4.752	26,91%	19.029	117,76%	3.379
	Total	91.055	99.068	101.130	100.795	1.278	(336)	1.727	1,74%	9.740	10,70%	118.897	84,77%	(18.102)
	CASA	73.398	76.909	78.722	78.387	1.658	(336)	1.477	1,92%	4.989	6,80%	99.868	78,49%	(21.481)
	(%) CASA	80,61%	77,63%	77,84%	77,77%									
	FDR	229,29%	239,29%	232,68%	233,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.396	1.166	1.188	1.205	17	39	3,35%	(191)	-13,67%	-	0,00%	1.205	
2	Giro ISE	302	41	41	43	2	2	4,51%	(260)	-85,92%		0,00%	43	
3	Tabungan ISE	1.094	1.126	1.147	1.163	16	37	3,30%	69	6,27%		0,00%	1.163	
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.670	-	-	0	117	-61	611	61	22.107	88,97%	(2.437)
	KUR	17.594	18.200	18.139	-	-	0	144	-61	545	61	20.461	88,66%	(2.321)
	Non KUR	1.464	1.530		-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.500	1.774	299	-1.475	2.752	-354	14.250	653	30.315	97,31%	(815)
	Cilem	9.140	17.519	17.278	826	-	-826	1.866	-241	8.138	241	21.218	81,43%	(3.940)
	Gadai	6.110	12.335	12.222	948	299	-649	886	-113	6.112	412	9.098	134,34%	3.124
4	CFG	174.474	187.470	186.142	1.134	130	-1.004	154	-1.327	11.669	1.457	189.674	98,14%	(3.531)
	CF 1	2.726	4.273	4.264	200	-	-200	-31	-9	1.539	9	3.975	107,27%	289
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.297	-	-	0	-31	-2	1.549	2	1.760	130,52%	537
	CF 2	171.748	183.197	181.878	934	130	-804	185	-1.319	10.130	1.449	185.699	97,94%	(3.820)
	Mitraguna & Others	111.863	118.892	117.986	598	130	-468	276	-906	6.123	1.036	124.277	94,94%	(6.290)
	Pensiun	59.885	64.304	63.892	336	-	-336	-91	-413	4.007	413	61.422	104,02%	2.470
	Total Pembiayaan	208.782	237.055	235.312	2.908	429	-2.479	3.023	-1.742	26.530	2.172	242.096	97,20%	(6.784)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	3.265	1,81%	15,26%	16,60%	254	2.921	3.229			
	KUR	344	36	2.773	3.027	1,96%	15,23%	16,69%	254	2.683	2.991			
	Non KUR	-	-	238	238	0,00%	15,53%	15,53%	(0)	238	238			
3	PWG	-	-	14	1.732	0,00%	0,05%	5,87%	1.718	1.732	1.732			
	Cilem	-	-	-	1.500	0,00%	0,00%	8,68%	1.500	1.500	1.500			
	Gadai	-	-	14	231	0,00%	0,11%	1,89%	217	231	231			
4	CFG	621	471	2.688	8.691	0,36%	1,43%	4,67%	6.002	8.070	8.220			
	CF 1	122	-	-	660	4,46%	0,00%	15,47%	660	538	660			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	578	16,27%	0,00%	25,15%	578	456	578			
	CF 2	499	471	2.688	8.031	0,29%	1,47%	4,42%	5.343	7.532	7.560			
	Mitraguna & Others	499	471	2.587	7.583	0,45%	2,18%	6,43%	4.996	7.084	7.113			
	Pensiun	-	-	101	448	0,00%	0,16%	0,70%	346	448	448			
	Total Pembiayaan	965	507	5.712	13.687	0,46%	2,41%	5,82%	7.974	12.722	13.180	0,61%	89,50%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	332	0,58%	1,69%	1,69%	(2)	222	33			
	KUR	66	299	334	332	0,37%	1,84%	1,83%	(2)	266	33			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,03%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,41%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.247	0,07%	0,95%	0,95%	(2)	2.097	(309)	1,17%	-22,65%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	95	95	(133)	0	14	17,60%	51	114,67%	9.894	0,96%	(9.799)
2	Tabungan	126.106	145.807	139.603	139.105	4.307	(498)	(6.702)	-4,60%	13.000	10,31%	141.567	98,26%	(2.462)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,36%	47.572	107,62%	3.627
	Total	172.540	197.134	190.897	190.399	(4.343)	(498)	(6.735)	-3,42%	17.859	10,35%	199.033	95,66%	(8.634)
	CASA	126.150	145.888	139.698	139.200	4.174	(498)	(6.688)	-4,58%	13.050	10,35%	151.462	91,90%	(12.261)
	(%) CASA	73,11%	74,00%	73,18%	73,11%									
	FDR	92,15%	84,68%	87,30%	87,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	720	688		(32)	(103)	-12,97%	87	14,41%	-	0,00%	688
2	Giro ISE	8	2	2	2		0	0	0,00%	(6)	-72,01%		0,00%	2
3	Tabungan ISE	593	789	718	686		(32)	(103)	-13,01%	93	15,61%		0,00%	686
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	20.392	-	-	0	545	-34	3.864	34	20.174	101,08%	217
	KUR	15.208	19.215	19.183	-	-	0	586	-33	3.974	33	18.673	102,73%	510
	Non KUR	1.319	1.210	1.209	-	-	0	-41	-1	-111	1	1.501	80,51%	(293)
3	PWG	4.082	8.586	8.635	135	116	-19	-223	49	4.553	67	8.709	99,15%	(74)
	Cilem	4.082	8.586	8.635	135	116	-19	-223	49	4.553	67	8.709	99,15%	(74)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	137.623	67	510	443	73	-297	-710	807	151.416	90,89%	(13.793)
	CF 1	3.556	3.661	3.649	-	-	0	-166	-12	93	12	5.044	72,34%	(1.395)
	Total Griya	1.390	1.305	1.304	-	-	0	0	-2	-87	2	1.622	80,39%	(318)
	• Total Non Program	1.390	1.013	1.011	-	-	0	-17	-2	-379	2	1.622	62,33%	(611)
	• Program	-	293	293	-	-	0	293	0	293	-	0	0,00%	293
	Oto	2.165	2.356	2.345	-	-	0	-166	-11	180	11	3.422	68,53%	(1.077)
	CF 2	134.777	134.260	133.975	67	510	443	239	-285	-803	795	146.373	91,53%	(12.398)
	Mitraguna & Others	92.204	95.035	95.100	67	510	443	970	64	2.896	446	102.550	92,73%	(7.451)
	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	166.656	202	626	424	393	-282	7.661	908	180.352	92,41%	(13.696)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.279	1,04%	0,63%	6,27%	1.151	1.108	1.144			
	KUR	85	-	-	1.151	0,56%	0,00%	6,00%	1.151	1.066	1.151			
	Non KUR	87	136	129	129	6,58%	10,63%	10,65%	-	42	(7)			
3	PWG	-	1	-	99	0,00%	0,00%	1,15%	99	99	98			
	Cilem	-	1	-	99	0,00%	0,00%	1,15%	99	99	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	5.224	0,82%	0,87%	3,80%	4.021	4.096	3.725			
	CF 1	123	-	147	1.302	3,46%	4,02%	35,67%	1.155	1.179	1.302			
	Total Griya	-	-	-	41	0,00%	0,00%	3,13%	41	41	41			
	Oto	123	-	147	1.261	5,68%	6,24%	53,77%	1.114	1.138	1.261			
	CF 2	1.005	1.500	1.056	3.923	0,75%	0,79%	2,93%	2.867	2.918	2.423			
	Mitraguna & Others	743	1.195	1.056	3.915	0,81%	1,11%	4,12%	2.859	3.172	2.720			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	6.609	0,82%	0,80%	3,97%	5.271	5.309	4.965	0,23%	94,10%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	53	0,22%	0,26%	0,26%	-	16	(1)			
	KUR	-	54	53	53	0,00%	0,27%	0,28%	-	53	(1)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,74%	(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%	0,76%	(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	1.064	1,74%	0,64%	0,64%	(0)	(1.698)	137	0,60%	6,78%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	401	406	20	5	(75)	-15,60%	(3.000)	-88,09%	12.585	3,22%	(12.179)
2	Tabungan	80.230	94.233	93.979	93.248	4.587	(731)	(985)	-1,04%	13.018	16,23%	94.513	98,66%	(1.265)
3	Deposito	12.294	14.848	15.135	15.135	(2.510)	0	287	1,93%	2.841	23,11%	13.135	115,23%	2.001
	Total	95.930	109.561	109.515	108.789	2.097	(726)	(773)	-0,71%	12.859	13,40%	120.233	90,48%	(11.444)
	CASA	83.636	94.713	94.380	93.653	4.608	(726)	(1.060)	-1,12%	10.018	11,98%	107.098	87,45%	(13.444)
	(%) CASA	87,18%	86,45%	86,18%	86,09%									
	FDR	162,31%	168,82%	167,88%	169,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.750	2.746		(4)	(36)	-1,28%	1.204	78,13%	-	0,00%	2.746
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.731	1.727		(4)	(36)	-2,02%	186	12,05%	-	0,00%	1.727
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	56.377	250	-	-250	236	-222	2.564	222	59.614	94,57%	(3.236)
	KUR	50.217	53.821	53.607	250	-	-250	366	-214	3.390	214	55.758	96,14%	(2.151)
	Non KUR	3.596	2.779	2.771	-	-	0	-130	-8	-826	8	3.856	71,85%	(1.085)
3	PWG	27.769	44.158	44.517	2.153	1.677	-476	1.908	359	16.748	1.317	41.295	107,80%	3.222
	Cilem	10.764	20.583	20.931	593	555	-38	1.090	348	10.166	208	20.846	100,41%	85
	Gadai	17.005	23.575	23.587	1.560	1.121	-438	819	12	6.582	1.110	20.449	115,34%	3.138
4	CFG	73.851	84.100	82.861	425	296	-129	892	-1.239	9.010	1.535	86.681	95,59%	(3.820)
	CF 1	1.222	2.030	2.023	-	-	0	-92	-7	801	7	2.492	81,18%	(469)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.273	-	-	0	-92	-7	990	7	1.393	91,43%	(119)
	CF 2	72.630	82.070	80.839	425	296	-129	984	-1.232	8.209	1.528	84.189	96,02%	(3.351)
	Mitraguna & Others	46.537	52.181	51.505	425	296	-129	-235	-676	4.968	972	56.880	90,55%	(5.374)
	Pensiun	26.093	29.889	29.333	-	-	0	1.219	-555	3.241	555	27.310	107,41%	2.024
	Total Pembiayaan	155.700	184.959	183.857	2.828	1.973	-855	3.022	-1.102	28.157	3.075	187.856	97,87%	(3.999)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	2.044	0,48%	1,65%	3,63%	1.108	1.784	1.340			
	KUR	228	545	766	1.739	0,45%	1,42%	3,24%	973	1.511	1.194			
	Non KUR	33	159	170	305	0,91%	6,13%	11,02%	135	273	146			
3	PWG	-	-	-	512	0,00%	0,00%	1,15%	512	512	512			
	Cilem	-	-	-	360	0,00%	0,00%	1,72%	360	360	360			
	Gadai	-	-	-	152	0,00%	0,00%	0,65%	152	152	152			
4	CFG	61	252	149	1.316	0,08%	0,18%	1,59%	1.167	1.255	1.064			
	CF 1	-	-	-	76	0,00%	0,00%	3,74%	76	76	76			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	55	0,00%	0,00%	4,30%	55	55	55			
	CF 2	61	252	149	1.240	0,08%	0,18%	1,53%	1.092	1.179	988			
	Mitraguna & Others	61	208	104	570	0,13%	0,20%	1,11%	466	509	362			
	Pensiun	-	45	45	671	0,00%	0,15%	2,29%	625	671	626			
	Total Pembiayaan	322	957	1.085	3.873	0,21%	0,59%	2,11%	2.788	3.551	2.916	8,76%	-316,01%	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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,39%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,88%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,11%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	523	0,86%	0,73%	0,63%	(89)	(115)	(425)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	523	0,88%	0,75%	0,65%	(89)	(115)	(425)			
	Mitraguna & Others	346	948	611	523	0,74%	1,17%	1,01%	(89)	177	(425)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.304	0,72%	0,67%	0,71%	71	189	(190)	4,44%	-525,58%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	6.492	6.492	5.703	0	(4.335)	-40,04%	(8.189)	-55,78%	28.261	22,97%	(21.769)
2	Tabungan	126.637	123.445	123.676	122.842	634	(834)	(603)	-0,49%	(3.796)	-3,00%	141.573	86,77%	(18.731)
3	Deposito	60.864	54.876	56.476	56.476	(1.285)	0	1.600	2,92%	(4.388)	-7,21%	62.398	90,51%	(5.921)
	Total	202.183	189.147	186.644	185.810	5.053	(834)	(3.337)	-1,76%	(16.373)	-8,10%	232.232	80,01%	(46.422)
	CASA	141.318	134.271	130.167	129.333	6.337	(834)	(4.938)	-3,68%	(11.985)	-8,48%	169.834	76,15%	(40.501)
	(%) CASA	69,90%	70,99%	69,74%	69,61%									
	FDR	127,02%	126,34%	127,65%	128,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.881	3.889		8	391	11,16%	471	13,78%	-	0,00%	3.889
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.681	3.689		8	391	11,84%	471	14,64%	-	0,00%	3.689
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	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	21.240	-	-	0	-818	-124	-6.250	124	31.121	68,25%	(9.881)
	KUR	24.649	19.536	19.416	-	-	0	-735	-120	-5.234	120	28.072	69,16%	(8.656)
	Non KUR	2.840	1.828	1.824	-	-	0	-82	-4	-1.016	4	3.049	59,82%	(1.225)
3	PWG	10.361	9.671	9.559	14	24	10	-137	-113	-802	136	19.402	49,27%	(9.843)
	Cilem	10.361	9.671	9.559	14	24	10	-137	-113	-802	136	19.402	49,27%	(9.843)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.346	200	725	525	-3.776	-469	-11.377	1.194	235.220	88,15%	(27.874)
	CF 1	7.216	7.651	7.580	-	-	0	-89	-71	365	71	9.051	83,75%	(1.471)
	Total Griya	3.957	4.371	4.350	-	-	0	0	-21	392	21	4.296	101,24%	53
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	777	-	-	0	-4	-1	486	1	299	260,10%	478
	Oto	3.258	3.280	3.231	-	-	0	-89	-50	-27	50	4.755	67,95%	(1.524)
	CF 2	211.508	200.163	199.766	200	725	525	-3.687	-398	-11.742	1.123	226.169	88,33%	(26.403)
	Mitraguna & Others	176.747	169.319	169.226	200	725	525	-3.116	-93	-7.521	818	189.944	89,09%	(20.718)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.252	214	749	535	-4.753	-707	-18.562	1.456	285.983	83,31%	(47.731)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,18%	-	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	923	0,56%	4,58%	4,35%	(56)	769	216			
	KUR	154	428	699	617	0,62%	3,58%	3,18%	(82)	463	189			
	Non KUR	-	279	280	306	0,00%	15,31%	16,77%	26	306	27			
3	PWG	25	-	-	86	0,24%	0,00%	0,90%	86	62	86			
	Cilem	25	-	-	86	0,24%	0,00%	0,90%	86	62	86			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	11.445	6,82%	4,70%	5,52%	1.671	(3.462)	1.392			
	CF 1	-	33	176	435	0,00%	2,30%	5,74%	259	435	402			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	435	0,00%	5,36%	13,47%	259	435	402			
	CF 2	14.908	10.021	9.598	11.010	7,05%	4,80%	5,51%	1.412	(3.897)	989			
	Mitraguna & Others	14.471	9.714	9.403	10.815	8,19%	5,55%	6,39%	1.412	(3.656)	1.101			
	Pensiun	436	307	195	195	1,25%	0,63%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	12.477	5,87%	4,51%	5,24%	1.702	(2.609)	1.674	0,48%	90,79%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.146	1,31%	5,36%	5,39%	-	784	58			
	KUR	269	910	967	967	1,09%	4,95%	4,98%	-	699	58			
	Non KUR	93	178	178	178	3,26%	9,75%	9,77%	-	86	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,10%	10	10	10			
	Cilem	-	-	-	10	0,00%	0,00%	0,10%	10	10	10			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.314	3,60%	8,68%	8,83%	272	10.438	(3.631)			
	CF 1	-	216	216	216	0,00%	2,83%	2,85%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,70%	-	216	-			
	CF 2	7.876	21.729	17.826	18.098	3,72%	8,91%	9,06%	272	10.222	(3.631)			
	Mitraguna & Others	7.422	21.292	17.305	17.577	4,20%	10,22%	10,39%	272	10.155	(3.715)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.470	3,21%	8,03%	8,17%	281	11.232	(3.564)	1,09%	86,70%	-7,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	4.831	4.835	(542)	3	(974)	-16,77%	(2.678)	-35,65%	22.127	21,85%	(17.292)
2	Tabungan	148.174	173.709	172.725	172.000	(1.253)	(725)	(1.709)	-0,98%	23.826	16,08%	164.061	104,84%	7.939
3	Deposito	29.593	37.696	27.695	27.695	383	0	(10.002)	-26,53%	(1.899)	-6,42%	30.915	89,58%	(3.221)
	Total	185.281	217.214	205.251	204.530	(1.412)	(721)	(12.685)	-5,84%	19.249	10,39%	217.103	94,21%	(12.574)
	CASA	155.687	179.518	177.556	176.835	(1.795)	(721)	(2.683)	-1,49%	21.148	13,58%	186.188	94,98%	(9.353)
	(%) CASA	84,03%	82,65%	86,51%	86,46%									
	FDR	129,17%	131,26%	139,29%	139,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	4.974	5.098	123	(30)	-0,59%	(3.263)	-39,03%	-	0,00%	5.098	
2	Giro ISE	1.674	480	519	698	179	218	45,50%	(976)	-58,29%		0,00%	698	
3	Tabungan ISE	6.686	4.648	4.455	4.399	(56)	(249)	-5,35%	(2.287)	-34,20%		0,00%	4.399	
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	48.088	-	200	200	429	110	1.698	90	51.533	93,31%	(3.445)
	KUR	42.708	44.232	44.346	-	200	200	484	113	1.637	87	47.624	93,12%	(3.278)
	Non KUR	3.682	3.746	3.743	-	-	0	-55	-3	60	3	3.910	95,73%	(167)
3	PWG	25.907	49.126	50.612	3.282	3.462	180	2.667	1.486	24.704	1.976	44.094	114,78%	6.518
	Cilem	11.633	29.592	30.964	1.271	1.852	581	2.140	1.372	19.331	480	24.677	125,47%	6.286
	Gadai	14.275	19.533	19.648	2.011	1.610	-401	527	114	5.373	1.496	19.416	101,19%	231
4	CFG	167.028	188.016	187.197	250	220	-30	1.443	-818	20.169	1.038	184.607	101,40%	2.591
	CF 1	10.804	15.629	15.584	-	-	0	820	-46	4.780	46	12.990	119,97%	2.594
	Total Griya	4.197	5.377	5.374	-	-	0	0	-3	1.177	3	4.504	119,32%	870
	• Total Non Program	4.197	5.224	5.221	-	-	0	-54	-3	1.024	3	4.504	115,92%	717
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	10.210	-	-	0	820	-43	3.603	43	8.486	120,32%	1.724
	CF 2	156.224	172.386	171.614	250	220	-30	623	-773	15.389	993	171.617	100,00%	(3)
	Mitraguna & Others	100.077	114.669	114.205	250	110	-140	341	-464	14.129	574	113.744	100,41%	461
	Pensiun	56.148	57.718	57.409	-	110	110	282	-309	1.261	419	57.873	99,20%	(464)
	Total Pembiayaan	239.326	285.120	285.897	3.532	3.882	350	4.540	778	46.571	3.105	280.234	102,02%	5.663

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	2.258	0,43%	0,49%	4,70%	2.025	2.060	1.936			
	KUR	198	249	162	1.826	0,46%	0,37%	4,12%	1.664	1.628	1.577			
	Non KUR	-	74	72	432	0,00%	1,92%	11,55%	360	432	359			
3	PWG	-	-	-	807	0,00%	0,00%	1,59%	807	807	807			
	Cilem	-	-	-	438	0,00%	0,00%	1,42%	438	438	438			
	Gadai	-	-	-	369	0,00%	0,00%	1,88%	369	369	369			
4	CFG	1.021	788	1.127	4.107	0,61%	0,60%	2,19%	2.980	3.086	3.319			
	CF 1	202	371	242	2.362	1,87%	1,55%	15,16%	2.120	2.160	1.991			
	Total Griya	-	212	211	-	0,00%	3,92%	0,00%	(211)	-	(212)			
	Oto	202	160	31	2.362	3,06%	0,30%	23,14%	2.331	2.160	2.202			
	CF 2	819	417	885	1.745	0,52%	0,51%	1,02%	860	926	1.328			
	Mitraguna & Others	819	161	356	896	0,82%	0,31%	0,78%	540	77	735			
	Pensiun	-	256	530	849	0,00%	0,92%	1,48%	319	849	593			
	Total Pembiayaan	1.219	1.111	1.361	7.173	0,51%	0,48%	2,51%	5.812	5.954	6.062	1,08%	56,92%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	478	0,99%	1,00%	0,99%	(1)	17	69			
	KUR	366	358	429	428	0,86%	0,97%	0,96%	(1)	62	70			
	Non KUR	95	51	50	50	2,57%	1,33%	1,33%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,89%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,88%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,68%	(1)	(1.163)	114	1,79%	-163,48%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	732	732	(98)	0	(138)	-15,83%	(630)	-46,25%	9.620	7,61%	(8.887)
2	Tabungan	77.945	101.306	101.893	101.477	3.787	(416)	170	0,17%	23.532	30,19%	90.999	111,51%	10.477
3	Deposito	9.935	10.260	8.046	8.046	433	0	(2.214)	-21,58%	(1.889)	-19,02%	10.702	75,18%	(2.656)
	Total	89.243	112.436	110.671	110.255	4.121	(416)	(2.182)	-1,94%	21.012	23,55%	111.321	99,04%	(1.066)
	CASA	79.307	102.177	102.625	102.209	3.688	(416)	32	0,03%	22.902	28,88%	100.619	101,58%	1.590
	(%) CASA	88,87%	90,88%	92,73%	92,70%									
	FDR	131,75%	135,15%	137,35%	137,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.281	2.230		(52)	(224)	-9,14%	(566)	-20,25%	-	0,00%	2.230
2	Giro ISE	1.018	584	454	454		0	(130)	-22,20%	(564)	-55,40%		0,00%	454
3	Tabungan ISE	1.778	1.870	1.827	1.776		(52)	(95)	-5,06%	(2)	-0,11%		0,00%	1.776
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	23.969	-	-	0	557	-65	4.564	65	22.874	104,79%	1.095
	KUR	19.311	23.042	22.981	-	-	0	578	-61	3.670	61	22.603	101,67%	378
	Non KUR	95	993	988	-	-	0	-20	-5	893	5	271	365,11%	718
3	PWG	2.291	6.450	6.511	156	93	-63	-144	61	4.220	32	6.471	100,62%	40
	Cilem	2.291	6.450	6.511	156	93	-63	-144	61	4.220	32	6.471	100,62%	40
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.522	715	795	80	4.317	48	25.737	747	106.301	114,32%	15.221
	CF 1	18.535	22.457	22.410	505	-	-505	625	-48	3.874	48	20.252	110,65%	2.157
	Total Griya	17.245	15.716	15.714	-	-	0	0	-2	-1.530	2	18.033	87,14%	(2.318)
	• Total Non Program	1.070	691	691	-	-	0	-10	0	-379	-	1.416	48,78%	(725)
	• Program	16.174	15.025	15.024	-	-	0	-468	-2	-1.151	2	16.616	90,41%	(1.593)
	Oto	1.291	6.741	6.695	505	-	-505	625	-46	5.405	46	2.220	301,63%	4.476
	CF 2	77.250	99.017	99.113	210	795	585	3.692	96	21.862	699	86.049	115,18%	13.064
	Mitraguna & Others	58.013	80.885	81.122	210	795	585	3.843	237	23.109	558	65.912	123,08%	15.211
	Pensiun	19.237	18.132	17.990	-	-	0	-150	-142	-1.247	142	20.137	89,34%	(2.147)
	Total Pembiayaan	117.580	151.958	152.003	871	888	17	4.730	44	34.423	844	135.743	111,98%	16.260

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	470	0,86%	2,22%	1,96%	(64)	303	(152)			
	KUR	167	622	534	470	0,87%	2,32%	2,05%	(64)	303	(152)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	6	0,00%	0,00%	0,09%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,09%	6	6	6			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	4.452	2,69%	1,97%	3,66%	2.053	1.880	2.314			
	CF 1	1.875	1.540	1.780	2.929	10,12%	7,93%	13,07%	1.149	1.054	1.390			
	Total Griya	1.875	1.449	1.567	2.195	10,87%	9,97%	13,97%	628	319	746			
	Oto	-	91	213	735	0,00%	3,16%	10,97%	522	735	644			
	CF 2	697	598	619	1.522	0,90%	0,63%	1,54%	904	826	925			
	Mitraguna & Others	583	598	619	1.522	1,01%	0,77%	1,88%	904	939	925			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.928	2,33%	1,93%	3,24%	1.994	2.189	2.169	0,81%	74,95%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	650	0,00%	2,71%	2,71%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,83%	(1)	650	(14)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	5.166	5,15%	4,36%	4,25%	(134)	232	(256)			
	CF 1	4.826	5.269	4.994	4.860	26,04%	22,24%	21,69%	(134)	34	(409)			
	Total Griya	4.826	5.269	4.994	4.860	27,99%	31,78%	30,93%	(134)	34	(409)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,31%	-	198	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,38%	-	198	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	5.816	4,20%	3,92%	3,83%	(135)	882	(270)	1,85%	51,55%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	97	97	(16)	0	8	9,50%	(64)	-39,75%	8.912	1,09%	(8.814)
2	Tabungan	112.107	105.488	106.498	106.334	2.418	(164)	845	0,80%	(5.773)	-5,15%	127.186	83,61%	(20.852)
3	Deposito	7.734	11.503	11.509	11.510	(753)	0	6	0,06%	3.776	48,82%	8.925	128,96%	2.584
	Total	120.003	117.080	118.104	117.941	1.648	(164)	860	0,73%	(2.062)	-1,72%	145.022	81,33%	(27.082)
	CASA	112.269	105.577	106.595	106.431	2.402	(164)	854	0,81%	(5.838)	-5,20%	136.097	78,20%	(29.666)
	(%) CASA	93,56%	90,17%	90,25%	90,24%									
	FDR	119,28%	128,26%	126,11%	126,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.780	1.782		2	34	1,92%	233	15,06%	-	0,00%	1.782
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%	-	0,00%	7
3	Tabungan ISE	1.542	1.741	1.772	1.774		2	34	1,93%	232	15,07%	-	0,00%	1.774
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.723	-	201	201	-145	184	-2.788	17	21.533	73,02%	(5.810)
	KUR	17.071	14.073	14.261	-	201	201	-164	187	-2.810	14	19.918	71,60%	(5.657)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.148	321	465	144	1.020	114	7.779	351	21.336	85,06%	(3.188)
	Cilem	7.309	11.518	11.530	42	218	176	75	12	4.221	206	15.842	72,78%	(4.312)
	Gadai	3.060	6.516	6.618	279	247	-32	945	102	3.558	145	5.494	120,46%	1.124
4	CFG	114.187	116.546	115.024	714	162	-552	-66	-1.522	837	1.684	125.520	91,64%	(10.496)
	CF 1	709	1.829	1.967	-	142	142	-43	138	1.259	3	1.960	100,37%	7
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.724	-	142	142	-43	138	1.292	3	1.522	113,24%	202
	CF 2	113.478	114.717	113.056	714	20	-694	-23	-1.661	-422	1.681	123.560	91,50%	(10.504)
	Mitraguna & Others	95.023	97.391	95.902	414	20	-394	-48	-1.489	879	1.509	104.219	92,02%	(8.318)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	148.945	1.035	827	-208	807	-1.224	5.810	2.051	168.458	88,42%	(19.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	906	1,73%	6,21%	5,76%	(60)	585	178			
	KUR	302	728	923	863	1,77%	6,56%	6,05%	(60)	562	135			
	Non KUR	19	-	43	43	1,33%	2,90%	2,91%	-	23	43			
3	PWG	-	-	-	478	0,00%	0,00%	2,63%	478	478	478			
	Cilem	-	-	-	380	0,00%	0,00%	3,30%	380	380	380			
	Gadai	-	-	-	98	0,00%	0,00%	1,48%	98	98	98			
4	CFG	617	842	1.148	2.455	0,54%	0,98%	2,13%	1.307	1.838	1.613			
	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	617	842	1.148	2.455	0,54%	1,00%	2,17%	1.307	1.838	1.613			
	Mitraguna & Others	617	842	1.148	2.455	0,65%	1,18%	2,56%	1.307	1.838	1.613			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	3.839	0,65%	1,41%	2,58%	1.726	2.901	2.269	5,13%	-99,01%	2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.037	2,24%	6,68%	6,60%	-	622	(27)			
	KUR	236	968	942	942	1,38%	6,70%	6,61%	-	706	(26)			
	Non KUR	179	96	95	95	12,41%	6,48%	6,50%	-	(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%	1,03%	(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%	1,04%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,21%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.219	1,77%	1,48%	1,49%	(3)	(322)	(840)	7,80%	-423,68%	6,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	754	752	(22)	(2)	(105)	-12,29%	(2.253)	-74,99%	13.658	5,50%	(12.906)
2	Tabungan	56.317	64.168	65.280	64.875	392	(405)	707	1,10%	8.558	15,20%	71.329	90,95%	(6.454)
3	Deposito	45.220	60.141	60.161	60.161	(2.889)	0	21	0,03%	14.941	33,04%	46.637	129,00%	13.525
	Total	104.542	125.166	126.195	125.788	(2.519)	(407)	622	0,50%	21.246	20,32%	131.623	95,57%	(5.836)
	CASA	59.322	65.025	66.033	65.627	370	(407)	602	0,93%	6.305	10,63%	84.987	77,22%	(19.360)
	(%) CASA	56,74%	51,95%	52,33%	52,17%									
	FDR	207,64%	192,09%	190,79%	191,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	1.938	1.967		28	(156)	-7,37%	(844)	-30,02%	-	0,00%	1.967
2	Giro ISE	19	387	256	256		(0)	(131)	-33,81%	237	1238,02%		0,00%	256
3	Tabungan ISE	2.791	1.736	1.682	1.711		28	(26)	-1,48%	(1.081)	-38,72%		0,00%	1.711
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.210	-	-	0	-485	-119	-4.365	119	38.794	77,87%	(8.584)
	KUR	29.907	26.736	26.638	-	-	0	-378	-98	-3.269	98	33.893	78,59%	(7.255)
	Non KUR	4.668	3.593	3.572	-	-	0	-107	-21	-1.096	21	4.901	72,89%	(1.329)
3	PWG	5.791	10.002	10.034	36	248	212	-202	32	4.243	216	14.991	66,93%	(4.957)
	Cilem	5.791	10.002	10.034	36	248	212	-202	32	4.243	216	14.991	66,93%	(4.957)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	192.593	602	854	252	3.928	422	24.585	432	186.413	103,32%	6.180
	CF 1	111.105	105.092	104.976	242	-	-242	651	-116	-6.129	116	116.457	90,14%	(11.481)
	Total Griya	105.380	96.415	96.336	-	-	0	0	-79	-9.044	79	109.231	88,19%	(12.895)
	• Total Non Program	15.372	12.439	12.432	-	-	0	-116	-7	-2.940	7	16.763	74,16%	(4.331)
	• Program	90.009	83.975	83.904	-	-	0	-499	-71	-6.105	71	92.468	90,74%	(8.564)
	Oto	5.724	8.677	8.640	242	-	-242	651	-38	2.915	38	7.226	119,56%	1.414
	CF 2	56.904	87.079	87.618	360	854	494	3.277	538	30.714	316	69.956	125,25%	17.662
	Mitraguna & Others	52.060	75.127	75.721	360	854	494	2.692	594	23.662	260	63.627	119,01%	12.094
	Pensiun	4.844	11.953	11.896	-	-	0	586	-56	7.052	56	6.329	187,96%	5.567
	Total Pembiayaan	217.069	240.436	240.771	638	1.102	464	3.170	335	23.702	767	248.892	96,74%	(8.121)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	1.556	1,36%	3,88%	5,15%	380	1.085	361			
	KUR	56	592	740	1.065	0,19%	2,77%	4,00%	325	1.008	473			
	Non KUR	415	603	436	491	8,89%	12,14%	13,76%	55	77	(112)			
3	PWG	-	-	-	471	0,00%	0,00%	4,69%	471	471	471			
	Cilem	-	-	-	471	0,00%	0,00%	4,69%	471	471	471			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	14.530	4,36%	5,75%	7,54%	3.474	7.201	4.828			
	CF 1	7.221	8.741	10.093	11.917	6,50%	9,60%	11,35%	1.824	4.697	3.176			
	Total Griya	7.194	8.389	9.787	9.512	6,83%	10,15%	9,87%	(275)	2.317	1.123			
	Oto	26	352	306	2.406	0,46%	3,53%	27,85%	2.099	2.379	2.053			
	CF 2	108	960	962	2.612	0,19%	1,10%	2,98%	1.650	2.504	1.652			
	Mitraguna & Others	-	960	962	2.612	0,00%	1,28%	3,45%	1.650	2.612	1.652			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	16.556	3,59%	5,09%	6,88%	4.325	8.756	5.660	0,05%	99,32%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	839	0,76%	2,76%	2,78%	-	576	137			
	KUR	164	99	98	98	0,55%	0,37%	0,37%	-	(65)	(0)			
	Non KUR	98	603	740	740	2,11%	20,60%	20,72%	-	642	137			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	15.824	7,41%	8,39%	8,22%	(302)	3.370	71			
	CF 1	10.689	15.097	15.469	15.167	9,62%	14,72%	14,45%	(302)	4.478	71			
	Total Griya	10.577	14.830	15.029	14.901	10,04%	15,59%	15,47%	(129)	4.323	71			
	Oto	112	267	440	267	1,96%	5,07%	3,09%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,75%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,87%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	16.842	5,94%	7,13%	7,00%	(302)	3.947	208	0,04%	99,37%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.260	1.260	(32)	(0)	(48)	-3,69%	(5.821)	-82,21%	16.932	7,44%	(15.672)
2	Tabungan	82.750	97.023	96.196	96.321	8.832	125	(702)	-0,72%	13.571	16,40%	97.775	98,51%	(1.454)
3	Deposito	20.500	30.747	30.503	30.503	(11)	0	(243)	-0,79%	10.003	48,80%	21.287	143,30%	9.217
	Total	110.331	129.078	127.960	128.084	8.789	125	(994)	-0,77%	17.753	16,09%	135.994	94,18%	(7.910)
	CASA	89.831	98.331	97.456	97.581	8.800	125	(750)	-0,76%	7.750	8,63%	114.707	85,07%	(17.127)
	(%) CASA	81,42%	76,18%	76,16%	76,18%									
	FDR	132,60%	132,08%	132,57%	132,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.624	1.614	(10)	(572)	-26,18%	819	103,15%	-	0,00%	1.614
2	Giro ISE	389	146	153	153	0	7	5,10%	(235)	-60,57%		0,00%	153
3	Tabungan ISE	406	2.040	1.470	1.460	(10)	(580)	-28,42%	1.055	260,12%		0,00%	1.460
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	37.101	250	50	-200	462	-52	-550	102	41.294	89,85%	(4.193)
	KUR	36.457	36.207	36.161	250	50	-200	491	-45	-296	95	39.946	90,53%	(3.784)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	26.997	1.738	1.399	-339	2.042	-24	12.369	1.423	26.021	103,75%	976
	Cilem	6.737	14.413	14.765	784	483	-301	946	352	8.028	131	14.271	103,46%	494
	Gadai	7.891	12.608	12.232	954	916	-38	1.096	-376	4.341	1.292	11.750	104,11%	482
4	CFG	94.017	106.314	105.532	-	198	198	853	-782	11.516	980	108.286	97,46%	(2.754)
	CF 1	1.650	2.775	2.784	-	18	18	-44	9	1.134	10	2.811	99,05%	(27)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.528	-	18	18	-44	9	1.226	10	2.302	109,81%	226
	CF 2	92.366	103.539	102.748	-	180	180	897	-791	10.382	971	105.475	97,41%	(2.727)
	Mitraguna & Others	54.628	64.218	63.555	-	-	0	1.225	-662	8.927	662	66.375	95,75%	(2.820)
	Pensiun	37.738	39.321	39.193	-	180	180	-328	-128	1.455	308	39.101	100,24%	92
	Total Pembiayaan	146.295	170.488	169.630	1.988	1.647	-341	3.357	-858	23.335	2.505	175.601	96,60%	(5.972)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	434	0,22%	0,09%	1,17%	399	351	380			
	KUR	-	19	-	399	0,00%	0,00%	1,10%	399	399	380			
	Non KUR	83	35	35	35	6,98%	3,66%	3,69%	-	(49)	(1)			
3	PWG	-	-	-	582	0,00%	0,00%	2,15%	582	582	582			
	Cilem	-	-	-	502	0,00%	0,00%	3,40%	502	502	502			
	Gadai	-	-	-	80	0,00%	0,00%	0,65%	80	80	80			
4	CFG	-	732	816	2.291	0,00%	0,77%	2,17%	1.475	2.291	1.560			
	CF 1	-	152	135	332	0,00%	4,88%	11,93%	197	332	180			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	332	0,00%	5,38%	13,14%	197	332	180			
	CF 2	-	580	680	1.959	0,00%	0,66%	1,91%	1.279	1.959	1.379			
	Mitraguna & Others	-	479	579	1.857	0,00%	0,90%	2,92%	1.279	1.857	1.378			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	3.307	0,06%	0,50%	1,95%	2.456	3.223	2.521	0,56%	71,51%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,39%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,60%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.744	0,02%	2,58%	2,60%	-	2.726	(315)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.731	0,02%	2,64%	2,66%	-	2.712	(328)			
	Mitraguna & Others	19	2.509	2.181	2.181	0,03%	3,40%	3,43%	-	2.163	(328)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.888	0,08%	1,69%	1,70%	-	2.772	(448)	0,70%	58,76%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	759	759	(337)	0	427	128,45%	603	385,13%	8.656	8,77%	(7.897)
2	Tabungan	45.583	50.262	50.907	50.631	1.727	(276)	369	0,73%	5.048	11,07%	56.511	89,60%	(5.880)
3	Deposito	28.548	6.821	6.823	6.824	6	0	2	0,04%	(21.724)	-76,10%	29.786	22,91%	(22.963)
	Total	74.288	57.415	58.489	58.214	1.396	(276)	799	1,39%	(16.074)	-21,64%	94.953	61,31%	(36.740)
	CASA	45.740	50.594	51.666	51.390	1.390	(276)	796	1,57%	5.650	12,35%	65.167	78,86%	(13.777)
	(%) CASA	61,57%	88,12%	88,33%	88,28%									
	FDR	155,10%	226,45%	222,46%	223,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.208	1.206		(1)	(58)	-4,60%	411	51,72%	-	0,00%	1.206
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.136	1.135		(1)	(58)	-4,87%	346	43,94%		0,00%	1.135
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	31.201	-	-	0	794	-77	7.055	77	27.194	114,74%	4.007
	KUR	23.464	30.534	30.461	-	-	0	809	-74	6.996	74	26.337	115,66%	4.123
	Non KUR	683	744	741	-	-	0	-15	-3	58	3	857	86,49%	(116)
3	PWG	2.751	6.017	6.030	-	30	30	185	13	3.279	17	7.141	84,44%	(1.111)
	Cilem	2.751	6.017	6.030	-	30	30	185	13	3.279	17	7.141	84,44%	(1.111)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	92.883	200	813	613	-539	163	4.561	650	97.427	95,34%	(4.544)
	CF 1	3.542	3.547	3.535	-	-	0	-16	-12	-8	12	4.547	77,73%	(1.012)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.022	-	-	0	-16	-1	864	1	1.002	102,01%	20
	CF 2	84.780	89.174	89.349	200	813	613	-523	175	4.569	638	92.880	96,20%	(3.531)
	Mitraguna & Others	72.402	77.082	77.068	200	530	330	-419	-14	4.666	544	79.470	96,98%	(2.403)
	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	130.115	200	843	643	441	100	14.894	743	131.762	98,75%	(1.647)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	530	1,08%	0,28%	1,70%	443	269	515			
	KUR	188	-	72	515	0,80%	0,23%	1,69%	443	327	515			
	Non KUR	73	15	15	15	10,64%	2,01%	2,01%	-	(58)	0			
3	PWG	-	-	-	189	0,00%	0,00%	3,14%	189	189	189			
	Cilem	-	-	-	189	0,00%	0,00%	3,14%	189	189	189			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.984	0,64%	1,94%	3,21%	1.189	2.421	1.912			
	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	2.984	0,66%	2,01%	3,34%	1.189	2.421	1.912			
	Mitraguna & Others	408	998	1.795	2.984	0,56%	2,33%	3,87%	1.189	2.576	1.986			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	3.703	0,72%	1,45%	2,85%	1.821	2.879	2.616	2,44%	14,36%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,54%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	8,03%	-	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	1.150	1,34%	1,03%	1,24%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,06%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,93%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,01%	198	106	202	1,38%	-35,66%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.973	1.973	44	(0)	576	41,19%	(6.085)	-75,52%	16.705	11,81%	(14.732)
2	Tabungan	114.229	121.095	119.627	119.455	4.229	(172)	(1.640)	-1,35%	5.226	4,58%	128.618	92,88%	(9.163)
3	Deposito	24.505	17.298	17.298	17.298	(905)	0	(0)	-0,00%	(7.207)	-29,41%	25.776	67,11%	(8.479)
	Total	146.791	139.790	138.898	138.725	3.368	(172)	(1.065)	-0,76%	(8.066)	-5,49%	171.099	81,08%	(32.374)
	CASA	122.286	122.493	121.600	121.428	4.273	(172)	(1.065)	-0,87%	(858)	-0,70%	145.323	83,56%	(23.895)
	(%) CASA	83,31%	87,63%	87,55%	87,53%									
	FDR	111,90%	129,28%	130,25%	130,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	790	800		10	18	2,24%	235	41,58%	-	0,00%	800
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	788	798		10	18	2,24%	235	41,80%		0,00%	798
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	18.050	100	-	-100	617	-128	-655	128	21.722	83,10%	(3.672)
	KUR	17.857	17.662	17.542	100	-	-100	645	-120	-315	120	20.701	84,74%	(3.159)
	Non KUR	848	516	508	-	-	0	-28	-8	-340	8	1.021	49,75%	(513)
3	PWG	28.691	45.381	46.086	2.359	2.311	-48	3.017	706	17.395	1.606	44.164	104,35%	1.923
	Cilem	14.633	23.716	24.015	193	545	351	760	299	9.383	245	27.201	88,29%	(3.186)
	Gadai	14.059	21.665	22.071	2.166	1.767	-399	2.256	406	8.012	1.360	16.963	130,11%	5.108
4	CFG	116.769	117.085	116.708	186	470	284	-850	-377	-62	847	127.644	91,43%	(10.936)
	CF 1	2.827	4.132	4.124	-	-	0	-404	-8	1.296	8	4.086	100,92%	37
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.402	-	-	0	-404	-8	1.554	8	2.946	115,48%	456
	CF 2	113.942	112.953	112.584	186	470	284	-446	-369	-1.358	839	123.557	91,12%	(10.973)
	Mitraguna & Others	55.116	57.928	57.663	136	170	34	-183	-265	2.548	435	63.692	90,53%	(6.029)
	Pensiun	58.827	55.025	54.921	50	300	250	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	180.919	2.645	2.781	135	2.784	200	16.659	2.581	193.623	93,44%	(12.704)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	537	3,30%	2,15%	2,98%	146	(80)	211			
	KUR	461	291	368	514	2,58%	2,08%	2,93%	146	53	224			
	Non KUR	156	35	23	23	18,40%	4,37%	4,44%	-	(134)	(13)			
3	PWG	74	-	78	810	0,26%	0,17%	1,76%	732	736	810			
	Cilem	74	-	-	561	0,51%	0,00%	2,33%	561	486	561			
	Gadai	-	-	78	249	0,00%	0,36%	1,13%	171	249	249			
4	CFG	1.969	2.567	1.914	1.824	1,69%	1,63%	1,56%	(91)	(145)	(744)			
	CF 1	66	197	90	107	2,32%	2,17%	2,60%	17	42	(89)			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	-	0,00%	0,00%	0,00%	-	-	(154)			
	CF 2	1.904	2.371	1.825	1.717	1,67%	1,62%	1,52%	(108)	(187)	(654)			
	Mitraguna & Others	1.427	1.787	1.337	1.128	2,59%	2,31%	1,96%	(209)	(299)	(659)			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	101	112	5			
	Total Pembiayaan	2.661	2.969	2.458	3.246	1,62%	1,36%	1,79%	788	585	277	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	560	1,22%	3,09%	3,10%	(1)	331	(83)			
	KUR	229	541	459	458	1,28%	2,60%	2,61%	(1)	229	(83)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,08%	-	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%	1,97%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,60%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,37%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,91%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,36%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,58%	(1)	1.037	769	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-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	23.312	23.310	(336)	(1)	550	2,42%	(1.590)	-6,39%	34.925	66,74%	(11.615)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	25.429	25.428	(75)	(1)	550	2,21%	(1.533)	-5,69%	37.365	68,05%	(11.937)
	CASA	24.901	22.760	23.312	23.310	(336)	(1)	550	2,42%	(1.590)	-6,39%	34.925	66,74%	(11.615)
	(%) CASA	92,36%	91,49%	91,67%	91,67%									
	FDR	86,03%	80,47%	78,50%	78,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.246	2.245		(1)	(99)	-4,23%	311	16,09%	-	0,00%	2.245
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.246	2.245		(1)	(99)	-4,23%	311	16,09%		0,00%	2.245
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	19.961	100	-	-100	-741	-58	-3.233	58	26.655	74,89%	(6.694)
	KUR	21.361	18.943	18.885	100	-	-100	-721	-58	-2.476	58	24.648	76,62%	(5.764)
	Non KUR	1.833	1.076	1.076	-	-	0	-19	0	-757	-	2.006	53,64%	(930)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.961	100	-	-100	-741	-58	-3.233	58	26.655	74,89%	(6.694)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	4.763	2,98%	21,76%	23,86%	406	4.071	3.590			
	KUR	472	1.000	4.171	4.577	2,21%	22,02%	24,24%	406	4.105	3.577			
	Non KUR	220	173	185	185	11,98%	17,23%	17,23%	-	(34)	12			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	4.763	2,98%	21,76%	23,86%	406	4.071	3.590	5,81%	75,65%	-18,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	900	0,77%	4,50%	4,51%	-	723	152			
	KUR	161	483	467	467	0,75%	2,47%	2,47%	-	307	(16)			
	Non KUR	17	266	433	433	0,91%	40,23%	40,23%	-	416	168			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	900	0,77%	4,50%	4,51%	-	723	152	24,95%	-453,17%	20,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-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 (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-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 (1-4 Dec 25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-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	659	656	726	(4)	(132)	-16,72%	(2.854)	-81,32%	7.010	9,35%	(6.354)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	659	656	726	(4)	(132)	-16,72%	(2.854)	-81,32%	7.150	9,17%	(6.495)
	CASA	3.509	787	659	656	726	(4)	(132)	-16,72%	(2.854)	-81,32%	7.010	9,35%	(6.354)
	(%) 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 (1-4 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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