

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.252	32.733	(10.306)	481	(16.010)	-32,85%	(41.436)	-55,87%	247.274	13,24%	(214.540)
2	Tabungan	1.786.724	2.008.954	2.026.483	2.035.395	40.750	8.912	26.441	1,32%	248.671	13,92%	2.037.916	99,88%	(2.521)
3	Deposito	649.060	610.498	536.590	545.880	(5.364)	9.290	(64.618)	-10,58%	(103.180)	-15,90%	667.179	81,82%	(121.299)
Total		2.509.954	2.668.196	2.595.325	2.614.009	25.080	18.684	(54.187)	-2,03%	104.055	4,15%	2.952.369	88,54%	(338.360)
CASA		1.860.893	2.057.697	2.058.735	2.068.129	30.444	9.394	10.431	0,51%	207.235	11,14%	2.285.190	90,50%	(217.061)
(% CASA)		74,14%	77,12%	79,32%	79,12%									
FDR		125,36%	131,30%	136,44%	135,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.971	42.000		29	558	1,35%	(839)	-1,96%	83.611	50,23%	(41.611)
2	Giro ISE	4.948	2.786	3.172	3.313		141	527	18,93%	(1.635)	-33,04%	29.659	11,17%	(26.346)
3	Tabungan ISE	31.691	34.438	34.580	34.469		(112)	31	0,09%	2.778	8,77%	37.569	92,27%	(2.889)
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.043	3.200	3.500	300	615	763	59.473	2.737	223.889	109,00%	20.154
	Linkage	86.431	110.781	110.435	-	-	-	-519	-346	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.608	3.200	3.500	300	1.134	1.109	35.469	2.391	120.072	111,27%	13.537
	• Local Champion	98.139	132.499	133.608	3.200	3.500	300	1.134	1.109	35.469	2.391	116.221	114,96%	17.388
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	448.796	8.915	12.896	3.981	502	3.955	1.919	8.941	507.692	88,40%	(58.896)
	KUR	419.345	420.474	424.088	8.755	12.266	3.511	1.113	3.614	4.743	8.652	477.116	88,89%	(53.028)
	Non KUR	27.532	24.367	24.708	160	630	470	-610	341	-2.824	289	30.576	80,81%	(5.868)
3	PWG	258.833	422.883	438.474	68.241	72.381	4.140	16.622	15.591	179.641	56.790	433.208	101,22%	5.267
	Cilem	127.522	228.193	242.626	18.788	22.579	3.790	8.501	14.433	115.104	8.145	267.053	90,85%	(24.427)
	Gadai	131.312	194.690	195.848	49.452	49.802	350	8.121	1.158	64.537	48.644	166.155	117,87%	29.693
4	CFG	2.256.170	2.392.296	2.409.861	34.710	48.034	13.325	12.190	17.564	153.691	30.470	2.483.471	97,04%	(73.611)
	CF 1	461.418	474.026	476.065	3.412	5.137	1.725	4.543	2.039	14.647	3.098	498.650	95,47%	(22.584)
	Total Griya	417.205	391.149	390.308	788	683	-106	0	-842	-26.898	1.524	434.485	97,83%	(44.177)
	• Total Non Program	64.148	59.172	59.027	510	220	-290	-157	-145	-5.121	365	71.781	82,23%	(12.754)
	• Program	353.058	331.978	331.281	278	463	185	-1.952	-697	-21.777	1.160	362.704	91,34%	(31.423)
	Oto	44.213	82.877	85.758	2.624	4.454	1.830	4.543	2.881	41.545	1.573	64.165	133,65%	21.593
	CF 2	1.794.752	1.918.270	1.933.795	31.298	42.898	11.600	7.647	15.525	139.043	27.372	1.984.822	97,43%	(51.026)
	Mitraguna & Others	1.323.695	1.437.274	1.453.832	25.035	39.508	14.473	6.250	16.558	130.137	22.949	1.494.383	97,29%	(40.551)
	Pensium	471.056	480.996	479.963	6.263	3.390	-2.873	1.397	-1.033	8.907	4.423	490.439	97,86%	(10.475)
Total Pembiayaan		3.146.451	3.503.301	3.541.174	115.065	136.811	21.746	29.929	37.873	394.723	98.938	3.648.260	97,06%	(107.086)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.489	0,10%	0,19%	1,02%	2.029	2.297	2.013			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.489	0,20%	0,35%	1,86%	2.029	2.297	2.013			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	51.281	1,09%	3,32%	11,43%	36.507	46.401	36.507			
	KUR	3.627	13.148	13.148	46.757	0,86%	3,13%	11,03%	33.609	43.131	33.609			
	Non KUR	1.252	1.625	1.625	4.523	4,55%	6,67%	18,31%	2.898	3.271	2.898			
3	PWG	275	122	122	15.242	0,11%	0,03%	3,48%	15.120	14.967	15.120			
	Cilem	275	-	-	11.729	0,22%	0,00%	4,83%	11.729	11.453	11.729			
	Gadai	-	122	122	3.514	0,00%	0,06%	1,79%	3.392	3.514	3.392			
4	CFG	67.344	65.451	70.806	138.949	2,98%	2,96%	5,77%	68.143	71.605	73.498			
	CF 1	43.373	41.926	45.314	75.028	9,40%	9,56%	15,76%	29.714	31.655	33.102			
	Total Griya	41.791	40.088	42.848	64.174	10,02%	10,95%	16,44%	21.327	22.384	24.086			
	Oto	1.583	1.838	2.467	10.854	3,58%	2,98%	12,66%	8.387	9.271	9.016			
	CF 2	23.971	23.525	25.491	63.921	1,34%	1,33%	3,31%	38.429	39.950	40.396			
	Mitraguna & Others	22.208	21.186	23.560	59.869	1,68%	1,64%	4,12%	36.309	37.662	38.683			
	Pensium	1.763	2.338	1.931	4.051	0,37%	0,40%	0,84%	2.120	2.288	1.713			
Total Pembiayaan		72.690	80.822	86.161	207.960	2,31%	2,46%	5,87%	121.799	135.270	127.139	2,27%	61,34%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,34%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,37%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.313	0,79%	1,97%	2,30%	1.559	6.784	1.805			
	KUR	2.493	6.287	5.977	7.401	0,59%	1,42%	1,75%	1.424	4.908	1.113			
	Non KUR	1.037	2.221	2.777	2.913	3,77%	11,40%	11,79%	135	1.876	692			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.960	4,40%	5,53%	5,56%	1.735	34.692	(1.943)			
	CF 1	73.505	94.254	94.513	95.846	15,93%	19,94%	20,13%	1.333	22.340	1.591			
	Total Griya	73.052	92.591	92.778	94.288	17,51%	23,72%	24,16%	1.510	21.237	1.697			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,82%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	38.115	1,44%	1,97%	1,97%	402	12.351	(3.534)			
	Mitraguna & Others	22.415	39.679	34.677	35.398	1,69%	2,41%	2,43%	721	12.984	(4.281)			
	Pensium	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	177.033	4,41%	4,97%	5,00%	2.829	38.359	(626)	3,99%	20,16%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.254	7.808	286	554	620	8,62%	6.664	582,30%	11.144	70,06%	(3.336)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	10.404	10.958	286	554	1.120	11,38%	9.814	857,56%	11.496	95,32%	(538)
	CASA	1.144	7.189	7.254	7.808	286	554	620	8,62%	6.664	582,30%	11.144	70,06%	(3.336)
	(%) CASA	100,00%	73,07%	69,72%	71,25%									
	FDR	0,00%	33,29%	31,90%	30,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!	-	0,00%	146
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!		0,00%	146
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	3.319	200	100	-100	435	43	3.319	57	2.402	138,14%	916
	KUR	-	3.040	3.084	200	100	-100	440	43	3.084	57	2.282	135,12%	802
	Non KUR	-	235	235	-	-	0	-5	-1	235	1	120	195,54%	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	3.319	200	100	-100	435	43	3.319	57	2.402	138,14%	916

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	5.559	6.205	(437)	647	363	6,21%	(5.705)	-47,90%	32.340	19,19%	(26.135)
2	Tabungan	224.769	228.193	231.974	232.271	2.933	297	4.078	1,79%	7.502	3,34%	248.413	93,50%	(16.142)
3	Deposito	43.574	34.668	35.163	35.163	153	0	495	1,43%	(8.411)	-19,30%	44.995	78,15%	(9.832)
	Total	280.254	268.703	272.696	273.640	2.648	944	4.936	1,84%	(6.615)	-2,36%	325.749	84,00%	(52.109)
	CASA	236.680	234.036	237.533	238.477	2.496	944	4.441	1,90%	1.797	0,76%	280.753	84,94%	(42.277)
	(%) CASA	84,45%	87,10%	87,11%	87,15%									
	FDR	105,53%	134,63%	133,38%	132,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.594	6.997	6.963	(33)	369	5,60%	(1.785)	-20,40%	-	0,00%	6.963
2	Giro ISE	799	583	520	520	0	(64)	-10,96%	(280)	-35,02%		0,00%	520
3	Tabungan ISE	1.949	3.011	3.477	3.444	(33)	433	14,39%	1.495	76,74%		0,00%	3.444
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.799	-	2.000	2.000	-931	955	16.891	1.045	40.885	116,91%	6.913
	Linkage	-	2.483	-	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.316	-	2.000	2.000	-769	955	14.408	1.045	36.624	123,73%	8.692
	• Local Champion	30.908	44.361	45.316	-	2.000	2.000	-769	955	14.408	1.045	35.340	128,23%	9.976
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.266	500	895	395	-689	186	-1.778	709	39.284	84,68%	(6.018)
	KUR	33.160	31.456	31.463	500	695	195	-660	7	-1.697	688	37.188	84,61%	(5.724)
	Non KUR	1.883	1.624	1.803	-	200	200	-29	178	-81	22	2.096	85,99%	(294)
3	PWG	42.057	65.501	62.856	15.977	13.659	-2.318	262	-2.645	20.800	16.304	61.948	101,47%	908
	Cilem	12.529	18.576	19.859	1.403	1.968	566	481	1.283	7.330	685	26.953	73,68%	(7.094)
	Gadai	29.527	46.925	42.997	14.575	11.691	-2.884	-218	-3.928	13.470	15.619	34.995	122,87%	8.002
4	CFG	187.744	216.327	219.787	4.922	6.259	1.337	3.617	3.460	32.044	2.799	210.406	104,46%	9.382
	CF 1	15.514	21.606	21.642	895	434	-461	1.116	37	6.128	397	18.043	119,95%	3.599
	Total Griya	12.407	11.645	11.667	-	220	220	0	22	-740	198	12.758	91,45%	(1.091)
	• Total Non Program	12.280	11.525	11.547	-	220	220	-163	22	-734	198	12.628	91,44%	(1.081)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	9.976	895	214	-681	1.116	15	6.869	199	5.285	188,74%	4.690
	CF 2	172.230	194.722	198.145	4.027	5.825	1.798	2.501	3.423	25.915	2.402	192.363	103,01%	5.782
	Mitraguna & Others	136.376	155.730	159.273	3.321	5.592	2.271	1.883	3.542	22.897	2.050	154.735	102,93%	4.538
	Pensiun	35.854	38.991	38.873	706	233	-473	618	-119	3.019	352	37.628	103,31%	1.245
	Total Pembiayaan	295.752	361.753	363.708	21.399	22.813	1.414	2.259	1.956	67.956	20.858	352.523	103,17%	11.185

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	1.771	0,00%	0,76%	3,71%	1.414	1.771	1.420			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	1.771	0,00%	0,80%	3,91%	1.414	1.771	1.420			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	3.454	0,40%	3,78%	10,38%	2.205	3.315	2.365			
	KUR	69	1.080	1.249	3.367	0,21%	3,97%	10,70%	2.118	3.299	2.288			
	Non KUR	70	10	-	87	3,74%	0,00%	4,83%	87	17	77			
3	PWG	-	-	-	2.285	0,00%	0,00%	3,64%	2.285	2.285	2.285			
	Cilem	-	-	-	1.655	0,00%	0,00%	8,33%	1.655	1.655	1.655			
	Gadai	-	-	-	631	0,00%	0,00%	1,47%	631	631	631			
4	CFG	606	1.400	2.021	7.449	0,32%	0,93%	3,39%	5.428	6.843	6.050			
	CF 1	136	665	679	2.002	0,88%	3,14%	9,25%	1.323	1.866	1.337			
	Total Griya	124	274	277	279	1,00%	2,38%	2,39%	2	155	5			
	Oto	12	391	402	1.723	0,39%	4,04%	17,28%	1.321	1.711	1.332			
	CF 2	470	734	1.342	5.447	0,27%	0,69%	2,75%	4.105	4.976	4.713			
	Mitraguna & Others	382	734	1.199	4.449	0,28%	0,77%	2,79%	3.250	4.066	3.715			
	Pensiun	88	-	143	998	0,24%	0,37%	2,57%	855	910	998			
	Total Pembiayaan	745	2.840	3.627	14.959	0,25%	1,00%	4,11%	11.332	14.214	12.120	1,13%	72,47%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,62%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,71%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	536	0,58%	1,42%	1,61%	65	334	37			
	KUR	-	153	118	186	0,00%	0,38%	0,59%	68	186	33			
	Non KUR	202	346	353	350	10,74%	21,70%	19,41%	(3)	148	4			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.412	1,17%	0,67%	0,64%	(43)	(786)	(608)			
	CF 1	358	365	365	365	2,31%	1,69%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,13%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.047	1,07%	0,56%	0,53%	(43)	(793)	(608)			
	Mitraguna & Others	1.689	1.517	952	909	1,24%	0,61%	0,57%	(43)	(780)	(608)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.723	1,27%	0,84%	0,75%	(323)	(1.046)	(915)	10,41%	#####	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.432	7.363	(4.227)	(69)	(7.437)	-50,25%	(4.107)	-35,81%	32.177	22,88%	(24.815)
2	Tabungan	240.508	313.726	307.986	308.984	3.063	999	(4.742)	-1,51%	68.476	28,47%	264.258	116,93%	44.726
3	Deposito	185.720	182.362	127.449	127.449	1.513	0	(54.913)	-30,11%	(58.271)	-31,38%	187.162	68,10%	(59.713)
	Total	437.698	510.888	442.867	443.797	349	929	(67.092)	-13,13%	6.099	1,39%	483.598	91,77%	(39.802)
	CASA	251.978	328.526	315.418	316.347	(1.164)	929	(12.179)	-3,71%	64.369	25,55%	296.436	106,72%	19.911
	(%) CASA	57,57%	64,30%	71,22%	71,28%									
	FDR	88,88%	84,80%	98,74%	98,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.813	5.646		(166)	598	11,84%	1.521	36,87%	-	0,00%	5.646
2	Giro ISE	544	449	539	583		44	135	29,97%	39	7,22%		0,00%	583
3	Tabungan ISE	3.581	4.600	5.274	5.063		(211)	463	10,07%	1.482	41,38%		0,00%	5.063
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	103.618	3.000	-	-3.000	2.060	-1.098	17.584	1.098	98.792	104,88%	4.826
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.094	3.000	-	-3.000	2.270	-893	19.211	893	49.016	124,64%	12.078
	• Local Champion	41.883	61.986	61.094	3.000	-	-3.000	2.270	-893	19.211	893	47.733	127,99%	13.361
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.837	500	1.435	935	-56	874	1.183	561	34.174	90,23%	(3.338)
	KUR	28.300	29.002	29.884	500	1.435	935	-40	882	1.584	553	32.594	91,69%	(2.710)
	Non KUR	1.354	961	953	-	-	0	-16	-9	-401	9	1.580	60,27%	(628)
3	PWG	33.844	48.286	50.130	5.242	7.197	1.956	1.553	1.844	16.286	5.353	53.646	93,45%	(3.516)
	Cilem	16.485	25.714	26.967	1.581	2.087	506	613	1.253	10.482	834	32.084	84,05%	(5.117)
	Gadai	17.360	22.572	23.163	3.661	5.110	1.449	939	591	5.803	4.519	21.562	107,43%	1.601
4	CFG	239.485	250.290	252.684	3.813	5.678	1.865	1.387	2.394	13.199	3.284	267.205	94,57%	(14.521)
	CF 1	40.558	44.440	45.351	269	1.248	979	791	911	4.793	337	44.275	102,43%	1.076
	Total Griya	29.064	28.761	29.003	-	320	320	0	242	-61	78	30.122	96,29%	(1.119)
	• Total Non Program	12.679	13.464	13.444	-	-	0	-111	-19	765	19	13.290	101,17%	155
	• Program	16.385	15.297	15.559	-	320	320	-100	261	-826	59	16.832	92,43%	(1.274)
	Oto	11.494	15.679	16.348	269	928	659	791	669	4.854	259	14.153	115,51%	2.195
	CF 2	198.927	205.850	207.333	3.544	4.430	886	596	1.483	8.406	2.947	222.929	93,00%	(15.597)
	Mitraguna & Others	182.594	188.301	189.927	2.710	4.364	1.654	-334	1.626	7.333	2.738	204.325	92,95%	(14.398)
	Pensiun	16.332	17.549	17.406	834	66	-768	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	437.269	12.555	14.310	1.756	4.943	4.014	48.252	10.297	453.816	96,35%	(16.548)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	1.945	0,33%	0,96%	6,31%	1.656	1.848	1.575			
	KUR	-	370	289	1.945	0,00%	1,00%	6,51%	1.656	1.945	1.575			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	2.845	0,23%	0,06%	5,68%	2.815	2.767	2.845			
	Cilem	78	-	-	1.651	0,47%	0,00%	6,12%	1.651	1.573	1.651			
	Gadai	-	-	30	1.194	0,00%	0,13%	5,16%	1.164	1.194	1.194			
4	CFG	3.097	3.356	4.038	14.573	1,29%	1,61%	5,77%	10.535	11.476	11.217			
	CF 1	2.023	2.761	3.429	8.501	4,99%	7,72%	18,75%	5.073	6.478	5.740			
	Total Griya	1.062	2.366	2.482	6.677	3,65%	8,63%	23,02%	4.196	5.615	4.311			
	Oto	961	395	947	1.824	8,36%	6,04%	11,16%	877	863	1.429			
	CF 2	1.074	595	609	6.072	0,54%	0,30%	2,93%	5.463	4.998	5.477			
	Mitraguna & Others	1.074	500	609	5.922	0,59%	0,32%	3,12%	5.313	4.848	5.422			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	19.363	0,84%	1,01%	4,43%	15.006	16.091	15.637	8,37%	-89,13%	3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.672	36,10%	29,42%	29,60%	(135)	(383)	(157)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.672	74,15%	49,70%	50,20%	(135)	(383)	(157)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	560	0,73%	0,90%	1,82%	289	342	289			
	KUR	191	-	-	289	0,68%	0,00%	0,97%	289	97	289			
	Non KUR	26	271	271	271	1,95%	28,19%	28,46%	-	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	4.916	1,53%	1,92%	1,95%	113	1.257	(275)			
	CF 1	2.180	2.673	2.670	2.787	5,37%	6,01%	6,15%	117	608	114			
	Total Griya	1.878	2.047	2.048	2.169	6,46%	7,12%	7,48%	121	291	122			
	Oto	302	627	622	618	2,62%	3,97%	3,78%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,07%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.148	8,98%	8,28%	8,27%	267	1.217	(144)	13,65%	-65,06%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.260	5.277	(10.173)	17	(715)	-11,93%	1.761	50,08%	23.250	22,70%	(17.974)
2	Tabungan	249.031	282.568	284.255	286.878	3.113	2.622	4.310	1,53%	37.846	15,20%	269.131	106,59%	17.747
3	Deposito	114.464	71.107	73.312	72.677	9.139	(635)	1.571	2,21%	(41.787)	-36,51%	115.929	62,69%	(43.251)
	Total	367.012	359.666	362.827	364.832	2.079	2.004	5.165	1,44%	(2.180)	-0,59%	408.310	89,35%	(43.478)
	CASA	252.547	288.559	289.515	292.154	(7.060)	2.639	3.595	1,25%	39.607	15,68%	292.381	99,92%	(227)
	(%) CASA	68,81%	80,23%	79,79%	80,08%									
	FDR	140,41%	152,41%	152,55%	151,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.473	2.481		8	(735)	-22,87%	(924)	-27,14%	-	0,00%	2.481
2	Giro ISE	179	34	11	14		3	(20)	-59,95%	(165)	-92,36%		0,00%	14
3	Tabungan ISE	3.226	3.182	2.462	2.467		5	(715)	-22,47%	(759)	-23,52%		0,00%	2.467
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.442	200	1.500	-	-401	997	26.326	503	74.700	113,04%	9.743
	Linkage	33.720	57.778	57.710	-	-	-	-74	-67	23.991	67	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	26.732	200	1.500	1.300	-327	1.065	2.335	435	33.480	79,84%	(6.748)
	• Local Champion	24.397	25.667	26.732	200	1.500	1.300	-327	1.065	2.335	435	32.196	83,03%	(5.465)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.747	650	1.750	1.100	-757	853	-5.965	897	47.216	77,83%	(10.469)
	KUR	42.080	34.773	35.637	650	1.750	1.100	-732	864	-6.443	886	46.419	76,77%	(10.782)
	Non KUR	631	1.120	1.110	-	-	0	-25	-10	479	10	797	139,23%	313
3	PWG	35.041	54.796	57.924	8.323	10.014	1.691	1.923	3.128	22.883	6.886	53.675	107,92%	4.249
	Cilem	13.016	25.836	27.357	2.377	2.329	-48	1.052	1.521	14.341	808	27.246	100,41%	110
	Gadai	22.025	28.960	30.567	5.946	7.684	1.739	871	1.607	8.542	6.077	26.429	115,66%	4.138
4	CFG	379.443	374.048	374.380	2.170	3.335	1.165	757	332	-5.062	3.003	406.672	92,06%	(32.292)
	CF 1	241.455	234.905	235.212	546	1.288	742	1.425	308	-6.243	980	252.666	93,09%	(17.454)
	Total Griya	235.660	221.091	220.337	-	-	0	0	-754	-15.323	754	244.973	89,94%	(24.636)
	• Total Non Program	5.587	4.754	4.743	-	-	0	-58	-11	-844	11	8.614	55,06%	(3.871)
	• Program	230.073	216.336	215.594	-	-	0	-1.172	-743	-14.479	743	236.359	91,21%	(20.765)
	Oto	5.795	13.814	14.875	546	1.288	742	1.425	1.062	9.080	226	7.693	193,36%	7.182
	CF 2	137.987	139.143	139.168	1.624	2.047	423	-668	25	1.181	2.022	154.006	90,37%	(14.838)
	Mitraguna & Others	90.056	90.516	90.424	1.463	1.492	30	-645	-92	368	1.584	104.634	86,42%	(14.210)
	Pensiun	47.932	48.628	48.744	161	555	394	-24	116	813	439	49.373	98,73%	(628)
	Total Pembiayaan	515.311	548.182	553.493	11.342	16.599	5.256	1.521	5.311	38.182	11.288	582.263	95,06%	(28.770)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	615	0,33%	0,00%	0,73%	615	423	615			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	615	0,79%	0,00%	2,30%	615	423	615			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.829	2,11%	1,12%	4,98%	1.425	926	1.308			
	KUR	903	418	403	1.687	2,15%	1,16%	4,73%	1.284	784	1.269			
	Non KUR	-	103	-	142	0,00%	0,00%	12,76%	142	142	38			
3	PWG	99	-	-	366	0,28%	0,00%	0,63%	366	267	366			
	Cilem	99	-	-	353	0,76%	0,00%	1,29%	353	254	353			
	Gadai	-	-	-	13	0,00%	0,00%	0,04%	13	13	13			
4	CFG	32.852	30.578	30.678	44.944	8,66%	8,20%	12,00%	14.266	12.092	14.366			
	CF 1	31.606	27.466	28.543	41.431	13,09%	12,15%	17,61%	12.887	9.825	13.965			
	Total Griya	31.469	27.355	28.435	38.960	13,35%	12,86%	17,68%	10.524	7.490	11.605			
	Oto	136	111	108	2.471	2,35%	0,78%	16,61%	2.363	2.335	2.360			
	CF 2	1.247	3.113	2.135	3.514	0,90%	1,53%	2,52%	1.379	2.267	401			
	Mitraguna & Others	1.122	2.540	1.807	2.878	1,25%	2,00%	3,18%	1.071	1.755	338			
	Pensiun	124	572	328	636	0,26%	0,67%	1,30%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	47.754	6,61%	5,67%	8,63%	16.672	13.708	16.654	0,20%	97,67%	-8,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,50%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.132	1,07%	3,00%	3,08%	56	676	59			
	KUR	456	1.074	979	1.035	1,08%	2,82%	2,90%	56	578	(39)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,82%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,32%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,60%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.281	15,07%	19,87%	20,11%	973	18.114	2.665			
	CF 1	55.413	69.760	70.022	70.889	22,95%	29,81%	30,14%	867	15.476	1.129			
	Total Griya	55.413	69.760	70.022	70.889	23,51%	31,67%	32,17%	867	15.476	1.129			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,16%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,39%	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	77.538	11,82%	13,96%	14,01%	1.033	16.641	2.728	0,02%	99,82%	-14,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	94	110	(56)	16	51	86,35%	(1.695)	-93,91%	12.155	0,90%	(12.046)
2	Tabungan	71.593	76.850	81.725	84.308	1.714	2.583	7.458	9,70%	12.715	17,76%	87.712	96,12%	(3.404)
3	Deposito	17.657	22.158	22.358	22.208	(380)	(150)	50	0,23%	4.552	25,78%	19.029	116,71%	3.179
	Total	91.055	99.068	104.178	106.627	1.278	2.449	7.559	7,63%	15.572	17,10%	118.897	89,68%	(12.270)
	CASA	73.398	76.909	81.819	84.418	1.658	2.599	7.509	9,76%	11.020	15,01%	99.868	84,53%	(15.450)
	(%) CASA	80,61%	77,63%	78,54%	79,17%									
	FDR	229,29%	239,29%	227,90%	222,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.378	1.386		7	219	18,79%	(11)	-0,77%	-	0,00%	1.386
2	Giro ISE	302	41	61	85		24	44	108,28%	(217)	-71,95%		0,00%	85
3	Tabungan ISE	1.094	1.126	1.318	1.301		(17)	175	15,55%	207	18,87%		0,00%	1.301
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	19.862	350	400	50	117	131	803	269	22.107	89,84%	(2.245)
	KUR	17.594	18.200	18.344	350	400	50	144	143	750	257	20.461	89,65%	(2.117)
	Non KUR	1.464	1.530	1.518	-	-	0	-27	-12	53	12	1.646	92,18%	(129)
3	PWG	15.250	29.854	29.347	5.513	3.162	-2.351	2.752	-507	14.097	3.669	30.315	96,81%	(968)
	Cilem	9.140	17.519	18.309	2.659	1.599	-1.060	1.866	790	9.169	809	21.218	86,29%	(2.908)
	Gadai	6.110	12.335	11.038	2.853	1.563	-1.290	886	-1.297	4.928	2.860	9.098	121,33%	1.940
4	CFG	174.474	187.470	188.210	3.411	2.975	-436	154	740	13.736	2.235	189.674	99,23%	(1.463)
	CF 1	2.726	4.273	4.223	200	-	-200	-31	-51	1.497	51	3.975	106,22%	247
	Total Griya	1.978	1.974	1.963	200	-	-200	0	-11	-14	11	2.215	88,63%	(252)
	• Total Non Program	1.978	1.974	1.963	200	-	-200	163	-11	-14	11	2.215	88,63%	(252)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.259	-	-	0	-31	-40	1.511	40	1.760	128,37%	499
	CF 2	171.748	183.197	183.988	3.211	2.975	-236	185	791	12.240	2.184	185.699	99,08%	(1.711)
	Mitraguna & Others	111.863	118.892	119.290	2.190	2.168	-22	276	398	7.427	1.770	124.277	95,99%	(4.986)
	Pensiun	59.885	64.304	64.697	1.021	807	-214	-91	393	4.813	414	61.422	105,33%	3.276
	Total Pembiayaan	208.782	237.055	237.419	9.274	6.537	-2.737	3.023	365	28.637	6.172	242.096	98,07%	(4.677)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	6.829	1,81%	15,26%	34,38%	3.819	6.485	6.793			
	KUR	344	36	2.773	6.308	1,96%	15,23%	34,39%	3.536	5.964	6.272			
	Non KUR	-	-	238	521	0,00%	15,53%	34,31%	283	521	521			
3	PWG	-	-	14	2.117	0,00%	0,05%	7,21%	2.103	2.117	2.117			
	Cilem	-	-	-	1.952	0,00%	0,00%	10,66%	1.952	1.952	1.952			
	Gadai	-	-	14	165	0,00%	0,11%	1,49%	151	165	165			
4	CFG	621	471	2.688	7.284	0,36%	1,43%	3,87%	4.596	6.664	6.813			
	CF 1	122	-	-	298	4,46%	0,00%	7,05%	298	176	298			
	Total Griya	-	-	-	165	0,00%	0,00%	8,41%	165	165	165			
	Oto	122	-	-	133	16,27%	0,00%	5,87%	133	11	133			
	CF 2	499	471	2.688	6.986	0,29%	1,47%	3,80%	4.298	6.487	6.516			
	Mitraguna & Others	499	471	2.587	6.539	0,45%	2,18%	5,48%	3.952	6.040	6.068			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	16.230	0,46%	2,41%	6,84%	10.517	15.265	15.723	0,61%	91,06%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	321	0,58%	1,69%	1,62%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,75%	(13)	255	22			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,02%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,04%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,40%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.236	0,07%	0,95%	0,94%	(13)	2.086	(321)	1,17%	-24,37%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,66%	51	116,60%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	138.788	139.247	4.307	458	(6.561)	-4,50%	13.141	10,42%	141.567	98,36%	(2.321)
3	Deposito	46.391	51.246	51.042	51.142	(8.517)	100	(104)	-0,20%	4.751	10,24%	47.572	107,50%	3.570
	Total	172.540	197.134	189.926	190.484	(4.343)	558	(6.649)	-3,37%	17.944	10,40%	199.033	95,70%	(8.549)
	CASA	126.150	145.888	138.884	139.342	4.174	458	(6.546)	-4,49%	13.192	10,46%	151.462	92,00%	(12.119)
	(%) CASA	73,11%	74,00%	73,13%	73,15%									
	FDR	92,15%	84,68%	88,50%	88,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	738	706		(32)	(85)	-10,71%	105	17,38%	-	0,00%	706
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	735	703		(32)	(85)	-10,82%	110	18,51%		0,00%	703
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	20.430	400	400	0	545	4	3.902	396	20.174	101,27%	255
	KUR	15.208	19.215	19.093	400	250	-150	586	-122	3.885	372	18.673	102,25%	420
	Non KUR	1.319	1.210	1.336	-	150	150	-41	126	17	24	1.501	89,01%	(165)
3	PWG	4.082	8.586	8.768	311	402	91	-223	182	4.686	220	8.709	100,68%	59
	Cilem	4.082	8.586	8.768	311	402	91	-223	182	4.686	220	8.709	100,68%	59
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.880	2.285	2.403	118	73	960	547	1.443	151.416	91,72%	(12.536)
	CF 1	3.556	3.661	3.888	278	295	17	-166	227	332	68	5.044	77,08%	(1.156)
	Total Griya	1.390	1.305	1.296	278	-	-278	0	-9	-94	9	1.622	79,91%	(326)
	• Total Non Program	1.390	1.013	1.005	-	-	0	-17	-7	-385	7	1.622	61,97%	(617)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.592	-	295	295	-166	236	427	59	3.422	75,74%	(830)
	CF 2	134.777	134.260	134.992	2.007	2.108	101	239	733	215	1.375	146.373	92,23%	(11.380)
	Mitraguna & Others	92.204	95.035	96.117	2.007	2.108	101	970	1.082	3.913	1.026	102.550	93,73%	(6.433)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	168.084	2.996	3.205	209	393	1.146	9.089	2.059	180.352	93,20%	(12.268)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	3.049	1,04%	0,63%	14,92%	2.920	2.877	2.913			
	KUR	85	-	-	2.757	0,56%	0,00%	14,44%	2.757	2.672	2.757			
	Non KUR	87	136	129	292	6,58%	10,63%	21,83%	163	205	156			
3	PWG	-	1	-	334	0,00%	0,00%	3,81%	334	334	333			
	Cilem	-	1	-	334	0,00%	0,00%	3,81%	334	334	333			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	4.540	0,82%	0,87%	3,27%	3.337	3.412	3.041			
	CF 1	123	-	147	355	3,46%	4,02%	9,14%	208	232	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	355	5,68%	6,24%	13,70%	208	232	355			
	CF 2	1.005	1.500	1.056	4.185	0,75%	0,79%	3,10%	3.129	3.180	2.685			
	Mitraguna & Others	743	1.195	1.056	4.177	0,81%	1,11%	4,35%	3.121	3.434	2.983			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	7.929	0,82%	0,80%	4,72%	6.591	6.629	6.285	0,23%	95,04%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	5,87%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	496	509	20	14	29	6,00%	(2.896)	-85,04%	12.585	4,05%	(12.075)
2	Tabungan	80.230	94.233	95.456	95.228	4.587	(227)	996	1,06%	14.998	18,69%	94.513	100,76%	715
3	Deposito	12.294	14.848	14.861	14.861	(2.510)	0	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	110.812	110.598	2.097	(214)	1.037	0,95%	14.668	15,29%	120.233	91,99%	(9.634)
	CASA	83.636	94.713	95.952	95.738	4.608	(214)	1.025	1,08%	12.102	14,47%	107.098	89,39%	(11.360)
	(%) CASA	87,18%	86,45%	86,59%	86,56%									
	FDR	162,31%	168,82%	169,87%	170,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.726	2.727		1	(54)	-1,95%	1.186	76,92%	-	0,00%	2.727
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.707	1.709		1	(54)	-3,07%	167	10,84%	-	0,00%	1.709
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.615	835	2.185	1.350	236	1.015	3.802	1.170	59.614	96,65%	(1.999)
	KUR	50.217	53.821	54.870	835	2.185	1.350	366	1.049	4.653	1.136	55.758	98,41%	(887)
	Non KUR	3.596	2.779	2.745	-	-	0	-130	-34	-851	34	3.856	71,18%	(1.111)
3	PWG	27.769	44.158	46.482	7.485	9.345	1.860	1.908	2.324	18.713	7.020	41.295	112,56%	5.187
	Cilem	10.764	20.583	22.453	1.475	2.605	1.130	1.090	1.870	11.689	735	20.846	107,71%	1.607
	Gadai	17.005	23.575	24.029	6.010	6.740	730	819	454	7.025	6.285	20.449	117,51%	3.580
4	CFG	73.851	84.100	84.056	2.285	1.536	-749	892	-44	10.205	1.580	86.681	96,97%	(2.625)
	CF 1	1.222	2.030	2.005	-	-	0	-92	-25	783	25	2.492	80,46%	(487)
	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	1.256	-	-	0	-92	-25	972	25	1.393	90,15%	(137)
	CF 2	72.630	82.070	82.052	2.285	1.536	-749	984	-19	9.422	1.555	84.189	97,46%	(2.138)
	Mitraguna & Others	46.537	52.181	52.722	1.127	1.536	409	-235	540	6.185	996	56.880	92,69%	(4.158)
	Pensiun	26.093	29.889	29.330	1.158	-	-1.158	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	188.241	10.605	13.066	2.461	3.022	3.281	32.540	9.784	187.856	100,20%	384

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	6.144	0,48%	1,65%	10,66%	5.208	5.883	5.439			
	KUR	228	545	766	5.628	0,45%	1,42%	10,26%	4.862	5.400	5.083			
	Non KUR	33	159	170	516	0,91%	6,13%	18,79%	345	483	357			
3	PWG	-	-	-	1.253	0,00%	0,00%	2,70%	1.253	1.253	1.253			
	Cilem	-	-	-	1.244	0,00%	0,00%	5,54%	1.244	1.244	1.244			
	Gadai	-	-	-	9	0,00%	0,00%	0,04%	9	9	9			
4	CFG	61	252	149	590	0,08%	0,18%	0,70%	442	529	338			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	570	0,08%	0,18%	0,69%	421	508	317			
	Mitraguna & Others	61	208	104	524	0,13%	0,20%	0,99%	421	463	317			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	7.987	0,21%	0,59%	4,24%	6.902	7.666	7.031	8,76%	-106,50%	4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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%	1,36%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,86%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,22%	-	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	525	0,86%	0,73%	0,62%	(86)	(112)	(423)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	1,00%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,69%	73	191	(188)	4,44%	-539,23%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.231	2.234	5.703	3	(8.592)	-79,36%	(12.447)	-84,78%	28.261	7,91%	(26.027)
2	Tabungan	126.637	123.445	121.655	123.727	634	2.071	282	0,23%	(2.910)	-2,30%	141.573	87,39%	(17.846)
3	Deposito	60.864	54.876	55.927	55.902	(1.285)	(25)	1.026	1,87%	(4.962)	-8,15%	62.398	89,59%	(6.496)
	Total	202.183	189.147	179.813	181.863	5.053	2.050	(7.284)	-3,85%	(20.320)	-10,05%	232.232	78,31%	(50.369)
	CASA	141.318	134.271	123.886	125.961	6.337	2.075	(8.310)	-6,19%	(15.357)	-10,87%	169.834	74,17%	(43.873)
	(%) CASA	69,90%	70,99%	68,90%	69,26%									
	FDR	127,02%	126,34%	132,69%	131,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.987	3.994		7	496	14,17%	576	16,85%	-	0,00%	3.994
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	3.218	3.299	3.787	3.794		7	496	15,02%	576	17,90%		0,00%	3.794
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	107	-	-	0	-22	-2	-134	2	241	44,36%	(134)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.838	-	-	0	-818	-526	-6.651	526	31.121	66,96%	(10.283)
	KUR	24.649	19.536	19.044	-	-	0	-735	-492	-5.605	492	28.072	67,84%	(9.027)
	Non KUR	2.840	1.828	1.794	-	-	0	-82	-34	-1.046	34	3.049	58,84%	(1.255)
3	PWG	10.361	9.671	9.795	378	415	37	-137	124	-566	291	19.402	50,48%	(9.607)
	Cilem	10.361	9.671	9.795	378	415	37	-137	124	-566	291	19.402	50,48%	(9.607)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.860	1.836	2.598	762	-3.776	45	-10.864	2.552	235.220	88,37%	(27.360)
	CF 1	7.216	7.651	7.662	310	143	-168	-89	11	446	132	9.051	84,65%	(1.389)
	Total Griya	3.957	4.371	4.476	310	143	-168	0	105	518	38	4.296	104,17%	179
	• Total Non Program	3.667	3.593	3.556	310	-	-310	268	-37	-110	37	3.998	88,97%	(441)
	• Program	291	778	919	-	143	143	-4	141	628	1	299	307,58%	620
	Oto	3.258	3.280	3.186	-	-	0	-89	-94	-72	94	4.755	67,01%	(1.568)
	CF 2	211.508	200.163	200.198	1.526	2.455	929	-3.687	35	-11.310	2.420	226.169	88,52%	(25.971)
	Mitraguna & Others	176.747	169.319	169.658	1.526	2.455	929	-3.116	339	-7.089	2.116	189.944	89,32%	(20.286)
	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	238.600	2.214	3.012	798	-4.753	-359	-18.215	3.372	285.983	83,43%	(47.383)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,35%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.317	0,56%	4,58%	6,32%	338	1.163	610			
	KUR	154	428	699	1.317	0,62%	3,58%	6,92%	618	1.163	889			
	Non KUR	-	279	280	-	0,00%	15,31%	0,00%	(280)	-	(279)			
3	PWG	25	-	-	115	0,24%	0,00%	1,18%	115	91	115			
	Cilem	25	-	-	115	0,24%	0,00%	1,18%	115	91	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	9.843	6,82%	4,70%	4,74%	69	(5.065)	(211)			
	CF 1	-	33	176	608	0,00%	2,30%	7,93%	432	608	575			
	Total Griya	-	-	-	166	0,00%	0,00%	3,70%	166	166	166			
	Oto	-	33	176	442	0,00%	5,36%	13,88%	266	442	410			
	CF 2	14.908	10.021	9.598	9.235	7,05%	4,80%	4,61%	(363)	(5.673)	(786)			
	Mitraguna & Others	14.471	9.714	9.403	9.040	8,19%	5,55%	5,33%	(363)	(5.432)	(674)			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	11.297	5,87%	4,51%	4,73%	523	(3.789)	494	0,48%	89,81%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.501	1,31%	5,36%	7,20%	355	1.140	413			
	KUR	269	910	967	1.208	1,09%	4,95%	6,34%	240	939	298			
	Non KUR	93	178	178	293	3,26%	9,75%	16,34%	115	200	115			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.023	3,60%	8,68%	8,67%	(19)	10.147	(3.922)			
	CF 1	-	216	216	216	0,00%	2,83%	2,82%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,79%	-	216	-			
	CF 2	7.876	21.729	17.826	17.807	3,72%	8,91%	8,89%	(19)	9.931	(3.922)			
	Mitraguna & Others	7.422	21.292	17.305	17.286	4,20%	10,22%	10,19%	(19)	9.864	(4.006)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.534	3,21%	8,03%	8,19%	345	11.296	(3.500)	1,09%	86,72%	-7,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.341	5.250	(542)	(91)	(559)	-9,62%	(2.264)	-30,13%	22.127	23,73%	(16.877)
2	Tabungan	148.174	173.709	174.787	172.014	(1.253)	(2.773)	(1.695)	-0,98%	23.840	16,09%	164.061	104,85%	7.953
3	Deposito	29.593	37.696	26.795	26.795	383	0	(10.902)	-28,92%	(2.799)	-9,46%	30.915	86,67%	(4.121)
	Total	185.281	217.214	206.923	204.058	(1.412)	(2.864)	(13.156)	-6,06%	18.778	10,13%	217.103	93,99%	(13.045)
	CASA	155.687	179.518	180.128	177.264	(1.795)	(2.864)	(2.254)	-1,26%	21.576	13,86%	186.188	95,21%	(8.924)
	(%) CASA	84,03%	82,65%	87,05%	86,87%									
	FDR	129,17%	131,26%	140,82%	142,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.963	6.334		371	1.206	23,51%	(2.027)	-24,24%	-	0,00%	6.334
2	Giro ISE	1.674	480	593	655		63	175	36,56%	(1.019)	-60,86%		0,00%	655
3	Tabungan ISE	6.686	4.648	5.370	5.678		308	1.030	22,16%	(1.008)	-15,07%		0,00%	5.678
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	48.209	1.350	1.080	-270	429	231	1.818	849	51.533	93,55%	(3.324)
	KUR	42.708	44.232	44.408	1.250	1.000	-250	484	175	1.700	825	47.624	93,25%	(3.216)
	Non KUR	3.682	3.746	3.801	100	80	-20	-55	55	119	25	3.910	97,23%	(108)
3	PWG	25.907	49.126	53.864	10.233	10.226	-6	2.667	4.738	27.956	5.488	44.094	122,16%	9.770
	Cilem	11.633	29.592	33.323	4.460	5.227	767	2.140	3.730	21.690	1.497	24.677	135,03%	8.645
	Gadai	14.275	19.533	20.541	5.773	4.999	-774	527	1.008	6.266	3.992	19.416	105,79%	1.125
4	CFG	167.028	188.016	189.323	1.342	3.189	1.847	1.443	1.307	22.294	1.883	184.607	102,55%	4.716
	CF 1	10.804	15.629	16.439	49	1.027	978	820	809	5.635	218	12.990	126,55%	3.449
	Total Griya	4.197	5.377	5.346	-	-	0	0	-31	1.149	31	4.504	118,70%	842
	• Total Non Program	4.197	5.224	5.193	-	-	0	-54	-31	996	31	4.504	115,30%	689
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	11.092	49	1.027	978	820	840	4.486	188	8.486	130,72%	2.606
	CF 2	156.224	172.386	172.884	1.293	2.162	869	623	498	16.660	1.664	171.617	100,74%	1.267
	Mitraguna & Others	100.077	114.669	115.172	1.003	1.748	745	341	503	15.095	1.245	113.744	101,26%	1.428
	Pensiun	56.148	57.718	57.712	290	414	124	282	-5	1.564	419	57.873	99,72%	(161)
	Total Pembiayaan	239.326	285.120	291.395	12.925	14.496	1.571	4.540	6.276	52.069	8.220	280.234	103,98%	11.161

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	6.539	0,43%	0,49%	13,56%	6.305	6.341	6.216			
	KUR	198	249	162	5.460	0,46%	0,37%	12,29%	5.298	5.262	5.211			
	Non KUR	-	74	72	1.079	0,00%	1,92%	28,39%	1.007	1.079	1.005			
3	PWG	-	-	-	1.921	0,00%	0,00%	3,57%	1.921	1.921	1.921			
	Cilem	-	-	-	1.159	0,00%	0,00%	3,48%	1.159	1.159	1.159			
	Gadai	-	-	-	763	0,00%	0,00%	3,71%	763	763	763			
4	CFG	1.021	788	1.127	12.516	0,61%	0,60%	6,61%	11.388	11.494	11.727			
	CF 1	202	371	242	1.859	1,87%	1,55%	11,31%	1.617	1.657	1.488			
	Total Griya	-	212	211	893	0,00%	3,92%	16,70%	682	893	681			
	Oto	202	160	31	966	3,06%	0,30%	8,71%	935	764	806			
	CF 2	819	417	885	10.657	0,52%	0,51%	6,16%	9.771	9.838	10.240			
	Mitraguna & Others	819	161	356	9.996	0,82%	0,31%	8,68%	9.640	9.177	9.835			
	Pensiun	-	256	530	660	0,00%	0,92%	1,14%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	20.976	0,51%	0,48%	7,20%	19.615	19.756	19.865	1,08%	84,99%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	477	0,99%	1,00%	0,99%	(2)	16	68			
	KUR	366	358	429	428	0,86%	0,97%	0,96%	(1)	62	70			
	Non KUR	95	51	50	49	2,57%	1,33%	1,29%	(1)	(46)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,79%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,65%	-	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	1.945	1,30%	0,68%	0,67%	(2)	(1.164)	113	1,79%	-168,67%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	1.028	1.028	(98)	0	157	18,09%	(335)	-24,59%	9.620	10,68%	(8.592)
2	Tabungan	77.945	101.306	104.333	103.512	3.787	(822)	2.205	2,18%	25.567	32,80%	90.999	113,75%	12.512
3	Deposito	9.935	10.260	8.474	18.474	433	10.000	8.214	80,06%	8.539	85,94%	10.702	172,62%	7.772
	Total	89.243	112.436	113.835	123.013	4.121	9.178	10.577	9,41%	33.771	37,84%	111.321	110,50%	11.692
	CASA	79.307	102.177	105.361	104.539	3.688	(822)	2.363	2,31%	25.232	31,82%	100.619	103,90%	3.920
	(%) CASA	88,87%	90,88%	92,56%	84,98%									
	FDR	131,75%	135,15%	134,60%	124,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.379	2.384	5	(69)	-2,83%	(411)	-14,71%	-	0,00%	2.384	
2	Giro ISE	1.018	584	568	568	0	(16)	-2,72%	(450)	-44,24%		0,00%	568	
3	Tabungan ISE	1.778	1.870	1.811	1.817	5	(54)	-2,86%	39	2,20%		0,00%	1.817	
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	24.174	70	500	430	557	140	4.769	360	22.874	105,69%	1.300
	KUR	19.311	23.042	23.095	70	400	330	578	53	3.784	347	22.603	102,17%	491
	Non KUR	95	993	1.080	-	100	100	-20	87	985	13	271	398,91%	809
3	PWG	2.291	6.450	7.012	265	657	393	-144	562	4.721	95	6.471	108,36%	541
	Cilem	2.291	6.450	7.012	265	657	393	-144	562	4.721	95	6.471	108,36%	541
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	122.033	3.391	1.834	-1.557	4.317	559	26.247	1.275	106.301	114,80%	15.732
	CF 1	18.535	22.457	22.278	594	-	-594	625	-179	3.743	179	20.252	110,00%	2.026
	Total Griya	17.245	15.716	15.665	-	-	0	0	-51	-1.579	51	18.033	86,87%	(2.367)
	• Total Non Program	1.070	691	684	-	-	0	-10	-7	-386	7	1.416	48,30%	(732)
	• Program	16.174	15.025	14.981	-	-	0	-468	-44	-1.193	44	16.616	90,16%	(1.635)
	Oto	1.291	6.741	6.613	594	-	-594	625	-128	5.322	128	2.220	297,90%	4.393
	CF 2	77.250	99.017	99.755	2.797	1.834	-963	3.692	738	22.504	1.096	86.049	115,93%	13.706
	Mitraguna & Others	58.013	80.885	81.724	2.797	1.632	-1.165	3.843	839	23.711	793	65.912	123,99%	15.813
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	153.219	3.726	2.991	-734	4.730	1.261	35.639	1.731	135.743	112,87%	17.476

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	722	0,86%	2,22%	2,99%	188	555	101			
	KUR	167	622	534	722	0,87%	2,32%	3,13%	188	555	101			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	89	0,00%	0,00%	1,27%	89	89	89			
	Cilem	-	-	-	89	0,00%	0,00%	1,27%	89	89	89			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	4.043	2,69%	1,97%	3,31%	1.644	1.471	1.905			
	CF 1	1.875	1.540	1.780	2.979	10,12%	7,93%	13,37%	1.199	1.103	1.439			
	Total Griya	1.875	1.449	1.567	2.480	10,87%	9,97%	15,83%	913	605	1.031			
	Oto	-	91	213	499	0,00%	3,16%	7,54%	286	499	408			
	CF 2	697	598	619	1.064	0,90%	0,63%	1,07%	445	368	466			
	Mitraguna & Others	583	598	619	1.064	1,01%	0,77%	1,30%	445	481	466			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.854	2,33%	1,93%	3,17%	1.921	2.115	2.095	0,81%	74,37%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	730	0,00%	2,71%	3,02%	78	730	65			
	KUR	-	664	651	730	0,00%	2,83%	3,16%	78	730	65			
	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	5.796	5,15%	4,36%	4,75%	496	862	374			
	CF 1	4.826	5.269	4.994	5.234	26,04%	22,24%	23,50%	241	408	(34)			
	Total Griya	4.826	5.269	4.994	5.234	27,99%	31,78%	33,41%	241	408	(34)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	562	0,14%	0,31%	0,56%	255	453	409			
	Mitraguna & Others	108	153	306	562	0,19%	0,38%	0,69%	255	453	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	6.526	4,20%	3,92%	4,26%	574	1.591	439	1,85%	56,47%	-2,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	109	(16)	13	20	22,39%	(53)	-32,65%	8.912	1,22%	(8.803)
2	Tabungan	112.107	105.488	111.634	111.663	2.418	29	6.174	5,85%	(444)	-0,40%	127.186	87,80%	(15.523)
3	Deposito	7.734	11.503	7.018	7.018	(753)	0	(4.485)	-38,99%	(716)	-9,25%	8.925	78,64%	(1.907)
	Total	120.003	117.080	118.748	118.790	1.648	42	1.710	1,46%	(1.213)	-1,01%	145.022	81,91%	(26.232)
	CASA	112.269	105.577	111.729	111.772	2.402	42	6.194	5,87%	(497)	-0,44%	136.097	82,13%	(24.326)
	(%) CASA	93,56%	90,17%	94,09%	94,09%									
	FDR	119,28%	128,26%	127,84%	127,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.583	1.583		0	(165)	-9,46%	34	2,21%	-	0,00%	1.583
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.575	1.575		0	(165)	-9,50%	33	2,16%		0,00%	1.575
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.992	410	701	291	-145	454	-2.519	247	21.533	74,27%	(5.541)
	KUR	17.071	14.073	14.535	350	701	351	-164	462	-2.535	239	19.918	72,98%	(5.382)
	Non KUR	1.440	1.465	1.457	60	-	-	-60	19	-9	16	1.615	90,16%	(159)
3	PWG	10.369	18.035	18.569	1.918	2.699	780	1.020	535	8.200	2.164	21.336	87,03%	(2.767)
	Cilem	7.309	11.518	11.605	530	647	117	75	87	4.296	560	15.842	73,25%	(4.237)
	Gadai	3.060	6.516	6.964	1.388	2.052	663	945	448	3.904	1.604	5.494	126,76%	1.470
4	CFG	114.187	116.546	117.192	1.566	4.211	2.645	-66	647	3.006	3.564	125.520	93,37%	(8.328)
	CF 1	709	1.829	1.941	-	142	142	-43	112	1.233	29	1.960	99,02%	(19)
	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	1.697	-	142	142	-43	112	1.266	29	1.522	111,51%	175
	CF 2	113.478	114.717	115.251	1.566	4.069	2.503	-23	534	1.773	3.535	123.560	93,28%	(8.308)
	Mitraguna & Others	95.023	97.391	98.097	1.266	4.069	2.803	-48	706	3.074	3.363	104.219	94,13%	(6.122)
	Pensiun	18.455	17.326	17.155	300	-	-	-300	25	-172	-1.301	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	151.802	3.894	7.610	3.716	807	1.633	8.667	5.977	168.458	90,11%	(16.656)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	2.035	1,73%	6,21%	12,72%	1.069	1.714	1.307			
	KUR	302	728	923	1.681	1,77%	6,56%	11,57%	759	1.380	953			
	Non KUR	19	-	43	353	1,33%	2,90%	24,24%	311	334	353			
3	PWG	-	-	-	148	0,00%	0,00%	0,79%	148	148	148			
	Cilem	-	-	-	126	0,00%	0,00%	1,09%	126	126	126			
	Gadai	-	-	-	22	0,00%	0,00%	0,31%	22	22	22			
4	CFG	617	842	1.148	1.864	0,54%	0,98%	1,59%	716	1.247	1.022			
	CF 1	-	-	-	146	0,00%	0,00%	7,51%	146	146	146			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	146	0,00%	0,00%	8,59%	146	146	146			
	CF 2	617	842	1.148	1.718	0,54%	1,00%	1,49%	570	1.102	876			
	Mitraguna & Others	617	842	1.148	1.718	0,65%	1,18%	1,75%	570	1.102	876			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.046	0,65%	1,41%	2,67%	1.933	3.109	2.476	5,13%	-92,43%	2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.143	2,24%	6,68%	7,14%	105	728	78			
	KUR	236	968	942	1.048	1,38%	6,70%	7,21%	105	811	79			
	Non KUR	179	96	95	95	12,41%	6,48%	6,52%	-	(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%	1,01%	(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%	1,03%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,18%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.324	1,77%	1,48%	1,53%	102	(216)	(735)	7,80%	-409,54%	6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.265	1.263	(22)	(2)	407	47,45%	(1.742)	-57,96%	13.658	9,25%	(12.394)
2	Tabungan	56.317	64.168	68.206	68.481	392	275	4.313	6,72%	12.164	21,60%	71.329	96,01%	(2.848)
3	Deposito	45.220	60.141	55.722	55.722	(2.889)	0	(4.419)	-7,35%	10.501	23,22%	46.637	119,48%	9.085
	Total	104.542	125.166	125.193	125.466	(2.519)	273	300	0,24%	20.924	20,01%	131.623	95,32%	(6.157)
	CASA	59.322	65.025	69.472	69.744	370	273	4.719	7,26%	10.422	17,57%	84.987	82,07%	(15.242)
	(%) CASA	56,74%	51,95%	55,49%	55,59%									
	FDR	207,64%	192,09%	194,70%	194,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	2.810	2.123	2.474	2.399	(75)	276	13,00%	(411)	-14,63%	-	0,00%	2.399
2	Giro ISE	19	387	616	626	10	239	61,79%	607	3170,59%		0,00%	626
3	Tabungan ISE	2.791	1.736	1.859	1.773	(85)	37	2,13%	(1.018)	-36,47%		0,00%	1.773
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.937	220	250	30	-485	-393	-4.639	643	38.794	77,17%	(8.858)
	KUR	29.907	26.736	26.400	220	250	30	-378	-337	-3.507	587	33.893	77,89%	(7.493)
	Non KUR	4.668	3.593	3.537	-	-	0	-107	-56	-1.131	56	4.901	72,16%	(1.364)
3	PWG	5.791	10.002	10.364	266	721	455	-202	362	4.573	359	14.991	69,14%	(4.627)
	Cilem	5.791	10.002	10.364	266	721	455	-202	362	4.573	359	14.991	69,14%	(4.627)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.585	4.053	6.649	2.597	3.928	3.414	27.576	3.235	186.413	104,92%	9.172
	CF 1	111.105	105.092	105.076	270	541	272	651	-15	-6.029	557	116.457	90,23%	(11.380)
	Total Griya	105.380	96.415	96.088	-	-	0	0	-326	-9.292	326	109.231	87,97%	(13.142)
	• Total Non Program	15.372	12.439	12.424	-	-	0	-116	-15	-2.948	15	16.763	74,12%	(4.339)
	• Program	90.009	83.975	83.664	-	-	0	-499	-311	-6.344	311	92.468	90,48%	(8.804)
	Oto	5.724	8.677	8.988	270	541	272	651	311	3.264	231	7.226	124,38%	1.762
	CF 2	56.904	87.079	90.509	3.783	6.108	2.325	3.277	3.429	33.605	2.679	69.956	129,38%	20.553
	Mitraguna & Others	52.060	75.127	78.616	2.335	6.108	3.773	2.692	3.489	26.557	2.619	63.627	123,56%	14.989
	Pensiun	4.844	11.953	11.893	1.448	-	-1.448	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	243.747	4.539	7.621	3.082	3.170	3.311	26.678	4.310	248.892	97,93%	(5.145)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	3.222	1,36%	3,88%	10,76%	2.046	2.751	2.027			
	KUR	56	592	740	2.594	0,19%	2,77%	9,82%	1.854	2.537	2.002			
	Non KUR	415	603	436	628	8,89%	12,14%	17,77%	192	213	25			
3	PWG	-	-	-	560	0,00%	0,00%	5,40%	560	560	560			
	Cilem	-	-	-	560	0,00%	0,00%	5,40%	560	560	560			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	20.597	4,36%	5,75%	10,53%	9.541	13.268	10.895			
	CF 1	7.221	8.741	10.093	15.788	6,50%	9,60%	15,03%	5.695	8.567	7.047			
	Total Griya	7.194	8.389	9.787	14.429	6,83%	10,15%	15,02%	4.642	7.234	6.040			
	Oto	26	352	306	1.360	0,46%	3,53%	15,13%	1.053	1.333	1.007			
	CF 2	108	960	962	4.809	0,19%	1,10%	5,31%	3.846	4.700	3.848			
	Mitraguna & Others	-	960	962	4.587	0,00%	1,28%	5,83%	3.625	4.587	3.626			
	Pensiun	108	-	-	222	2,23%	0,00%	1,87%	222	114	222			
	Total Pembiayaan	7.800	10.896	12.231	24.379	3,59%	5,09%	10,00%	12.147	16.578	13.482	0,05%	99,53%	-10,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	1.276	0,76%	2,76%	4,26%	438	1.014	575			
	KUR	164	99	98	415	0,55%	0,37%	1,57%	317	251	316			
	Non KUR	98	603	740	861	2,11%	20,60%	24,34%	121	763	258			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.234	7,41%	8,39%	8,30%	108	3.780	480			
	CF 1	10.689	15.097	15.469	15.577	9,62%	14,72%	14,82%	108	4.888	480			
	Total Griya	10.577	14.830	15.029	15.310	10,04%	15,59%	15,93%	281	4.733	480			
	Oto	112	267	440	267	1,96%	5,07%	2,97%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,73%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,84%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.689	5,94%	7,13%	7,26%	545	4.794	1.055	0,04%	99,39%	-7,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.297	1.302	(32)	5	(6)	-0,45%	(5.779)	-81,61%	16.932	7,69%	(15.630)
2	Tabungan	82.750	97.023	99.756	100.886	8.832	1.130	3.863	3,98%	18.136	21,92%	97.775	103,18%	3.111
3	Deposito	20.500	30.747	29.734	29.734	(11)	0	(1.013)	-3,30%	9.233	45,04%	21.287	139,68%	8.447
	Total	110.331	129.078	130.787	131.922	8.789	1.135	2.844	2,20%	21.591	19,57%	135.994	97,01%	(4.072)
	CASA	89.831	98.331	101.053	102.188	8.800	1.135	3.857	3,92%	12.357	13,76%	114.707	89,09%	(12.519)
	(%) CASA	81,42%	76,18%	77,27%	77,46%									
	FDR	132,60%	132,08%	134,40%	133,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.006	992		(15)	(1.194)	-54,63%	197	24,86%	-	0,00%	992
2	Giro ISE	389	146	183	180		(3)	34	23,41%	(209)	-53,70%		0,00%	180
3	Tabungan ISE	406	2.040	823	812		(12)	(1.228)	-60,21%	406	100,18%		0,00%	812
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	38.255	1.010	2.050	1.040	462	1.103	605	947	41.294	92,64%	(3.039)
	KUR	36.457	36.207	37.322	1.010	2.050	1.040	491	1.116	865	934	39.946	93,43%	(2.624)
	Non KUR	1.194	946	933	-	-	0	-29	-13	-261	13	1.348	69,20%	(415)
3	PWG	14.628	27.021	28.799	4.581	5.748	1.167	2.042	1.778	14.171	3.970	26.021	110,68%	2.778
	Cilem	6.737	14.413	15.807	1.384	1.952	568	946	1.394	9.070	558	14.271	110,76%	1.536
	Gadai	7.891	12.608	12.992	3.197	3.796	599	1.096	384	5.101	3.412	11.750	110,57%	1.242
4	CFG	94.017	106.314	108.722	1.087	3.937	2.850	853	2.408	14.706	1.529	108.286	100,40%	436
	CF 1	1.650	2.775	2.751	-	18	18	-44	-25	1.100	43	2.811	97,85%	(61)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.503	-	18	18	-44	-16	1.201	34	2.302	108,73%	201
	CF 2	92.366	103.539	105.972	1.087	3.919	2.832	897	2.433	13.606	1.486	105.475	100,47%	496
	Mitraguna & Others	54.628	64.218	66.515	1.087	3.439	2.352	1.225	2.297	11.886	1.142	66.375	100,21%	140
	Pensiun	37.738	39.321	39.457	-	480	480	-328	136	1.719	344	39.101	100,91%	357
	Total Pembiayaan	146.295	170.488	175.777	6.678	11.736	5.058	3.357	5.289	29.482	6.447	175.601	100,10%	175

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	1.798	0,22%	0,09%	4,70%	1.764	1.715	1.744			
	KUR	-	19	-	1.555	0,00%	0,00%	4,17%	1.555	1.555	1.537			
	Non KUR	83	35	35	243	6,98%	3,66%	26,04%	208	160	208			
3	PWG	-	-	-	949	0,00%	0,00%	3,29%	949	949	949			
	Cilem	-	-	-	845	0,00%	0,00%	5,35%	845	845	845			
	Gadai	-	-	-	103	0,00%	0,00%	0,80%	103	103	103			
4	CFG	-	732	816	2.349	0,00%	0,77%	2,16%	1.533	2.349	1.618			
	CF 1	-	152	135	414	0,00%	4,88%	15,05%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,54%	279	414	262			
	CF 2	-	580	680	1.935	0,00%	0,66%	1,83%	1.255	1.935	1.356			
	Mitraguna & Others	-	479	579	1.833	0,00%	0,90%	2,76%	1.255	1.833	1.355			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	5.096	0,06%	0,50%	2,90%	4.246	5.013	4.311	0,56%	80,84%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,38%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,14%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,66%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.743	0,02%	2,58%	2,52%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,58%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,28%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,39%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,64%	(1)	2.771	(449)	0,70%	57,25%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	613	542	(337)	(71)	210	63,20%	386	246,56%	8.656	6,26%	(8.114)
2	Tabungan	45.583	50.262	49.379	49.979	1.727	600	(283)	-0,56%	4.396	9,64%	56.511	88,44%	(6.532)
3	Deposito	28.548	6.821	6.684	6.684	6	0	(137)	-2,02%	(21.864)	-76,55%	29.786	22,44%	(23.102)
	Total	74.288	57.415	56.675	57.205	1.396	530	(210)	-0,37%	(17.083)	-23,00%	94.953	60,25%	(37.748)
	CASA	45.740	50.594	49.992	50.521	1.390	530	(73)	-0,14%	4.781	10,45%	65.167	77,53%	(14.646)
	(%) CASA	61,57%	88,12%	88,21%	88,32%									
	FDR	155,10%	226,45%	231,73%	229,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.233	1.223		(9)	(41)	-3,23%	428	53,89%	-	0,00%	1.223
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.161	1.152		(9)	(41)	-3,42%	364	46,13%		0,00%	1.152
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	31.636	1.420	950	-470	794	358	7.489	592	27.194	116,33%	4.442
	KUR	23.464	30.534	30.798	1.420	850	-570	809	264	7.334	586	26.337	116,94%	4.461
	Non KUR	683	744	837	-	100	100	-15	94	155	6	857	97,77%	(19)
3	PWG	2.751	6.017	6.170	361	262	-100	185	153	3.419	108	7.141	86,40%	(971)
	Cilem	2.751	6.017	6.170	361	262	-100	185	153	3.419	108	7.141	86,40%	(971)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.527	1.320	1.892	572	-539	807	5.205	1.085	97.427	96,00%	(3.900)
	CF 1	3.542	3.547	3.527	-	-	0	-16	-19	-15	19	4.547	77,58%	(1.020)
	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	1.015	-	-	0	-16	-8	857	8	1.002	101,30%	13
	CF 2	84.780	89.174	90.000	1.320	1.892	572	-523	826	5.220	1.066	92.880	96,90%	(2.880)
	Mitraguna & Others	72.402	77.082	77.719	1.320	1.609	289	-419	637	5.317	972	79.470	97,80%	(1.752)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.333	3.101	3.104	2	441	1.318	16.113	1.786	131.762	99,67%	(429)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	2.146	1,08%	0,28%	6,78%	2.059	1.885	2.131			
	KUR	188	-	72	2.025	0,80%	0,23%	6,57%	1.953	1.837	2.025			
	Non KUR	73	15	15	121	10,64%	2,01%	14,46%	106	48	106			
3	PWG	-	-	-	223	0,00%	0,00%	3,62%	223	223	223			
	Cilem	-	-	-	223	0,00%	0,00%	3,62%	223	223	223			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	5.308	0,64%	1,94%	5,68%	3.513	4.745	4.236			
	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	5.308	0,66%	2,01%	5,90%	3.513	4.745	4.236			
	Mitraguna & Others	408	998	1.795	5.308	0,56%	2,33%	6,83%	3.513	4.900	4.310			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	7.677	0,72%	1,45%	5,85%	5.796	6.854	6.590	2,44%	58,31%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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%	0,53%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,11%	-	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%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,08%	-	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%	0,92%	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%	1,00%	198	106	202	1,38%	-36,93%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.445	1.445	44	(0)	48	3,40%	(6.613)	-82,07%	16.705	8,65%	(15.260)
2	Tabungan	114.229	121.095	123.635	124.013	4.229	378	2.918	2,41%	9.784	8,57%	128.618	96,42%	(4.605)
3	Deposito	24.505	17.298	16.785	16.785	(905)	0	(513)	-2,97%	(7.720)	-31,50%	25.776	65,12%	(8.992)
	Total	146.791	139.790	141.865	142.243	3.368	378	2.452	1,75%	(4.548)	-3,10%	171.099	83,13%	(28.857)
	CASA	122.286	122.493	125.080	125.458	4.273	378	2.965	2,42%	3.172	2,59%	145.323	86,33%	(19.865)
	(%) CASA	83,31%	87,63%	88,17%	88,20%									
	FDR	111,90%	129,28%	129,73%	129,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	921	921		0	139	17,78%	356	63,10%	-	0,00%	921
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	920	920		0	139	17,81%	357	63,39%		0,00%	920
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	17.952	900	200	-700	617	-226	-753	426	21.722	82,65%	(3.770)
	KUR	17.857	17.662	17.452	900	200	-700	645	-211	-405	411	20.701	84,30%	(3.249)
	Non KUR	848	516	501	-	-	0	-28	-15	-347	15	1.021	49,05%	(520)
3	PWG	28.691	45.381	48.393	7.388	7.874	485	3.017	3.012	19.702	4.861	44.164	109,58%	4.229
	Cilem	14.633	23.716	24.837	1.339	1.707	368	760	1.121	10.204	586	27.201	91,31%	(2.364)
	Gadai	14.059	21.665	23.556	6.050	6.167	117	2.256	1.891	9.497	4.276	16.963	138,87%	6.593
4	CFG	116.769	117.085	117.620	1.228	1.538	310	-850	535	850	1.003	127.644	92,15%	(10.024)
	CF 1	2.827	4.132	4.070	-	-	0	-404	-61	1.243	61	4.086	99,61%	(16)
	Total Griya	979	721	713	-	-	0	0	-9	-266	9	1.140	62,53%	(427)
	• Total Non Program	979	721	713	-	-	0	-13	-9	-266	9	1.140	62,53%	(427)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.358	-	-	0	-404	-53	1.509	53	2.946	113,96%	411
	CF 2	113.942	112.953	113.549	1.228	1.538	310	-446	596	-393	941	123.557	91,90%	(10.008)
	Mitraguna & Others	55.116	57.928	58.579	883	1.188	305	-183	651	3.464	537	63.692	91,97%	(5.113)
	Pensiun	58.827	55.025	54.970	345	350	5	-264	-54	-3.856	404	59.866	91,82%	(4.895)
	Total Pembiayaan	164.260	180.720	184.040	9.516	9.611	95	2.784	3.321	19.780	6.290	193.623	95,05%	(9.583)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	1.411	3,30%	2,15%	7,86%	1.021	794	1.085			
	KUR	461	291	368	1.382	2,58%	2,08%	7,92%	1.014	921	1.091			
	Non KUR	156	35	23	29	18,40%	4,37%	5,89%	7	(127)	(6)			
3	PWG	74	-	78	2.038	0,26%	0,17%	4,21%	1.960	1.963	2.038			
	Cilem	74	-	-	1.423	0,51%	0,00%	5,73%	1.423	1.348	1.423			
	Gadai	-	-	78	615	0,00%	0,36%	2,61%	537	615	615			
4	CFG	1.969	2.567	1.914	3.048	1,69%	1,63%	2,59%	1.133	1.079	480			
	CF 1	66	197	90	626	2,32%	2,17%	15,38%	536	560	429			
	Total Griya	66	43	90	105	6,70%	12,45%	14,75%	15	40	62			
	Oto	-	154	-	521	0,00%	0,00%	15,51%	521	521	367			
	CF 2	1.904	2.371	1.825	2.422	1,67%	1,62%	2,13%	597	518	51			
	Mitraguna & Others	1.427	1.787	1.337	1.834	2,59%	2,31%	3,13%	497	407	47			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	100	111	4			
	Total Pembiayaan	2.661	2.969	2.458	6.572	1,62%	1,36%	3,57%	4.114	3.911	3.603	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	629	1,22%	3,09%	3,51%	68	400	(14)			
	KUR	229	541	459	527	1,28%	2,60%	3,02%	68	298	(14)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,36%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,65%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,43%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,31%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.933	1,11%	1,58%	1,59%	68	1.106	838	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	25.182	25.954	(336)	772	3.194	14,03%	1.054	4,23%	34.925	74,31%	(8.971)
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	27.300	28.072	(75)	772	3.194	12,84%	1.111	4,12%	37.365	75,13%	(9.293)
	CASA	24.901	22.760	25.182	25.954	(336)	772	3.194	14,03%	1.054	4,23%	34.925	74,31%	(8.971)
	(%) CASA	92,36%	91,49%	92,24%	92,46%									
	FDR	86,03%	80,47%	72,27%	70,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.264	2.223		(41)	(121)	-5,17%	289	14,95%	-	0,00%	2.223
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.264	2.223		(41)	(121)	-5,17%	289	14,95%		0,00%	2.223
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	19.728	100	-	-100	-741	-291	-3.466	291	26.655	74,01%	(6.927)
	KUR	21.361	18.943	18.659	100	-	-100	-721	-284	-2.702	284	24.648	75,70%	(5.990)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.728	100	-	-100	-741	-291	-3.466	291	26.655	74,01%	(6.927)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	8.840	2,98%	21,76%	44,81%	4.484	8.148	7.667			
	KUR	472	1.000	4.171	8.328	2,21%	22,02%	44,63%	4.157	7.856	7.328			
	Non KUR	220	173	185	512	11,98%	17,23%	47,86%	327	292	339			
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	8.840	2,98%	21,76%	44,81%	4.484	8.148	7.667	5,81%	87,04%	-39,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	863	0,77%	4,50%	4,37%	(37)	685	114			
	KUR	161	483	467	527	0,75%	2,47%	2,82%	59	366	43			
	Non KUR	17	266	433	336	0,91%	40,23%	31,45%	(97)	320	71			
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	863	0,77%	4,50%	4,37%	(37)	685	114	24,95%	-470,41%	20,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	(%) 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 (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	476	442	726	(34)	(345)	-43,87%	(3.067)	-87,41%	7.010	6,30%	(6.568)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	476	442	726	(34)	(345)	-43,87%	(3.067)	-87,41%	7.150	6,18%	(6.708)
	CASA	3.509	787	476	442	726	(34)	(345)	-43,87%	(3.067)	-87,41%	7.010	6,30%	(6.568)
	(%) 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 (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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