

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	161.717	160.801	(4.060)	(916)	31.936	24,78%	4.935	3,17%	346.235	46,44%	(185.433)
2	Tabungan	1.803.617	1.980.739	1.989.092	1.995.983	51.335	6.891	15.244	0,77%	192.366	10,67%	2.083.113	95,82%	(87.131)
3	Deposito	681.198	762.342	744.630	743.486	(32.431)	(1.144)	(18.856)	-2,47%	62.288	9,14%	699.248	106,33%	44.238
Total		2.640.681	2.871.948	2.895.439	2.900.271	14.844	4.832	28.323	0,99%	259.590	9,83%	3.128.596	92,70%	(228.325)
CASA		1.959.483	2.109.605	2.150.809	2.156.784	47.274	5.975	47.179	2,24%	197.301	10,07%	2.429.348	88,78%	(272.564)
(% CASA)		74,20%	73,46%	74,28%	74,36%									
FDR		99,99%	104,53%	104,71%	104,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	84.924	87.148		2.224	4.479	5,42%	21.538	32,83%	95.806	90,96%	(8.658)
2	Giro ISE	23.758	19.536	23.225	24.134		909	4.599	23,54%	376	1,58%	42.060	57,38%	(17.926)
3	Tabungan ISE	30.646	53.467	52.032	53.347		1.315	(120)	-0,22%	22.701	74,07%	34.843	95,57%	18.504
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.189	5.900	907	-4.993	3.622	278	19.791	629	115.782	86,53%	(15.593)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.780	5.900	907	-4.993	3.623	278	10.247	629	85.508	88,62%	(9.728)
	• Local Champion	62.373	72.430	72.747	5.900	907	-4.993	3.655	317	10.375	590	71.843	101,26%	905
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.998	4.150	6.485	2.335	2.543	1.155	21.939	5.330	422.292	92,35%	(32.294)
	KUR	343.457	362.300	363.298	4.080	6.125	2.045	1.434	998	19.841	5.127	394.978	91,98%	(31.680)
	Non KUR	24.602	26.544	26.700	70	360	290	1.108	156	2.098	204	27.314	97,75%	(614)
3	PWG	200.888	356.932	374.845	46.512	42.134	-4.378	19.828	17.913	173.957	24.221	371.423	100,92%	3.422
	Cilem	92.590	195.267	206.913	18.219	17.408	-811	15.699	11.646	114.323	5.761	231.018	89,57%	(24.105)
	Gadai	108.298	161.666	167.932	28.293	24.726	-3.567	4.129	6.266	59.634	18.460	140.405	119,61%	27.527
4	CFG	1.991.066	2.156.369	2.166.684	22.870	33.947	11.077	11.052	10.315	175.618	23.632	2.211.667	97,97%	(44.983)
	CF 1	271.158	283.057	284.300	2.435	2.734	299	1.942	1.243	13.142	1.491	309.258	91,93%	(24.958)
	Total Griya	236.939	232.575	233.833	160	2.108	1.947	0	1.258	-3.106	850	255.971	91,35%	(22.138)
	• Total Non Program	155.508	155.596	157.046	-	1.950	1.950	-2.038	1.449	1.538	501	163.915	95,81%	(6.870)
	• Program	81.431	76.979	76.787	160	158	-3	-302	-192	-4.643	349	92.056	83,41%	(15.268)
	Oto	34.219	50.482	50.467	2.275	627	-1.649	1.942	-14	16.248	641	53.287	94,71%	(2.820)
	CF 2	1.719.908	1.873.311	1.882.383	20.435	31.213	10.778	9.111	9.072	162.476	22.141	1.902.409	98,95%	(20.025)
	Mitraguna & Others	1.474.657	1.605.638	1.615.118	19.042	28.989	9.947	8.035	9.480	140.461	19.509	1.638.476	98,57%	(23.358)
	Pensiun	245.250	267.674	267.266	1.393	2.224	831	1.076	-408	22.015	2.632	263.933	101,26%	3.332
Total Pembiayaan		2.640.411	3.002.055	3.031.715	79.432	83.473	4.041	37.045	29.660	391.305	53.813	3.121.164	97,13%	(89.449)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.154	0,00%	0,00%	3,15%	3.154	3.154	3.154			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.154	0,00%	0,00%	4,16%	3.154	3.154	3.154			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	29.934	0,62%	2,50%	7,68%	20.219	27.659	20.219			
	KUR	1.785	8.311	8.311	25.694	0,52%	2,29%	7,07%	17.382	23.908	17.382			
	Non KUR	489	1.404	1.404	4.240	1,99%	5,29%	15,88%	2.837	3.751	2.837			
3	PWG	10	-	-	12.359	0,00%	0,00%	3,30%	12.359	12.349	12.359			
	Cilem	10	-	-	9.227	0,01%	0,00%	4,46%	9.227	9.217	9.227			
	Gadai	-	-	-	3.133	0,00%	0,00%	1,87%	3.133	3.133	3.133			
4	CFG	19.717	28.500	30.393	44.821	0,99%	1,41%	2,07%	14.427	25.103	16.321			
	CF 1	13.249	16.070	16.284	22.635	4,89%	5,75%	7,96%	6.352	9.387	6.565			
	Total Griya	12.780	15.301	15.217	18.228	5,39%	6,54%	7,80%	3.010	5.448	2.926			
	Oto	469	769	1.066	4.408	1,37%	2,11%	8,73%	3.341	3.939	3.639			
	CF 2	6.468	12.430	14.110	22.185	0,38%	0,75%	1,18%	8.076	15.717	9.756			
	Mitraguna & Others	5.999	11.068	12.494	18.676	0,41%	0,78%	1,16%	6.182	12.677	7.608			
	Pensiun	470	1.361	1.615	3.509	0,19%	0,60%	1,31%	1.894	3.040	2.148			
Total Pembiayaan		22.002	38.215	40.108	90.268	0,83%	1,34%	2,98%	50.160	68.266	52.053	0,87%	70,69%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,04%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,20%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.498	0,70%	0,76%	0,90%	556	925	764			
	KUR	1.118	1.434	1.463	1.814	0,33%	0,40%	0,50%	351	696	381			
	Non KUR	1.455	1.300	1.478	1.683	5,91%	5,57%	6,30%	205	229	384			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.088	1,29%	1,06%	1,07%	333	(2.579)	(403)			
	CF 1	9.750	9.855	10.152	10.389	3,60%	3,59%	3,65%	237	639	534			
	Total Griya	9.274	9.315	9.438	9.676	3,91%	4,06%	4,14%	237	402	361			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.699	0,93%	0,67%	0,67%	96	(3.218)	(937)			
	Mitraguna & Others	14.983	12.664	11.647	11.930	1,02%	0,73%	0,74%	283	(3.053)	(733)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.675	1,76%	1,66%	1,67%	889	4.276	(72)	1,79%	-6,91%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	27.043	26.671	2.218	(372)	2.491	10,30%	667	2,56%	42.690	62,48%	(16.019)
2	Tabungan	211.719	211.403	218.020	223.975	4.525	5.954	12.572	5,95%	12.256	5,79%	235.399	95,15%	(11.424)
3	Deposito	98.613	78.216	61.475	61.575	(26.842)	100	(16.641)	-21,28%	(37.038)	-37,56%	100.158	61,48%	(38.583)
	Total	336.337	313.799	306.538	312.221	(20.100)	5.683	(1.577)	-0,50%	(24.116)	-7,17%	378.247	82,54%	(66.026)
	CASA	237.724	235.583	245.064	250.646	6.742	5.583	15.063	6,39%	12.922	5,44%	278.089	90,13%	(27.443)
	(%) CASA	70,68%	75,07%	79,95%	80,28%									
	FDR	113,34%	133,66%	139,34%	136,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	20.917	21.814		898	3.513	19,20%	6.340	40,97%	-	0,00%	21.814
2	Giro ISE	9.559	9.188	12.675	13.451		776	4.264	46,40%	3.892	40,71%		0,00%	13.451
3	Tabungan ISE	5.622	9.114	8.241	8.363		122	(750)	-8,23%	2.741	48,76%		0,00%	8.363
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	5.000	-	-5.000	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.582	-	570	570	-629	10	-7.875	560	53.547	75,79%	(12.965)
	KUR	46.158	37.777	37.799	-	570	570	-573	22	-8.360	548	51.001	74,11%	(13.203)
	Non KUR	2.298	2.794	2.783	-	-	0	-56	-11	485	11	2.546	109,32%	237
3	PWG	20.904	27.647	29.406	2.513	3.507	994	840	1.759	8.502	1.747	36.253	81,11%	(6.847)
	Cilem	9.146	13.553	14.751	323	1.565	1.242	-228	1.199	5.606	366	21.665	68,09%	(6.914)
	Gadai	11.759	14.094	14.655	2.190	1.942	-248	1.067	561	2.896	1.382	14.588	100,46%	67
4	CFG	294.292	332.720	338.665	3.852	12.152	8.300	2.166	5.945	44.373	6.207	310.587	109,04%	28.078
	CF 1	11.437	13.673	14.106	-	500	500	30	433	2.669	67	13.443	104,94%	664
	Total Griya	7.624	9.813	10.286	-	500	500	0	473	2.662	27	8.137	126,42%	2.150
	• Total Non Program	7.624	9.813	10.286	-	500	500	-285	473	2.662	27	8.137	126,42%	2.150
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.820	-	-	0	30	-40	7	40	5.306	71,99%	(1.486)
	CF 2	282.855	319.047	324.559	3.852	11.652	7.800	2.137	5.512	41.704	6.140	297.144	109,23%	27.415
	Mitraguna & Others	252.904	279.776	284.264	3.265	10.357	7.092	1.839	4.488	31.360	5.869	265.729	106,98%	18.535
	Pensiun	29.951	39.271	40.295	587	1.295	708	297	1.024	10.344	271	31.415	128,27%	8.880
	Total Pembiayaan	381.208	419.421	427.136	11.365	16.229	4.864	7.261	7.715	45.927	8.514	426.801	100,08%	334

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	3.046	0,14%	5,03%	7,51%	1.004	2.980	1.565			
	KUR	66	1.317	1.944	2.947	0,14%	5,14%	7,80%	1.004	2.881	1.630			
	Non KUR	-	163	99	99	0,00%	3,54%	3,56%	-	99	(64)			
3	PWG	-	-	-	603	0,00%	0,00%	2,05%	603	603	603			
	Cilem	-	-	-	160	0,00%	0,00%	1,09%	160	160	160			
	Gadai	-	-	-	443	0,00%	0,00%	3,02%	443	443	443			
4	CFG	-	2.414	1.589	3.246	0,00%	0,48%	0,96%	1.657	3.246	832			
	CF 1	-	92	144	674	0,00%	1,05%	4,78%	530	674	582			
	Total Griya	-	-	-	62	0,00%	0,00%	0,61%	62	62	62			
	Oto	-	92	144	612	0,00%	3,72%	16,01%	468	612	520			
	CF 2	-	2.322	1.445	2.572	0,00%	0,45%	0,79%	1.127	2.572	250			
	Mitraguna & Others	-	1.933	838	1.897	0,00%	0,30%	0,67%	1.059	1.897	(36)			
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	6.896	0,02%	0,87%	1,61%	3.264	6.829	3.001	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,04%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,79%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,06%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,60%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,73%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,56%	499	4.310	660	0,70%	55,55%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	1.965	1.974	341	9	(7.583)	-79,34%	(2.313)	-53,95%	20.184	9,78%	(18.209)
2	Tabungan	160.765	165.013	168.744	168.554	(430)	(191)	3.541	2,15%	7.789	4,84%	183.329	91,94%	(14.776)
3	Deposito	65.984	39.292	38.683	38.683	(2.258)	0	(609)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	Total	231.036	213.861	209.393	209.211	(2.347)	(182)	(4.650)	-2,17%	(21.825)	-9,45%	270.912	77,22%	(61.701)
	CASA	165.052	174.570	170.710	170.528	(89)	(182)	(4.042)	-2,32%	5.476	3,32%	203.513	83,79%	(32.985)
	(%) CASA	71,44%	81,63%	81,53%	81,51%									
	FDR	120,56%	147,01%	150,70%	150,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.239	2.211		(29)	(8)	-0,34%	656	42,18%	-	0,00%	2.211
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.236	2.207		(29)	(10)	-0,43%	652	41,96%	-	0,00%	2.207
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.499	-	907	-	-71	325	4.428	582	4.308	104,44%	191
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.499	-	907	907	-71	325	4.448	582	2.443	184,16%	2.056
	• Local Champion	51	4.174	4.499	-	907	907	-71	325	4.448	582	1.185	379,59%	3.314
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.789	140	100	-40	275	-51	5.144	151	18.040	109,69%	1.749
	KUR	12.693	16.593	16.466	140	-	-140	-70	-127	3.773	127	15.923	103,41%	543
	Non KUR	1.952	3.247	3.323	-	100	100	345	76	1.371	24	2.117	156,95%	1.206
3	PWG	16.365	27.522	27.982	2.351	2.335	-16	1.216	460	11.617	1.876	30.835	90,75%	(2.853)
	Cilem	8.190	16.328	16.928	1.166	898	-267	1.079	600	8.738	298	19.829	85,37%	(2.901)
	Gadai	8.175	11.195	11.054	1.185	1.437	252	137	-140	2.879	1.578	11.006	100,44%	48
4	CFG	247.446	262.863	263.280	2.516	3.198	682	1.576	417	15.834	2.781	264.150	99,67%	(870)
	CF 1	12.247	10.155	10.087	-	-	0	-71	-68	-2.160	68	14.252	70,78%	(4.165)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.601	-	-	0	-71	-61	-584	61	4.720	55,11%	(2.119)
	CF 2	235.199	252.708	253.193	2.516	3.198	682	1.648	484	17.994	2.714	249.898	101,32%	3.295
	Mitraguna & Others	206.067	222.689	223.793	2.516	3.198	682	1.518	1.104	17.727	2.094	219.260	102,07%	4.533
	Pensiun	29.132	30.019	29.399	-	-	0	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	315.550	5.007	6.540	1.533	2.996	1.150	37.022	5.390	317.333	99,44%	(1.783)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	1.262	0,00%	0,40%	6,38%	1.183	1.262	1.183			
	KUR	-	79	80	846	0,00%	0,48%	5,14%	766	846	766			
	Non KUR	-	-	-	417	0,00%	0,00%	12,54%	417	417	417			
3	PWG	-	-	-	673	0,00%	0,00%	2,41%	673	673	673			
	Cilem	-	-	-	467	0,00%	0,00%	2,76%	467	467	467			
	Gadai	-	-	-	207	0,00%	0,00%	1,87%	207	207	207			
4	CFG	713	728	670	1.459	0,29%	0,25%	0,55%	789	746	732			
	CF 1	8	466	462	322	0,06%	4,55%	3,19%	(140)	314	(144)			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	164	0,24%	7,81%	6,29%	(44)	156	(46)			
	CF 2	705	262	208	1.137	0,30%	0,08%	0,45%	930	432	876			
	Mitraguna & Others	705	262	208	847	0,34%	0,09%	0,38%	640	142	586			
	Pensiun	-	-	-	290	0,00%	0,00%	0,99%	290	290	290			
	Total Pembiayaan	713	807	749	5.039	0,26%	0,24%	1,60%	4.289	4.326	4.232	1,18%	25,83%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,79%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-951,76%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	28.765	29.202	(952)	437	326	1,13%	1.785	6,51%	37.560	77,75%	(8.358)
2	Tabungan	55.536	64.217	67.042	66.871	(4.016)	(171)	2.654	4,13%	11.335	20,41%	70.166	95,30%	(3.295)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	(0)	-0,00%	122	2,00%	7.064	87,91%	(854)
	Total	89.042	99.304	102.017	102.283	(5.566)	266	2.979	3,00%	13.241	14,87%	114.790	89,10%	(12.507)
	CASA	82.953	93.094	95.808	96.073	(4.967)	266	2.979	3,20%	13.120	15,82%	107.726	89,18%	(11.653)
	(%) CASA	93,16%	93,75%	93,91%	93,93%									
	FDR	82,33%	98,54%	97,77%	97,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	687	1.032	345	(90)	-8,06%	(2.086)	-66,90%	-	0,00%	1.032	
2	Giro ISE	560	497	144	481	337	(16)	-3,16%	(79)	-14,14%		0,00%	481	
3	Tabungan ISE	2.557	626	543	551	8	(75)	-11,95%	(2.007)	-78,46%		0,00%	551	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%		0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.959	200	620	420	-51	224	138	396	22.370	80,28%	(4.411)
	KUR	16.625	17.059	17.289	200	620	420	-39	229	664	391	20.952	82,51%	(3.664)
	Non KUR	1.196	676	670	-	-	0	-12	-6	-526	6	1.417	47,30%	(747)
3	PWG	2.171	7.816	8.207	1.435	752	-683	1.321	392	6.036	360	8.900	92,22%	(693)
	Cilem	2.171	7.816	8.207	1.435	752	-683	1.321	392	6.036	360	8.900	92,22%	(693)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.440	1.171	2.048	877	666	1.269	21.353	779	64.162	111,34%	7.279
	CF 1	13.142	15.768	16.123	201	450	249	128	355	2.981	95	15.592	103,41%	531
	Total Griya	12.152	13.369	13.759	-	450	450	0	390	1.607	60	13.324	103,27%	436
	• Total Non Program	7.615	9.249	9.657	-	450	450	-114	408	2.042	42	8.194	117,85%	1.463
	• Program	4.537	4.121	4.102	-	-	0	-42	-18	-435	18	5.130	79,98%	(1.027)
	Oto	989	2.399	2.364	201	-	-201	128	-35	1.375	35	2.268	104,21%	96
	CF 2	36.945	54.402	55.317	970	1.598	628	538	915	18.372	683	48.570	113,89%	6.747
	Mitraguna & Others	31.987	49.469	50.344	970	1.520	550	590	874	18.356	646	42.422	118,67%	7.921
	Pensiun	4.958	4.933	4.973	-	78	78	-52	40	16	38	6.147	80,90%	(1.174)
	Total Pembiayaan	73.308	97.854	99.739	2.805	3.420	615	1.464	1.885	26.431	1.535	98.660	101,09%	1.078

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	2.311	1,40%	9,80%	12,87%	572	2.062	1.081			
	KUR	249	1.229	1.660	1.909	1,50%	9,73%	11,04%	249	1.660	679			
	Non KUR	-	-	79	402	0,00%	11,62%	59,93%	323	402	402			
3	PWG	-	-	-	67	0,00%	0,00%	0,82%	67	67	67			
	Cilem	-	-	-	67	0,00%	0,00%	0,82%	67	67	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.431	2,00%	1,00%	2,00%	731	430	642			
	CF 1	727	789	700	1.234	5,53%	4,44%	7,65%	533	507	445			
	Total Griya	727	789	700	888	5,98%	5,24%	6,46%	188	161	100			
	Oto	-	-	-	345	0,00%	0,00%	14,61%	345	345	345			
	CF 2	274	-	-	197	0,74%	0,00%	0,36%	197	(77)	197			
	Mitraguna & Others	274	-	-	197	0,86%	0,00%	0,39%	197	(77)	197			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.809	1,71%	2,49%	3,82%	1.370	2.559	1.791	1,57%	58,91%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	400	4,80%	1,27%	2,23%	175	(455)	241			
	KUR	438	38	106	282	2,63%	0,62%	1,63%	176	(156)	244			
	Non KUR	417	120	119	117	34,85%	17,55%	17,52%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,48%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	756	2,47%	0,59%	0,76%	175	(1.058)	(173)	0,74%	2,25%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.549	61.404	2.186	(145)	44.176	256,42%	35.686	138,76%	36.162	169,80%	25.242
2	Tabungan	122.400	140.636	142.369	142.232	2.338	(137)	1.596	1,13%	19.832	16,20%	137.421	103,50%	4.811
3	Deposito	49.497	49.561	50.100	50.096	(2.738)	(3)	536	1,08%	599	1,21%	50.468	99,26%	(372)
	Total	197.616	207.425	254.018	253.732	1.785	(286)	46.307	22,32%	56.117	28,40%	224.051	113,25%	29.681
	CASA	148.118	157.864	203.919	203.636	4.523	(283)	45.772	28,99%	55.518	37,48%	173.583	117,31%	30.053
	(%) CASA	74,95%	76,11%	80,28%	80,26%									
	FDR	74,94%	87,70%	72,72%	72,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.925	14.057		132	917	6,98%	4.674	49,81%	-	0,00%	14.057
2	Giro ISE	3.509	2.112	2.642	2.749		107	637	30,19%	(760)	-21,65%		0,00%	2.749
3	Tabungan ISE	5.874	11.028	11.283	11.308		25	280	2,53%	5.434	92,50%		0,00%	11.308
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.872	300	600	300	-332	317	5.971	283	39.101	104,53%	1.771
	KUR	33.390	38.124	38.451	300	600	300	-355	327	5.061	273	37.386	102,85%	1.065
	Non KUR	1.512	2.432	2.422	-	-	0	23	-10	910	10	1.716	141,13%	706
3	PWG	20.337	37.095	39.190	4.606	4.382	-224	1.166	2.095	18.853	2.287	33.298	117,70%	5.892
	Cilem	6.847	17.994	19.031	830	1.534	704	245	1.038	12.184	496	16.729	113,76%	2.302
	Gadai	13.490	19.101	20.158	3.776	2.848	-928	921	1.057	6.669	1.791	16.568	121,67%	3.590
4	CFG	92.645	101.402	101.825	669	995	326	711	423	9.180	572	103.901	98,00%	(2.077)
	CF 1	21.426	20.084	20.368	109	350	241	-11	284	-1.058	66	22.810	89,30%	(2.442)
	Total Griya	17.556	15.276	15.258	-	-	0	0	-18	-2.298	18	17.910	85,19%	(2.652)
	• Total Non Program	17.556	15.276	15.258	-	-	0	-239	-18	-2.298	18	17.910	85,19%	(2.652)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.110	109	350	241	-11	302	1.240	48	4.900	104,29%	210
	CF 2	71.219	81.318	81.457	560	645	85	722	139	10.238	506	81.092	100,45%	365
	Mitraguna & Others	67.517	77.732	77.914	560	645	85	759	182	10.397	463	76.380	102,01%	1.534
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.723	6.274	5.977	-298	2.231	2.819	36.624	3.158	176.516	104,65%	8.207

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	4.612	0,38%	0,47%	11,28%	4.424	4.481	4.506			
	KUR	131	106	189	3.362	0,39%	0,50%	8,74%	3.173	3.230	3.256			
	Non KUR	-	-	-	1.250	0,00%	0,00%	51,64%	1.250	1.250	1.250			
3	PWG	-	-	-	697	0,00%	0,00%	1,78%	697	697	697			
	Cilem	-	-	-	630	0,00%	0,00%	3,31%	630	630	630			
	Gadai	-	-	-	66	0,00%	0,00%	0,33%	66	66	66			
4	CFG	616	1.495	1.745	2.087	0,67%	1,72%	2,05%	342	1.471	592			
	CF 1	588	325	659	1.338	2,74%	3,28%	6,57%	679	750	1.013			
	Total Griya	588	202	535	702	3,35%	3,50%	4,60%	167	114	500			
	Oto	-	122	123	635	0,00%	2,57%	12,43%	512	635	513			
	CF 2	28	1.170	1.086	749	0,04%	1,34%	0,92%	(337)	721	(420)			
	Mitraguna & Others	28	1.170	1.086	749	0,04%	1,40%	0,96%	(337)	721	(420)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	7.396	0,50%	1,06%	4,00%	5.462	6.648	5.795	0,05%	98,73%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-226,34%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	190	190	(34)	0	8	4,58%	(230)	-54,75%	10.045	1,89%	(9.855)
2	Tabungan	44.796	53.465	51.401	52.015	1.206	614	(1.450)	-2,71%	7.219	16,11%	58.577	88,80%	(6.562)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	Total	73.953	59.643	57.790	58.404	1.037	614	(1.238)	-2,08%	(15.549)	-21,03%	98.196	59,48%	(39.792)
	CASA	45.216	53.647	51.591	52.205	1.173	614	(1.442)	-2,69%	6.989	15,46%	68.621	76,08%	(16.416)
	(%) CASA	61,14%	89,95%	89,27%	89,39%									
	FDR	129,31%	186,39%	195,92%	193,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.429	1.506		77	(714)	-32,16%	598	65,93%	-	0,00%	1.506
2	Giro ISE	390	176	183	183		0	7	3,74%	(207)	-53,05%		0,00%	183
3	Tabungan ISE	518	2.043	1.246	1.323		77	(720)	-35,26%	805	155,45%		0,00%	1.323
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.564	-	500	500	-363	331	-208	169	23.156	84,49%	(3.592)
	KUR	19.175	18.331	18.670	-	500	500	-552	339	-505	161	22.394	83,37%	(3.725)
	Non KUR	597	902	895	-	-	0	189	-8	298	8	762	117,43%	133
3	PWG	2.596	8.106	9.683	472	1.947	1.475	270	1.576	7.086	371	9.570	101,18%	113
	Cilem	2.069	5.806	7.073	75	1.499	1.424	-159	1.266	5.004	233	7.446	94,99%	(373)
	Gadai	527	2.300	2.610	397	448	51	429	310	2.082	138	2.124	122,86%	486
4	CFG	73.258	83.093	83.242	1.676	775	-901	1.084	149	9.984	626	84.432	98,59%	(1.190)
	CF 1	2.294	4.232	4.194	660	-	-660	608	-38	1.900	38	3.672	114,21%	522
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512
	• Total Non Program	712	1.588	1.577	-	-	0	-23	-11	865	11	1.065	148,06%	512
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.617	660	-	-660	608	-26	1.034	26	2.607	100,38%	10
	CF 2	70.963	78.861	79.048	1.016	775	-241	476	187	8.085	588	80.759	97,88%	(1.712)
	Mitraguna & Others	52.047	61.433	61.479	854	485	-369	625	46	9.432	439	60.842	101,05%	637
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.222	2.149	3.222	1.074	986	2.057	17.596	1.166	117.158	96,64%	(3.935)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	2.348	0,34%	1,80%	12,00%	2.001	2.281	2.034			
	KUR	67	286	321	2.348	0,35%	1,75%	12,58%	2.027	2.281	2.062			
	Non KUR	-	28	26	-	0,00%	2,91%	0,00%	(26)	-	(28)			
3	PWG	-	-	-	101	0,00%	0,00%	1,04%	101	101	101			
	Cilem	-	-	-	101	0,00%	0,00%	1,42%	101	101	101			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.715	0,00%	1,98%	2,06%	73	1.714	(593)			
	CF 1	-	-	-	139	0,00%	0,00%	3,32%	139	139	139			
	Total Griya	-	-	-	89	0,00%	0,00%	5,65%	89	89	89			
	Oto	-	-	-	50	0,00%	0,00%	1,91%	50	50	50			
	CF 2	1	2.308	1.642	1.576	0,00%	2,08%	1,99%	(66)	1.575	(732)			
	Mitraguna & Others	1	2.308	1.370	1.404	0,00%	2,23%	2,28%	34	1.403	(904)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	4.164	0,07%	1,79%	3,68%	2.175	4.096	1.541	4,10%	-11,45%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	135	0,91%	0,70%	0,69%	(0)	(45)	15			
	KUR	181	120	135	135	0,94%	0,74%	0,72%	(0)	(45)	15			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	488	0,19%	0,44%	0,43%	(0)	307	15	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	15.979	15.774	(958)	(205)	(5.249)	-24,97%	(22.805)	-59,11%	54.014	29,20%	(38.240)
2	Tabungan	168.056	194.347	182.632	180.482	20.638	(2.149)	(13.865)	-7,13%	12.427	7,39%	190.494	94,74%	(10.012)
3	Deposito	55.027	66.644	66.208	66.208	(946)	0	(436)	-0,65%	11.181	20,32%	56.479	117,23%	9.729
	Total	261.662	282.015	264.819	262.465	18.734	(2.354)	(19.550)	-6,93%	803	0,31%	300.987	87,20%	(38.523)
	CASA	206.634	215.370	198.611	196.256	19.680	(2.354)	(19.114)	-8,87%	(10.378)	-5,02%	244.508	80,27%	(48.252)
	(%) CASA	78,97%	76,37%	75,00%	74,77%									
	FDR	64,72%	70,65%	76,59%	77,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.023	4.246		223	752	21,52%	1.206	39,68%	-	0,00%	4.246
2	Giro ISE	335	359	330	255		(75)	(104)	-28,92%	(79)	-23,69%		0,00%	255
3	Tabungan ISE	2.705	3.134	3.692	3.990		298	856	27,31%	1.285	47,53%		0,00%	3.990
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.066	-	-	0	-242	81	292	(81)	32.098	78,09%	(7.032)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.066	-	-	0	-242	81	292	(81)	28.908	86,71%	(3.842)
	• Local Champion	24.387	24.639	24.720	-	-	0	-238	81	333	(81)	26.347	93,82%	(1.627)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.651	200	1.000	800	743	610	3.710	390	25.317	101,32%	334
	KUR	20.349	23.692	24.312	200	1.000	800	772	621	3.964	379	23.561	103,19%	752
	Non KUR	1.592	1.349	1.339	-	-	0	-29	-11	-253	11	1.756	76,24%	(417)
3	PWG	23.945	38.099	39.700	6.090	5.628	-462	1.696	1.601	15.755	4.027	38.282	103,70%	1.418
	Cilem	8.631	16.931	18.442	1.316	2.017	701	1.195	1.511	9.811	506	20.185	91,36%	(1.743)
	Gadai	15.314	21.168	21.258	4.774	3.612	-1.162	501	90	5.944	3.522	18.097	117,47%	3.161
4	CFG	98.692	111.123	112.409	1.599	2.000	401	1.111	1.286	13.717	714	115.254	97,53%	(2.845)
	CF 1	13.574	20.547	20.708	607	250	-357	453	161	7.134	89	15.606	132,70%	5.103
	Total Griya	9.477	14.186	14.430	-	250	250	0	244	4.953	6	9.997	144,34%	4.433
	• Total Non Program	9.477	14.186	14.430	-	250	250	157	244	4.953	6	9.997	144,34%	4.433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.278	607	-	-607	453	-83	2.181	83	5.608	111,94%	670
	CF 2	85.118	90.576	91.700	992	1.750	758	658	1.125	6.583	625	99.648	92,02%	(7.948)
	Mitraguna & Others	51.909	56.147	57.483	692	1.750	1.058	757	1.336	5.574	414	64.959	88,49%	(7.475)
	Pensiun	33.208	34.428	34.217	300	-	-300	-99	-211	1.009	211	34.690	98,64%	(473)
	Total Pembiayaan	169.351	199.247	202.826	7.889	8.628	740	3.308	3.578	33.475	5.050	210.951	96,15%	(8.125)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	1.330	0,51%	1,74%	5,19%	896	1.218	1.260			
	KUR	113	11	213	1.121	0,55%	0,90%	4,61%	909	1.008	1.111			
	Non KUR	-	60	222	209	0,00%	16,47%	15,62%	(13)	209	149			
3	PWG	-	-	-	1.334	0,00%	0,00%	3,36%	1.334	1.334	1.334			
	Cilem	-	-	-	935	0,00%	0,00%	5,07%	935	935	935			
	Gadai	-	-	-	399	0,00%	0,00%	1,88%	399	399	399			
4	CFG	211	851	488	1.188	0,21%	0,44%	1,06%	700	976	337			
	CF 1	-	505	348	564	0,00%	1,70%	2,72%	216	564	60			
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)			
	Oto	-	156	-	216	0,00%	0,00%	3,44%	216	216	60			
	CF 2	211	347	140	624	0,25%	0,15%	0,68%	484	412	277			
	Mitraguna & Others	211	13	13	376	0,41%	0,02%	0,65%	363	164	363			
	Pensiun	-	334	127	248	0,00%	0,37%	0,72%	121	248	(86)			
	Total Pembiayaan	324	922	923	3.852	0,19%	0,46%	1,90%	2.929	3.528	2.930	0,35%	81,71%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,92%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,92%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,48%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,94%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,67%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,85%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,29%	-	2.484	187	1,28%	44,33%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.506	819	120	(687)	(4)	-0,47%	(3.788)	-82,22%	14.468	5,66%	(13.649)
2	Tabungan	52.069	52.710	54.402	53.915	1.187	(487)	1.205	2,29%	1.846	3,54%	66.297	81,32%	(12.382)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	64.223	63.048	1.317	(1.174)	1.283	2,08%	(5.024)	-7,38%	93.052	67,76%	(30.004)
	CASA	56.676	53.533	55.908	54.734	1.307	(1.174)	1.201	2,24%	(1.942)	-3,43%	80.764	67,77%	(26.031)
	(%) CASA	83,26%	86,67%	87,05%	86,81%									
	FDR	200,44%	258,79%	249,06%	253,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.583	1.380	1.518	1.516	(2)	136	9,85%	(67)	-4,25%	-	0,00%	1.516
2	Giro ISE	116	4	155	155	0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.363	1.361	(2)	(14)	-1,03%	(106)	-7,23%		0,00%	1.361
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137	0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.330	350	220	-130	-445	-336	676	556	42.833	94,16%	(2.502)
	KUR	35.878	37.940	37.622	350	220	-130	-396	-318	1.745	538	38.902	96,71%	(1.280)
	Non KUR	3.776	2.727	2.708	-	-	0	-49	-19	-1.068	19	3.930	68,90%	(1.222)
3	PWG	12.336	26.900	27.409	3.919	2.907	-1.012	289	509	15.072	2.399	22.523	121,69%	4.886
	Cilem	3.767	9.204	9.452	712	413	-299	743	247	5.684	166	9.302	101,60%	149
	Gadai	8.569	17.696	17.957	3.207	2.494	-713	-454	261	9.388	2.233	13.221	135,83%	4.736
4	CFG	84.451	92.273	92.214	1.370	817	-553	1.205	-59	7.763	876	96.059	96,00%	(3.845)
	CF 1	4.785	7.190	7.328	-	158	158	-8	137	2.542	20	6.182	118,54%	1.146
	Total Griya	4.537	6.323	6.466	-	158	158	0	143	1.928	15	4.928	131,20%	1.538
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	806	-	158	158	-3	156	652	1	174	462,82%	632
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.887	1.370	659	-711	1.213	-196	5.221	855	89.878	94,45%	(4.991)
	Mitraguna & Others	63.755	66.325	66.249	1.370	659	-711	997	-76	2.493	735	72.922	90,85%	(6.673)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.953	5.639	3.944	-1.695	1.049	113	23.512	3.831	161.415	99,09%	(1.462)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	3.763	0,47%	1,63%	9,33%	3.102	3.576	3.461			
	KUR	48	302	528	2.975	0,13%	1,39%	7,91%	2.447	2.927	2.673			
	Non KUR	140	-	133	788	3,70%	4,88%	29,10%	655	648	788			
3	PWG	-	-	-	1.084	0,00%	0,00%	3,96%	1.084	1.084	1.084			
	Cilem	-	-	-	504	0,00%	0,00%	5,34%	504	504	504			
	Gadai	-	-	-	580	0,00%	0,00%	3,23%	580	580	580			
4	CFG	1.300	445	814	3.088	1,54%	0,88%	3,35%	2.274	1.788	2.643			
	CF 1	-	-	371	520	0,00%	5,16%	7,09%	148	520	520			
	Total Griya	-	-	-	142	0,00%	0,00%	2,20%	142	142	142			
	Oto	-	-	371	377	0,00%	42,84%	43,80%	6	377	377			
	CF 2	1.300	445	443	2.568	1,63%	0,52%	3,03%	2.125	1.268	2.123			
	Mitraguna & Others	1.135	445	443	2.070	1,78%	0,67%	3,13%	1.628	935	1.626			
	Pensiun	165	-	-	498	1,04%	0,00%	2,67%	498	333	498			
	Total Pembiayaan	1.487	747	1.475	7.935	1,09%	0,92%	4,96%	6.460	6.447	7.188	0,50%	89,86%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	543	0,00%	0,57%	1,35%	311	543	101			
	KUR	-	238	159	340	0,00%	0,42%	0,90%	181	340	102			
	Non KUR	-	204	73	203	0,00%	2,68%	7,49%	130	203	(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	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	825	0,47%	0,32%	0,52%	311	182	(62)	0,59%	-15,12%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.948	4.986	(1.873)	39	969	24,12%	606	13,83%	14.235	35,03%	(9.249)
2	Tabungan	121.239	138.582	134.582	133.683	11.673	(898)	(4.899)	-3,54%	12.445	10,26%	135.409	98,73%	(1.725)
3	Deposito	26.839	21.172	21.516	21.216	(118)	(300)	44	0,21%	(5.623)	-20,95%	27.773	76,39%	(6.556)
	Total	152.459	163.772	161.046	159.886	9.683	(1.160)	(3.886)	-2,37%	7.427	4,87%	177.417	90,12%	(17.530)
	CASA	125.619	142.600	139.530	138.670	9.801	(860)	(3.930)	-2,76%	13.050	10,39%	149.644	92,67%	(10.974)
	(%) CASA	82,40%	87,07%	86,64%	86,73%									
	FDR	80,08%	78,58%	80,13%	80,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.655	3.796		141	619	19,46%	546	16,78%	-	0,00%	3.796
2	Giro ISE	1.707	1.640	1.789	1.796		7	156	9,52%	89	5,22%		0,00%	1.796
3	Tabungan ISE	1.544	1.538	1.867	2.000		134	462	30,06%	456	29,57%		0,00%	2.000
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.019	350	100	-250	1.444	-169	-2.167	269	34.587	83,90%	(5.568)
	KUR	27.378	26.486	26.333	350	100	-250	1.513	-153	-1.045	253	30.615	86,01%	(4.282)
	Non KUR	3.809	2.702	2.687	-	-	0	-69	-16	-1.122	16	3.973	67,64%	(1.286)
3	PWG	1.449	5.298	5.446	545	373	-173	309	148	3.997	224	7.317	74,43%	(1.871)
	Cilem	1.449	5.298	5.446	545	373	-173	309	148	3.997	224	7.317	74,43%	(1.871)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.009	460	1.234	774	-144	410	5.447	824	88.282	90,63%	(8.273)
	CF 1	26.770	24.458	24.369	-	-	0	-85	-89	-2.401	89	28.904	84,31%	(4.534)
	Total Griya	26.477	21.402	21.348	-	-	0	0	-54	-5.129	54	27.398	77,92%	(6.050)
	• Total Non Program	23.147	18.529	18.493	-	-	0	-264	-36	-4.654	36	23.633	78,25%	(5.140)
	• Program	3.330	2.873	2.855	-	-	0	-40	-18	-475	18	3.765	75,84%	(910)
	Oto	293	3.056	3.021	-	-	0	-85	-35	2.728	35	1.506	200,66%	1.516
	CF 2	47.792	55.141	55.640	460	1.234	774	-59	499	7.848	735	59.379	93,70%	(3.739)
	Mitraguna & Others	41.537	46.597	47.087	460	1.174	714	-97	491	5.550	683	51.936	90,66%	(4.848)
	Pensiun	6.255	8.544	8.553	-	60	60	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.054	1.355	1.707	351	1.607	367	6.970	1.339	145.072	88,96%	(16.018)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.230	0,27%	3,71%	7,68%	1.147	2.146	1.516			
	KUR	83	159	731	1.984	0,30%	2,76%	7,54%	1.253	1.901	1.825			
	Non KUR	-	554	352	245	0,00%	13,01%	9,13%	(106)	245	(309)			
3	PWG	10	-	-	186	0,69%	0,00%	3,41%	186	176	186			
	Cilem	10	-	-	186	0,69%	0,00%	3,41%	186	176	186			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.382	2,19%	4,19%	2,98%	(953)	746	(720)			
	CF 1	1.522	2.499	2.687	1.713	5,68%	10,99%	7,03%	(974)	191	(787)			
	Total Griya	1.522	2.499	2.687	1.682	5,75%	12,56%	7,88%	(1.005)	160	(817)			
	Oto	-	-	-	31	0,00%	0,00%	1,02%	31	31	31			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.797	1,42%	3,43%	3,72%	379	3.068	981	0,93%	74,94%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.180	1,54%	3,75%	4,07%	86	702	124			
	KUR	111	479	256	251	0,41%	0,97%	0,95%	(4)	140	(228)			
	Non KUR	368	577	839	929	9,65%	31,03%	34,57%	90	561	352			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,97%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,86%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,27%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,58%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,86%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.314	11,32%	11,83%	11,87%	84	1.488	433	1,27%	89,30%	-10,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.848	2.920	(595)	72	94	3,34%	(2.999)	-50,67%	16.485	17,71%	(13.565)
2	Tabungan	49.567	51.826	53.366	54.588	(1.999)	1.221	2.762	5,33%	5.021	10,13%	64.759	84,29%	(10.171)
3	Deposito	19.983	50.082	52.876	53.036	(145)	160	2.954	5,90%	33.053	165,40%	20.965	252,97%	32.071
	Total	75.469	104.733	109.090	110.544	(2.739)	1.454	5.810	5,55%	35.074	46,48%	102.209	108,15%	8.335
	CASA	55.486	54.651	56.214	57.507	(2.594)	1.294	2.856	5,23%	2.021	3,64%	81.244	70,78%	(23.736)
	(%) CASA	73,52%	52,18%	51,53%	52,02%									
	FDR	164,25%	131,16%	127,16%	125,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.788	1.788		1	937	110,17%	619	52,96%	-	0,00%	1.788
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.637	1.637		1	937	133,94%	644	64,79%		0,00%	1.637
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.091	702	284	-418	587	179	2.588	105	9.300	54,74%	(4.210)
	Cilem	2.503	4.911	5.091	702	284	-418	587	179	2.588	105	9.300	54,74%	(4.210)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.633	1.251	1.897	646	173	1.173	12.192	724	134.385	99,44%	(752)
	CF 1	4.796	5.941	5.896	111	-	-111	83	-45	1.100	45	6.387	92,30%	(492)
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)
	• Total Non Program	4.549	4.720	4.707	-	-	0	-44	-14	157	14	4.956	94,97%	(249)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.189	111	-	-111	83	-31	943	31	1.431	83,06%	(242)
	CF 2	116.645	126.519	127.738	1.140	1.897	757	90	1.218	11.093	679	127.997	99,80%	(260)
	Mitraguna & Others	110.497	118.905	120.193	1.140	1.897	757	160	1.288	9.696	609	120.687	99,59%	(494)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.724	1.953	2.181	228	760	1.353	14.766	829	143.781	96,48%	(5.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	-	-	-	46	0,00%	0,00%	0,91%	46	46	46			
	Cilem	-	-	-	46	0,00%	0,00%	0,91%	46	46	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	2.692	0,00%	2,60%	2,01%	(753)	2.692	1.185			
	CF 1	-	-	130	-	0,00%	2,19%	0,00%	(130)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	-	0,00%	10,64%	0,00%	(130)	-	-			
	CF 2	-	1.507	3.315	2.692	0,00%	2,62%	2,11%	(623)	2.692	1.185			
	Mitraguna & Others	-	1.507	3.315	2.692	0,00%	2,79%	2,24%	(623)	2.692	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	2.738	0,00%	2,51%	1,97%	(706)	2.738	1.231	0,79%	59,85%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-963,68%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.958	1.888	771	(70)	(774)	-29,07%	287	17,92%	16.568	11,39%	(14.680)
2	Tabungan	117.228	124.352	131.311	131.363	(5.693)	52	7.012	5,64%	14.136	12,06%	138.543	94,82%	(7.180)
3	Deposito	47.162	44.209	41.977	41.652	(74)	(325)	(2.558)	-5,79%	(5.511)	-11,68%	48.540	85,81%	(6.889)
	Total	165.991	171.222	175.246	174.903	(4.996)	(343)	3.680	2,15%	8.912	5,37%	203.651	85,88%	(28.748)
	CASA	118.829	127.013	133.269	133.251	(4.922)	(18)	6.238	4,91%	14.423	12,14%	155.111	85,91%	(21.859)
	(%) CASA	71,59%	74,18%	76,05%	76,19%									
	FDR	85,30%	89,69%	88,33%	88,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.388	3.521		133	(1.054)	-23,04%	454	14,81%	-	0,00%	3.521
2	Giro ISE	515	1.528	949	870		(79)	(658)	-43,09%	355	68,94%		0,00%	870
3	Tabungan ISE	2.552	3.048	2.439	2.652		212	(396)	-12,99%	99	3,89%		0,00%	2.652
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.955	-	630	630	-287	338	3.407	292	26.741	100,80%	214
	KUR	22.685	26.059	26.197	-	430	430	-266	138	3.512	292	25.722	101,85%	475
	Non KUR	863	558	758	-	200	200	-21	200	-106	-	1.019	74,37%	(261)
3	PWG	16.913	31.730	33.418	4.423	3.774	-650	2.791	1.688	16.505	2.086	31.322	106,69%	2.096
	Cilem	9.701	21.303	22.292	2.931	1.638	-1.293	2.741	989	12.591	650	21.277	104,77%	1.015
	Gadai	7.212	10.427	11.125	1.492	2.135	643	50	699	3.913	1.437	10.045	110,76%	1.081
4	CFG	101.109	95.227	94.418	175	606	431	-999	-808	-6.691	1.414	115.283	81,90%	(20.865)
	CF 1	13.632	14.370	14.567	-	277	277	307	197	935	80	15.375	94,75%	(808)
	Total Griya	12.067	11.849	11.802	-	-	0	0	-47	-265	47	12.512	94,33%	(710)
	• Total Non Program	12.067	11.849	11.802	-	-	0	-193	-47	-265	47	12.512	94,33%	(710)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.765	-	277	277	307	244	1.199	33	2.863	96,58%	(98)
	CF 2	87.476	80.857	79.851	175	329	154	-1.306	-1.005	-7.625	1.334	99.908	79,92%	(20.057)
	Mitraguna & Others	79.108	72.826	71.885	-	329	329	-1.610	-941	-7.223	1.270	90.268	79,64%	(18.383)
	Pensiun	8.368	8.031	7.966	175	-	-175	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.791	4.598	5.010	411	1.505	1.217	13.200	3.792	173.366	89,29%	(18.576)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	1.265	0,81%	2,55%	4,69%	585	1.075	1.265			
	KUR	-	-	679	1.181	0,00%	2,61%	4,51%	502	1.181	1.181			
	Non KUR	190	-	-	84	21,98%	0,00%	11,05%	84	(106)	84			
3	PWG	-	-	-	905	0,00%	0,00%	2,71%	905	905	905			
	Cilem	-	-	-	759	0,00%	0,00%	3,41%	759	759	759			
	Gadai	-	-	-	145	0,00%	0,00%	1,31%	145	145	145			
4	CFG	854	82	883	2.057	0,84%	0,93%	2,18%	1.173	1.202	1.975			
	CF 1	-	82	227	347	0,00%	1,58%	2,39%	121	347	266			
	Total Griya	-	70	216	165	0,00%	1,82%	1,40%	(51)	165	95			
	Oto	-	11	11	182	0,00%	0,42%	6,60%	172	182	171			
	CF 2	854	-	657	1.709	0,98%	0,81%	2,14%	1.052	855	1.709			
	Mitraguna & Others	854	-	657	1.709	1,08%	0,90%	2,38%	1.052	855	1.709			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	4.226	0,74%	1,02%	2,73%	2.663	3.182	4.144	0,71%	73,81%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,03%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	5,45%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-638,77%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.501	2.314	(318)	(187)	(1.640)	-41,48%	(3.748)	-61,83%	20.486	11,29%	(18.172)
2	Tabungan	115.416	132.994	130.045	129.467	5.618	(579)	(3.527)	-2,65%	14.050	12,17%	135.976	95,21%	(6.510)
3	Deposito	39.351	38.307	40.018	40.022	1.801	3	1.715	4,48%	671	1,71%	40.694	98,35%	(673)
	Total	160.829	175.254	172.564	171.802	7.101	(762)	(3.452)	-1,97%	10.973	6,82%	197.156	87,14%	(25.354)
	CASA	121.478	136.948	132.546	131.780	5.300	(766)	(5.167)	-3,77%	10.302	8,48%	156.462	84,23%	(24.682)
	(%) CASA	75,53%	78,14%	76,81%	76,70%									
	FDR	76,61%	86,29%	88,23%	88,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.519	2.523		3	(731)	-22,48%	1.042	70,32%	-	0,00%	2.523
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.515	2.519		3	(507)	-16,77%	1.080	75,10%		0,00%	2.519
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.119	-	-	0	-263	-191	785	191	10.980	83,05%	(1.861)
	KUR	8.171	9.135	8.944	-	-	0	-258	-191	773	191	10.688	83,69%	(1.744)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.867	4.374	3.314	-1.060	1.078	1.344	12.397	1.969	36.072	96,66%	(1.205)
	Cilem	8.736	16.980	17.970	1.326	1.446	120	1.241	990	9.234	457	19.753	90,97%	(1.783)
	Gadai	13.734	16.542	16.897	3.047	1.867	-1.180	-163	355	3.163	1.513	16.319	103,54%	578
4	CFG	92.027	106.936	106.817	1.456	1.025	-431	1.273	-118	14.791	1.143	104.206	102,51%	2.612
	CF 1	36.305	37.194	37.034	160	-	-160	123	-160	729	160	37.801	97,97%	(767)
	Total Griya	33.468	33.428	33.338	160	-	-160	0	-90	-130	90	33.850	98,49%	(512)
	• Total Non Program	33.468	31.094	31.008	-	-	0	-80	-85	-2.460	85	33.850	91,60%	(2.842)
	• Program	-	2.334	2.330	160	-	-160	332	-4	2.330	4	0	0,00%	2.330
	Oto	2.837	3.766	3.696	-	-	0	123	-71	859	71	3.951	93,54%	(255)
	CF 2	55.722	69.741	69.784	1.296	1.025	-271	1.150	42	14.061	983	66.405	105,09%	3.379
	Mitraguna & Others	47.599	56.199	56.322	1.296	1.025	-271	849	123	8.723	902	57.188	98,48%	(866)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	152.252	6.030	4.339	-1.691	2.272	1.028	29.048	3.311	151.631	100,41%	622

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	782	0,00%	2,62%	8,57%	538	782	688			
	KUR	-	94	244	782	0,00%	2,67%	8,74%	538	782	688			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.033	0,00%	0,00%	2,96%	1.033	1.033	1.033			
	Cilem	-	-	-	484	0,00%	0,00%	2,69%	484	484	484			
	Gadai	-	-	-	549	0,00%	0,00%	3,25%	549	549	549			
4	CFG	1.195	701	288	1.741	1,30%	0,27%	1,63%	1.453	546	1.040			
	CF 1	69	536	95	926	0,19%	0,25%	2,50%	831	857	390			
	Total Griya	69	536	95	926	0,21%	0,28%	2,78%	831	857	390			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	815	2,02%	0,28%	1,17%	622	(311)	650			
	Mitraguna & Others	1.127	165	194	815	2,37%	0,34%	1,45%	622	(311)	650			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	3.556	0,97%	0,35%	2,34%	3.023	2.360	2.761	0,48%	79,48%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,02%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,04%	-	93	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,65%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,47%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,84%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.277	5.512	(610)	235	574	11,63%	(1.217)	-18,09%	22.902	24,07%	(17.390)
2	Tabungan	220.302	240.640	239.984	239.362	4.326	(622)	(1.278)	-0,53%	19.060	8,65%	243.291	98,38%	(3.929)
3	Deposito	143.210	175.577	173.772	173.277	3.891	(495)	(2.300)	-1,31%	30.067	20,99%	144.726	119,73%	28.551
	Total	370.242	421.155	419.033	418.151	7.607	(882)	(3.004)	-0,71%	47.909	12,94%	410.919	101,76%	7.232
	CASA	227.032	245.578	245.261	244.874	3.716	(387)	(704)	-0,29%	17.843	7,86%	266.193	91,99%	(21.319)
	(%) CASA	61,32%	58,31%	58,53%	58,56%									
	FDR	58,19%	64,52%	65,97%	66,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	22.298	22.348		50	(25)	-0,11%	1.837	8,95%	-	0,00%	22.348
2	Giro ISE	3.669	2.672	3.236	3.227		(9)	555	20,76%	(442)	-12,05%		0,00%	3.227
3	Tabungan ISE	6.637	10.184	9.545	9.604		58	(580)	-5,70%	2.967	44,70%		0,00%	9.604
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.125	-	-	0	-1.028	-39	12.097	39	11.017	110,05%	1.108
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.875	-	-	0	870	-70	5.058	70	12.716	101,25%	159
	KUR	7.418	12.544	12.475	-	-	0	876	-68	5.057	68	12.079	103,28%	396
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.304	6.520	4.849	-1.671	4.588	2.848	19.913	2.001	33.462	117,46%	5.842
	Cilem	9.334	18.717	20.101	3.525	2.133	-1.392	3.910	1.384	10.767	749	20.079	100,11%	22
	Gadai	10.057	17.739	19.203	2.995	2.716	-279	678	1.464	9.146	1.253	13.383	143,49%	5.820
4	CFG	188.225	210.165	212.139	4.068	4.402	334	1.935	1.974	23.914	2.428	203.074	104,46%	9.065
	CF 1	13.467	13.402	13.972	-	750	750	-139	570	506	180	15.350	91,02%	(1.378)
	Total Griya	8.915	8.509	9.135	-	750	750	0	626	219	124	9.380	97,39%	(245)
	• Total Non Program	8.915	8.509	9.135	-	750	750	-264	626	219	124	9.380	97,39%	(245)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.837	-	-	0	-139	-56	286	56	5.970	81,02%	(1.133)
	CF 2	174.758	196.763	198.167	4.068	3.652	-416	2.074	1.404	23.408	2.248	187.724	105,56%	10.443
	Mitraguna & Others	169.164	191.102	192.265	4.068	3.376	-692	2.115	1.163	23.101	2.213	180.802	106,34%	11.463
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	276.442	10.588	9.251	-1.337	6.365	4.713	60.982	4.539	260.269	106,21%	16.174

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	339	2,32%	0,51%	2,63%	273	158	273			
	KUR	181	-	-	273	2,44%	0,00%	2,19%	273	92	273			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	2.537	0,00%	0,00%	6,46%	2.537	2.537	2.537			
	Cilem	-	-	-	2.454	0,00%	0,00%	12,21%	2.454	2.454	2.454			
	Gadai	-	-	-	83	0,00%	0,00%	0,43%	83	83	83			
4	CFG	461	-	-	1.337	0,24%	0,00%	0,63%	1.337	876	1.337			
	CF 1	356	-	-	1.071	2,64%	0,00%	7,66%	1.071	715	1.071			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	1.071	7,82%	0,00%	22,13%	1.071	715	1.071			
	CF 2	105	-	-	266	0,06%	0,00%	0,13%	266	161	266			
	Mitraguna & Others	105	-	-	266	0,06%	0,00%	0,14%	266	161	266			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	4.214	0,30%	0,02%	1,52%	4.147	3.571	4.148	0,11%	92,68%	-1,4%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.229	4.233	(5.987)	4	(421)	-9,05%	4.088	2810,23%	5.050	83,82%	(817)
2	Tabungan	93.148	116.881	118.795	119.415	2.876	620	2.534	2,17%	26.267	28,20%	107.697	110,88%	11.718
3	Deposito	25.397	122.898	122.512	122.262	849	(250)	(637)	-0,52%	96.865	381,40%	26.335	464,26%	95.927
	Total	118.690	244.434	245.537	245.910	(2.262)	373	1.476	0,60%	127.220	107,19%	139.082	176,81%	106.828
	CASA	93.293	121.536	123.025	123.648	(3.111)	623	2.112	1,74%	30.355	32,54%	112.747	109,67%	10.901
	(%) CASA	78,60%	49,72%	50,10%	50,28%									
	FDR	96,89%	56,70%	56,37%	56,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.083	2.193		111	122	5,90%	1.376	168,32%	-	0,00%	2.193
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	2.023	2.133		111	122	6,05%	1.349	172,04%		0,00%	2.133
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.121	1.370	300	-1.070	855	-357	5.351	657	33.908	103,58%	1.213
	KUR	28.200	33.600	33.279	1.370	300	-1.070	932	-321	5.079	621	32.137	103,55%	1.142
	Non KUR	1.570	1.879	1.842	-	-	0	-77	-37	272	37	1.771	104,00%	71
3	PWG	4.527	10.075	10.247	565	389	-176	381	172	5.720	217	11.726	87,38%	(1.480)
	Cilem	4.527	10.075	10.247	565	389	-176	381	172	5.720	217	11.727	87,38%	(1.480)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	93.053	868	1.659	791	-86	12	12.352	1.647	93.904	99,09%	(850)
	CF 1	1.386	8.677	8.617	588	-	-588	787	-60	7.232	60	3.013	285,99%	5.604
	Total Griya	404	3.742	3.735	-	-	0	0	-7	3.331	7	820	455,23%	2.914
	• Total Non Program	404	3.742	3.735	-	-	0	-10	-7	3.331	7	820	455,23%	2.914
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.883	588	-	-588	787	-52	3.901	52	2.193	222,68%	2.690
	CF 2	79.315	84.364	84.436	280	1.659	1.379	-872	71	5.121	1.588	90.890	92,90%	(6.455)
	Mitraguna & Others	60.800	65.509	65.680	280	1.659	1.379	-349	171	4.880	1.488	71.191	92,26%	(5.511)
	Pensiun	18.515	18.855	18.756	-	-	0	-524	-99	241	99	19.699	95,21%	(944)
	Total Pembiayaan	114.997	138.594	138.421	2.803	2.348	-455	1.150	-174	23.423	2.521	139.538	99,20%	(1.117)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	1.055	0,72%	3,30%	3,00%	(115)	841	705			
	KUR	129	349	935	822	0,46%	2,78%	2,47%	(113)	693	473			
	Non KUR	85	-	234	233	5,40%	12,46%	12,62%	(1)	148	233			
3	PWG	-	-	-	369	0,00%	0,00%	3,60%	369	369	369			
	Cilem	-	-	-	369	0,00%	0,00%	3,60%	369	369	369			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	1.869	0,00%	1,82%	2,01%	176	1.865	1.402			
	CF 1	-	177	-	16	0,00%	0,00%	0,19%	16	16	(161)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	16	0,00%	0,00%	0,33%	16	16	(161)			
	CF 2	3	289	1.692	1.853	0,00%	2,01%	2,19%	160	1.849	1.563			
	Mitraguna & Others	3	289	1.527	1.528	0,01%	2,33%	2,33%	1	1.525	1.239			
	Pensiun	-	-	165	325	0,00%	0,88%	1,73%	159	325	325			
	Total Pembiayaan	217	816	2.861	3.292	0,19%	2,06%	2,38%	431	3.075	2.476	0,06%	97,30%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,10%	(2)	383	132			
	CF 1	-	23	197	197	0,00%	2,27%	2,28%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,55%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,19%	(1)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,77%	(1)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.893	2,36%	2,17%	2,09%	(112)	178	20	0,09%	95,49%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.960	1.921	864	(39)	(813)	-29,72%	(1.535)	-44,41%	18.681	10,28%	(16.759)
2	Tabungan	145.385	157.293	163.302	165.648	6.451	2.346	8.354	5,31%	20.262	13,94%	166.928	99,23%	(1.281)
3	Deposito	14.811	12.473	12.172	12.172	(133)	0	(301)	-2,41%	(2.639)	-17,82%	16.208	75,10%	(4.036)
	Total	163.652	172.500	177.434	179.741	7.182	2.307	7.241	4,20%	16.089	9,83%	201.817	89,06%	(22.076)
	CASA	148.841	160.027	165.262	167.569	7.315	2.307	7.542	4,71%	18.728	12,58%	185.609	90,28%	(18.040)
	(%) CASA	90,95%	92,77%	93,14%	93,23%									
	FDR	119,93%	124,79%	122,07%	120,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.617	2.752		134	538	24,28%	218	8,60%	-	0,00%	2.752
2	Giro ISE	1.520	841	869	712		(157)	(129)	-15,39%	(808)	-53,15%		0,00%	712
3	Tabungan ISE	1.014	1.373	1.748	2.040		292	667	48,59%	1.026	101,13%		0,00%	2.040
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.064	1.240	860	-380	701	150	2.140	710	40.296	94,46%	(2.232)
	KUR	33.748	34.564	34.692	1.170	800	-370	468	128	944	672	37.907	91,52%	(3.214)
	Non KUR	2.176	3.350	3.371	70	60	-10	233	22	1.195	38	2.389	141,14%	983
3	PWG	12.551	26.160	28.459	3.696	3.932	236	2.174	2.299	15.909	1.633	26.104	109,02%	2.355
	Cilem	6.245	14.255	14.902	900	1.114	214	854	647	8.657	467	17.229	86,50%	(2.326)
	Gadai	6.305	11.905	13.557	2.796	2.818	22	1.320	1.652	7.252	1.166	8.875	152,75%	4.682
4	CFG	143.228	146.957	145.847	647	180	-467	636	-1.110	2.620	1.290	160.820	90,69%	(14.972)
	CF 1	29.589	26.185	26.029	-	-	0	-145	-156	-3.560	156	34.824	74,74%	(8.795)
	Total Griya	26.165	23.465	23.331	-	-	0	0	-134	-2.834	134	30.110	77,49%	(6.779)
	• Total Non Program	3.355	2.399	2.384	-	-	0	-40	-15	-971	15	4.324	55,14%	(1.940)
	• Program	22.810	21.066	20.947	-	-	0	-169	-119	-1.863	119	25.786	81,23%	(4.839)
	Oto	3.424	2.720	2.698	-	-	0	-145	-22	-726	22	4.714	57,23%	(2.016)
	CF 2	113.639	120.772	119.819	647	180	-467	781	-954	6.180	1.134	125.996	95,10%	(6.177)
	Mitraguna & Others	94.023	97.434	96.653	647	180	-467	125	-781	2.630	961	105.113	91,95%	(8.460)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.594	5.583	4.972	-611	3.495	1.340	20.324	3.632	231.787	93,45%	(15.193)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	2.505	1,77%	1,11%	6,58%	2.083	1.870	2.414			
	KUR	580	91	417	2.505	1,72%	1,21%	7,22%	2.088	1.926	2.414			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	1.624	0,00%	0,00%	5,70%	1.624	1.624	1.624			
	Cilem	-	-	-	1.415	0,00%	0,00%	9,49%	1.415	1.415	1.415			
	Gadai	-	-	-	209	0,00%	0,00%	1,54%	209	209	209			
4	CFG	3.895	3.612	3.411	4.035	2,72%	2,32%	2,77%	624	140	423			
	CF 1	3.671	2.934	3.216	3.982	12,41%	12,28%	15,30%	765	311	1.048			
	Total Griya	3.671	2.934	3.216	3.842	14,03%	13,71%	16,47%	625	171	908			
	Oto	-	-	-	140	0,00%	0,00%	5,19%	140	140	140			
	CF 2	224	678	194	53	0,20%	0,16%	0,04%	(141)	(171)	(625)			
	Mitraguna & Others	224	678	194	53	0,24%	0,20%	0,05%	(141)	(171)	(625)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.164	2,31%	1,78%	3,77%	4.331	3.634	4.461	3,64%	3,47%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	(1)	(140)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,50%	(1)	(138)	(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	3.590	3.402	3.501	3.127	2,51%	2,38%	2,14%	(374)	(463)	(275)			
	CF 1	3.133	3.018	3.178	2.860	10,59%	12,14%	10,99%	(318)	(273)	(158)			
	Total Griya	3.118	3.018	3.178	2.860	11,91%	13,55%	12,26%	(318)	(257)	(158)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.458	4,11%	3,64%	3,44%	(375)	(608)	(281)	3,61%	-4,69%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.000	992	766	(8)	(220)	-18,14%	452	83,65%	16.705	5,94%	(15.713)
2	Tabungan	125.992	136.380	133.095	134.414	2.634	1.319	(1.966)	-1,44%	8.423	6,69%	148.828	90,32%	(14.414)
3	Deposito	49.100	43.473	42.598	42.563	(4.993)	(35)	(910)	-2,09%	(6.537)	-13,31%	50.576	84,16%	(8.013)
	Total	175.632	181.065	176.693	177.969	(1.593)	1.277	(3.096)	-1,71%	2.338	1,33%	216.109	82,35%	(38.140)
	CASA	126.532	137.592	134.095	135.406	3.400	1.312	(2.186)	-1,59%	8.875	7,01%	165.533	81,80%	(30.127)
	(%) CASA	72,04%	75,99%	75,89%	76,08%									
	FDR	182,36%	177,72%	182,40%	181,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.698	1.705		7	(433)	-20,27%	452	36,12%	-	0,00%	1.705
2	Giro ISE	222	228	185	187		2	(41)	-18,00%	(35)	-15,67%		0,00%	187
3	Tabungan ISE	1.030	1.910	1.513	1.518		5	(392)	-20,54%	487	47,27%		0,00%	1.518
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	18.653	75,39%	(4.590)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	16.922	83,11%	(2.858)
	• Local Champion	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	15.742	89,34%	(1.678)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.097	-	985	985	24	349	-177	636	38.605	88,32%	(4.508)
	KUR	31.590	30.397	30.768	-	985	985	-618	372	-822	613	35.711	86,16%	(4.943)
	Non KUR	2.684	3.351	3.329	-	-	0	642	-23	645	23	2.894	115,03%	435
3	PWG	22.430	35.595	36.437	4.300	3.761	-540	1.123	843	14.007	2.918	36.459	99,94%	(22)
	Cilem	9.274	16.096	16.980	1.867	1.352	-515	1.481	884	7.706	468	20.279	83,73%	(3.299)
	Gadai	13.156	19.499	19.457	2.433	2.409	-24	-358	-41	6.301	2.450	16.180	120,26%	3.278
4	CFG	248.904	238.340	237.692	1.093	960	-133	-257	-648	-11.211	1.608	273.169	87,01%	(35.477)
	CF 1	66.307	61.181	60.903	-	-	0	-118	-278	-5.405	278	76.049	80,08%	(15.146)
	Total Griya	63.771	57.411	57.175	-	-	0	0	-236	-6.596	236	72.051	79,35%	(14.876)
	• Total Non Program	13.172	11.476	11.428	-	-	0	-233	-49	-1.744	49	14.850	76,95%	(3.422)
	• Program	50.599	45.935	45.747	-	-	0	-380	-188	-4.852	188	57.201	79,98%	(11.454)
	Oto	2.536	3.769	3.727	-	-	0	-118	-42	1.191	42	3.998	93,24%	(270)
	CF 2	182.596	177.159	176.790	1.093	960	-133	-139	-369	-5.807	1.329	197.121	89,69%	(20.331)
	Mitraguna & Others	145.742	143.496	143.506	924	735	-189	-245	10	-2.235	725	158.776	90,38%	(15.270)
	Pensiun	36.854	33.663	33.283	169	225	56	106	-380	-3.571	605	38.344	86,80%	(5.061)
	Total Pembiayaan	320.285	321.790	322.290	5.393	5.706	312	597	500	2.005	5.206	366.886	87,84%	(44.596)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510	0,00%	0,00%	10,74%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	10,74%	1.510	1.510	1.510			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	3.086	0,46%	1,66%	9,05%	2.527	2.928	2.538			
	KUR	138	452	371	2.639	0,44%	1,22%	8,58%	2.267	2.500	2.187			
	Non KUR	20	96	187	447	0,75%	5,59%	13,44%	260	427	351			
3	PWG	-	-	-	1.101	0,00%	0,00%	3,02%	1.101	1.101	1.101			
	Cilem	-	-	-	650	0,00%	0,00%	3,83%	650	650	650			
	Gadai	-	-	-	451	0,00%	0,00%	2,32%	451	451	451			
4	CFG	7.829	9.999	9.690	14.493	3,15%	4,07%	6,10%	4.803	6.664	4.494			
	CF 1	6.309	7.665	7.244	9.790	9,51%	11,84%	16,08%	2.546	3.481	2.125			
	Total Griya	6.204	7.665	7.165	9.222	9,73%	12,48%	16,13%	2.057	3.018	1.556			
	Oto	105	-	79	569	4,15%	2,10%	15,25%	489	463	569			
	CF 2	1.520	2.334	2.446	4.703	0,83%	1,38%	2,66%	2.257	3.183	2.369			
	Mitraguna & Others	1.215	1.695	2.002	3.587	0,83%	1,39%	2,50%	1.585	2.372	1.892			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	20.190	2,49%	3,18%	6,26%	9.941	12.203	9.644	0,61%	90,20%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,26%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,05%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,13%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.689	2,65%	2,65%	2,81%	371	91	591			
	CF 1	4.154	4.894	4.930	5.488	6,26%	8,06%	9,01%	557	1.334	594			
	Total Griya	4.071	4.811	4.848	5.405	6,38%	8,44%	9,45%	557	1.334	594			
	Oto	82	82	82	82	3,25%	2,19%	2,21%	-	-	-			
	CF 2	2.444	1.205	1.388	1.201	1,34%	0,78%	0,68%	(187)	(1.243)	(3)			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.381	2,20%	2,15%	2,29%	466	350	811	0,30%	86,96%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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