

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	38.172	35.839	(10.306)	(2.332)	(12.904)	-26,47%	(38.330)	-51,68%	247.274	14,49%	(211.434)
2	Tabungan	1.786.724	2.008.954	2.027.723	2.035.389	40.750	7.666	26.435	1,32%	248.665	13,92%	2.037.916	99,88%	(2.527)
3	Deposito	649.060	610.498	598.146	598.109	(5.364)	(37)	(12.389)	-2,03%	(50.951)	-7,85%	667.179	89,65%	(69.070)
Total		2.509.954	2.668.196	2.664.040	2.669.337	25.080	5.297	1.142	0,04%	159.384	6,35%	2.952.369	90,41%	(283.032)
CASA		1.860.893	2.057.697	2.065.894	2.071.228	30.444	5.334	13.531	0,66%	210.335	11,30%	2.285.190	90,64%	(213.961)
(% CASA)		74,14%	77,12%	77,55%	77,59%									
FDR		125,36%	131,30%	132,04%	131,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	42.811	42.787		(24)	1.345	3,25%	(52)	-0,12%	83.611	51,17%	(40.824)
2	Giro ISE	4.948	2.786	3.986	4.316		329	1.530	54,91%	(633)	-12,78%	29.659	14,55%	(25.344)
3	Tabungan ISE	31.691	34.438	34.607	34.253		(354)	(185)	-0,54%	2.562	8,08%	37.357	91,69%	(3.104)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	245.169	-	2.000	2.000	615	1.889	60.598	111	223.889	109,50%	21.280
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	134.387	-	2.000	2.000	1.134	1.889	36.248	111	120.072	111,92%	14.316
	• Local Champion	98.139	132.499	134.387	-	2.000	2.000	1.134	1.889	36.248	111	116.221	115,63%	18.167
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	445.087	1.600	3.951	2.351	502	246	-1.790	3.705	507.692	87,67%	(62.605)
	KUR	419.345	420.474	420.628	1.600	3.751	2.151	1.113	154	1.283	3.597	477.116	88,16%	(56.488)
	Non KUR	27.532	24.367	24.459	-	200	200	-610	92	-3.073	108	30.576	79,99%	(6.117)
3	PWG	258.833	422.883	433.105	35.229	37.335	2.106	16.622	10.222	174.272	27.113	433.208	99,98%	(102)
	Cilem	127.522	228.193	236.263	8.637	13.258	4.621	8.501	8.071	108.741	5.187	267.053	88,47%	(30.790)
	Gadai	131.312	194.690	196.842	26.592	24.077	-2.515	8.121	2.152	65.531	21.925	166.155	118,47%	30.687
4	CFG	2.256.170	2.392.296	2.394.118	11.439	21.446	10.007	12.190	1.822	137.948	19.624	2.483.471	96,40%	(89.353)
	CF 1	461.418	474.026	474.432	2.089	2.005	-83	4.543	406	13.015	1.599	498.650	95,14%	(24.217)
	Total Griya	417.205	391.149	390.782	200	363	163	0	-367	-26.423	730	434.485	99,94%	(43.703)
	• Total Non Program	64.148	59.172	59.162	200	220	20	-157	-10	-4.986	230	71.781	82,42%	(12.619)
	• Program	353.058	331.978	331.620	-	143	143	-1.952	-358	-21.437	500	362.704	91,43%	(31.084)
	Oto	44.213	82.877	83.650	1.889	1.643	-246	4.543	773	39.438	870	64.165	130,37%	19.486
	CF 2	1.794.752	1.918.270	1.919.685	9.350	19.441	10.091	7.647	1.416	124.934	18.025	1.984.822	96,72%	(65.136)
	Mitraguna & Others	1.323.695	1.437.274	1.441.226	8.196	17.600	9.404	6.250	3.952	117.531	13.647	1.494.383	96,44%	(53.157)
	Pensium	471.056	480.996	478.460	1.154	1.841	687	1.397	-2.536	7.403	4.377	490.439	97,56%	(11.979)
Total Pembiayaan		3.146.451	3.503.301	3.517.479	48.268	64.732	16.464	29.929	14.178	371.028	50.554	3.648.260	96,42%	(130.781)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.148	0,10%	0,19%	0,47%	688	956	673			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.148	0,20%	0,35%	0,85%	688	956	673			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	30.732	1,09%	3,32%	6,90%	15.959	25.853	15.959			
	KUR	3.627	13.148	13.148	27.399	0,86%	3,13%	6,51%	14.250	23.772	14.250			
	Non KUR	1.252	1.625	1.625	3.333	4,55%	6,67%	13,63%	1.708	2.081	1.708			
3	PWG	275	122	122	12.393	0,11%	0,03%	2,86%	12.270	12.117	12.270			
	Cilem	275	-	-	8.451	0,22%	0,00%	3,58%	8.451	8.175	8.451			
	Gadai	-	122	122	3.942	0,00%	0,06%	2,00%	3.820	3.942	3.820			
4	CFG	67.344	65.451	70.806	99.733	2,98%	2,96%	4,17%	28.927	32.389	34.282			
	CF 1	43.373	41.926	45.314	57.678	9,40%	9,56%	12,16%	12.364	14.305	15.752			
	Total Griya	41.791	40.088	42.848	50.139	10,02%	10,95%	12,83%	7.291	8.348	10.051			
	Oto	1.583	1.838	2.467	7.539	3,58%	2,98%	9,01%	5.073	5.957	5.701			
	CF 2	23.971	23.525	25.491	42.055	1,34%	1,33%	2,19%	16.563	18.084	18.530			
	Mitraguna & Others	22.208	21.186	23.560	39.088	1,68%	1,64%	2,71%	15.528	16.880	17.902			
	Pensium	1.763	2.338	1.931	2.967	0,37%	0,40%	0,62%	1.036	1.204	628			
Total Pembiayaan		72.690	80.822	86.161	144.006	2,31%	2,46%	4,09%	57.844	71.315	63.184	2,27%	44,54%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,48%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,59%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	9.236	0,79%	1,97%	2,08%	482	5.706	728			
	KUR	2.493	6.287	5.977	6.468	0,59%	1,42%	1,54%	492	3.976	181			
	Non KUR	1.037	2.221	2.777	2.768	3,77%	11,40%	11,32%	(9)	1.731	547			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.959	4,40%	5,53%	5,55%	734	33.690	(2.944)			
	CF 1	73.505	94.254	94.513	94.999	15,93%	19,94%	20,02%	487	21.494	745			
	Total Griya	73.052	92.591	92.778	93.438	17,51%	23,72%	23,91%	659	20.386	847			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,87%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	37.960	1,44%	1,97%	1,98%	247	12.196	(3.689)			
	Mitraguna & Others	22.415	39.679	34.677	35.243	1,69%	2,41%	2,45%	566	12.828	(4.436)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	175.434	4,41%	4,97%	4,99%	1.230	36.760	(2.225)	3,99%	19,97%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	8.097	8.067	286	(29)	879	12,23%	6.923	604,95%	11.144	72,39%	(3.077)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.247	11.217	286	(29)	1.379	14,01%	10.073	880,20%	11.496	97,58%	(279)
	CASA	1.144	7.189	8.097	8.067	286	(29)	879	12,23%	6.923	604,95%	11.144	72,39%	(3.077)
	(%) CASA	100,00%	73,07%	71,99%	71,92%									
	FDR	0,00%	33,29%	29,78%	29,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	140	140		0	1	0,42%	140	#DIV/0!	-	0,00%	140
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	140	140		0	1	0,42%	140	#DIV/0!		0,00%	140
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.350	-	100	100	435	74	3.350	26	2.402	139,44%	947
	KUR	-	3.040	3.114	-	100	100	440	74	3.114	26	2.282	136,47%	832
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.350	-	100	100	435	74	3.350	26	2.402	139,44%	947

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-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	-	-	-	47	0,00%	0,00%	1,41%	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	47	0,00%	0,00%	20,15%	47	47	47			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	47	0,00%	0,00%	1,41%	47	47	47	0,00%	100,00%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	6.407	7.045	(437)	639	1.203	20,59%	(4.865)	-40,85%	32.340	21,79%	(25.295)
2	Tabungan	224.769	228.193	232.585	235.271	2.933	2.686	7.077	3,10%	10.501	4,67%	248.413	94,71%	(13.142)
3	Deposito	43.574	34.668	34.855	34.855	153	(1)	187	0,54%	(8.720)	-20,01%	44.995	77,46%	(10.141)
	Total	280.254	268.703	273.847	277.171	2.648	3.324	8.467	3,15%	(3.083)	-1,10%	325.749	85,09%	(48.578)
	CASA	236.680	234.036	238.991	242.316	2.496	3.325	8.280	3,54%	5.636	2,38%	280.753	86,31%	(38.437)
	(%) CASA	84,45%	87,10%	87,27%	87,42%									
	FDR	105,53%	134,63%	133,41%	131,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.594	7.797	7.841	45	1.247	18,91%	(907)	-10,37%	-	0,00%	7.841
2	Giro ISE	799	583	1.438	1.439	0	855	146,56%	639	79,95%		0,00%	1.439
3	Tabungan ISE	1.949	3.011	3.358	3.403	44	392	13,02%	1.454	74,62%		0,00%	3.403
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234	0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	48.759	-	2.000	2.000	-931	1.915	17.851	85	40.885	119,26%	7.874
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	46.276	-	2.000	2.000	-769	1.915	15.368	85	36.624	126,36%	9.653
	• Local Champion	30.908	44.361	46.276	-	2.000	2.000	-769	1.915	15.368	85	35.340	130,95%	10.936
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.229	-	485	485	-689	149	-1.815	336	39.284	84,59%	(6.055)
	KUR	33.160	31.456	31.412	-	285	285	-660	-44	-1.748	329	37.188	84,47%	(5.775)
	Non KUR	1.883	1.624	1.817	-	200	200	-29	193	-66	7	2.096	86,68%	(279)
3	PWG	42.057	65.501	66.180	8.431	6.492	-1.938	262	679	24.123	5.814	61.948	106,83%	4.232
	Cilem	12.529	18.576	19.729	633	1.408	775	481	1.153	7.200	254	26.953	73,20%	(7.224)
	Gadai	29.527	46.925	46.451	7.798	5.085	-2.713	-218	-475	16.924	5.559	34.995	132,74%	11.456
4	CFG	187.744	216.327	217.160	1.500	2.703	1.203	3.617	833	29.416	1.870	210.406	103,21%	6.754
	CF 1	15.514	21.606	21.740	659	434	-225	1.116	134	6.226	300	18.043	120,49%	3.696
	Total Griya	12.407	11.645	11.707	-	220	220	0	62	-700	158	12.758	91,76%	(1.051)
	• Total Non Program	12.280	11.525	11.587	-	220	220	-163	62	-694	158	12.628	91,75%	(1.041)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.033	659	214	-445	1.116	72	6.926	142	5.285	189,83%	4.748
	CF 2	172.230	194.722	195.420	841	2.269	1.428	2.501	699	23.190	1.570	192.363	101,59%	3.058
	Mitraguna & Others	136.376	155.730	156.781	841	2.269	1.428	1.883	1.051	20.405	1.218	154.735	101,32%	2.046
	Pensiun	35.854	38.991	38.640	-	-	0	618	-352	2.786	352	37.628	102,69%	1.012
	Total Pembiayaan	295.752	361.753	365.328	9.930	11.680	1.750	2.259	3.576	69.576	8.105	352.523	103,63%	12.805

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	898	0,00%	0,76%	1,84%	541	898	547			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	898	0,00%	0,80%	1,94%	541	898	547			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	2.398	0,40%	3,78%	7,22%	1.148	2.259	1.308			
	KUR	69	1.080	1.249	2.391	0,21%	3,97%	7,61%	1.142	2.323	1.311			
	Non KUR	70	10	-	7	3,74%	0,00%	0,37%	7	(64)	(3)			
3	PWG	-	-	-	1.821	0,00%	0,00%	2,75%	1.821	1.821	1.821			
	Cilem	-	-	-	729	0,00%	0,00%	3,69%	729	729	729			
	Gadai	-	-	-	1.092	0,00%	0,00%	2,35%	1.092	1.092	1.092			
4	CFG	606	1.400	2.021	5.279	0,32%	0,93%	2,43%	3.258	4.673	3.880			
	CF 1	136	665	679	1.689	0,88%	3,14%	7,77%	1.009	1.553	1.023			
	Total Griya	124	274	277	284	1,00%	2,38%	2,43%	7	160	10			
	Oto	12	391	402	1.405	0,39%	4,04%	14,00%	1.002	1.392	1.014			
	CF 2	470	734	1.342	3.590	0,27%	0,69%	1,84%	2.249	3.120	2.856			
	Mitraguna & Others	382	734	1.199	3.448	0,28%	0,77%	2,20%	2.249	3.065	2.713			
	Pensiun	88	-	143	143	0,24%	0,37%	0,37%	-	55	143			
	Total Pembiayaan	745	2.840	3.627	10.396	0,25%	1,00%	2,85%	6.768	9.651	7.556	1,13%	60,20%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	1.119	4,43%	2,39%	2,30%	-	(249)	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	1.119	4,43%	2,52%	2,42%	-	(249)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	412	0,58%	1,42%	1,24%	(59)	210	(87)			
	KUR	-	153	118	69	0,00%	0,38%	0,22%	(49)	69	(84)			
	Non KUR	202	346	353	343	10,74%	21,70%	18,89%	(9)	141	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,70%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,68%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,12%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,59%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,64%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	3.046	1,27%	0,84%	0,83%	1	(723)	(592)	10,41%	#####	9,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.476	7.502	(4.227)	26	(7.298)	-49,31%	(3.968)	-34,60%	32.177	23,31%	(24.676)
2	Tabungan	240.508	313.726	310.041	308.672	3.063	(1.369)	(5.054)	-1,61%	68.164	28,34%	264.258	116,81%	44.414
3	Deposito	185.720	182.362	183.094	183.094	1.513	0	732	0,40%	(2.626)	-1,41%	187.162	97,83%	(4.068)
	Total	437.698	510.888	500.611	499.268	349	(1.343)	(11.621)	-2,27%	61.570	14,07%	483.598	103,24%	15.669
	CASA	251.978	328.526	317.517	316.174	(1.164)	(1.343)	(12.352)	-3,76%	64.196	25,48%	296.436	106,66%	19.738
	(%) CASA	57,57%	64,30%	63,43%	63,33%									
	FDR	88,88%	84,80%	86,93%	87,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.043	5.066		23	18	0,36%	941	22,82%	-	0,00%	5.066
2	Giro ISE	544	449	414	432		18	(17)	-3,84%	(112)	-20,67%		0,00%	432
3	Tabungan ISE	3.581	4.600	4.630	4.635		5	35	0,77%	1.054	29,42%		0,00%	4.635
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924
	Linkage	44.151	42.730	42.730	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	29.868	300	135	-165	-56	-95	215	230	34.174	87,40%	(4.306)
	KUR	28.300	29.002	28.907	300	135	-165	-40	-95	607	230	32.594	88,69%	(3.687)
	Non KUR	1.354	961	961	-	-	0	-16	0	-392	-	1.580	60,84%	(619)
3	PWG	33.844	48.286	49.367	2.391	3.647	1.257	1.553	1.081	15.523	2.566	53.646	92,02%	(4.279)
	Cilem	16.485	25.714	26.397	681	1.288	607	613	683	9.913	604	32.084	82,28%	(5.687)
	Gadai	17.360	22.572	22.970	1.710	2.360	650	939	398	5.610	1.962	21.562	106,53%	1.408
4	CFG	239.485	250.290	251.216	570	2.671	2.101	1.387	926	11.731	1.745	267.205	94,02%	(15.989)
	CF 1	40.558	44.440	44.504	269	217	-52	791	64	3.946	153	44.275	100,52%	229
	Total Griya	29.064	28.761	28.719	-	-	0	0	-42	-344	42	30.122	95,34%	(1.403)
	• Total Non Program	12.679	13.464	13.450	-	-	0	-111	-14	771	14	13.290	101,21%	160
	• Program	16.385	15.297	15.270	-	-	0	-100	-28	-1.115	28	16.832	90,72%	(1.563)
	Oto	11.494	15.679	15.784	269	217	-52	791	106	4.290	111	14.153	111,53%	1.631
	CF 2	198.927	205.850	206.712	301	2.454	2.153	596	862	7.785	1.592	222.929	92,73%	(16.217)
	Mitraguna & Others	182.594	188.301	189.328	301	2.454	2.153	-334	1.027	6.733	1.427	204.325	92,66%	(14.997)
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)
	Total Pembiayaan	389.016	433.255	435.167	3.261	6.453	3.193	4.943	1.912	46.151	4.541	453.816	95,89%	(18.649)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	1.880	0,33%	0,96%	6,30%	1.592	1.784	1.510			
	KUR	-	370	289	1.880	0,00%	1,00%	6,50%	1.592	1.880	1.510			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	1.878	0,23%	0,06%	3,80%	1.848	1.800	1.878			
	Cilem	78	-	-	764	0,47%	0,00%	2,90%	764	687	764			
	Gadai	-	-	30	1.114	0,00%	0,13%	4,85%	1.083	1.114	1.114			
4	CFG	3.097	3.356	4.038	8.092	1,29%	1,61%	3,22%	4.054	4.995	4.736			
	CF 1	2.023	2.761	3.429	6.625	4,99%	7,72%	14,89%	3.196	4.602	3.864			
	Total Griya	1.062	2.366	2.482	4.480	3,65%	8,63%	15,60%	1.999	3.418	2.114			
	Oto	961	395	947	2.144	8,36%	6,04%	13,59%	1.198	1.184	1.750			
	CF 2	1.074	595	609	1.467	0,54%	0,30%	0,71%	858	393	872			
	Mitraguna & Others	1.074	500	609	1.467	0,59%	0,32%	0,77%	858	393	967			
	Pensiun	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Total Pembiayaan	3.271	3.726	4.357	11.850	0,84%	1,01%	2,72%	7.494	8.579	8.124	8,37%	-207,53%	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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,42%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	49,70%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	560	0,73%	0,90%	1,87%	289	342	289			
	KUR	191	-	-	289	0,68%	0,00%	1,00%	289	97	289			
	Non KUR	26	271	271	271	1,95%	28,19%	28,19%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.922	1,53%	1,92%	1,96%	120	1.264	(269)			
	CF 1	2.180	2.673	2.670	2.794	5,37%	6,01%	6,28%	124	614	120			
	Total Griya	1.878	2.047	2.048	2.171	6,46%	7,12%	7,56%	124	294	125			
	Oto	302	627	622	622	2,62%	3,97%	3,94%	-	320	(4)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,08%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.289	8,98%	8,28%	8,34%	408	1.358	(2)	13,65%	-63,63%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	4.497	4.521	(10.173)	24	(1.471)	-24,55%	1.005	28,57%	23.250	19,44%	(18.730)
2	Tabungan	249.031	282.568	285.739	285.780	3.113	41	3.213	1,14%	36.749	14,76%	269.131	106,19%	16.649
3	Deposito	114.464	71.107	69.758	70.157	9.139	399	(950)	-1,34%	(44.308)	-38,71%	115.929	60,52%	(45.772)
	Total	367.012	359.666	359.994	360.458	2.079	464	792	0,22%	(6.554)	-1,79%	408.310	88,28%	(47.852)
	CASA	252.547	288.559	290.236	290.301	(7.060)	65	1.741	0,60%	37.753	14,95%	292.381	99,29%	(2.080)
	(%) CASA	68,81%	80,23%	80,62%	80,54%									
	FDR	140,41%	152,41%	152,45%	152,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.924	2.918		(6)	(299)	-9,28%	(487)	-14,31%	-	0,00%	2.918
2	Giro ISE	179	34	12	12		0	(22)	-63,45%	(167)	-93,03%		0,00%	12
3	Tabungan ISE	3.226	3.182	2.912	2.905		(6)	(277)	-8,70%	(321)	-9,94%		0,00%	2.905
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	83.420	-	-	0	-401	-25	25.304	25	74.700	111,67%	8.720
	Linkage	33.720	57.778	57.778	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	33.480	76,59%	(7.838)
	• Local Champion	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	32.196	79,64%	(6.554)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.185	200	700	500	-757	291	-6.527	409	47.216	76,64%	(11.032)
	KUR	42.080	34.773	35.069	200	700	500	-732	296	-7.011	404	46.419	75,55%	(11.349)
	Non KUR	631	1.120	1.115	-	-	0	-25	-5	484	5	797	139,89%	318
3	PWG	35.041	54.796	56.225	4.290	4.444	153	1.923	1.429	21.184	3.015	53.675	104,75%	2.550
	Cilem	13.016	25.836	26.863	1.250	1.525	275	1.052	1.027	13.847	498	27.246	98,59%	(384)
	Gadai	22.025	28.960	29.362	3.040	2.919	-121	871	402	7.337	2.517	26.429	111,10%	2.933
4	CFG	379.443	374.048	372.988	642	917	275	757	-1.060	-6.455	1.977	406.672	91,72%	(33.685)
	CF 1	241.455	234.905	234.577	190	118	-72	1.425	-327	-6.878	445	252.666	92,84%	(18.089)
	Total Griya	235.660	221.091	220.745	-	-	0	0	-346	-14.915	346	244.973	90,11%	(24.228)
	• Total Non Program	5.587	4.754	4.749	-	-	0	-58	-5	-838	5	8.614	55,13%	(3.865)
	• Program	230.073	216.336	215.996	-	-	0	-1.172	-340	-14.077	340	236.359	91,38%	(20.363)
	Oto	5.795	13.814	13.832	190	118	-72	1.425	19	8.037	99	7.693	179,80%	6.139
	CF 2	137.987	139.143	138.410	452	799	347	-668	-733	423	1.532	154.006	89,87%	(15.596)
	Mitraguna & Others	90.056	90.516	90.097	364	675	311	-645	-419	41	1.094	104.634	86,11%	(14.537)
	Pensiun	47.932	48.628	48.313	88	124	36	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	548.817	5.132	6.061	929	1.521	635	33.506	5.426	582.263	94,26%	(33.446)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	147	0,33%	0,00%	0,18%	147	(45)	147			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	147	0,79%	0,00%	0,57%	147	(45)	147			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.241	2,11%	1,12%	3,43%	837	338	720			
	KUR	903	418	403	1.123	2,15%	1,16%	3,20%	720	221	706			
	Non KUR	-	103	-	117	0,00%	0,00%	10,51%	117	117	14			
3	PWG	99	-	-	798	0,28%	0,00%	1,42%	798	699	798			
	Cilem	99	-	-	283	0,76%	0,00%	1,05%	283	184	283			
	Gadai	-	-	-	515	0,00%	0,00%	1,76%	515	515	515			
4	CFG	32.852	30.578	30.678	35.108	8,66%	8,20%	9,41%	4.430	2.256	4.530			
	CF 1	31.606	27.466	28.543	31.574	13,09%	12,15%	13,46%	3.031	(31)	4.108			
	Total Griya	31.469	27.355	28.435	31.412	13,35%	12,86%	14,23%	2.977	(57)	4.058			
	Oto	136	111	108	162	2,35%	0,78%	1,17%	53	26	51			
	CF 2	1.247	3.113	2.135	3.534	0,90%	1,53%	2,55%	1.399	2.287	421			
	Mitraguna & Others	1.122	2.540	1.807	2.898	1,25%	2,00%	3,22%	1.091	1.776	358			
	Pensiun	124	572	328	636	0,26%	0,67%	1,32%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	37.294	6,61%	5,67%	6,80%	6.212	3.248	6.194	0,20%	97,04%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,65%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.104	1,07%	3,00%	3,05%	27	648	30			
	KUR	456	1.074	979	1.006	1,08%	2,82%	2,87%	27	550	(67)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,78%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,63%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.036	15,07%	19,87%	20,12%	728	17.868	2.419			
	CF 1	55.413	69.760	70.022	70.644	22,95%	29,81%	30,12%	622	15.231	884			
	Total Griya	55.413	69.760	70.022	70.644	23,51%	31,67%	32,00%	622	15.231	884			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,17%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,41%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	77.263	11,82%	13,96%	14,08%	759	16.367	2.454	0,02%	99,82%	-14,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	60	60	(56)	0	1	1,27%	(1.745)	-96,69%	12.155	0,49%	(12.096)
2	Tabungan	71.593	76.850	87.494	86.764	1.714	(730)	9.914	12,90%	15.171	21,19%	87.712	98,92%	(948)
3	Deposito	17.657	22.158	22.408	22.308	(380)	(100)	150	0,68%	4.652	26,34%	19.029	117,23%	3.279
	Total	91.055	99.068	109.962	109.132	1.278	(830)	10.065	10,16%	18.078	19,85%	118.897	91,79%	(9.765)
	CASA	73.398	76.909	87.554	86.824	1.658	(730)	9.915	12,89%	13.426	18,29%	99.868	86,94%	(13.044)
	(%) CASA	80,61%	77,63%	79,62%	79,56%									
	FDR	229,29%	239,29%	214,37%	216,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.310	1.348		38	182	15,60%	(48)	-3,43%	-	0,00%	1.348
2	Giro ISE	302	41	43	43		0	2	4,51%	(260)	-85,92%		0,00%	43
3	Tabungan ISE	1.094	1.126	1.268	1.306		38	180	16,00%	212	19,34%		0,00%	1.306
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.993	200	400	200	117	262	935	138	22.107	90,44%	(2.114)
	KUR	17.594	18.200	18.463	200	400	200	144	262	869	138	20.461	90,24%	(1.998)
	Non KUR	1.464	1.530	1.530	-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.052	3.002	1.290	-1.712	2.752	-802	13.802	2.092	30.315	95,83%	(1.264)
	Cilem	9.140	17.519	17.391	1.025	352	-673	1.866	-128	8.251	480	21.218	81,97%	(3.827)
	Gadai	6.110	12.335	11.661	1.977	938	-1.039	886	-675	5.551	1.613	9.098	128,17%	2.563
4	CFG	174.474	187.470	186.685	1.308	1.308	0	154	-785	12.212	2.093	189.674	98,42%	(2.988)
	CF 1	2.726	4.273	4.247	200	-	-200	-31	-26	1.522	26	3.975	106,85%	272
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.280	-	-	0	-31	-19	1.532	19	1.760	129,56%	520
	CF 2	171.748	183.197	182.438	1.108	1.308	200	185	-759	10.690	2.067	185.699	98,24%	(3.261)
	Mitraguna & Others	111.863	118.892	117.906	772	666	-106	276	-987	6.042	1.653	124.277	94,87%	(6.371)
	Pensiun	59.885	64.304	64.532	336	642	306	-91	228	4.648	414	61.422	105,06%	3.111
	Total Pembiayaan	208.782	237.055	235.730	4.510	2.998	-1.512	3.023	-1.324	26.948	4.322	242.096	97,37%	(6.366)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	3.781	1,81%	15,26%	18,91%	771	3.437	3.745			
	KUR	344	36	2.773	3.275	1,96%	15,23%	17,74%	503	2.931	3.239			
	Non KUR	-	-	238	506	0,00%	15,53%	33,07%	268	506	506			
3	PWG	-	-	14	1.252	0,00%	0,05%	4,31%	1.238	1.252	1.252			
	Cilem	-	-	-	1.177	0,00%	0,00%	6,77%	1.177	1.177	1.177			
	Gadai	-	-	14	75	0,00%	0,11%	0,64%	61	75	75			
4	CFG	621	471	2.688	6.472	0,36%	1,43%	3,47%	3.784	5.851	6.001			
	CF 1	122	-	-	82	4,46%	0,00%	1,93%	82	(40)	82			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	471	2.688	6.390	0,29%	1,47%	3,50%	3.702	5.891	5.919			
	Mitraguna & Others	499	471	2.587	5.942	0,45%	2,18%	5,04%	3.355	5.443	5.472			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	11.505	0,46%	2,41%	4,88%	5.792	10.540	10.998	0,61%	87,48%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	328	0,58%	1,69%	1,64%	(7)	217	29			
	KUR	66	299	334	328	0,37%	1,84%	1,77%	(7)	262	29			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,03%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,42%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.242	0,07%	0,95%	0,95%	(7)	2.092	(314)	1,17%	-23,12%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	139.614	139.679	4.307	65	(6.128)	-4,20%	13.574	10,76%	141.567	98,67%	(1.888)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,36%	47.572	107,62%	3.627
	Total	172.540	197.134	190.908	190.974	(4.343)	65	(6.160)	-3,12%	18.433	10,68%	199.033	95,95%	(8.060)
	CASA	126.150	145.888	139.710	139.775	4.174	65	(6.113)	-4,19%	13.625	10,80%	151.462	92,28%	(11.687)
	(%) CASA	73,11%	74,00%	73,18%	73,19%									
	FDR	92,15%	84,68%	87,56%	87,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	744	813		69	22	2,78%	211	35,11%	-	0,00%	813
2	Giro ISE	8	2	2	3		1	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	742	810		68	21	2,71%	217	36,49%		0,00%	810
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.320	-	-	0	545	-106	3.792	106	20.174	100,72%	146
	KUR	15.208	19.215	19.113	-	-	0	586	-102	3.905	102	18.673	102,36%	441
	Non KUR	1.319	1.210	1.206	-	-	0	-41	-4	-113	4	1.501	80,35%	(295)
3	PWG	4.082	8.586	8.681	148	238	90	-223	94	4.598	144	8.709	99,67%	(29)
	Cilem	4.082	8.586	8.681	148	238	90	-223	94	4.598	144	8.709	99,67%	(29)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.159	1.667	1.115	-552	73	239	-174	876	151.416	91,24%	(13.257)
	CF 1	3.556	3.661	3.607	-	-	0	-166	-54	52	54	5.044	71,52%	(1.437)
	Total Griya	1.390	1.305	1.303	-	-	0	0	-3	-87	3	1.622	80,33%	(319)
	• Total Non Program	1.390	1.013	1.010	-	-	0	-17	-3	-380	3	1.622	62,27%	(612)
	• Program	-	293	293	-	-	0	293	0	293	-	0	0,00%	293
	Oto	2.165	2.356	2.304	-	-	0	-166	-51	139	51	3.422	67,34%	(1.118)
	CF 2	134.777	134.260	134.552	1.667	1.115	-552	239	292	-225	823	146.373	91,92%	(11.821)
	Mitraguna & Others	92.204	95.035	95.677	1.667	1.115	-552	970	642	3.473	473	102.550	93,30%	(6.873)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	167.165	1.815	1.353	-462	393	227	8.170	1.126	180.352	92,69%	(13.186)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	1.290	1,04%	0,63%	0,35%	1.161	1.118	1.154			
	KUR	85	-	-	1.161	0,56%	0,00%	6,07%	1.161	1.076	1.161			
	Non KUR	87	136	129	129	6,58%	10,63%	10,67%	-	42	(7)			
3	PWG	-	1	-	119	0,00%	0,00%	1,37%	119	119	118			
	Cilem	-	1	-	119	0,00%	0,00%	1,37%	119	119	118			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	2.817	0,82%	0,87%	2,04%	1.614	1.689	1.317			
	CF 1	123	-	147	501	3,46%	4,02%	13,89%	354	378	501			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	501	5,68%	6,24%	21,75%	354	378	501			
	CF 2	1.005	1.500	1.056	2.316	0,75%	0,79%	1,72%	1.260	1.311	816			
	Mitraguna & Others	743	1.195	1.056	2.308	0,81%	1,11%	2,41%	1.252	1.565	1.113			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	4.231	0,82%	0,80%	2,53%	2.893	2.931	2.587	0,23%	90,76%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,78%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,64%	(1)	(1.699)	136	0,60%	6,39%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	510	483	20	(26)	3	0,61%	(2.922)	-85,81%	12.585	3,84%	(12.101)
2	Tabungan	80.230	94.233	93.994	96.413	4.587	2.419	2.181	2,31%	16.183	20,17%	94.513	102,01%	1.900
3	Deposito	12.294	14.848	14.880	14.880	(2.510)	0	32	0,22%	2.586	21,04%	13.135	113,29%	1.746
	Total	95.930	109.561	109.384	111.777	2.097	2.393	2.216	2,02%	15.847	16,52%	120.233	92,97%	(8.455)
	CASA	83.636	94.713	94.503	96.897	4.608	2.393	2.184	2,31%	13.261	15,86%	107.098	90,47%	(10.201)
	(%) CASA	87,18%	86,45%	86,40%	86,69%									
	FDR	162,31%	168,82%	169,54%	165,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.744	2.708		(35)	(73)	-2,62%	1.167	75,70%	-	0,00%	2.708
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.725	1.690		(35)	(73)	-4,14%	148	9,62%	-	0,00%	1.690
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	56.843	250	760	510	236	243	3.030	517	59.614	95,35%	(2.770)
	KUR	50.217	53.821	54.079	250	760	510	366	258	3.862	502	55.758	96,99%	(1.678)
	Non KUR	3.596	2.779	2.764	-	-	0	-130	-15	-832	15	3.856	71,67%	(1.092)
3	PWG	27.769	44.158	45.029	3.157	4.075	918	1.908	871	17.260	3.204	41.295	109,04%	3.734
	Cilem	10.764	20.583	21.136	707	1.039	332	1.090	553	10.372	486	20.846	101,39%	290
	Gadai	17.005	23.575	23.893	2.450	3.036	586	819	318	6.888	2.718	20.449	116,84%	3.444
4	CFG	73.851	84.100	83.474	1.017	926	-91	892	-625	9.623	1.551	86.681	96,30%	(3.206)
	CF 1	1.222	2.030	2.009	-	-	0	-92	-20	788	20	2.492	80,65%	(482)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.260	-	-	0	-92	-20	977	20	1.393	90,49%	(132)
	CF 2	72.630	82.070	81.465	1.017	926	-91	984	-605	8.835	1.531	84.189	96,76%	(2.724)
	Mitraguna & Others	46.537	52.181	52.135	767	926	159	-235	-46	5.598	972	56.880	91,66%	(4.745)
	Pensiun	26.093	29.889	29.330	250	-	-250	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	185.448	4.424	5.761	1.337	3.022	489	29.748	5.272	187.856	98,72%	(2.408)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	3.061	0,48%	1,65%	5,38%	2.125	2.800	2.357			
	KUR	228	545	766	2.473	0,45%	1,42%	4,57%	1.707	2.245	1.927			
	Non KUR	33	159	170	588	0,91%	6,13%	21,28%	418	555	429			
3	PWG	-	-	-	2.111	0,00%	0,00%	4,69%	2.111	2.111	2.111			
	Cilem	-	-	-	2.008	0,00%	0,00%	9,50%	2.008	2.008	2.008			
	Gadai	-	-	-	103	0,00%	0,00%	0,43%	103	103	103			
4	CFG	61	252	149	626	0,08%	0,18%	0,75%	477	565	374			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	605	0,08%	0,18%	0,74%	456	544	353			
	Mitraguna & Others	61	208	104	560	0,13%	0,20%	1,07%	456	499	353			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	5.798	0,21%	0,59%	3,13%	4.713	5.476	4.841	8,76%	-180,27%	5,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,37%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,88%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,14%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	523	0,86%	0,73%	0,63%	(89)	(115)	(425)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	523	0,88%	0,75%	0,64%	(89)	(115)	(425)			
	Mitraguna & Others	346	948	611	523	0,74%	1,17%	1,00%	(89)	177	(425)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.304	0,72%	0,67%	0,70%	71	189	(190)	4,44%	-530,99%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	5.972	3.193	5.703	(2.779)	(7.634)	-70,51%	(11.488)	-78,25%	28.261	11,30%	(25.068)
2	Tabungan	126.637	123.445	123.035	123.566	634	531	121	0,10%	(3.071)	-2,43%	141.573	87,28%	(18.007)
3	Deposito	60.864	54.876	56.341	56.341	(1.285)	0	1.465	2,67%	(4.523)	-7,43%	62.398	90,29%	(6.057)
	Total	202.183	189.147	185.347	183.100	5.053	(2.248)	(6.048)	-3,20%	(19.083)	-9,44%	232.232	78,84%	(49.132)
	CASA	141.318	134.271	129.006	126.759	6.337	(2.248)	(7.512)	-5,59%	(14.560)	-10,30%	169.834	74,64%	(43.075)
	(%) CASA	69,90%	70,99%	69,60%	69,23%									
	FDR	127,02%	126,34%	128,65%	130,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.974	3.908		(66)	409	11,70%	490	14,33%	-	0,00%	3.908
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.774	3.708		(66)	409	12,41%	490	15,22%	-	0,00%	3.708
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.148	-	-	0	-818	-216	-6.342	216	31.121	67,96%	(9.973)
	KUR	24.649	19.536	19.329	-	-	0	-735	-207	-5.320	207	28.072	68,86%	(8.743)
	Non KUR	2.840	1.828	1.819	-	-	0	-82	-9	-1.021	9	3.049	59,67%	(1.230)
3	PWG	10.361	9.671	9.560	52	106	55	-137	-112	-801	218	19.402	49,27%	(9.842)
	Cilem	10.361	9.671	9.560	52	106	55	-137	-112	-801	218	19.402	49,27%	(9.842)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.642	200	1.158	958	-3.776	-172	-11.081	1.330	235.220	88,28%	(27.578)
	CF 1	7.216	7.651	7.696	-	143	143	-89	44	480	98	9.051	85,02%	(1.356)
	Total Griya	3.957	4.371	4.492	-	143	143	0	121	535	21	4.296	104,56%	196
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	920	-	143	143	-4	142	629	1	299	307,78%	621
	Oto	3.258	3.280	3.203	-	-	0	-89	-77	-55	77	4.755	67,37%	(1.551)
	CF 2	211.508	200.163	199.947	200	1.015	815	-3.687	-217	-11.561	1.232	226.169	88,41%	(26.222)
	Mitraguna & Others	176.747	169.319	169.407	200	1.015	815	-3.116	88	-7.340	927	189.944	89,19%	(20.537)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.458	252	1.264	1.012	-4.753	-502	-18.357	1.766	285.983	83,38%	(47.525)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,18%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.482	0,56%	4,58%	7,01%	503	1.328	775			
	KUR	154	428	699	1.176	0,62%	3,58%	6,08%	477	1.022	748			
	Non KUR	-	279	280	306	0,00%	15,31%	16,81%	26	306	27			
3	PWG	25	-	-	173	0,24%	0,00%	1,81%	173	149	173			
	Cilem	25	-	-	173	0,24%	0,00%	1,81%	173	149	173			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	9.988	6,82%	4,70%	4,81%	214	(4.920)	(66)			
	CF 1	-	33	176	143	0,00%	2,30%	1,86%	(33)	143	110			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	143	0,00%	5,36%	4,46%	(33)	143	110			
	CF 2	14.908	10.021	9.598	9.845	7,05%	4,80%	4,92%	247	(5.062)	(176)			
	Mitraguna & Others	14.471	9.714	9.403	9.650	8,19%	5,55%	5,70%	247	(4.822)	(64)			
	Pensiun	436	307	195	195	1,25%	0,63%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	11.665	5,87%	4,51%	4,89%	890	(3.421)	862	0,48%	90,14%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.176	1,31%	5,36%	5,56%	31	815	88			
	KUR	269	910	967	998	1,09%	4,95%	5,16%	31	729	88			
	Non KUR	93	178	178	178	3,26%	9,75%	9,80%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,10%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,10%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.023	3,60%	8,68%	8,68%	(19)	10.147	(3.922)			
	CF 1	-	216	216	216	0,00%	2,83%	2,81%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,75%	-	216	-			
	CF 2	7.876	21.729	17.826	17.807	3,72%	8,91%	8,91%	(19)	9.931	(3.922)			
	Mitraguna & Others	7.422	21.292	17.305	17.286	4,20%	10,22%	10,20%	(19)	9.864	(4.006)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.209	3,21%	8,03%	8,06%	21	10.972	(3.824)	1,09%	86,50%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.639	5.617	(542)	(22)	(192)	-3,31%	(1.897)	-25,24%	22.127	25,38%	(16.511)
2	Tabungan	148.174	173.709	175.511	176.494	(1.253)	983	2.785	1,60%	28.320	19,11%	164.061	107,58%	12.433
3	Deposito	29.593	37.696	27.045	26.995	383	(50)	(10.702)	-28,39%	(2.599)	-8,78%	30.915	87,32%	(3.921)
	Total	185.281	217.214	208.194	209.105	(1.412)	911	(8.109)	-3,73%	23.824	12,86%	217.103	96,32%	(7.998)
	CASA	155.687	179.518	181.150	182.111	(1.795)	961	2.593	1,44%	26.423	16,97%	186.188	97,81%	(4.078)
	(%) CASA	84,03%	82,65%	87,01%	87,09%									
	FDR	129,17%	131,26%	138,74%	138,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.952	6.124		172	996	19,42%	(2.237)	-26,75%	-	0,00%	6.124
2	Giro ISE	1.674	480	862	1.168		306	688	143,24%	(507)	-30,28%		0,00%	1.168
3	Tabungan ISE	6.686	4.648	5.091	4.956		(134)	308	6,63%	(1.730)	-25,87%		0,00%	4.956
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	209	209	209		0	0	0,00%	21	11,17%		0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.118	-	450	450	429	139	1.727	311	51.533	93,37%	(3.416)
	KUR	42.708	44.232	44.379	-	450	450	484	146	1.671	304	47.624	93,19%	(3.245)
	Non KUR	3.682	3.746	3.739	-	-	0	-55	-7	56	7	3.910	95,63%	(171)
3	PWG	25.907	49.126	52.745	5.763	7.617	1.854	2.667	3.619	26.837	3.998	44.094	119,62%	8.651
	Cilem	11.633	29.592	32.242	2.204	3.803	1.599	2.140	2.650	20.609	1.153	24.677	130,65%	7.564
	Gadai	14.275	19.533	20.503	3.559	3.815	256	527	970	6.228	2.845	19.416	105,60%	1.087
4	CFG	167.028	188.016	187.979	514	1.073	559	1.443	-36	20.951	1.109	184.607	101,83%	3.373
	CF 1	10.804	15.629	16.080	24	557	533	820	450	5.276	106	12.990	123,79%	3.090
	Total Griya	4.197	5.377	5.374	-	-	0	0	-3	1.177	3	4.504	119,32%	870
	• Total Non Program	4.197	5.224	5.221	-	-	0	-54	-3	1.024	3	4.504	115,92%	717
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	10.706	24	557	533	820	453	4.099	104	8.486	126,16%	2.220
	CF 2	156.224	172.386	171.900	490	516	26	623	-487	15.676	1.003	171.617	100,16%	283
	Mitraguna & Others	100.077	114.669	114.492	360	406	46	341	-177	14.415	583	113.744	100,66%	747
	Pensiun	56.148	57.718	57.408	130	110	-20	282	-309	1.260	419	57.873	99,20%	(465)
	Total Pembiayaan	239.326	285.120	288.842	6.277	9.140	2.863	4.540	3.722	49.516	5.417	280.234	103,07%	8.608

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	3.753	0,43%	0,49%	7,80%	3.520	3.555	3.431			
	KUR	198	249	162	3.032	0,46%	0,37%	6,83%	2.871	2.834	2.784			
	Non KUR	-	74	72	721	0,00%	1,92%	19,29%	649	721	647			
3	PWG	-	-	-	967	0,00%	0,00%	1,83%	967	967	967			
	Cilem	-	-	-	456	0,00%	0,00%	1,41%	456	456	456			
	Gadai	-	-	-	511	0,00%	0,00%	2,49%	511	511	511			
4	CFG	1.021	788	1.127	2.852	0,61%	0,60%	1,52%	1.725	1.831	2.064			
	CF 1	202	371	242	1.614	1,87%	1,55%	10,04%	1.372	1.412	1.243			
	Total Griya	-	212	211	893	0,00%	3,92%	16,62%	682	893	681			
	Oto	202	160	31	721	3,06%	0,30%	6,74%	690	519	562			
	CF 2	819	417	885	1.238	0,52%	0,51%	0,72%	352	419	821			
	Mitraguna & Others	819	161	356	578	0,82%	0,31%	0,50%	222	(242)	416			
	Pensiun	-	256	530	660	0,00%	0,92%	1,15%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	7.573	0,51%	0,48%	2,62%	6.212	6.354	6.462	1,08%	58,78%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	478	0,99%	1,00%	0,99%	(1)	17	69			
	KUR	366	358	429	428	0,86%	0,97%	0,96%	(1)	62	70			
	Non KUR	95	51	50	50	2,57%	1,33%	1,33%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,83%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,74%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,67%	(1)	(1.163)	114	1,79%	-166,19%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	780	781	(98)	0	(90)	-10,31%	(582)	-42,72%	9.620	8,11%	(8.839)
2	Tabungan	77.945	101.306	101.366	101.244	3.787	(122)	(63)	-0,06%	23.299	29,89%	90.999	111,26%	10.244
3	Deposito	9.935	10.260	8.046	8.046	433	0	(2.214)	-21,58%	(1.889)	-19,02%	10.702	75,18%	(2.656)
	Total	89.243	112.436	110.192	110.070	4.121	(122)	(2.366)	-2,10%	20.827	23,34%	111.321	98,88%	(1.251)
	CASA	79.307	102.177	102.146	102.024	3.688	(122)	(153)	-0,15%	22.717	28,64%	100.619	101,40%	1.405
	(%) CASA	88,87%	90,88%	92,70%	92,69%									
	FDR	131,75%	135,15%	138,18%	138,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.160	2.105		(54)	(348)	-14,20%	(690)	-24,69%	-	0,00%	2.105
2	Giro ISE	1.018	584	359	359		0	(225)	-38,49%	(659)	-64,74%		0,00%	359
3	Tabungan ISE	1.778	1.870	1.801	1.747		(54)	(124)	-6,62%	(31)	-1,76%		0,00%	1.747
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	24.003	-	100	100	557	-31	4.598	131	22.874	104,94%	1.130
	KUR	19.311	23.042	23.020	-	100	100	578	-22	3.709	122	22.603	101,84%	416
	Non KUR	95	993	984	-	-	0	-20	-9	889	9	271	363,43%	713
3	PWG	2.291	6.450	6.695	171	297	126	-144	245	4.403	52	6.471	103,46%	224
	Cilem	2.291	6.450	6.695	171	297	126	-144	245	4.403	52	6.471	103,46%	224
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.565	1.502	1.079	-423	4.317	91	25.779	988	106.301	114,36%	15.264
	CF 1	18.535	22.457	22.361	505	-	-505	625	-96	3.826	96	20.252	110,41%	2.109
	Total Griya	17.245	15.716	15.714	-	-	0	0	-2	-1.531	2	18.033	87,14%	(2.319)
	• Total Non Program	1.070	691	691	-	-	0	-10	0	-379	-	1.416	48,78%	(725)
	• Program	16.174	15.025	15.023	-	-	0	-468	-2	-1.151	2	16.616	90,41%	(1.593)
	Oto	1.291	6.741	6.647	505	-	-505	625	-94	5.357	94	2.220	299,46%	4.427
	CF 2	77.250	99.017	99.204	997	1.079	82	3.692	187	21.954	892	86.049	115,29%	13.155
	Mitraguna & Others	58.013	80.885	81.174	997	877	-120	3.843	289	23.161	588	65.912	123,16%	15.262
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	152.263	1.673	1.476	-197	4.730	305	34.683	1.171	135.743	112,17%	16.520

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	457	0,86%	2,22%	1,90%	(77)	290	(165)			
	KUR	167	622	534	457	0,87%	2,32%	1,99%	(77)	290	(165)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	47	0,00%	0,00%	0,71%	47	47	47			
	Cilem	-	-	-	47	0,00%	0,00%	0,71%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	4.126	2,69%	1,97%	3,39%	1.727	1.554	1.988			
	CF 1	1.875	1.540	1.780	2.597	10,12%	7,93%	11,61%	817	722	1.058			
	Total Griya	1.875	1.449	1.567	2.342	10,87%	9,97%	14,90%	775	467	893			
	Oto	-	91	213	255	0,00%	3,16%	3,84%	42	255	164			
	CF 2	697	598	619	1.529	0,90%	0,63%	1,54%	910	832	931			
	Mitraguna & Others	583	598	619	1.529	1,01%	0,77%	1,88%	910	945	931			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.630	2,33%	1,93%	3,04%	1.697	1.891	1.871	0,81%	73,29%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	650	0,00%	2,71%	2,71%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,82%	(1)	650	(14)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	5.166	5,15%	4,36%	4,25%	(134)	232	(256)			
	CF 1	4.826	5.269	4.994	4.860	26,04%	22,24%	21,73%	(134)	34	(409)			
	Total Griya	4.826	5.269	4.994	4.860	27,99%	31,78%	30,93%	(134)	34	(409)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,31%	-	198	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,38%	-	198	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	5.816	4,20%	3,92%	3,82%	(135)	882	(270)	1,85%	51,47%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	97	96	(16)	(2)	7	7,53%	(66)	-40,83%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	113.220	113.434	2.418	214	7.946	7,53%	1.327	1,18%	127.186	89,19%	(13.752)
3	Deposito	7.734	11.503	11.472	11.506	(753)	35	3	0,03%	3.772	48,78%	8.925	128,92%	2.581
	Total	120.003	117.080	124.789	125.036	1.648	247	7.956	6,80%	5.033	4,19%	145.022	86,22%	(19.986)
	CASA	112.269	105.577	113.317	113.530	2.402	213	7.952	7,53%	1.261	1,12%	136.097	83,42%	(22.567)
	(%) CASA	93,56%	90,17%	90,81%	90,80%									
	FDR	119,28%	128,26%	119,58%	119,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.775	1.603		(172)	(145)	-8,28%	55	3,54%	-	0,00%	1.603
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.768	1.596		(172)	(145)	-8,32%	54	3,50%		0,00%	1.596
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.687	-	201	201	-145	148	-2.824	53	21.533	72,85%	(5.846)
	KUR	17.071	14.073	14.225	-	201	201	-164	151	-2.846	50	19.918	71,42%	(5.693)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.046	1.004	1.003	-0	1.020	11	7.677	992	21.336	84,58%	(3.291)
	Cilem	7.309	11.518	11.600	152	433	281	75	82	4.291	351	15.842	73,22%	(4.242)
	Gadai	3.060	6.516	6.446	852	570	-281	945	-71	3.386	641	5.494	117,32%	952
4	CFG	114.187	116.546	115.434	714	862	148	-66	-1.112	1.248	1.973	125.520	91,96%	(10.086)
	CF 1	709	1.829	1.963	-	142	142	-43	134	1.254	8	1.960	100,12%	2
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.719	-	142	142	-43	134	1.288	8	1.522	112,92%	197
	CF 2	113.478	114.717	113.472	714	720	6	-23	-1.245	-6	1.965	123.560	91,84%	(10.088)
	Mitraguna & Others	95.023	97.391	96.317	414	720	306	-48	-1.074	1.294	1.794	104.219	92,42%	(7.902)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	149.216	1.718	2.066	348	807	-952	6.082	3.018	168.458	88,58%	(19.241)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	1.222	1,73%	6,21%	7,79%	257	901	494			
	KUR	302	728	923	1.179	1,77%	6,56%	8,29%	257	878	451			
	Non KUR	19	-	43	43	1,33%	2,90%	2,91%	-	23	43			
3	PWG	-	-	-	779	0,00%	0,00%	4,32%	779	779	779			
	Cilem	-	-	-	738	0,00%	0,00%	6,36%	738	738	738			
	Gadai	-	-	-	41	0,00%	0,00%	0,63%	41	41	41			
4	CFG	617	842	1.148	2.210	0,54%	0,98%	1,91%	1.062	1.594	1.368			
	CF 1	-	-	-	136	0,00%	0,00%	6,92%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	7,90%	136	136	136			
	CF 2	617	842	1.148	2.074	0,54%	1,00%	1,83%	926	1.458	1.233			
	Mitraguna & Others	617	842	1.148	2.074	0,65%	1,18%	2,15%	926	1.458	1.233			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.211	0,65%	1,41%	2,82%	2.098	3.273	2.641	5,13%	-81,76%	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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.084	2,24%	6,68%	6,91%	46	669	19			
	KUR	236	968	942	989	1,38%	6,70%	6,95%	46	752	20			
	Non KUR	179	96	95	95	12,41%	6,48%	6,50%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,02%	(3)	(944)	(813)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.181	1,87%	1,03%	1,04%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,21%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.265	1,77%	1,48%	1,52%	43	(275)	(794)	7,80%	-413,92%	6,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.210	1.190	(22)	(20)	334	38,93%	(1.815)	-60,38%	13.658	8,72%	(12.467)
2	Tabungan	56.317	64.168	62.782	65.098	392	2.316	930	1,45%	8.781	15,59%	71.329	91,26%	(6.231)
3	Deposito	45.220	60.141	59.961	59.961	(2.889)	0	(179)	-0,30%	14.741	32,60%	46.637	128,57%	13.325
	Total	104.542	125.166	123.953	126.250	(2.519)	2.296	1.084	0,87%	21.707	20,76%	131.623	95,92%	(5.374)
	CASA	59.322	65.025	63.992	66.288	370	2.296	1.263	1,94%	6.966	11,74%	84.987	78,00%	(18.698)
	(%) CASA	56,74%	51,95%	51,63%	52,51%									
	FDR	207,64%	192,09%	194,79%	191,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.456	2.448		(9)	325	15,30%	(363)	-12,90%	-	0,00%	2.448
2	Giro ISE	19	387	605	608		4	222	57,28%	589	3079,42%		0,00%	608
3	Tabungan ISE	2.791	1.736	1.852	1.839		(12)	103	5,94%	(952)	-34,10%		0,00%	1.839
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.052	-	-	0	-485	-277	-4.523	277	38.794	77,47%	(8.742)
	KUR	29.907	26.736	26.487	-	-	0	-378	-250	-3.420	250	33.893	78,15%	(7.406)
	Non KUR	4.668	3.593	3.566	-	-	0	-107	-27	-1.102	27	4.901	72,75%	(1.336)
3	PWG	5.791	10.002	10.240	36	509	474	-202	237	4.448	272	14.991	68,30%	(4.752)
	Cilem	5.791	10.002	10.240	36	509	474	-202	237	4.448	272	14.991	68,30%	(4.752)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	193.221	882	2.287	1.405	3.928	1.050	25.212	1.237	186.413	103,65%	6.808
	CF 1	111.105	105.092	105.226	242	377	135	651	134	-5.879	243	116.457	90,36%	(11.231)
	Total Griya	105.380	96.415	96.278	-	-	0	0	-137	-9.103	137	109.231	88,14%	(12.953)
	• Total Non Program	15.372	12.439	12.431	-	-	0	-116	-8	-2.940	8	16.763	74,16%	(4.331)
	• Program	90.009	83.975	83.846	-	-	0	-499	-129	-6.162	129	92.468	90,68%	(8.622)
	Oto	5.724	8.677	8.948	242	377	135	651	271	3.224	106	7.226	123,83%	1.722
	CF 2	56.904	87.079	87.995	640	1.910	1.270	3.277	916	31.091	994	69.956	125,79%	18.039
	Mitraguna & Others	52.060	75.127	76.102	640	1.910	1.270	2.692	976	24.043	934	63.627	119,61%	12.476
	Pensiun	4.844	11.953	11.893	-	-	0	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	241.446	918	2.797	1.879	3.170	1.010	24.377	1.787	248.892	97,01%	(7.446)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	1.667	1,36%	3,88%	5,55%	491	1.195	472			
	KUR	56	592	740	1.166	0,19%	2,77%	4,40%	426	1.109	574			
	Non KUR	415	603	436	501	8,89%	12,14%	14,04%	65	86	(102)			
3	PWG	-	-	-	478	0,00%	0,00%	4,67%	478	478	478			
	Cilem	-	-	-	478	0,00%	0,00%	4,67%	478	478	478			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	14.829	4,36%	5,75%	7,67%	3.773	7.500	5.127			
	CF 1	7.221	8.741	10.093	12.124	6,50%	9,60%	11,52%	2.030	4.903	3.382			
	Total Griya	7.194	8.389	9.787	10.517	6,83%	10,15%	10,92%	730	3.323	2.128			
	Oto	26	352	306	1.607	0,46%	3,53%	17,95%	1.300	1.580	1.254			
	CF 2	108	960	962	2.705	0,19%	1,10%	3,07%	1.743	2.597	1.745			
	Mitraguna & Others	-	960	962	2.705	0,00%	1,28%	3,55%	1.743	2.705	1.745			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	16.974	3,59%	5,09%	7,03%	4.742	9.173	6.077	0,05%	99,33%	-7,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	839	0,76%	2,76%	2,79%	-	576	137			
	KUR	164	99	98	98	0,55%	0,37%	0,37%	-	(65)	(0)			
	Non KUR	98	603	740	740	2,11%	20,60%	20,75%	-	642	137			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.001	7,41%	8,39%	8,28%	(125)	3.547	248			
	CF 1	10.689	15.097	15.469	15.344	9,62%	14,72%	14,58%	(125)	4.655	248			
	Total Griya	10.577	14.830	15.029	15.077	10,04%	15,59%	15,66%	48	4.500	248			
	Oto	112	267	440	267	1,96%	5,07%	2,98%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,75%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,86%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.019	5,94%	7,13%	7,05%	(125)	4.124	385	0,04%	99,37%	-7,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.826	2.826	(32)	1	1.518	116,06%	(4.255)	-60,08%	16.932	16,69%	(14.106)
2	Tabungan	82.750	97.023	98.282	98.580	8.832	298	1.557	1,60%	15.830	19,13%	97.775	100,82%	805
3	Deposito	20.500	30.747	29.713	29.493	(11)	(220)	(1.253)	-4,08%	8.993	43,87%	21.287	138,55%	8.207
	Total	110.331	129.078	130.821	130.900	8.789	78	1.822	1,41%	20.569	18,64%	135.994	96,25%	(5.094)
	CASA	89.831	98.331	101.108	101.406	8.800	298	3.075	3,13%	11.575	12,89%	114.707	88,40%	(13.301)
	(%) CASA	81,42%	76,18%	77,29%	77,47%									
	FDR	132,60%	132,08%	132,23%	132,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.265	1.266		2	(920)	-42,08%	472	59,39%	-	0,00%	1.266
2	Giro ISE	389	146	172	172		1	27	18,23%	(216)	-55,64%		0,00%	172
3	Tabungan ISE	406	2.040	1.093	1.094		1	(947)	-46,39%	688	169,67%		0,00%	1.094
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.377	350	550	200	462	224	-274	326	41.294	90,51%	(3.917)
	KUR	36.457	36.207	36.437	350	550	200	491	231	-20	319	39.946	91,22%	(3.508)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	27.958	2.631	3.188	558	2.042	937	13.330	2.251	26.021	107,44%	1.937
	Cilem	6.737	14.413	15.309	967	1.120	153	946	896	8.573	223	14.271	107,27%	1.038
	Gadai	7.891	12.608	12.649	1.664	2.069	405	1.096	40	4.758	2.028	11.750	107,65%	899
4	CFG	94.017	106.314	107.646	407	2.484	2.077	853	1.332	13.629	1.153	108.286	99,41%	(641)
	CF 1	1.650	2.775	2.769	-	18	18	-44	-6	1.119	25	2.811	98,51%	(42)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.513	-	18	18	-44	-6	1.211	25	2.302	109,16%	211
	CF 2	92.366	103.539	104.876	407	2.466	2.059	897	1.338	12.510	1.128	105.475	99,43%	(599)
	Mitraguna & Others	54.628	64.218	65.719	407	2.286	1.879	1.225	1.502	11.091	784	66.375	99,01%	(655)
	Pensiun	37.738	39.321	39.157	-	180	180	-328	-164	1.419	344	39.101	100,14%	57
	Total Pembiayaan	146.295	170.488	172.981	3.388	6.223	2.835	3.357	2.493	26.685	3.730	175.601	98,51%	(2.621)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	1.013	0,22%	0,09%	2,71%	979	930	959			
	KUR	-	19	-	979	0,00%	0,00%	2,69%	979	979	960			
	Non KUR	83	35	35	35	6,98%	3,66%	3,69%	-	(49)	(1)			
3	PWG	-	-	-	663	0,00%	0,00%	2,37%	663	663	663			
	Cilem	-	-	-	600	0,00%	0,00%	3,92%	600	600	600			
	Gadai	-	-	-	63	0,00%	0,00%	0,50%	63	63	63			
4	CFG	-	732	816	2.079	0,00%	0,77%	1,93%	1.263	2.079	1.347			
	CF 1	-	152	135	236	0,00%	4,88%	8,52%	100	236	84			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	236	0,00%	5,38%	9,39%	100	236	84			
	CF 2	-	580	680	1.843	0,00%	0,66%	1,76%	1.163	1.843	1.263			
	Mitraguna & Others	-	479	579	1.741	0,00%	0,90%	2,65%	1.163	1.741	1.263			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	3.755	0,06%	0,50%	2,17%	2.905	3.672	2.970	0,56%	74,42%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,39%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,60%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.743	0,02%	2,58%	2,55%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,60%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,32%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,67%	(1)	2.771	(449)	0,70%	57,93%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	787	597	(337)	(190)	264	79,60%	440	281,38%	8.656	6,89%	(8.060)
2	Tabungan	45.583	50.262	50.173	49.919	1.727	(254)	(343)	-0,68%	4.336	9,51%	56.511	88,34%	(6.592)
3	Deposito	28.548	6.821	6.824	6.824	6	0	2	0,04%	(21.724)	-76,10%	29.786	22,91%	(22.963)
	Total	74.288	57.415	57.784	57.339	1.396	(445)	(76)	-0,13%	(16.948)	-22,81%	94.953	60,39%	(37.614)
	CASA	45.740	50.594	50.960	50.516	1.390	(445)	(78)	-0,15%	4.776	10,44%	65.167	77,52%	(14.651)
	(%) CASA	61,57%	88,12%	88,19%	88,10%									
	FDR	155,10%	226,45%	225,92%	227,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.252	1.253		1	(11)	-0,87%	458	57,64%	-	0,00%	1.253
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.180	1.182		1	(11)	-0,93%	393	49,91%		0,00%	1.182
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.002	-	-	0	794	-276	6.855	276	27.194	114,00%	3.808
	KUR	23.464	30.534	30.262	-	-	0	809	-273	6.798	273	26.337	114,90%	3.924
	Non KUR	683	744	740	-	-	0	-15	-3	58	3	857	86,42%	(116)
3	PWG	2.751	6.017	6.059	59	110	52	185	42	3.307	68	7.141	84,84%	(1.083)
	Cilem	2.751	6.017	6.059	59	110	52	185	42	3.307	68	7.141	84,84%	(1.083)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.487	200	1.601	1.401	-539	767	5.165	834	97.427	95,96%	(3.939)
	CF 1	3.542	3.547	3.535	-	-	0	-16	-12	-8	12	4.547	77,73%	(1.012)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.022	-	-	0	-16	-1	864	1	1.002	102,01%	20
	CF 2	84.780	89.174	89.953	200	1.601	1.401	-523	779	5.173	822	92.880	96,85%	(2.927)
	Mitraguna & Others	72.402	77.082	77.672	200	1.318	1.118	-419	590	5.270	728	79.470	97,74%	(1.798)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	130.548	259	1.711	1.453	441	533	15.328	1.178	131.762	99,08%	(1.214)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	1.236	1,08%	0,28%	3,99%	1.149	975	1.221			
	KUR	188	-	72	1.115	0,80%	0,23%	3,68%	1.043	927	1.115			
	Non KUR	73	15	15	121	10,64%	2,01%	16,36%	106	48	106			
3	PWG	-	-	-	161	0,00%	0,00%	2,65%	161	161	161			
	Cilem	-	-	-	161	0,00%	0,00%	2,65%	161	161	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.501	0,64%	1,94%	2,68%	706	1.938	1.429			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	1.072	1.795	2.501	0,66%	2,01%	2,78%	706	1.938	1.429			
	Mitraguna & Others	408	998	1.795	2.501	0,56%	2,33%	3,22%	706	2.093	1.503			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	3.897	0,72%	1,45%	2,99%	2.015	3.073	2.810	2,44%	18,36%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,55%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	8,04%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.150	1,34%	1,03%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,06%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,92%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,01%	198	106	202	1,38%	-36,11%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.815	1.834	44	18	436	31,22%	(6.224)	-77,24%	16.705	10,98%	(14.872)
2	Tabungan	114.229	121.095	121.158	121.712	4.229	554	617	0,51%	7.483	6,55%	128.618	94,63%	(6.906)
3	Deposito	24.505	17.298	17.283	17.183	(905)	(100)	(115)	-0,67%	(7.322)	-29,82%	25.776	66,66%	(8.594)
	Total	146.791	139.790	140.257	140.728	3.368	472	938	0,67%	(6.063)	-4,13%	171.099	82,25%	(30.371)
	CASA	122.286	122.493	122.974	123.546	4.273	572	1.053	0,86%	1.259	1,03%	145.323	85,01%	(21.777)
	(%) CASA	83,31%	87,63%	87,68%	87,79%									
	FDR	111,90%	129,28%	130,37%	129,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	917	888		(29)	106	13,55%	323	57,25%	-	0,00%	888
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	916	887		(29)	106	13,58%	324	57,52%		0,00%	887
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.045	200	70	-130	617	-133	-660	203	21.722	83,07%	(3.677)
	KUR	17.857	17.662	17.539	200	70	-130	645	-123	-318	193	20.701	84,73%	(3.162)
	Non KUR	848	516	506	-	-	0	-28	-10	-342	10	1.021	49,58%	(515)
3	PWG	28.691	45.381	47.272	4.095	4.317	222	3.017	1.891	18.580	2.426	44.164	107,04%	3.108
	Cilem	14.633	23.716	24.363	553	1.031	478	760	647	9.731	384	27.201	89,57%	(2.838)
	Gadai	14.059	21.665	22.908	3.542	3.286	-256	2.256	1.244	8.850	2.043	16.963	135,05%	5.945
4	CFG	116.769	117.085	117.460	316	1.263	947	-850	375	691	887	127.644	92,02%	(10.183)
	CF 1	2.827	4.132	4.119	-	-	0	-404	-13	1.292	13	4.086	100,80%	33
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.397	-	-	0	-404	-13	1.549	13	2.946	115,32%	451
	CF 2	113.942	112.953	113.342	316	1.263	947	-446	388	-601	874	123.557	91,73%	(10.216)
	Mitraguna & Others	55.116	57.928	58.420	266	963	697	-183	492	3.305	471	63.692	91,72%	(5.271)
	Pensiun	58.827	55.025	54.921	50	300	250	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	182.852	4.611	5.649	1.038	2.784	2.133	18.592	3.517	193.623	94,44%	(10.771)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	733	3,30%	2,15%	4,06%	342	115	406			
	KUR	461	291	368	703	2,58%	2,08%	4,01%	335	242	412			
	Non KUR	156	35	23	29	18,40%	4,37%	5,83%	7	(127)	(6)			
3	PWG	74	-	78	1.145	0,26%	0,17%	2,42%	1.068	1.071	1.145			
	Cilem	74	-	-	717	0,51%	0,00%	2,94%	717	643	717			
	Gadai	-	-	78	428	0,00%	0,36%	1,87%	350	428	428			
4	CFG	1.969	2.567	1.914	2.755	1,69%	1,63%	2,35%	840	785	187			
	CF 1	66	197	90	337	2,32%	2,17%	8,18%	247	271	140			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	230	0,00%	0,00%	6,76%	230	230	76			
	CF 2	1.904	2.371	1.825	2.418	1,67%	1,62%	2,13%	593	514	47			
	Mitraguna & Others	1.427	1.787	1.337	1.687	2,59%	2,31%	2,89%	350	260	(100)			
	Pensiun	477	583	488	730	0,81%	0,89%	1,33%	243	254	147			
	Total Pembiayaan	2.661	2.969	2.458	4.708	1,62%	1,36%	2,57%	2.250	2.047	1.739	0,00%	100,00%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	560	1,22%	3,09%	3,10%	(1)	331	(83)			
	KUR	229	541	459	458	1,28%	2,60%	2,61%	(1)	229	(83)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,15%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,61%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,38%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,57%	(1)	1.037	769	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.039	24.118	(336)	79	1.358	5,97%	(782)	-3,14%	34.925	69,06%	(10.807)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.157	26.236	(75)	79	1.358	5,46%	(725)	-2,69%	37.365	70,22%	(11.129)
	CASA	24.901	22.760	24.039	24.118	(336)	79	1.358	5,97%	(782)	-3,14%	34.925	69,06%	(10.807)
	(%) CASA	92,36%	91,49%	91,90%	91,93%									
	FDR	86,03%	80,47%	75,95%	75,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.192	2.190		(2)	(154)	-6,58%	256	13,24%	-	0,00%	2.190
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.934	2.344	2.192	2.190		(2)	(154)	-6,58%	256	13,24%	-	0,00%	2.190
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	-	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.867	100	-	-100	-741	-152	-3.328	152	26.655	74,53%	(6.788)
	KUR	21.361	18.943	18.793	100	-	-100	-721	-150	-2.568	150	24.648	76,24%	(5.856)
	Non KUR	1.833	1.076	1.074	-	-	0	-19	-2	-759	2	2.006	53,54%	(932)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.867	100	-	-100	-741	-152	-3.328	152	26.655	74,53%	(6.788)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	5.472	2,98%	21,76%	27,54%	1.115	4.780	4.299			
	KUR	472	1.000	4.171	5.289	2,21%	22,02%	28,14%	1.117	4.816	4.289			
	Non KUR	220	173	185	183	11,98%	17,23%	17,06%	(2)	(36)	10			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	5.472	2,98%	21,76%	27,54%	1.115	4.780	4.299	5,81%	78,91%	-21,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	900	0,77%	4,50%	4,53%	-	723	152			
	KUR	161	483	467	467	0,75%	2,47%	2,49%	-	307	(16)			
	Non KUR	17	266	433	433	0,91%	40,23%	40,31%	-	416	168			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	900	0,77%	4,50%	4,53%	-	723	152	24,95%	-450,55%	20,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,92%	(301)	-99,91%	302	0,09%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,92%	(301)	-99,91%	302	0,09%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,92%	(301)	-99,91%	302	0,09%	(301)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	593	577	726	(16)	(210)	-26,72%	(2.932)	-83,56%	7.010	8,23%	(6.433)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	593	577	726	(16)	(210)	-26,72%	(2.932)	-83,56%	7.150	8,07%	(6.573)
	CASA	3.509	787	593	577	726	(16)	(210)	-26,72%	(2.932)	-83,56%	7.010	8,23%	(6.433)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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