

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	39.154	34.851	(10.306)	(4.303)	(13.892)	-28,50%	(39.319)	-53,01%	247.274	14,09%	(212.423)
2	Tabungan	1.786.724	2.008.954	2.048.581	2.092.270	40.750	43.689	83.315	4,15%	305.545	17,10%	2.037.916	102,67%	54.354
3	Deposito	649.060	610.498	546.590	630.174	(5.364)	83.585	19.676	3,22%	(18.886)	-2,91%	667.179	94,45%	(37.005)
Total		2.509.954	2.668.196	2.634.324	2.757.295	25.080	122.970	89.099	3,34%	247.341	9,85%	2.952.369	93,39%	(195.074)
CASA		1.860.893	2.057.697	2.087.735	2.127.120	30.444	39.385	69.423	3,37%	266.227	14,31%	2.285.190	93,08%	(158.069)
(% CASA		74,14%	77,12%	79,25%	77,15%									
FDR		125,36%	131,30%	134,73%	128,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.529	42.010		482	568	1,37%	(829)	-1,93%	83.611	50,24%	(41.601)
2	Giro ISE	4.948	2.786	3.296	3.643		347	857	30,77%	(1.305)	-26,38%	29.659	12,28%	(26.016)
3	Tabungan ISE	31.691	34.438	34.014	34.148		135	(289)	-0,84%	2.458	7,75%	37.357	91,41%	(3.209)
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.348	4.200	4.545	345	615	1.068	59.777	3.477	223.889	109,14%	20.459
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.076	4.200	4.545	345	1.134	1.577	35.936	2.968	120.072	111,66%	14.004
	• Local Champion	98.139	132.499	134.076	4.200	4.545	345	1.134	1.577	35.936	2.968	116.221	115,36%	17.855
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	450.547	17.305	20.131	2.826	502	5.705	3.670	14.426	507.692	88,74%	(57.145)
	KUR	419.345	420.474	425.612	16.860	19.001	2.141	1.113	5.137	6.266	13.864	477.116	89,21%	(51.504)
	Non KUR	27.532	24.367	24.935	445	1.130	685	-610	568	-2.597	562	30.576	81,55%	(5.641)
3	PWG	258.833	422.883	435.955	93.160	98.877	5.718	16.622	12.912	176.961	85.966	433.208	100,60%	2.587
	Cilem	127.522	228.193	242.927	23.559	28.298	4.739	8.501	14.734	115.405	13.563	267.053	90,97%	(24.126)
	Gadai	131.312	194.690	192.868	69.601	70.580	979	8.121	-1.823	61.556	72.403	166.155	116,08%	26.712
4	CFG	2.256.170	2.392.296	2.418.466	54.835	65.514	10.679	12.190	26.110	162.236	39.404	2.483.471	97,38%	(65.065)
	CF 1	461.418	474.026	474.202	7.651	8.206	555	4.543	176	12.784	8.031	498.650	95,10%	(24.447)
	Total Griya	417.205	391.149	385.802	788	683	-106	0	-5.347	-31.403	6.030	434.485	88,80%	(48.683)
	• Total Non Program	64.148	59.172	58.357	510	220	-290	-157	-815	-5.791	1.035	71.781	81,30%	(13.424)
	• Program	353.058	331.978	327.445	278	463	185	-1.952	-4.533	-25.612	4.995	362.704	90,28%	(35.259)
	Oto	44.213	82.877	88.400	6.863	7.524	661	4.543	5.523	44.188	2.001	64.165	137,77%	24.236
	CF 2	1.794.752	1.918.270	1.944.203	47.184	57.308	10.124	7.647	25.934	149.451	31.374	1.984.822	97,95%	(40.618)
	Mitraguna & Others	1.323.695	1.437.274	1.461.979	37.970	37.970	13.317	6.250	24.705	138.283	26.581	1.494.383	97,83%	(32.404)
	Pensium	471.056	480.996	482.225	9.214	6.021	-3.193	1.397	1.229	11.168	4.792	490.439	98,33%	(8.214)
Total Pembiayaan		3.146.451	3.503.301	3.549.095	169.500	189.067	19.567	29.929	45.794	402.644	143.273	3.648.260	97,28%	(99.165)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	625	0,10%	0,19%	0,26%	166	434	150			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	625	0,20%	0,35%	0,47%	166	434	150			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	5.025	1,09%	3,32%	1,12%	(9.748)	146	(9.748)			
	KUR	3.627	13.148	13.148	4.389	0,86%	3,13%	1,03%	(8.759)	763	(8.759)			
	Non KUR	1.252	1.625	1.625	636	4,55%	6,67%	2,55%	(989)	(617)	(989)			
3	PWG	275	122	122	832	0,11%	0,03%	0,19%	710	557	710			
	Cilem	275	-	-	832	0,22%	0,00%	0,34%	832	557	832			
	Gadai	-	122	122	-	0,00%	0,06%	0,00%	(122)	-	(122)			
4	CFG	67.344	65.451	70.806	62.851	2,98%	2,96%	2,60%	(7.954)	(4.492)	(2.599)			
	CF 1	43.373	41.926	45.314	43.603	9,40%	9,56%	9,20%	(1.711)	230	1.677			
	Total Griya	41.791	40.088	42.848	40.166	10,02%	10,95%	10,41%	(2.681)	(1.624)	78			
	Oto	1.583	1.838	2.467	3.437	3,58%	2,98%	3,89%	970	1.854	1.599			
	CF 2	23.971	23.525	25.491	19.248	1,34%	1,33%	0,99%	(6.243)	(4.722)	(4.276)			
	Mitraguna & Others	22.208	21.186	23.560	17.916	1,68%	1,64%	1,23%	(5.644)	(4.292)	(3.270)			
	Pensium	1.763	2.338	1.931	1.332	0,37%	0,40%	0,28%	(599)	(431)	(1.006)			
Total Pembiayaan		72.690	80.822	86.161	69.334	2,31%	2,46%	1,95%	(16.827)	(3.356)	(11.487)	2,27%	-16,22%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,33%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,29%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.214	0,79%	1,97%	2,27%	1.460	6.685	1.706			
	KUR	2.493	6.287	5.977	7.299	0,59%	1,42%	1,71%	1.322	4.806	1.012			
	Non KUR	1.037	2.221	2.777	2.915	3,77%	11,40%	11,69%	138	1.878	695			
3	PWG	184	184	184	8	0,07%	0,04%	0,00%	(176)	(176)	(176)			
	Cilem	-	-	-	8	0,00%	0,00%	0,00%	8	8	8			
	Gadai	184	184	184	-	0,14%	0,09%	0,00%	(184)	(184)	(184)			
4	CFG	99.269	135.903	132.225	128.305	4,40%	5,53%	5,31%	(3.920)	29.036	(7.598)			
	CF 1	73.505	94.254	94.513	90.827	15,93%	19,94%	19,15%	(3.686)	17.321	(3.428)			
	Total Griya	73.052	92.591	92.778	89.269	17,51%	23,72%	23,14%	(3.509)	16.218	(3.322)			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,76%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	37.478	1,44%	1,97%	1,93%	(234)	11.715	(4.170)			
	Mitraguna & Others	22.415	39.679	34.677	33.978	1,69%	2,41%	2,32%	(699)	11.563	(5.701)			
	Pensium	3.349	1.969	3.036	3.501	0,11%	0,09%	0,73%	465	151	1.531			
Total Pembiayaan		138.673	177.658	174.204	171.089	4,41%	4,97%	4,82%	(3.116)	32.415	(6.570)	3,99%	17,20%	-0,8%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-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	8.689	9.058	286	369	1.870	26,01%	7.914	691,52%	11.144	81,28%	(2.086)
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	11.839	12.208	286	369	2.370	24,08%	11.064	966,78%	11.496	106,20%	712
	CASA	1.144	7.189	8.689	9.058	286	369	1.870	26,01%	7.914	691,52%	11.144	81,28%	(2.086)
	(%) CASA	100,00%	73,07%	73,39%	74,20%									
	FDR	0,00%	33,29%	28,55%	27,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	147		1	7	5,20%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	147		1	7	5,20%	147	#DIV/0!		0,00%	147
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	3.380	500	200	-300	435	104	3.380	96	2.402	140,70%	978
	KUR	-	3.040	3.150	500	200	-300	440	109	3.150	91	2.282	138,01%	868
	Non KUR	-	235	230	-	-	0	-5	-5	230	5	120	191,87%	110
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.380	500	200	-300	435	104	3.380	96	2.402	140,70%	978

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	8.956	4.435	(437)	(4.521)	(1.407)	-24,08%	(7.475)	-62,76%	32.340	13,71%	(27.905)
2	Tabungan	224.769	228.193	222.974	227.062	2.933	4.088	(1.131)	-0,50%	2.293	1,02%	248.413	91,40%	(21.351)
3	Deposito	43.574	34.668	35.164	45.162	153	9.998	10.494	30,27%	1.588	3,64%	44.995	100,37%	167
	Total	280.254	268.703	267.094	276.659	2.648	9.565	7.956	2,96%	(3.595)	-1,28%	325.749	84,93%	(49.089)
	CASA	236.680	234.036	231.930	231.497	2.496	(433)	(2.538)	-1,08%	(5.183)	-2,19%	280.753	82,46%	(49.256)
	(%) CASA	84,45%	87,10%	86,83%	83,68%									
	FDR	105,53%	134,63%	135,12%	130,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.832	6.855		23	261	3,96%	(1.893)	-21,64%	-	0,00%	6.855
2	Giro ISE	799	583	531	532		1	(51)	-8,79%	(267)	-33,43%		0,00%	532
3	Tabungan ISE	1.949	3.011	3.301	3.323		22	313	10,38%	1.375	70,54%		0,00%	3.323
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.181	-	2.000	2.000	-931	337	16.273	1.663	40.885	115,40%	6.296
	Linkage	-	2.483	2.320	-	-	-	-162	-163	2.320	163	4.262	54,44%	(1.942)
	Non-Linkage	30.908	44.361	44.861	-	2.000	2.000	-769	500	13.953	1.500	36.624	122,49%	8.237
	• Local Champion	30.908	44.361	44.861	-	2.000	2.000	-769	500	13.953	1.500	35.340	126,94%	9.521
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.175	830	1.295	465	-689	94	-1.869	1.201	39.284	84,45%	(6.109)
	KUR	33.160	31.456	31.382	830	1.095	265	-660	-74	-1.779	1.169	37.188	84,39%	(5.806)
	Non KUR	1.883	1.624	1.793	-	200	200	-29	169	-90	31	2.096	85,53%	(303)
3	PWG	42.057	65.501	59.042	23.090	19.092	-3.998	262	-6.460	16.985	25.552	61.948	95,31%	(2.906)
	Cilem	12.529	18.576	20.024	1.793	2.375	582	481	1.448	7.494	927	26.953	74,29%	(6.930)
	Gadai	29.527	46.925	39.018	21.297	16.717	-4.580	-218	-7.907	9.491	24.624	34.995	111,50%	4.023
4	CFG	187.744	216.327	221.494	7.904	8.442	537	3.617	5.167	33.750	3.275	210.406	105,27%	11.088
	CF 1	15.514	21.606	21.687	1.309	577	-733	1.116	82	6.173	495	18.043	120,20%	3.644
	Total Griya	12.407	11.645	11.606	-	220	220	0	-39	-801	259	12.758	90,97%	(1.152)
	• Total Non Program	12.280	11.525	11.487	-	220	220	-163	-38	-794	258	12.628	90,96%	(1.141)
	• Program	127	120	119	-	-	0	-1	-1	-7	1	130	91,75%	(11)
	Oto	3.107	9.961	10.081	1.309	357	-953	1.116	120	6.974	236	5.285	190,74%	4.796
	CF 2	172.230	194.722	199.807	6.595	7.865	1.270	2.501	5.085	27.577	2.780	192.363	103,87%	7.444
	Mitraguna & Others	136.376	155.730	160.744	5.114	7.442	2.328	1.883	5.014	24.368	2.428	154.735	103,88%	6.009
	Pensiun	35.854	38.991	39.063	1.481	423	-1.058	618	71	3.209	352	37.628	103,81%	1.435
	Total Pembiayaan	295.752	361.753	360.891	31.824	30.829	-996	2.259	-862	65.139	31.690	352.523	102,37%	8.368

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	539	0,00%	0,76%	1,14%	182	539	188			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	539	0,00%	0,80%	1,20%	182	539	188			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	1.258	0,40%	3,78%	3,79%	9	1.119	169			
	KUR	69	1.080	1.249	1.175	0,21%	3,97%	3,75%	(74)	1.107	96			
	Non KUR	70	10	-	83	3,74%	0,00%	4,63%	83	13	73			
3	PWG	-	-	-	40	0,00%	0,00%	0,07%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,20%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	606	1.400	2.021	2.234	0,32%	0,93%	1,01%	213	1.627	834			
	CF 1	136	665	679	808	0,88%	3,14%	3,72%	128	672	142			
	Total Griya	124	274	277	149	1,00%	2,38%	1,28%	(128)	25	(125)			
	Oto	12	391	402	659	0,39%	4,04%	6,53%	256	646	267			
	CF 2	470	734	1.342	1.426	0,27%	0,69%	0,71%	84	956	692			
	Mitraguna & Others	382	734	1.199	1.283	0,28%	0,77%	0,80%	84	901	549			
	Pensiun	88	-	143	143	0,24%	0,37%	0,37%	-	55	143			
	Total Pembiayaan	745	2.840	3.627	4.072	0,25%	1,00%	1,13%	444	3.327	1.232	1,13%	-0,38%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,64%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,73%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	432	0,58%	1,42%	1,30%	(38)	230	(66)			
	KUR	-	153	118	168	0,00%	0,38%	0,54%	50	168	15			
	Non KUR	202	346	353	264	10,74%	21,70%	14,74%	(88)	62	(81)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.412	1,17%	0,67%	0,64%	(43)	(786)	(608)			
	CF 1	358	365	365	365	2,31%	1,69%	1,68%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,15%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.047	1,07%	0,56%	0,52%	(43)	(793)	(608)			
	Mitraguna & Others	1.689	1.517	952	909	1,24%	0,61%	0,57%	(43)	(780)	(608)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,35%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.619	1,27%	0,84%	0,73%	(426)	(1.150)	(1.019)	10,41%	#####	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	9.665	6.890	(4.227)	(2.775)	(7.910)	-53,45%	(4.580)	-39,93%	32.177	21,41%	(25.287)
2	Tabungan	240.508	313.726	313.317	313.451	3.063	134	(275)	-0,09%	72.943	30,33%	264.258	118,62%	49.193
3	Deposito	185.720	182.362	128.982	148.988	1.513	20.006	(33.374)	-18,30%	(36.732)	-19,78%	187.162	79,60%	(38.174)
	Total	437.698	510.888	451.964	469.330	349	17.366	(41.559)	-8,13%	31.632	7,23%	483.598	97,05%	(14.269)
	CASA	251.978	328.526	322.981	320.341	(1.164)	(2.640)	(8.185)	-2,49%	68.363	27,13%	296.436	108,06%	23.905
	(%) CASA	57,57%	64,30%	71,46%	68,26%									
	FDR	88,88%	84,80%	96,82%	93,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.639	5.700		60	651	12,90%	1.574	38,17%	-	0,00%	5.700
2	Giro ISE	544	449	723	724		1	275	61,21%	179	32,99%		0,00%	724
3	Tabungan ISE	3.581	4.600	4.917	4.976		59	377	8,19%	1.395	38,95%		0,00%	4.976
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.312	4.000	700	-3.300	2.060	-405	18.278	1.105	98.792	105,59%	5.520
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.787	4.000	700	-3.300	2.270	-199	19.904	899	49.016	126,06%	12.771
	• Local Champion	41.883	61.986	61.787	4.000	700	-3.300	2.270	-199	19.904	899	47.733	129,45%	14.055
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	31.025	750	1.875	1.125	-56	1.061	1.371	814	34.174	90,78%	(3.150)
	KUR	28.300	29.002	30.079	750	1.875	1.125	-40	1.077	1.779	798	32.594	92,28%	(2.515)
	Non KUR	1.354	961	945	-	-	0	-16	-16	-408	16	1.580	59,82%	(635)
3	PWG	33.844	48.286	49.591	9.583	10.740	1.157	1.553	1.305	15.747	9.435	53.646	92,44%	(4.055)
	Cilem	16.485	25.714	26.637	2.236	2.299	63	613	923	10.153	1.376	32.084	83,02%	(5.446)
	Gadai	17.360	22.572	22.954	7.347	8.441	1.094	939	382	5.594	8.059	21.562	106,45%	1.392
4	CFG	239.485	250.290	252.663	6.437	6.301	-136	1.387	2.373	13.178	3.928	267.205	94,56%	(14.542)
	CF 1	40.558	44.440	45.314	1.159	1.480	321	791	874	4.756	607	44.275	102,35%	1.039
	Total Griya	29.064	28.761	28.846	-	320	320	0	84	-218	236	30.122	95,76%	(1.276)
	• Total Non Program	12.679	13.464	13.320	-	-	0	-111	-144	641	144	13.290	100,23%	30
	• Program	16.385	15.297	15.526	-	320	320	-100	229	-859	91	16.832	92,24%	(1.306)
	Oto	11.494	15.679	16.468	1.159	1.160	1	791	790	4.974	371	14.153	116,36%	2.315
	CF 2	198.927	205.850	207.349	5.278	4.821	-457	596	1.499	8.422	3.322	222.929	93,01%	(15.581)
	Mitraguna & Others	182.594	188.301	189.943	4.018	4.755	737	-334	1.642	7.349	3.113	204.325	92,96%	(14.382)
	Pensiun	16.332	17.549	17.406	1.260	66	-1.194	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	437.589	20.770	19.616	-1.154	4.943	4.335	48.573	15.282	453.816	96,42%	(16.227)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	0,33%	0,96%	0,00%	(289)	(97)	(370)			
	KUR	-	370	289	-	0,00%	1,00%	0,00%	(289)	-	(370)			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	-	0,23%	0,06%	0,00%	(30)	(78)	-			
	Cilem	78	-	-	-	0,47%	0,00%	0,00%	-	(78)	-			
	Gadai	-	-	30	-	0,00%	0,13%	0,00%	(30)	-	-			
4	CFG	3.097	3.356	4.038	2.933	1,29%	1,61%	1,16%	(1.105)	(164)	(423)			
	CF 1	2.023	2.761	3.429	2.623	4,99%	7,72%	5,79%	(806)	600	(138)			
	Total Griya	1.062	2.366	2.482	1.597	3,65%	8,63%	5,54%	(884)	535	(769)			
	Oto	961	395	947	1.025	8,36%	6,04%	6,23%	78	64	631			
	CF 2	1.074	595	609	310	0,54%	0,30%	0,15%	(299)	(764)	(285)			
	Mitraguna & Others	1.074	500	609	310	0,59%	0,32%	0,16%	(299)	(764)	(190)			
	Pensiun	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Total Pembiayaan	3.271	3.726	4.357	2.933	0,84%	1,01%	0,67%	(1.424)	(339)	(793)	8,37%	#####	7,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.672	36,10%	29,42%	29,40%	(135)	(383)	(157)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.672	74,15%	49,70%	49,64%	(135)	(383)	(157)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	554	0,73%	0,90%	1,78%	283	336	283			
	KUR	191	-	-	283	0,68%	0,00%	0,94%	283	91	283			
	Non KUR	26	271	271	271	1,95%	28,19%	28,67%	-	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	4.762	1,53%	1,92%	1,88%	(41)	1.103	(429)			
	CF 1	2.180	2.673	2.670	2.633	5,37%	6,01%	5,81%	(37)	453	(40)			
	Total Griya	1.878	2.047	2.048	2.015	6,46%	7,12%	6,99%	(33)	137	(32)			
	Oto	302	627	622	618	2,62%	3,97%	3,75%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,07%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	35.987	8,98%	8,28%	8,22%	107	1.057	(304)	13,65%	-65,92%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	4.508	4.927	(10.173)	420	(1.064)	-17,77%	1.411	40,14%	23.250	21,19%	(18.323)
2	Tabungan	249.031	282.568	284.589	288.521	3.113	3.932	5.953	2,11%	39.490	15,86%	269.131	107,20%	19.390
3	Deposito	114.464	71.107	73.779	89.021	9.139	15.242	17.914	25,19%	(25.444)	-22,23%	115.929	76,79%	(26.908)
	Total	367.012	359.666	362.875	382.469	2.079	19.594	22.803	6,34%	15.457	4,21%	408.310	93,67%	(25.841)
	CASA	252.547	288.559	289.097	293.448	(7.060)	4.352	4.889	1,69%	40.901	16,20%	292.381	100,37%	1.067
	(%) CASA	68,81%	80,23%	79,67%	76,72%									
	FDR	140,41%	152,41%	152,46%	144,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.553	2.528		(26)	(689)	-21,41%	(877)	-25,77%	-	0,00%	2.528
2	Giro ISE	179	34	12	12		(0)	(23)	-66,25%	(168)	-93,56%		0,00%	12
3	Tabungan ISE	3.226	3.182	2.542	2.516		(26)	(666)	-20,93%	(710)	-22,00%		0,00%	2.516
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.688	200	1.845	-	-401	1.243	26.572	602	74.700	113,37%	9.988
	Linkage	33.720	57.778	57.710	-	-	-	-74	-67	23.991	67	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	26.978	200	1.845	1.645	-327	1.310	2.581	535	33.480	80,58%	(6.502)
	• Local Champion	24.397	25.667	26.978	200	1.845	1.645	-327	1.310	2.581	535	32.196	83,79%	(5.219)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.382	700	1.900	1.200	-757	489	-6.330	1.411	47.216	77,05%	(10.834)
	KUR	42.080	34.773	35.279	700	1.900	1.200	-732	506	-6.801	1.394	46.419	76,00%	(11.140)
	Non KUR	631	1.120	1.103	-	-	0	-25	-17	472	17	797	138,35%	306
3	PWG	35.041	54.796	58.182	10.899	13.648	2.749	1.923	3.386	23.141	10.262	53.675	108,40%	4.507
	Cilem	13.016	25.836	27.483	2.878	3.191	313	1.052	1.647	14.468	1.544	27.246	100,87%	237
	Gadai	22.025	28.960	30.699	8.022	10.457	2.435	871	1.739	8.673	8.719	26.429	116,16%	4.270
4	CFG	379.443	374.048	373.985	4.382	5.046	664	757	-63	-5.458	5.109	406.672	91,96%	(32.688)
	CF 1	241.455	234.905	233.672	1.728	1.707	-22	1.425	-1.233	-7.783	2.939	252.666	92,48%	(18.994)
	Total Griya	235.660	221.091	218.472	-	-	0	0	-2.618	-17.187	2.618	244.973	89,18%	(26.501)
	• Total Non Program	5.587	4.754	4.702	-	-	0	-58	-53	-885	53	8.614	54,58%	(3.912)
	• Program	230.073	216.336	213.771	-	-	0	-1.172	-2.566	-16.302	2.566	236.359	90,44%	(22.588)
	Oto	5.795	13.814	15.199	1.728	1.707	-22	1.425	1.386	9.404	321	7.693	197,57%	7.506
	CF 2	137.987	139.143	140.313	2.654	3.339	685	-668	1.169	2.325	2.170	154.006	91,11%	(13.693)
	Mitraguna & Others	90.056	90.516	91.026	2.318	2.239	-79	-645	510	970	1.729	104.634	86,99%	(13.608)
	Pensiun	47.932	48.628	49.287	336	1.100	764	-24	659	1.356	441	49.373	99,83%	(85)
	Total Pembiayaan	515.311	548.182	553.236	16.181	22.439	6.257	1.521	5.054	37.925	17.385	582.263	95,01%	(29.027)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	457	2,11%	1,12%	1,26%	54	(446)	(64)			
	KUR	903	418	403	457	2,15%	1,16%	1,30%	54	(446)	39			
	Non KUR	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
3	PWG	99	-	-	114	0,28%	0,00%	0,20%	114	15	114			
	Cilem	99	-	-	114	0,76%	0,00%	0,41%	114	15	114			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	32.852	30.578	30.678	29.584	8,66%	8,20%	7,91%	(1.094)	(3.268)	(994)			
	CF 1	31.606	27.466	28.543	27.117	13,09%	12,15%	11,60%	(1.427)	(4.489)	(349)			
	Total Griya	31.469	27.355	28.435	27.117	13,35%	12,86%	12,41%	(1.318)	(4.353)	(238)			
	Oto	136	111	108	-	2,35%	0,78%	0,00%	(108)	(136)	(111)			
	CF 2	1.247	3.113	2.135	2.468	0,90%	1,53%	1,76%	333	1.221	(645)			
	Mitraguna & Others	1.122	2.540	1.807	1.832	1,25%	2,00%	2,01%	25	710	(708)			
	Pensiun	124	572	328	636	0,26%	0,67%	1,29%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	30.155	6,61%	5,67%	5,45%	(926)	(3.890)	(944)	0,20%	96,30%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,10%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,47%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.025	1,07%	3,00%	2,82%	(52)	568	(49)			
	KUR	456	1.074	979	927	1,08%	2,82%	2,63%	(52)	470	(147)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,87%	-	98	98			
3	PWG	184	184	184	-	0,53%	0,34%	0,00%	(184)	(184)	(184)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	184	184	184	-	0,84%	0,64%	0,00%	(184)	(184)	(184)			
4	CFG	57.168	72.616	74.308	72.594	15,07%	19,87%	19,41%	(1.713)	15.427	(22)			
	CF 1	55.413	69.760	70.022	68.204	22,95%	29,81%	29,19%	(1.817)	12.792	(1.556)			
	Total Griya	55.413	69.760	70.022	68.204	23,51%	31,67%	31,22%	(1.817)	12.792	(1.556)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.390	1,27%	3,08%	3,13%	104	2.635	1.534			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,36%	425	2.857	1.288			
	Pensiun	642	175	742	421	0,12%	0,14%	0,85%	(321)	(222)	245			
	Total Pembiayaan	60.897	74.810	76.505	74.555	11,82%	13,96%	13,48%	(1.950)	13.658	(255)	0,02%	99,81%	-13,5%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	249	254	(56)	5	195	329,90%	(1.551)	-85,95%	12.155	2,09%	(11.902)
2	Tabungan	71.593	76.850	86.098	88.453	1.714	2.355	11.603	15,10%	16.860	23,55%	87.712	100,84%	740
3	Deposito	17.657	22.158	22.008	36.208	(380)	14.200	14.050	63,41%	18.552	105,07%	19.029	190,28%	17.179
	Total	91.055	99.068	108.355	124.915	1.278	16.560	25.847	26,09%	33.860	37,19%	118.897	105,06%	6.018
	CASA	73.398	76.909	86.346	88.707	1.658	2.360	11.797	15,34%	15.309	20,86%	99.868	88,82%	(11.161)
	(%) CASA	80,61%	77,63%	79,69%	71,01%									
	FDR	229,29%	239,29%	221,47%	192,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.652	1.640		(12)	473	40,59%	244	17,44%	-	0,00%	1.640
2	Giro ISE	302	41	125	202		77	161	396,36%	(100)	-33,15%		0,00%	202
3	Tabungan ISE	1.094	1.126	1.527	1.438		(89)	312	27,73%	344	31,40%		0,00%	1.438
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	20.155	650	700	50	117	424	1.097	276	22.107	91,17%	(1.952)
	KUR	17.594	18.200	18.638	650	700	50	144	438	1.044	262	20.461	91,09%	(1.822)
	Non KUR	1.464	1.530	1.517	-	-	0	-27	-14	52	14	1.646	92,12%	(130)
3	PWG	15.250	29.854	30.043	6.368	5.402	-966	2.752	189	14.793	5.213	30.315	99,10%	(273)
	Cilem	9.140	17.519	18.943	2.920	2.599	-321	1.866	1.424	9.803	1.175	21.218	89,28%	(2.274)
	Gadai	6.110	12.335	11.100	3.448	2.803	-645	886	-1.236	4.990	4.039	9.098	122,00%	2.002
4	CFG	174.474	187.470	189.772	3.623	5.083	1.460	154	2.303	15.299	2.780	189.674	100,05%	99
	CF 1	2.726	4.273	4.194	200	-	-200	-31	-79	1.468	79	3.975	105,51%	219
	Total Griya	1.978	1.974	1.938	200	-	-200	0	-37	-40	37	2.215	87,46%	(278)
	• Total Non Program	1.978	1.974	1.938	200	-	-200	163	-37	-40	37	2.215	87,46%	(278)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.256	-	-	0	-31	-43	1.509	43	1.760	128,22%	497
	CF 2	171.748	183.197	185.578	3.423	5.083	1.660	185	2.382	13.830	2.701	185.699	99,94%	(120)
	Mitraguna & Others	111.863	118.892	120.833	2.402	3.889	1.487	276	1.941	8.970	1.948	124.277	97,23%	(3.443)
	Pensiun	59.885	64.304	64.745	1.021	1.194	173	-91	441	4.860	753	61.422	105,41%	3.323
	Total Pembiayaan	208.782	237.055	239.970	10.641	11.185	544	3.023	2.916	31.188	8.269	242.096	99,12%	(2.126)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	-	1,81%	15,26%	0,00%	(3.010)	(344)	(36)			
	KUR	344	36	2.773	-	1,96%	15,23%	0,00%	(2.773)	(344)	(36)			
	Non KUR	-	-	238	-	0,00%	15,53%	0,00%	(238)	-	-			
3	PWG	-	-	14	4	0,00%	0,05%	0,01%	(10)	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	-	-	14	-	0,00%	0,11%	0,00%	(14)	-	-			
4	CFG	621	471	2.688	454	0,36%	1,43%	0,24%	(2.234)	(166)	(17)			
	CF 1	122	-	-	-	4,46%	0,00%	0,00%	-	(122)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	471	2.688	454	0,29%	1,47%	0,24%	(2.234)	(45)	(17)			
	Mitraguna & Others	499	471	2.587	454	0,45%	2,18%	0,38%	(2.133)	(45)	(17)			
	Pensiun	-	-	101	-	0,00%	0,16%	0,00%	(101)	-	-			
	Total Pembiayaan	965	507	5.712	458	0,46%	2,41%	0,19%	(5.254)	(507)	(49)	0,61%	-219,98%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	321	0,58%	1,69%	1,59%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,72%	(13)	255	22			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	2.383	0,02%	1,02%	1,26%	468	2.343	126			
	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	2.383	0,02%	1,05%	1,28%	468	2.343	126			
	Mitraguna & Others	40	2.011	1.669	2.137	0,04%	1,40%	1,77%	468	2.097	126			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.704	0,07%	0,95%	1,13%	455	2.554	148	1,17%	-3,95%	0,0%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	166	94	(133)	(73)	13	16,27%	50	112,24%	9.894	0,95%	(9.800)
2	Tabungan	126.106	145.807	149.162	151.062	4.307	1.900	5.255	3,60%	24.956	19,79%	141.567	106,71%	9.495
3	Deposito	46.391	51.246	51.112	51.112	(8.517)	0	(134)	-0,26%	4.721	10,18%	47.572	107,44%	3.540
	Total	172.540	197.134	200.440	202.268	(4.343)	1.828	5.134	2,60%	29.727	17,23%	199.033	101,63%	3.234
	CASA	126.150	145.888	149.328	151.156	4.174	1.828	5.268	3,61%	25.006	19,82%	151.462	99,80%	(306)
	(%) CASA	73,11%	74,00%	74,50%	74,73%									
	FDR	92,15%	84,68%	84,13%	83,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	705	705		0	(86)	-10,88%	103	17,16%	-	0,00%	705
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	702	702		0	(87)	-10,98%	109	18,29%		0,00%	702
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	4	-	-	0	-2	-2	-48	2	52	8,12%	(48)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	4	-	-	0	-2	-2	-48	2	52	8,12%	(48)
	• Local Champion	52	6	4	-	-	0	-2	-2	-48	2	52	8,12%	(48)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.757	1.035	900	-135	545	331	4.229	569	20.174	102,89%	583
	KUR	15.208	19.215	19.433	1.035	750	-285	586	217	4.224	533	18.673	104,07%	760
	Non KUR	1.319	1.210	1.324	-	150	150	-41	114	4	36	1.501	88,19%	(177)
3	PWG	4.082	8.586	8.590	380	466	85	-223	4	4.508	461	8.709	98,64%	(119)
	Cilem	4.082	8.586	8.590	380	466	85	-223	4	4.508	461	8.709	98,64%	(119)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	139.272	3.177	2.962	-215	73	1.352	939	1.610	151.416	91,98%	(12.144)
	CF 1	3.556	3.661	4.303	278	724	446	-166	642	748	82	5.044	85,32%	(741)
	Total Griya	1.390	1.305	1.287	278	-	-278	0	-19	-104	19	1.622	79,33%	(335)
	• Total Non Program	1.390	1.013	996	-	-	0	-17	-17	-395	17	1.622	61,38%	(626)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	3.017	-	724	724	-166	661	851	63	3.422	88,16%	(405)
	CF 2	134.777	134.260	134.969	2.899	2.238	-661	239	709	191	1.529	146.373	92,21%	(11.404)
	Mitraguna & Others	92.204	95.035	96.094	2.687	2.238	-449	970	1.059	3.891	1.179	102.550	93,70%	(6.456)
	Pensiun	42.574	39.224	38.874	212	-	-212	-731	-350	-3.699	350	43.822	88,71%	(4.948)
	Total Pembiayaan	158.995	166.938	168.624	4.592	4.328	-265	393	1.685	9.628	2.642	180.352	93,50%	(11.728)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	4	0,00%	100,00%	100,00%	(2)	4	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	4	0,00%	100,00%	100,00%	(2)	4	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	126	1,04%	0,63%	0,61%	(2)	(46)	(9)			
	KUR	85	-	-	-	0,56%	0,00%	0,00%	-	(85)	-			
	Non KUR	87	136	129	126	6,58%	10,63%	9,54%	(2)	39	(9)			
3	PWG	-	1	-	80	0,00%	0,00%	0,93%	80	80	79			
	Cilem	-	1	-	80	0,00%	0,00%	0,93%	80	80	79			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	1.568	0,82%	0,87%	1,13%	365	440	68			
	CF 1	123	-	147	355	3,46%	4,02%	8,25%	208	232	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	355	5,68%	6,24%	11,77%	208	232	355			
	CF 2	1.005	1.500	1.056	1.213	0,75%	0,79%	0,90%	157	208	(287)			
	Mitraguna & Others	743	1.195	1.056	1.205	0,81%	1,11%	1,25%	149	462	10			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	1.778	0,82%	0,80%	1,05%	440	478	134	0,23%	77,82%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	45	0,22%	0,26%	0,22%	(8)	8	(9)			
	KUR	-	54	53	45	0,00%	0,27%	0,23%	(8)	45	(9)			
	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	1.011	1,97%	0,73%	0,73%	(1)	(1.715)	137			
	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	1.011	2,00%	0,75%	0,75%	(1)	(1.685)	243			
	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%	(1)	304	(2)			
	Total Pembiayaan	2.762	927	1.064	1.056	1,74%	0,64%	0,63%	(8)	(1.707)	129	0,60%	4,93%	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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	416	416	20	1	(64)	-13,32%	(2.989)	-87,77%	12.585	3,31%	(12.168)
2	Tabungan	80.230	94.233	95.578	97.675	4.587	2.097	3.443	3,65%	17.445	21,74%	94.513	103,35%	3.162
3	Deposito	12.294	14.848	14.680	14.680	(2.510)	0	(168)	-1,13%	2.386	19,41%	13.135	111,77%	1.546
	Total	95.930	109.561	110.674	112.772	2.097	2.098	3.211	2,93%	16.842	17,56%	120.233	93,79%	(7.460)
	CASA	83.636	94.713	95.994	98.092	4.608	2.098	3.379	3,57%	14.456	17,28%	107.098	91,59%	(9.006)
	(%) CASA	87,18%	86,45%	86,74%	86,98%									
	FDR	162,31%	168,82%	173,24%	170,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.722	2.725		2	(56)	-2,03%	1.183	76,77%	-	0,00%	2.725
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	1.763	1.704	1.706		2	(56)	-3,20%	165	10,69%		0,00%	1.706
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	58.165	2.435	3.405	970	236	1.565	4.351	1.840	59.614	97,57%	(1.449)
	KUR	50.217	53.821	55.460	2.435	3.405	970	366	1.639	5.243	1.766	55.758	99,47%	(298)
	Non KUR	3.596	2.779	2.705	-	-	0	-130	-74	-891	74	3.856	70,15%	(1.151)
3	PWG	27.769	44.158	47.583	10.096	11.212	1.117	1.908	3.425	19.814	7.787	41.295	115,23%	6.288
	Cilem	10.764	20.583	22.892	2.020	3.218	1.198	1.090	2.309	12.128	909	20.846	109,82%	2.046
	Gadai	17.005	23.575	24.691	8.076	7.994	-81	819	1.116	7.686	6.878	20.449	120,74%	4.242
4	CFG	73.851	84.100	85.899	3.385	3.403	18	892	1.800	12.048	1.603	86.681	99,10%	(781)
	CF 1	1.222	2.030	2.607	15	608	593	-92	577	1.385	30	2.492	104,63%	115
	Total Griya	938	749	744	-	-	0	0	-5	-194	5	1.099	67,72%	(355)
	• Total Non Program	938	749	744	-	-	0	-5	-5	-194	5	1.099	67,72%	(355)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.863	15	608	593	-92	582	1.579	25	1.393	133,74%	470
	CF 2	72.630	82.070	83.293	3.370	2.795	-575	984	1.222	10.663	1.573	84.189	98,93%	(897)
	Mitraguna & Others	46.537	52.181	53.483	1.327	2.315	988	-235	1.301	6.946	1.014	56.880	94,03%	(3.397)
	Pensiun	26.093	29.889	29.810	2.043	480	-1.563	1.219	-79	3.717	559	27.310	109,16%	2.500
	Total Pembiayaan	155.700	184.959	191.735	15.916	18.020	2.104	3.022	6.775	36.034	11.245	187.856	102,06%	3.878

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	632	0,48%	1,65%	1,09%	(304)	371	(72)			
	KUR	228	545	766	462	0,45%	1,42%	0,83%	(304)	234	(84)			
	Non KUR	33	159	170	170	0,91%	6,13%	6,30%	-	137	11			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	252	149	105	0,08%	0,18%	0,12%	(44)	44	(147)			
	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	61	252	149	105	0,08%	0,18%	0,13%	(44)	44	(147)			
	Mitraguna & Others	61	208	104	105	0,13%	0,20%	0,20%	2	44	(102)			
	Pensiun	-	45	45	-	0,00%	0,15%	0,00%	(45)	-	(45)			
	Total Pembiayaan	322	957	1.085	737	0,21%	0,59%	0,38%	(348)	416	(219)	8,76%	#####	8,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	809	0,89%	1,10%	1,39%	187	332	263			
	KUR	257	388	314	503	0,51%	0,58%	0,91%	189	246	115			
	Non KUR	220	159	308	306	6,13%	11,08%	11,31%	(2)	86	147			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	600	0,86%	0,73%	0,70%	(12)	(38)	(348)			
	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	600	0,88%	0,75%	0,72%	(12)	(38)	(348)			
	Mitraguna & Others	346	948	611	555	0,74%	1,17%	1,04%	(57)	209	(393)			
	Pensiun	292	-	-	45	0,19%	0,00%	0,15%	45	(247)	45			
	Total Pembiayaan	1.115	1.494	1.233	1.409	0,72%	0,67%	0,73%	176	294	(85)	4,44%	-503,68%	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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.723	5.352	5.703	2.629	(5.474)	-50,56%	(9.329)	-63,54%	28.261	18,94%	(22.909)
2	Tabungan	126.637	123.445	123.696	125.874	634	2.178	2.429	1,97%	(763)	-0,60%	141.573	88,91%	(15.699)
3	Deposito	60.864	54.876	55.842	62.952	(1.285)	7.110	8.076	14,72%	2.088	3,43%	62.398	100,89%	554
	Total	202.183	189.147	182.261	194.179	5.053	11.917	5.031	2,66%	(8.004)	-3,96%	232.232	83,61%	(38.053)
	CASA	141.318	134.271	126.419	131.226	6.337	4.807	(3.045)	-2,27%	(10.092)	-7,14%	169.834	77,27%	(38.607)
	(%) CASA	69,90%	70,99%	69,36%	67,58%									
	FDR	127,02%	126,34%	130,42%	122,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.681	3.640		(41)	142	4,05%	222	6,50%	-	0,00%	3.640
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.481	3.440		(41)	142	4,30%	222	6,91%	-	0,00%	3.440
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	92	-	-	0	-22	-17	-149	17	241	38,12%	(149)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	56	-	-	0	-21	-16	-139	16	195	28,83%	(139)
	• Local Champion	195	73	56	-	-	0	-21	-16	-139	16	195	28,83%	(139)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.635	-	-	0	-818	-729	-6.854	729	31.121	66,31%	(10.486)
	KUR	24.649	19.536	18.864	-	-	0	-735	-672	-5.785	672	28.072	67,20%	(9.208)
	Non KUR	2.840	1.828	1.771	-	-	0	-82	-57	-1.069	57	3.049	58,09%	(1.278)
3	PWG	10.361	9.671	9.692	513	486	-26	-137	21	-668	466	19.402	49,96%	(9.709)
	Cilem	10.361	9.671	9.692	513	486	-26	-137	21	-668	466	19.402	49,96%	(9.709)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.283	3.406	3.211	-195	-3.776	-532	-11.441	3.743	235.220	88,12%	(27.937)
	CF 1	7.216	7.651	7.639	310	158	-152	-89	-12	423	170	9.051	84,40%	(1.412)
	Total Griya	3.957	4.371	4.464	310	143	-168	0	93	507	49	4.296	103,91%	168
	• Total Non Program	3.667	3.593	3.547	310	-	-310	268	-46	-119	46	3.998	88,74%	(450)
	• Program	291	778	917	-	143	143	-4	139	626	4	299	306,81%	618
	Oto	3.258	3.280	3.175	-	15	15	-89	-106	-83	121	4.755	66,77%	(1.580)
	CF 2	211.508	200.163	199.644	3.096	3.053	-43	-3.687	-519	-11.864	3.572	226.169	88,27%	(26.525)
	Mitraguna & Others	176.747	169.319	168.586	3.096	2.535	-561	-3.116	-732	-8.161	3.267	189.944	88,76%	(21.357)
	Pensiun	34.761	30.844	31.058	-	518	518	-571	213	-3.703	305	36.225	85,74%	(5.167)
	Total Pembiayaan	256.814	238.959	237.702	3.919	3.697	-222	-4.753	-1.257	-19.112	4.954	285.983	83,12%	(48.281)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	7	0,00%	19,92%	7,32%	(15)	7	(35)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	7	0,00%	29,93%	11,95%	(15)	7	(35)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	210	0,56%	4,58%	1,02%	(769)	56	(498)			
	KUR	154	428	699	210	0,62%	3,58%	1,11%	(489)	56	(218)			
	Non KUR	-	279	280	-	0,00%	15,31%	0,00%	(280)	-	(279)			
3	PWG	25	-	-	305	0,24%	0,00%	3,15%	305	281	305			
	Cilem	25	-	-	305	0,24%	0,00%	3,15%	305	281	305			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	8.350	6,82%	4,70%	4,03%	(1.424)	(6.558)	(1.704)			
	CF 1	-	33	176	143	0,00%	2,30%	1,87%	(33)	143	110			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	143	0,00%	5,36%	4,50%	(33)	143	110			
	CF 2	14.908	10.021	9.598	8.207	7,05%	4,80%	4,11%	(1.391)	(6.701)	(1.814)			
	Mitraguna & Others	14.471	9.714	9.403	8.207	8,19%	5,55%	4,87%	(1.196)	(6.265)	(1.507)			
	Pensiun	436	307	195	-	1,25%	0,63%	0,00%	(195)	(436)	(307)			
	Total Pembiayaan	15.086	10.803	10.774	8.871	5,87%	4,51%	3,73%	(1.903)	(6.215)	(1.931)	0,48%	87,08%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.447	1,31%	5,36%	7,01%	301	1.086	359			
	KUR	269	910	967	1.154	1,09%	4,95%	6,12%	187	885	244			
	Non KUR	93	178	178	293	3,26%	9,75%	16,55%	115	200	115			
3	PWG	-	-	-	8	0,00%	0,00%	0,08%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,08%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	16.175	3,60%	8,68%	7,80%	(1.868)	8.299	(5.770)			
	CF 1	-	216	216	216	0,00%	2,83%	2,83%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,82%	-	216	-			
	CF 2	7.876	21.729	17.826	15.959	3,72%	8,91%	7,99%	(1.868)	8.082	(5.770)			
	Mitraguna & Others	7.422	21.292	17.305	15.306	4,20%	10,22%	9,08%	(1.999)	7.884	(5.986)			
	Pensiun	454	437	521	653	0,18%	0,22%	2,10%	132	199	216			
	Total Pembiayaan	8.238	23.033	19.188	17.630	3,21%	8,03%	7,42%	(1.558)	9.393	(5.403)	1,09%	85,34%	-6,3%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.277	5.397	(542)	120	(412)	-7,09%	(2.117)	-28,17%	22.127	24,39%	(16.730)
2	Tabungan	148.174	173.709	172.923	175.430	(1.253)	2.507	1.721	0,99%	27.256	18,39%	164.061	106,93%	11.369
3	Deposito	29.593	37.696	25.945	25.945	383	0	(11.752)	-31,17%	(3.649)	-12,33%	30.915	83,92%	(4.971)
	Total	185.281	217.214	204.145	206.772	(1.412)	2.627	(10.442)	-4,81%	21.491	11,60%	217.103	95,24%	(10.332)
	CASA	155.687	179.518	178.200	180.827	(1.795)	2.627	1.309	0,73%	25.140	16,15%	186.188	97,12%	(5.361)
	(%) CASA	84,03%	82,65%	87,29%	87,45%									
	FDR	129,17%	131,26%	143,64%	141,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.115	5.758	643	630	12,29%	(2.602)	-31,13%	-	0,00%	5.758	
2	Giro ISE	1.674	480	469	746	277	266	55,51%	(928)	-55,42%		0,00%	746	
3	Tabungan ISE	6.686	4.648	4.646	5.012	366	364	7,82%	(1.674)	-25,04%		0,00%	5.012	
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	48.519	2.665	2.180	-485	429	541	2.129	1.639	51.533	94,15%	(3.014)
	KUR	42.708	44.232	44.277	2.280	1.600	-680	484	44	1.568	1.556	47.624	92,97%	(3.347)
	Non KUR	3.682	3.746	4.243	385	580	195	-55	497	561	83	3.910	108,53%	333
3	PWG	25.907	49.126	53.676	12.906	14.011	1.106	2.667	4.550	27.768	9.461	44.094	121,73%	9.582
	Cilem	11.633	29.592	33.348	5.539	6.356	817	2.140	3.756	21.716	2.600	24.677	135,14%	8.671
	Gadai	14.275	19.533	20.327	7.366	7.655	289	527	794	6.053	6.861	19.416	104,69%	911
4	CFG	167.028	188.016	191.038	3.170	5.540	2.370	1.443	3.023	24.010	2.517	184.607	103,48%	6.432
	CF 1	10.804	15.629	16.828	1.039	1.481	442	820	1.199	6.024	282	12.990	129,55%	3.838
	Total Griya	4.197	5.377	5.321	-	-	0	0	-56	1.124	56	4.504	118,14%	817
	• Total Non Program	4.197	5.224	5.169	-	-	0	-54	-55	971	55	4.504	114,76%	665
	• Program	-	153	152	-	-	0	-1	-1	152	1	0	0,00%	152
	Oto	6.607	10.252	11.507	1.039	1.481	442	820	1.255	4.901	226	8.486	135,61%	3.021
	CF 2	156.224	172.386	174.210	2.131	4.059	1.928	623	1.824	17.986	2.235	171.617	101,51%	2.593
	Mitraguna & Others	100.077	114.669	116.241	1.363	3.388	2.025	341	1.572	16.164	1.816	113.744	102,19%	2.497
	Pensiun	56.148	57.718	57.969	768	671	-97	282	252	1.821	419	57.873	100,17%	96
	Total Pembiayaan	239.326	285.120	293.234	18.740	21.731	2.991	4.540	8.114	53.908	13.617	280.234	104,64%	13.000

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	96	0,43%	0,49%	0,20%	(137)	(102)	(226)			
	KUR	198	249	162	26	0,46%	0,37%	0,06%	(136)	(172)	(223)			
	Non KUR	-	74	72	71	0,00%	1,92%	1,66%	(1)	71	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.021	788	1.127	1.336	0,61%	0,60%	0,70%	209	315	548			
	CF 1	202	371	242	426	1,87%	1,55%	2,53%	185	224	55			
	Total Griya	-	212	211	-	0,00%	3,92%	0,00%	(211)	-	(212)			
	Oto	202	160	31	426	3,06%	0,30%	3,70%	395	224	267			
	CF 2	819	417	885	910	0,52%	0,51%	0,52%	24	91	493			
	Mitraguna & Others	819	161	356	461	0,82%	0,31%	0,40%	105	(358)	300			
	Pensiun	-	256	530	449	0,00%	0,92%	0,77%	(81)	449	193			
	Total Pembiayaan	1.219	1.111	1.361	1.432	0,51%	0,48%	0,49%	71	213	321	1,08%	-121,25%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	401	0,99%	1,00%	0,83%	(78)	(60)	(8)			
	KUR	366	358	429	355	0,86%	0,97%	0,80%	(74)	(11)	(3)			
	Non KUR	95	51	50	46	2,57%	1,33%	1,10%	(3)	(48)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.680	1,59%	0,78%	0,88%	212	(968)	256			
	CF 1	10	294	294	294	0,09%	1,88%	1,75%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,55%	-	284	-			
	CF 2	2.638	1.130	1.174	1.386	1,69%	0,68%	0,80%	212	(1.252)	256			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,95%	-	(1.128)	0			
	Pensiun	410	29	74	285	0,17%	0,03%	0,49%	212	(124)	256			
	Total Pembiayaan	3.109	1.832	1.947	2.081	1,30%	0,68%	0,71%	134	(1.028)	249	1,79%	-152,70%	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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	671	673	(98)	2	(197)	-22,67%	(690)	-50,62%	9.620	7,00%	(8.947)
2	Tabungan	77.945	101.306	105.900	106.598	3.787	698	5.292	5,22%	28.654	36,76%	90.999	117,14%	15.599
3	Deposito	9.935	10.260	18.449	18.449	433	0	8.189	79,82%	8.514	85,69%	10.702	172,39%	7.747
	Total	89.243	112.436	125.020	125.720	4.121	701	13.284	11,81%	36.478	40,87%	111.321	112,93%	14.399
	CASA	79.307	102.177	106.571	107.271	3.688	701	5.095	4,99%	27.964	35,26%	100.619	106,61%	6.652
	(%) CASA	88,87%	90,88%	85,24%	85,33%									
	FDR	131,75%	135,15%	122,85%	122,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.375	2.360	(15)	(94)	-3,84%	(436)	-15,59%	-	0,00%	2.360	
2	Giro ISE	1.018	584	556	556	(0)	(28)	-4,76%	(462)	-45,41%		0,00%	556	
3	Tabungan ISE	1.778	1.870	1.819	1.804	(15)	(66)	-3,55%	26	1,48%		0,00%	1.804	
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	24.399	1.350	1.000	-350	557	364	4.993	636	22.874	106,67%	1.525
	KUR	19.311	23.042	23.326	1.350	900	-450	578	284	4.015	616	22.603	103,20%	723
	Non KUR	95	993	1.073	-	100	100	-20	80	978	20	271	396,41%	802
3	PWG	2.291	6.450	7.066	387	882	495	-144	616	4.775	266	6.471	109,19%	595
	Cilem	2.291	6.450	7.066	387	882	495	-144	616	4.775	266	6.471	109,19%	595
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	122.120	5.728	3.881	-1.847	4.317	646	26.335	3.235	106.301	114,88%	15.819
	CF 1	18.535	22.457	20.805	743	347	-396	625	-1.653	2.269	2.000	20.252	102,73%	552
	Total Griya	17.245	15.716	13.861	-	-	0	0	-1.856	-3.384	1.856	18.033	76,86%	(4.172)
	• Total Non Program	1.070	691	680	-	-	0	-10	-10	-390	10	1.416	48,04%	(736)
	• Program	16.174	15.025	13.180	-	-	0	-468	-1.845	-2.994	1.845	16.616	79,32%	(3.436)
	Oto	1.291	6.741	6.944	743	347	-396	625	203	5.653	144	2.220	312,83%	4.724
	CF 2	77.250	99.017	101.316	4.985	3.534	-1.451	3.692	2.299	24.065	1.235	86.049	117,74%	15.267
	Mitraguna & Others	58.013	80.885	83.285	4.985	3.332	-1.653	3.843	2.400	25.272	932	65.912	126,36%	17.374
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	153.585	7.466	5.763	-1.702	4.730	1.627	36.005	4.137	135.743	113,14%	17.842

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	178	0,86%	2,22%	0,73%	(357)	10	(444)			
	KUR	167	622	534	178	0,87%	2,32%	0,76%	(357)	10	(444)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	1.794	2,69%	1,97%	1,47%	(605)	(778)	(344)			
	CF 1	1.875	1.540	1.780	1.794	10,12%	7,93%	8,62%	14	(81)	254			
	Total Griya	1.875	1.449	1.567	1.712	10,87%	9,97%	12,35%	145	(163)	263			
	Oto	-	91	213	82	0,00%	3,16%	1,18%	(131)	82	(9)			
	CF 2	697	598	619	-	0,90%	0,63%	0,00%	(619)	(697)	(598)			
	Mitraguna & Others	583	598	619	-	1,01%	0,77%	0,00%	(619)	(583)	(598)			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	1.971	2,33%	1,93%	1,28%	(962)	(768)	(788)	0,81%	36,73%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	817	0,00%	2,71%	3,35%	166	817	152			
	KUR	-	664	651	817	0,00%	2,83%	3,50%	166	817	152			
	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	3.694	5,15%	4,36%	3,02%	(1.606)	(1.241)	(1.728)			
	CF 1	4.826	5.269	4.994	3.205	26,04%	22,24%	15,40%	(1.789)	(1.621)	(2.064)			
	Total Griya	4.826	5.269	4.994	3.205	27,99%	31,78%	23,12%	(1.789)	(1.621)	(2.064)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	489	0,14%	0,31%	0,48%	183	380	336			
	Mitraguna & Others	108	153	306	489	0,19%	0,38%	0,59%	183	380	336			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	4.511	4,20%	3,92%	2,94%	(1.441)	(424)	(1.576)	1,85%	36,88%	-1,1%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	109	109	(16)	(0)	20	22,31%	(53)	-32,70%	8.912	1,22%	(8.803)
2	Tabungan	112.107	105.488	109.455	111.188	2.418	1.733	5.699	5,40%	(919)	-0,82%	127.186	87,42%	(15.998)
3	Deposito	7.734	11.503	7.036	13.966	(753)	6.929	2.463	21,41%	6.232	80,58%	8.925	156,47%	5.040
	Total	120.003	117.080	116.600	125.262	1.648	8.662	8.182	6,99%	5.259	4,38%	145.022	86,37%	(19.760)
	CASA	112.269	105.577	109.563	111.296	2.402	1.733	5.719	5,42%	(972)	-0,87%	136.097	81,78%	(24.801)
	(%) CASA	93,56%	90,17%	93,97%	88,85%									
	FDR	119,28%	128,26%	130,53%	121,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.797	1.790		(7)	42	2,43%	242	15,64%	-	0,00%	1.790
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.790	1.783		(7)	42	2,44%	241	15,65%		0,00%	1.783
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.701	510	701	191	-145	162	-2.811	539	21.533	72,91%	(5.833)
	KUR	17.071	14.073	14.278	450	701	251	-164	204	-2.793	497	19.918	71,68%	(5.640)
	Non KUR	1.440	1.465	1.423	60	-	-60	19	-42	-17	42	1.615	88,08%	(192)
3	PWG	10.369	18.035	18.198	2.176	3.131	955	1.020	163	7.829	2.967	21.336	85,29%	(3.138)
	Cilem	7.309	11.518	11.645	621	805	184	75	127	4.336	678	15.842	73,51%	(4.197)
	Gadai	3.060	6.516	6.553	1.555	2.326	771	945	36	3.493	2.289	5.494	119,27%	1.058
4	CFG	114.187	116.546	118.248	2.460	5.491	3.031	-66	1.702	4.062	3.788	125.520	94,21%	(7.272)
	CF 1	709	1.829	1.928	-	142	142	-43	99	1.219	43	1.960	98,35%	(32)
	Total Griya	277	244	242	-	-	0	0	-1	-35	1	438	55,32%	(196)
	• Total Non Program	277	244	242	-	-	0	-1	-1	-35	1	438	55,32%	(196)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.686	-	142	142	-43	100	1.254	41	1.522	110,73%	163
	CF 2	113.478	114.717	116.320	2.460	5.349	2.889	-23	1.603	2.842	3.746	123.560	94,14%	(7.239)
	Mitraguna & Others	95.023	97.391	99.166	2.160	5.349	3.189	-48	1.775	4.143	3.574	104.219	95,15%	(5.053)
	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	152.195	5.146	9.322	4.176	807	2.026	9.060	7.296	168.458	90,35%	(16.263)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	680	1,73%	6,21%	4,33%	(285)	359	(48)			
	KUR	302	728	923	632	1,77%	6,56%	4,42%	(291)	330	(96)			
	Non KUR	19	-	43	48	1,33%	2,90%	3,39%	6	29	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	842	1.148	830	0,54%	0,98%	0,70%	(318)	214	(12)			
	CF 1	-	-	-	136	0,00%	0,00%	7,05%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	8,06%	136	136	136			
	CF 2	617	842	1.148	694	0,54%	1,00%	0,60%	(454)	78	(147)			
	Mitraguna & Others	617	842	1.148	694	0,65%	1,18%	0,70%	(454)	78	(147)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	1.510	0,65%	1,41%	0,99%	(603)	573	(60)	5,13%	-416,95%	4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.161	2,24%	6,68%	7,40%	124	746	96			
	KUR	236	968	942	1.066	1,38%	6,70%	7,47%	124	830	98			
	Non KUR	179	96	95	95	12,41%	6,48%	6,67%	-	(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	1.318	1,86%	1,02%	1,11%	134	(808)	(676)			
	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	1.318	1,87%	1,03%	1,13%	134	(808)	(676)			
	Mitraguna & Others	1.814	1.975	1.165	1.298	1,91%	1,20%	1,31%	134	(516)	(676)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.479	1,77%	1,48%	1,63%	257	(61)	(580)	7,80%	-378,92%	6,2%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.104	901	(22)	(202)	45	5,21%	(2.104)	-70,00%	13.658	6,60%	(12.756)
2	Tabungan	56.317	64.168	71.306	83.733	392	12.426	19.565	30,49%	27.416	48,68%	71.329	117,39%	12.404
3	Deposito	45.220	60.141	55.640	55.640	(2.889)	0	(4.501)	-7,48%	10.420	23,04%	46.637	119,30%	9.003
	Total	104.542	125.166	128.050	140.274	(2.519)	12.224	15.108	12,07%	35.732	34,18%	131.623	106,57%	8.651
	CASA	59.322	65.025	72.410	84.634	370	12.224	19.609	30,16%	25.312	42,67%	84.987	99,59%	(352)
	(%) CASA	56,74%	51,95%	56,55%	60,34%									
	FDR	207,64%	192,09%	189,76%	173,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.310	2.298		(12)	175	8,22%	(513)	-18,24%	-	0,00%	2.298
2	Giro ISE	19	387	605	595		(10)	208	53,71%	575	3007,21%		0,00%	595
3	Tabungan ISE	2.791	1.736	1.705	1.703		(2)	(33)	-1,91%	(1.088)	-38,99%		0,00%	1.703
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.683	570	425	-145	-485	-647	-4.892	1.072	38.794	76,51%	(9.111)
	KUR	29.907	26.736	26.182	570	425	-145	-378	-555	-3.725	980	33.893	77,25%	(7.711)
	Non KUR	4.668	3.593	3.501	-	-	0	-107	-92	-1.167	92	4.901	71,43%	(1.400)
3	PWG	5.791	10.002	10.043	385	794	408	-202	41	4.252	753	14.991	66,99%	(4.948)
	Cilem	5.791	10.002	10.043	385	794	408	-202	41	4.252	753	14.991	66,99%	(4.948)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.403	5.848	7.163	1.315	3.928	3.232	27.395	3.931	186.413	104,82%	8.990
	CF 1	111.105	105.092	104.818	870	835	-35	651	-274	-6.287	1.109	116.457	90,01%	(11.639)
	Total Griya	105.380	96.415	95.573	-	-	0	0	-842	-9.808	842	109.231	87,50%	(13.658)
	• Total Non Program	15.372	12.439	12.084	-	-	0	-116	-355	-3.288	355	16.763	72,09%	(4.679)
	• Program	90.009	83.975	83.489	-	-	0	-499	-486	-6.520	486	92.468	90,29%	(8.979)
	Oto	5.724	8.677	9.245	870	835	-35	651	568	3.521	267	7.226	127,94%	2.019
	CF 2	56.904	87.079	90.585	4.978	6.328	1.350	3.277	3.506	33.681	2.822	69.956	129,49%	20.629
	Mitraguna & Others	52.060	75.127	78.694	3.530	6.328	2.798	2.692	3.568	26.635	2.760	63.627	123,68%	15.067
	Pensiun	4.844	11.953	11.891	1.448	-	-1.448	586	-62	7.047	62	6.329	187,87%	5.562
	Total Pembiayaan	217.069	240.436	242.990	6.803	8.382	1.579	3.170	2.554	25.921	5.828	248.892	97,63%	(5.902)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	351	1,36%	3,88%	1,18%	(825)	(120)	(843)			
	KUR	56	592	740	281	0,19%	2,77%	1,07%	(459)	225	(311)			
	Non KUR	415	603	436	70	8,89%	12,14%	2,01%	(366)	(345)	(533)			
3	PWG	-	-	-	47	0,00%	0,00%	0,46%	47	47	47			
	Cilem	-	-	-	47	0,00%	0,00%	0,46%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	10.887	4,36%	5,75%	5,57%	(168)	3.558	1.186			
	CF 1	7.221	8.741	10.093	9.981	6,50%	9,60%	9,52%	(113)	2.760	1.239			
	Total Griya	7.194	8.389	9.787	9.505	6,83%	10,15%	9,95%	(282)	2.311	1.116			
	Oto	26	352	306	476	0,46%	3,53%	5,14%	169	449	123			
	CF 2	108	960	962	907	0,19%	1,10%	1,00%	(55)	799	(53)			
	Mitraguna & Others	-	960	962	907	0,00%	1,28%	1,15%	(55)	907	(53)			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	11.285	3,59%	5,09%	4,64%	(946)	3.485	389	0,05%	98,99%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	1.300	0,76%	2,76%	4,38%	462	1.038	599			
	KUR	164	99	98	439	0,55%	0,37%	1,68%	341	275	340			
	Non KUR	98	603	740	861	2,11%	20,60%	24,59%	121	763	258			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.083	7,41%	8,39%	8,23%	(43)	3.629	330			
	CF 1	10.689	15.097	15.469	15.426	9,62%	14,72%	14,72%	(43)	4.737	330			
	Total Griya	10.577	14.830	15.029	15.159	10,04%	15,59%	15,86%	130	4.582	330			
	Oto	112	267	440	267	1,96%	5,07%	2,89%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,73%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,83%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.563	5,94%	7,13%	7,23%	419	4.667	928	0,04%	99,39%	-7,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	3.048	3.061	(32)	14	1.753	134,02%	(4.020)	-56,77%	16.932	18,08%	(13.871)
2	Tabungan	82.750	97.023	102.489	105.671	8.832	3.182	8.648	8,91%	22.921	27,70%	97.775	108,08%	7.896
3	Deposito	20.500	30.747	29.734	29.734	(11)	0	(1.013)	-3,30%	9.233	45,04%	21.287	139,68%	8.447
	Total	110.331	129.078	135.270	138.466	8.789	3.196	9.388	7,27%	28.135	25,50%	135.994	101,82%	2.472
	CASA	89.831	98.331	105.536	108.732	8.800	3.196	10.402	10,58%	18.902	21,04%	114.707	94,79%	(5.975)
	(%) CASA	81,42%	76,18%	78,02%	78,53%									
	FDR	132,60%	132,08%	131,47%	128,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.285	1.298		14	(888)	-40,60%	504	63,46%	-	0,00%	1.298
2	Giro ISE	389	146	193	194		1	48	33,02%	(195)	-50,10%		0,00%	194
3	Tabungan ISE	406	2.040	1.092	1.104		13	(936)	-45,87%	699	172,33%		0,00%	1.104
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	39.493	2.160	3.850	1.690	462	2.340	1.842	1.510	41.294	95,64%	(1.801)
	KUR	36.457	36.207	38.576	2.160	3.850	1.690	491	2.369	2.119	1.481	39.946	96,57%	(1.370)
	Non KUR	1.194	946	917	-	-	0	-29	-29	-277	29	1.348	68,01%	(431)
3	PWG	14.628	27.021	29.227	6.236	7.583	1.347	2.042	2.206	14.599	5.377	26.021	112,32%	3.206
	Cilem	6.737	14.413	15.765	1.625	2.352	727	946	1.352	9.028	1.000	14.271	110,47%	1.494
	Gadai	7.891	12.608	13.462	4.611	5.231	620	1.096	854	5.571	4.378	11.750	114,57%	1.712
4	CFG	94.017	106.314	109.118	2.286	4.402	2.116	853	2.804	15.101	1.599	108.286	100,77%	831
	CF 1	1.650	2.775	2.731	-	18	18	-44	-44	1.081	63	2.811	97,16%	(80)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.484	-	18	18	-44	-35	1.181	54	2.302	107,89%	182
	CF 2	92.366	103.539	106.386	2.286	4.384	2.098	897	2.848	14.020	1.536	105.475	100,86%	911
	Mitraguna & Others	54.628	64.218	66.878	2.286	3.828	1.542	1.225	2.660	12.250	1.168	66.375	100,76%	503
	Pensiun	37.738	39.321	39.508	-	556	556	-328	187	1.770	369	39.101	101,04%	408
	Total Pembiayaan	146.295	170.488	177.837	10.682	15.836	5.153	3.357	7.350	31.542	8.486	175.601	101,27%	2.236

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	35	0,22%	0,09%	0,09%	-	(49)	(20)			
	KUR	-	19	-	-	0,00%	0,00%	0,00%	-	-	(19)			
	Non KUR	83	35	35	35	6,98%	3,66%	3,78%	-	(49)	(1)			
3	PWG	-	-	-	46	0,00%	0,00%	0,16%	46	46	46			
	Cilem	-	-	-	46	0,00%	0,00%	0,29%	46	46	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	732	816	436	0,00%	0,77%	0,40%	(380)	436	(295)			
	CF 1	-	152	135	135	0,00%	4,88%	4,96%	-	135	(17)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	135	0,00%	5,38%	5,45%	-	135	(17)			
	CF 2	-	580	680	301	0,00%	0,66%	0,28%	(380)	301	(279)			
	Mitraguna & Others	-	479	579	301	0,00%	0,90%	0,45%	(278)	301	(178)			
	Pensiun	-	101	102	-	0,00%	0,26%	0,00%	(102)	-	(101)			
	Total Pembiayaan	83	786	850	517	0,06%	0,50%	0,29%	(334)	434	(269)	0,56%	-91,11%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	0,36%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,14%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,83%	-	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	2.845	0,02%	2,58%	2,61%	101	2.827	(214)			
	CF 1	-	-	14	14	0,00%	0,49%	0,50%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,55%	-	14	14			
	CF 2	19	3.059	2.731	2.831	0,02%	2,64%	2,66%	101	2.813	(227)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,26%	(1)	2.162	(329)			
	Pensiun	-	550	549	651	0,00%	0,32%	1,65%	102	651	101			
	Total Pembiayaan	116	3.336	2.888	2.989	0,08%	1,69%	1,68%	101	2.873	(347)	0,70%	58,22%	-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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	537	683	(337)	146	351	105,52%	526	336,44%	8.656	7,89%	(7.974)
2	Tabungan	45.583	50.262	51.681	54.374	1.727	2.693	4.113	8,18%	8.791	19,29%	56.511	96,22%	(2.136)
3	Deposito	28.548	6.821	6.884	6.884	6	0	63	0,92%	(21.664)	-75,89%	29.786	23,11%	(22.902)
	Total	74.288	57.415	59.102	61.941	1.396	2.839	4.526	7,88%	(12.347)	-16,62%	94.953	65,23%	(33.012)
	CASA	45.740	50.594	52.218	55.057	1.390	2.839	4.463	8,82%	9.317	20,37%	65.167	84,49%	(10.110)
	(%) CASA	61,57%	88,12%	88,35%	88,89%									
	FDR	155,10%	226,45%	222,80%	212,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.206	1.241		35	(24)	-1,87%	446	56,05%	-	0,00%	1.241
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.134	1.169		35	(24)	-1,98%	381	48,30%		0,00%	1.169
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	31.456	1.750	1.150	-600	794	178	7.309	972	27.194	115,67%	4.262
	KUR	23.464	30.534	30.629	1.750	1.050	-700	809	95	7.165	955	26.337	116,30%	4.292
	Non KUR	683	744	827	-	100	100	-15	84	145	16	857	96,57%	(29)
3	PWG	2.751	6.017	6.116	417	301	-116	185	99	3.365	201	7.141	85,64%	(1.025)
	Cilem	2.751	6.017	6.116	417	301	-116	185	99	3.365	201	7.141	85,64%	(1.025)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	94.104	1.320	2.532	1.212	-539	1.384	5.782	1.148	97.427	96,59%	(3.322)
	CF 1	3.542	3.547	3.501	-	-	0	-16	-46	-41	46	4.547	77,00%	(1.046)
	Total Griya	3.385	2.524	2.495	-	-	0	0	-30	-890	30	3.546	70,36%	(1.051)
	• Total Non Program	3.385	2.524	2.495	-	-	0	-29	-30	-890	30	3.546	70,36%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.007	-	-	0	-16	-16	849	16	1.002	100,50%	5
	CF 2	84.780	89.174	90.603	1.320	2.532	1.212	-523	1.430	5.823	1.102	92.880	97,55%	(2.276)
	Mitraguna & Others	72.402	77.082	78.264	1.320	2.191	871	-419	1.182	5.862	1.009	79.470	98,48%	(1.206)
	Pensiun	12.378	12.092	12.339	-	341	341	-104	247	-39	94	13.410	92,02%	(1.070)
	Total Pembiayaan	115.220	130.015	131.677	3.487	3.983	496	441	1.662	16.457	2.321	131.762	99,94%	(85)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	11	1,08%	0,28%	0,03%	(75)	(250)	(4)			
	KUR	188	-	72	-	0,80%	0,23%	0,00%	(72)	(188)	-			
	Non KUR	73	15	15	11	10,64%	2,01%	1,33%	(4)	(62)	(4)			
3	PWG	-	-	-	6	0,00%	0,00%	0,10%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,10%	6	6	6			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	1.117	0,64%	1,94%	1,19%	(678)	554	45			
	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	1.117	0,66%	2,01%	1,23%	(678)	554	45			
	Mitraguna & Others	408	998	1.795	1.117	0,56%	2,33%	1,43%	(678)	709	119			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	1.134	0,72%	1,45%	0,86%	(748)	310	47	2,44%	-183,06%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	60	0,11%	0,54%	0,19%	(110)	34	(110)			
	KUR	-	110	110	-	0,00%	0,36%	0,00%	(110)	-	(110)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,19%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.149	1,34%	1,03%	1,22%	196	(39)	200			
	CF 1	-	320	320	320	0,00%	9,03%	9,15%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,84%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	828	1,40%	0,71%	0,91%	196	(359)	200			
	Mitraguna & Others	1.187	566	498	694	1,64%	0,65%	0,89%	196	(493)	128			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.208	1,05%	0,86%	0,92%	87	(5)	90	1,38%	-49,92%	0,5%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.727	1.658	44	(70)	260	18,62%	(6.400)	-79,43%	16.705	9,92%	(15.048)
2	Tabungan	114.229	121.095	123.976	126.686	4.229	2.710	5.591	4,62%	12.457	10,91%	128.618	98,50%	(1.932)
3	Deposito	24.505	17.298	16.270	26.269	(905)	9.999	8.971	51,86%	1.764	7,20%	25.776	101,91%	492
	Total	146.791	139.790	141.973	154.612	3.368	12.639	14.822	10,60%	7.821	5,33%	171.099	90,36%	(16.487)
	CASA	122.286	122.493	125.703	128.344	4.273	2.640	5.851	4,78%	6.057	4,95%	145.323	88,32%	(16.979)
	(%) CASA	83,31%	87,63%	88,54%	83,01%									
	FDR	111,90%	129,28%	130,12%	119,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	953	850		(103)	68	8,68%	285	50,50%	-	0,00%	850
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	952	849		(103)	68	8,70%	286	50,75%		0,00%	849
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	17.911	1.300	550	-750	617	-267	-794	817	21.722	82,46%	(3.811)
	KUR	17.857	17.662	17.418	1.300	550	-750	645	-244	-439	794	20.701	84,14%	(3.283)
	Non KUR	848	516	493	-	-	0	-28	-23	-355	23	1.021	48,31%	(528)
3	PWG	28.691	45.381	48.746	9.723	11.129	1.406	3.017	3.365	20.055	7.764	44.164	110,38%	4.583
	Cilem	14.633	23.716	24.681	1.845	2.174	329	760	965	10.049	1.209	27.201	90,74%	(2.519)
	Gadai	14.059	21.665	24.065	7.879	8.955	1.076	2.256	2.400	10.006	6.555	16.963	141,87%	7.102
4	CFG	116.769	117.085	118.005	1.709	2.058	349	-850	920	1.236	1.138	127.644	92,45%	(9.638)
	CF 1	2.827	4.132	4.175	-	131	131	-404	43	1.348	87	4.086	102,17%	89
	Total Griya	979	721	707	-	-	0	0	-15	-272	15	1.140	61,98%	(433)
	• Total Non Program	979	721	707	-	-	0	-13	-15	-272	15	1.140	61,98%	(433)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.468	-	131	131	-404	58	1.620	73	2.946	117,73%	522
	CF 2	113.942	112.953	113.830	1.709	1.928	219	-446	877	-112	1.050	123.557	92,13%	(9.727)
	Mitraguna & Others	55.116	57.928	58.740	1.364	1.458	94	-183	812	3.625	645	63.692	92,23%	(4.951)
	Pensiun	58.827	55.025	55.090	345	470	125	-264	65	-3.737	405	59.866	92,02%	(4.776)
	Total Pembiayaan	164.260	180.720	184.738	12.732	13.737	1.005	2.784	4.018	20.478	9.719	193.623	95,41%	(8.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	236	3,30%	2,15%	1,32%	(154)	(381)	(90)			
	KUR	461	291	368	215	2,58%	2,08%	1,23%	(153)	(246)	(76)			
	Non KUR	156	35	23	21	18,40%	4,37%	4,31%	(1)	(135)	(14)			
3	PWG	74	-	78	191	0,26%	0,17%	0,39%	113	116	191			
	Cilem	74	-	-	191	0,51%	0,00%	0,77%	191	116	191			
	Gadai	-	-	78	-	0,00%	0,36%	0,00%	(78)	-	-			
4	CFG	1.969	2.567	1.914	1.223	1,69%	1,63%	1,04%	(691)	(746)	(1.344)			
	CF 1	66	197	90	86	2,32%	2,17%	2,06%	(4)	20	(111)			
	Total Griya	66	43	90	86	6,70%	12,45%	12,18%	(4)	20	43			
	Oto	-	154	-	-	0,00%	0,00%	0,00%	-	-	(154)			
	CF 2	1.904	2.371	1.825	1.137	1,67%	1,62%	1,00%	(688)	(767)	(1.234)			
	Mitraguna & Others	1.427	1.787	1.337	1.040	2,59%	2,31%	1,77%	(297)	(387)	(747)			
	Pensiun	477	583	488	97	0,81%	0,89%	0,18%	(391)	(380)	(486)			
	Total Pembiayaan	2.661	2.969	2.458	1.725	1,62%	1,36%	0,93%	(733)	(935)	(1.243)	0,00%	100,00%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	696	1,22%	3,09%	3,89%	136	467	53			
	KUR	229	541	459	596	1,28%	2,60%	3,42%	137	367	55			
	Non KUR	-	102	102	101	0,00%	19,76%	20,41%	(1)	101	(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	1.597	1.451	2.303	2.600	1,37%	1,97%	2,20%	296	1.002	1.148			
	CF 1	-	154	149	149	0,00%	3,60%	3,56%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,29%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.451	1,40%	1,91%	2,15%	296	854	1.154			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,30%	-	1.169	649			
	Pensiun	827	8	216	512	0,50%	0,12%	0,93%	296	(315)	505			
	Total Pembiayaan	1.826	2.095	2.864	3.296	1,11%	1,58%	1,78%	432	1.470	1.202	0,00%	100,00%	-1,8%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-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	26.339	27.036	(336)	698	4.276	18,79%	2.136	8,58%	34.925	77,41%	(7.889)
3	Deposito	2.060	2.117	1.915	2.015	261	100	(102)	-4,83%	(45)	-2,19%	2.439	82,61%	(424)
	Total	26.961	24.878	28.254	29.052	(75)	798	4.174	16,78%	2.091	7,75%	37.365	77,75%	(8.313)
	CASA	24.901	22.760	26.339	27.036	(336)	698	4.276	18,79%	2.136	8,58%	34.925	77,41%	(7.889)
	(%) CASA	92,36%	91,49%	93,22%	93,06%									
	FDR	86,03%	80,47%	69,77%	67,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.665	2.585		(79)	241	10,27%	651	33,67%	-	0,00%	2.585
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.665	2.585		(79)	241	10,27%	651	33,67%		0,00%	2.585
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	19.712	100	-	-100	-741	-307	-3.482	307	26.655	73,95%	(6.943)
	KUR	21.361	18.943	18.643	100	-	-100	-721	-300	-2.718	300	24.648	75,63%	(6.006)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.712	100	-	-100	-741	-307	-3.482	307	26.655	73,95%	(6.943)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	754	2,98%	21,76%	3,83%	(3.602)	62	(419)			
	KUR	472	1.000	4.171	754	2,21%	22,02%	4,05%	(3.417)	282	(246)			
	Non KUR	220	173	185	-	11,98%	17,23%	0,00%	(185)	(220)	(173)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	754	2,98%	21,76%	3,83%	(3.602)	62	(419)	5,81%	-51,78%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.002	0,77%	4,50%	5,08%	102	825	253			
	KUR	161	483	467	572	0,75%	2,47%	3,07%	105	411	89			
	Non KUR	17	266	433	430	0,91%	40,23%	40,22%	(3)	413	165			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	1.002	0,77%	4,50%	5,08%	102	825	253	24,95%	-390,74%	19,9%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-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 (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	CASA	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-29 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-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	409	396	726	(13)	(391)	-49,69%	(3.113)	-88,71%	7.010	5,65%	(6.614)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	409	396	726	(13)	(391)	-49,69%	(3.113)	-88,71%	7.150	5,54%	(6.754)
	CASA	3.509	787	409	396	726	(13)	(391)	-49,69%	(3.113)	-88,71%	7.010	5,65%	(6.614)
	(%) 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 (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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)