

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	509.573	520.477	(162.332)	10.904	83.250	19,04%	205.505	65,25%	515.367	100,99%	5.110
2	Tabungan	2.242.130	2.410.328	2.393.249	2.394.176	(11.852)	928	(16.152)	-0,67%	152.046	6,78%	2.534.104	94,48%	(139.927)
3	Deposito	2.798.677	3.310.810	3.188.948	3.180.856	519.898	(8.091)	(129.954)	-3,93%	382.180	13,66%	2.816.881	112,92%	363.975
Total		5.355.779	6.158.366	6.091.770	6.095.510	345.714	3.740	(62.856)	-1,02%	739.731	13,81%	5.866.352	103,91%	229.158
CASA		2.557.102	2.847.555	2.902.822	2.914.653	(174.184)	11.832	67.098	2,36%	357.551	13,98%	3.049.471	95,58%	(134.817)
(% CASA)		47,74%	46,24%	47,65%	47,82%									
FDR		47,52%	48,47%	49,15%	49,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	104.953	105.786		833	6.317	6,35%	(7.870)	-6,92%	151.518	69,82%	(45.731)
2	Giro ISE	31.184	15.875	19.989	20.157		168	4.282	26,98%	(11.027)	-35,36%	54.128	37,24%	(33.971)
3	Tabungan ISE	59.057	64.263	65.632	66.297		665	2.034	3,17%	7.240	12,26%	64.324	103,07%	1.973
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.463	640	2.500	1.860	513	81	19.253	2.419	244.894	84,72%	(37.431)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.447	640	2.500	1.860	643	81	20.606	2.419	200.840	94,33%	(11.393)
	• Local Champion	162.434	180.126	180.058	640	2.500	1.860	771	-68	17.624	2.568	177.604	101,38%	2.454
	• Value Chain	6.407	9.240	9.389	-	-	-	-128	149	2.982	(149)	23.235	40,41%	(13.846)
2	MBG	159.435	194.735	194.323	1.305	200	-1.105	2.895	-412	34.888	612	210.853	92,16%	(16.530)
	KUR	151.599	185.038	184.570	955	100	-855	2.836	-468	32.972	568	200.443	92,08%	(15.873)
	Non KUR	7.836	9.697	9.753	350	100	-250	60	56	1.917	44	10.410	93,69%	(657)
3	PWG	252.400	434.205	442.940	21.905	27.528	5.623	21.944	8.735	190.540	18.793	453.213	97,73%	(10.273)
	Cilem	111.797	234.388	238.753	4.692	9.134	4.443	10.815	4.365	126.956	4.770	276.183	86,45%	(37.430)
	Gadai	140.603	199.817	204.187	17.214	18.394	1.180	11.129	4.370	63.584	14.023	177.030	115,34%	27.157
4	CFG	1.944.791	2.148.603	2.149.121	10.234	15.539	5.305	10.856	519	204.330	15.020	2.206.447	97,40%	(57.326)
	CF 1	376.842	382.194	381.745	19	844	825	-2.215	-448	4.904	1.292	422.476	90,36%	(40.731)
	Total Griya	311.852	312.575	312.306	-	350	350	0	-269	454	619	334.952	93,24%	(22.646)
	• Total Non Program	308.347	308.216	307.955	-	350	350	-1.685	-261	-392	611	318.551	96,67%	(10.596)
	• Program	3.505	4.359	4.350	-	-	0	136	-9	846	9	16.401	26,53%	(12.050)
	Oto	64.990	69.619	69.440	19	494	475	-2.215	-179	4.450	673	87.524	79,34%	(18.085)
	CF 2	1.567.950	1.766.409	1.767.376	10.215	14.695	4.480	13.071	967	199.427	13.728	1.783.972	99,07%	(16.595)
	Mitraguna & Others	1.383.782	1.569.711	1.571.145	8.507	13.680	5.173	10.152	1.434	187.364	12.246	1.577.695	99,58%	(6.550)
	Pensium	184.168	196.697	196.231	1.708	1.015	-693	2.920	-467	12.063	1.482	206.276	95,13%	(10.045)
Total Pembiayaan		2.544.835	2.984.924	2.993.847	34.085	45.767	11.683	36.209	8.923	449.012	36.844	3.115.406	96,10%	(121.559)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.454	0,67%	1,54%	2,15%	1.250	3.186	1.250			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	12.273	2,17%	3,47%	6,32%	5.509	8.820	5.509			
	KUR	2.876	6.294	6.294	11.710	1,90%	3,40%	6,34%	5.415	8.833	5.415			
	Non KUR	577	470	470	563	7,36%	4,84%	5,77%	93	(14)	93			
3	PWG	-	-	-	12.719	0,00%	0,00%	2,87%	12.719	12.719	12.719			
	Cilem	-	-	-	9.783	0,00%	0,00%	4,10%	9.783	9.783	9.783			
	Gadai	-	-	-	2.937	0,00%	0,00%	1,44%	2.937	2.937	2.937			
4	CFG	19.268	25.105	26.975	48.391	0,99%	1,26%	2,25%	21.416	29.123	23.287			
	CF 1	8.041	13.170	13.772	23.248	2,13%	3,60%	6,09%	9.476	15.207	10.078			
	Total Griya	6.972	10.986	11.815	16.501	2,24%	3,78%	5,28%	4.686	9.529	5.515			
	Oto	1.069	2.184	1.957	6.747	1,64%	2,81%	9,72%	4.790	5.678	4.563			
	CF 2	11.227	11.934	13.204	25.143	0,72%	0,75%	1,42%	11.940	13.916	13.209			
	Mitraguna & Others	11.107	11.331	11.970	22.320	0,80%	0,76%	1,42%	10.350	11.214	10.989			
	Pensium	120	603	1.234	2.823	0,07%	0,63%	1,44%	1.589	2.703	2.220			
Total Pembiayaan		23.988	35.072	36.943	77.837	0,94%	1,24%	2,60%	40.894	53.849	42.765	0,92%	64,60%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,77%	-	(1.208)	(4)			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,12%	-	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.839	1,80%	0,93%	0,95%	27	(1.024)	314			
	KUR	1.760	1.021	1.239	1.269	1,16%	0,67%	0,69%	30	(490)	249			
	Non KUR	1.104	504	572	569	14,08%	5,90%	5,84%	(3)	(534)	65			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	24.361	0,93%	1,12%	1,13%	283	6.237	390			
	CF 1	5.476	6.167	5.995	6.345	1,45%	1,57%	1,66%	351	870	178			
	Total Griya	4.795	5.656	5.484	5.834	1,54%	1,75%	1,87%	351	1.040	178			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	18.015	0,81%	1,02%	1,02%	(68)	5.368	212			
	Mitraguna & Others	12.330	17.209	17.489	17.421	0,89%	1,11%	1,11%	(68)	5.091	212			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	34.013	1,18%	1,13%	1,14%	310	4.005	700	0,93%	18,26%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	97.045	83.146	(3.810)	(13.899)	7.191	9,47%	2.982	3,72%	104.728	79,39%	(21.582)
2	Tabungan	392.786	398.058	388.039	391.675	5.717	3.637	(6.383)	-1,60%	(1.111)	-0,28%	428.515	91,40%	(36.840)
3	Deposito	233.260	200.095	199.843	191.853	4.992	(7.990)	(8.242)	-4,12%	(41.407)	-17,75%	235.492	81,47%	(43.639)
	Total	706.209	674.108	684.926	666.674	6.899	(18.252)	(7.434)	-1,10%	(39.535)	-5,60%	768.735	86,72%	(102.061)
	CASA	472.950	474.013	485.083	474.822	1.907	(10.262)	808	0,17%	1.872	0,40%	533.243	89,04%	(58.422)
	(%) CASA	66,97%	70,32%	70,82%	71,22%									
	FDR	69,41%	78,02%	76,89%	78,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.180	23.728		548	2.259	10,52%	(2.598)	-9,87%	-	0,00%	23.728
2	Giro ISE	3.901	3.709	3.739	3.772		34	63	1,70%	(128)	-3,29%		0,00%	3.772
3	Tabungan ISE	13.925	12.259	13.941	14.456		514	2.196	17,91%	531	3,81%		0,00%	14.456
4	Deposito ISE	8.500	5.500	5.500	5.500		0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137		0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.984	-	2.300	2.300	-1.962	350	-5.741	1.950	109.730	80,18%	(21.746)
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)
	Non-Linkage	89.203	84.397	84.746	-	2.300	2.300	-1.839	350	-4.456	1.950	98.238	86,27%	(13.492)
	• Local Champion	87.849	83.436	83.786	-	2.300	2.300	-1.803	350	-4.063	1.950	92.133	90,94%	(8.347)
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.875	255	-	-255	-509	-127	-3.887	127	46.591	87,73%	(5.715)
	KUR	42.954	38.476	38.360	105	-	-105	-821	-117	-4.595	117	44.797	85,63%	(6.437)
	Non KUR	1.808	2.526	2.516	150	-	-150	312	-10	708	10	1.794	140,24%	722
3	PWG	25.216	37.716	39.019	1.975	3.048	1.072	1.401	1.302	13.802	1.746	46.268	84,33%	(7.249)
	Cilem	10.119	17.744	18.147	459	775	316	498	402	8.028	373	28.070	64,65%	(9.924)
	Gadai	15.098	19.972	20.872	1.516	2.273	757	902	900	5.774	1.373	18.197	114,70%	2.674
4	CFG	326.493	359.607	358.740	3.448	2.107	-1.341	1.453	-867	32.248	2.974	348.181	103,03%	10.560
	CF 1	44.529	52.282	52.407	-	449	449	-427	125	7.878	323	47.127	111,20%	5.280
	Total Griya	33.717	41.976	41.815	-	-	0	0	-161	8.098	161	34.319	121,84%	7.496
	• Total Non Program	33.717	41.976	41.815	-	-	0	-254	-161	8.098	161	34.319	121,84%	7.496
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.592	-	449	449	-427	286	-220	162	12.808	82,70%	(2.216)
	CF 2	281.964	307.326	306.334	3.448	1.658	-1.790	1.880	-992	24.370	2.650	301.054	101,75%	5.280
	Mitraguna & Others	268.245	289.437	288.607	3.310	1.658	-1.652	948	-830	20.362	2.488	285.797	100,98%	2.810
	Pensiun	13.719	17.889	17.727	138	-	-138	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	526.618	5.678	7.454	1.776	382	658	36.423	6.796	550.769	95,62%	(24.151)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	3.204	3.204	3.297	0,31%	3,66%	3,75%	94	3.005	94			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	3.204	3.204	3.297	0,33%	3,80%	3,89%	94	3.005	94			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.021	1.799	2.490	1,23%	4,39%	6,09%	691	1.940	1.469			
	KUR	550	1.021	1.705	2.376	1,28%	4,43%	6,19%	671	1.825	1.354			
	Non KUR	-	-	94	115	0,00%	3,73%	4,55%	20	115	115			
3	PWG	-	-	-	490	0,00%	0,00%	1,26%	490	490	490			
	Cilem	-	-	-	477	0,00%	0,00%	2,63%	477	477	477			
	Gadai	-	-	-	14	0,00%	0,00%	0,07%	14	14	14			
4	CFG	5.180	4.286	2.153	5.380	1,59%	0,60%	1,50%	3.227	199	1.094			
	CF 1	174	42	40	1.939	0,39%	0,08%	3,70%	1.899	1.765	1.897			
	Total Griya	174	42	40	1.864	0,52%	0,10%	4,46%	1.824	1.690	1.821			
	Oto	-	-	-	75	0,00%	0,00%	0,71%	75	75	75			
	CF 2	5.006	4.244	2.113	3.440	1,78%	0,69%	1,12%	1.327	(1.566)	(803)			
	Mitraguna & Others	5.006	4.244	2.113	3.440	1,87%	0,73%	1,19%	1.327	(1.566)	(803)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	8.511	7.155	11.658	1,23%	1,36%	2,21%	4.502	5.634	3.147	0,49%	78,04%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.066	0,87%	1,22%	1,21%	-	247	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.066	0,92%	1,26%	1,26%	-	247	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	170	304	304	1,56%	0,74%	0,74%	-	(396)	134			
	KUR	609	170	304	304	1,42%	0,79%	0,79%	-	(305)	134			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.220	5.303	5.310	1,35%	1,47%	1,48%	8	892	1.090			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.220	5.303	5.310	1,42%	1,73%	1,73%	8	1.304	1.090			
	Mitraguna & Others	4.007	4.220	5.303	5.310	1,49%	1,83%	1,84%	8	1.304	1.090			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.456	6.672	6.680	1,21%	1,27%	1,27%	8	743	1.224	0,63%	50,29%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.385	7.747	(4.023)	363	1.285	19,89%	(10.378)	-57,26%	37.513	20,65%	(29.765)
2	Tabungan	237.991	248.764	246.375	248.093	5.562	1.718	(671)	-0,27%	10.102	4,24%	266.025	93,26%	(17.932)
3	Deposito	192.383	164.502	161.694	161.615	8.344	(79)	(2.887)	-1,75%	(30.768)	-15,99%	194.147	83,24%	(32.531)
	Total	448.500	419.728	415.454	417.456	9.882	2.002	(2.272)	-0,54%	(31.044)	-6,92%	497.684	83,88%	(80.228)
	CASA	256.117	255.226	253.760	255.840	1.539	2.081	614	0,24%	(277)	-0,11%	303.537	84,29%	(47.697)
	(%) CASA	57,11%	60,81%	61,08%	61,29%									
	FDR	54,70%	62,33%	63,51%	63,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	12.043	12.144		101	1.230	11,27%	506	4,34%	-	0,00%	12.144
2	Giro ISE	2.314	964	1.935	1.967		32	1.003	103,96%	(347)	-15,00%		0,00%	1.967
3	Tabungan ISE	1.452	2.077	2.236	2.305		69	228	10,97%	853	58,70%		0,00%	2.305
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	29.361	60,27%	(11.665)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	24.230	73,03%	(6.534)
	• Local Champion	16.492	17.899	17.295	-	-	0	2.412	-604	803	604	19.646	88,04%	(2.350)
	• Value Chain	1.087	401	401	-	-	-	-0	0	-686	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	37.996	-	-	0	-966	-160	-274	160	49.876	76,18%	(11.880)
	KUR	37.787	37.645	37.485	-	-	0	-937	-160	-303	160	48.631	77,08%	(11.147)
	Non KUR	483	511	511	-	-	0	-29	0	29	-	1.245	41,06%	(734)
3	PWG	15.859	36.565	37.401	2.104	2.393	289	3.305	836	21.542	1.557	35.714	104,72%	1.687
	Cilem	7.657	20.078	20.309	295	540	245	1.371	231	12.652	308	23.148	87,73%	(2.839)
	Gadai	8.201	16.488	17.092	1.809	1.853	44	1.934	604	8.891	1.249	12.566	136,02%	4.526
4	CFG	173.601	168.582	170.767	-	2.540	2.540	-3.409	2.186	-2.834	354	192.550	88,69%	(21.783)
	CF 1	81.382	67.479	67.405	-	-	0	-252	-74	-13.977	74	83.606	80,62%	(16.201)
	Total Griya	77.096	63.782	63.727	-	-	0	0	-55	-13.369	55	77.731	81,98%	(14.004)
	• Total Non Program	77.096	63.782	63.727	-	-	0	-2.418	-55	-13.369	55	77.731	81,98%	(14.004)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.679	-	-	0	-252	-18	-607	18	5.875	62,61%	(2.197)
	CF 2	92.219	101.103	103.362	-	2.540	2.540	-3.157	2.259	11.143	281	108.944	94,88%	(5.582)
	Mitraguna & Others	90.304	95.785	98.076	-	2.540	2.540	-3.380	2.291	7.772	249	105.404	93,05%	(7.328)
	Pensiun	1.915	5.317	5.286	-	-	0	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	263.860	2.104	4.933	2.829	1.343	2.257	18.551	2.676	307.502	85,81%	(43.641)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.172	2.541	3.998	3,78%	6,66%	10,52%	1.457	2.552	1.825			
	KUR	1.433	2.047	2.418	3.875	3,79%	6,42%	10,34%	1.457	2.441	1.828			
	Non KUR	12	125	123	123	2,54%	24,03%	24,03%	-	111	(2)			
3	PWG	-	-	-	1.487	0,00%	0,00%	3,97%	1.487	1.487	1.487			
	Cilem	-	-	-	1.411	0,00%	0,00%	6,95%	1.411	1.411	1.411			
	Gadai	-	-	-	75	0,00%	0,00%	0,44%	75	75	75			
4	CFG	3.497	3.360	6.197	5.524	2,01%	3,68%	3,23%	(673)	2.027	2.164			
	CF 1	3.310	3.079	4.746	4.697	4,07%	7,03%	6,97%	(49)	1.387	1.618			
	Total Griya	3.310	2.976	4.642	3.993	4,29%	7,28%	6,27%	(650)	683	1.017			
	Oto	-	102	103	704	0,00%	2,79%	19,13%	600	704	601			
	CF 2	187	281	1.451	827	0,20%	1,44%	0,80%	(624)	640	546			
	Mitraguna & Others	187	88	1.258	634	0,21%	1,31%	0,65%	(624)	447	546			
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-			
	Total Pembiayaan	5.153	5.532	8.737	11.008	2,10%	3,34%	4,17%	2.270	5.855	5.476	0,40%	90,46%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	318	318	0,18%	0,83%	0,84%	-	248	(26)			
	KUR	-	275	248	248	0,00%	0,66%	0,66%	-	248	(26)			
	Non KUR	70	70	70	70	14,55%	13,73%	13,73%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	5.084	1.787	2.184	1,44%	1,06%	1,28%	397	(311)	(2.900)			
	CF 1	2.172	2.968	1.619	2.016	2,67%	2,40%	2,99%	397	(157)	(952)			
	Total Griya	2.172	2.968	1.619	2.016	2,82%	2,54%	3,16%	397	(157)	(952)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	168	168	0,35%	0,17%	0,16%	-	(155)	(1.948)			
	Mitraguna & Others	323	2.116	168	168	0,36%	0,18%	0,17%	-	(155)	(1.948)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.429	2.106	2.502	1,45%	0,80%	0,95%	397	(1.054)	(2.926)	0,45%	52,65%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	408.149	448.564	466.664	58.515	
2	Contribution Margin	11.524	17.543	14.308	2.784	-24,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,94	3,23	3,22	(0,01)	0,28
CIF Payroll	1.775	1.745	1.883	138	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	853	829	(89)	(24)	(292)	-26,06%	(530)	-39,01%	12.152	6,82%	(11.323)
2	Tabungan	139.020	143.955	143.881	143.591	4.061	(290)	(365)	-0,25%	4.571	3,29%	154.745	92,79%	(11.155)
3	Deposito	91.332	76.900	77.036	77.037	230	0	137	0,18%	(14.295)	-15,65%	92.313	83,45%	(15.276)
	Total	231.711	221.976	221.770	221.456	4.202	(314)	(520)	-0,23%	(10.255)	-4,43%	259.210	85,44%	(37.754)
	CASA	140.379	145.076	144.734	144.420	3.972	(314)	(657)	-0,45%	4.041	2,88%	166.897	86,53%	(22.478)
	(%) CASA	60,58%	65,36%	65,26%	65,21%									
	FDR	52,09%	65,04%	65,57%	65,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	4.376	4.631		254	(494)	-9,64%	1.858	67,01%	-	0,00%	4.631
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	4.273	4.527		254	(494)	-9,84%	1.859	69,65%		0,00%	4.527
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	92	92	92		0	0	0,00%	8	9,52%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.499	-	100	100	414	93	5.499	7	4.038	136,20%	1.462
	KUR	-	4.876	4.873	-	-	0	422	-3	4.873	3	3.846	126,70%	1.027
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	22.648	1.128	1.633	505	2.095	879	12.330	754	23.389	96,83%	(740)
	Cilem	4.275	13.042	13.708	544	951	406	1.217	666	9.433	284	16.449	83,34%	(2.741)
	Gadai	6.043	8.728	8.940	583	682	99	877	213	2.897	470	6.940	128,83%	2.001
4	CFG	108.966	116.910	116.973	385	626	241	568	63	8.007	563	127.699	91,60%	(10.726)
	CF 1	22.575	21.266	21.174	-	-	0	-123	-92	-1.401	92	26.152	80,97%	(4.978)
	Total Griya	18.510	16.653	16.607	-	-	0	0	-46	-1.903	46	20.513	80,96%	(3.906)
	• Total Non Program	18.168	16.160	16.114	-	-	0	-430	-46	-2.054	46	18.914	85,20%	(2.800)
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.568	-	-	0	-123	-46	502	46	5.639	81,00%	(1.072)
	CF 2	86.390	95.644	95.798	385	626	241	691	154	9.408	472	101.547	94,34%	(5.749)
	Mitraguna & Others	53.276	65.057	65.351	385	560	175	938	294	12.076	266	66.824	97,80%	(1.473)
	Pensiun	33.115	30.587	30.447	-	66	66	-247	-140	-2.668	206	34.723	87,69%	(4.276)
	Total Pembiayaan	120.698	144.379	145.413	1.513	2.359	846	3.063	1.035	24.715	1.324	156.540	92,89%	(11.127)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	84	0,00%	0,00%	1,53%	84	84	84			
	KUR	-	-	-	84	0,00%	0,00%	1,73%	84	84	84			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	416	0,00%	0,00%	1,84%	416	416	416			
	Cilem	-	-	-	356	0,00%	0,00%	2,60%	356	356	356			
	Gadai	-	-	-	60	0,00%	0,00%	0,67%	60	60	60			
4	CFG	438	2.333	4.367	6.104	0,40%	3,74%	5,22%	1.736	5.665	3.770			
	CF 1	438	1.265	1.654	1.885	1,94%	7,78%	8,90%	231	1.447	620			
	Total Griya	438	1.265	1.654	1.472	2,37%	9,93%	8,86%	(182)	1.033	207			
	Oto	-	-	-	414	0,00%	0,00%	9,06%	414	414	414			
	CF 2	-	1.068	2.713	4.218	0,00%	2,84%	4,40%	1.505	4.218	3.150			
	Mitraguna & Others	-	1.068	2.452	2.568	0,00%	3,77%	3,93%	116	2.568	1.499			
	Pensiun	-	-	262	1.651	0,00%	0,86%	5,42%	1.389	1.651	1.651			
	Total Pembiayaan	438	2.333	4.367	6.604	0,36%	3,02%	4,54%	2.237	6.166	4.271	1,44%	68,24%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	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	525	980	671	671	0,48%	0,57%	0,57%	-	147	(309)			
	CF 1	397	541	424	424	1,76%	1,99%	2,00%	-	27	(117)			
	Total Griya	397	541	424	424	2,14%	2,55%	2,55%	-	27	(117)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	439	247	247	0,15%	0,26%	0,26%	-	120	(192)			
	Mitraguna & Others	20	439	247	247	0,04%	0,38%	0,38%	-	227	(192)			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	980	671	671	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,42%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	228.311	232.327	221.354	(6.957)	
2	Contribution Margin	6.387	9.061	6.182	(205)	3,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,72	2,91	2,89	(0,01)	0,17
CIF Payroll	836	895	908	13	72

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	217.925	218.730	(126.134)	805	30.175	16,00%	145.748	199,71%	92.079	237,55%	126.650
2	Tabungan	196.862	204.302	208.425	203.126	(6.553)	(5.299)	(1.176)	-0,58%	6.264	3,18%	224.903	90,32%	(21.777)
3	Deposito	1.160.939	1.779.384	1.694.476	1.694.162	487.766	(314)	(85.221)	-4,79%	533.223	45,93%	1.162.702	145,71%	531.461
	Total	1.430.782	2.172.240	2.120.825	2.116.017	355.080	(4.808)	(56.222)	-2,59%	685.235	47,89%	1.479.683	143,00%	636.334
	CASA	269.843	392.856	426.349	421.855	(132.686)	(4.494)	28.999	7,38%	152.012	56,33%	316.982	133,08%	104.873
	(%) CASA	18,86%	18,09%	20,10%	19,94%									
	FDR	15,38%	12,25%	12,54%	12,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	10.443	10.324		(119)	203	2,00%	1.245	13,72%	-	0,00%	10.324
2	Giro ISE	2.308	1.766	1.883	1.883		0	117	6,62%	(425)	-18,42%		0,00%	1.883
3	Tabungan ISE	1.370	4.055	4.260	4.141		(119)	86	2,11%	2.770	202,15%		0,00%	4.141
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	69	69	69		0	0	0,00%	11	18,97%		0,00%	69

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	33.634	58,40%	(13.992)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	27.754	70,77%	(8.111)
	• Local Champion	18.621	18.413	18.402	-	-	0	-1.802	-11	-220	11	22.236	82,76%	(3.834)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.751	300	-	-300	-423	-163	2.650	163	65.297	85,38%	(9.545)
	KUR	50.813	54.482	54.331	300	-	-300	-330	-152	3.518	152	62.288	87,23%	(7.957)
	Non KUR	2.289	1.432	1.421	-	-	0	-93	-11	-868	11	3.009	47,22%	(1.588)
3	PWG	17.782	27.368	28.131	858	1.986	1.127	1.552	762	10.349	1.223	35.103	80,14%	(6.973)
	Cilem	6.518	15.785	16.427	149	920	771	504	642	9.909	278	22.195	74,01%	(5.768)
	Gadai	11.264	11.583	11.704	710	1.066	356	1.048	121	439	945	12.908	90,67%	(1.205)
4	CFG	129.053	163.160	162.456	1.150	665	-485	3.737	-704	33.403	1.369	160.708	101,09%	1.748
	CF 1	19.758	18.000	17.903	-	-	0	-64	-97	-1.855	97	34.689	51,61%	(16.786)
	Total Griya	14.572	13.490	13.464	-	-	0	0	-26	-1.107	26	27.914	48,23%	(14.450)
	• Total Non Program	11.408	10.641	10.623	-	-	0	608	-19	-786	19	13.112	81,01%	(2.489)
	• Program	3.163	2.849	2.841	-	-	0	-28	-7	-322	7	14.802	19,20%	(11.960)
	Oto	5.186	4.511	4.439	-	-	0	-64	-72	-747	72	6.775	65,52%	(2.336)
	CF 2	109.295	145.160	144.553	1.150	665	-485	3.801	-607	35.258	1.272	126.019	114,71%	18.534
	Mitraguna & Others	90.925	126.736	126.224	1.088	665	-423	3.761	-512	35.300	1.177	106.025	119,05%	20.199
	Pensiun	18.370	18.424	18.329	62	-	-62	39	-95	-42	95	19.994	91,67%	(1.665)
	Total Pembiayaan	220.067	266.096	265.980	2.308	2.651	342	3.024	-116	45.914	2.767	294.742	90,24%	(28.762)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	451	1.104	1.465	3.290	0,85%	2,62%	5,90%	1.825	2.838	2.186			
	KUR	163	1.023	1.363	3.105	0,32%	2,50%	5,72%	1.742	2.943	2.082			
	Non KUR	289	80	102	184	12,61%	7,10%	12,96%	82	(104)	104			
3	PWG	-	-	-	411	0,00%	0,00%	1,46%	411	411	411			
	Cilem	-	-	-	397	0,00%	0,00%	2,42%	397	397	397			
	Gadai	-	-	-	14	0,00%	0,00%	0,12%	14	14	14			
4	CFG	1.759	1.049	695	1.773	1,36%	0,43%	1,09%	1.078	14	724			
	CF 1	1.212	1.049	695	1.364	6,14%	3,86%	7,62%	669	152	315			
	Total Griya	1.052	586	572	1.095	7,22%	4,24%	8,13%	522	43	508			
	Oto	161	463	123	270	3,10%	2,72%	6,07%	147	109	(193)			
	CF 2	547	-	-	409	0,50%	0,00%	0,28%	409	(138)	409			
	Mitraguna & Others	547	-	-	409	0,60%	0,00%	0,32%	409	(138)	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.153	2.160	5.473	1,00%	0,81%	2,06%	3.313	3.263	3.320	2,19%	-6,49%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	812	881	908	2,88%	1,58%	1,63%	27	(623)	96			
	KUR	855	378	489	519	1,68%	0,90%	0,96%	30	(335)	141			
	Non KUR	677	434	392	389	29,56%	27,36%	27,36%	(3)	(288)	(45)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	439	581	581	0,59%	0,36%	0,36%	(1)	(181)	142			
	CF 1	321	419	562	561	1,63%	3,12%	3,13%	(1)	240	142			
	Total Griya	321	419	562	561	2,20%	4,17%	4,17%	(1)	240	142			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.251	1.462	1.489	1,11%	0,55%	0,56%	27	(960)	238	1,56%	-178,81%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174	
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,02	3,25	3,30	0,05	0,28
CIF Payroll	1.901	2.145	2.009	(136)	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.439	7.269	1.308	(170)	(901)	-11,03%	(2.226)	-23,44%	17.559	41,40%	(10.290)
2	Tabungan	99.410	126.187	125.678	125.992	4.967	314	(195)	-0,15%	26.582	26,74%	111.159	113,34%	14.833
3	Deposito	64.192	41.870	41.809	41.809	(19.912)	1	(60)	-0,14%	(22.382)	-34,82%	64.924	64,40%	(23.115)
	Total	173.097	176.228	174.926	175.071	(13.637)	145	(1.156)	-0,66%	1.974	1,14%	193.643	90,41%	(18.571)
	CASA	108.906	134.358	133.117	133.262	6.275	144	(1.096)	-0,82%	24.356	22,36%	128.718	103,53%	4.543
	(%) CASA	62,92%	76,24%	76,10%	76,12%									
	FDR	57,60%	66,03%	66,30%	66,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	13.303	11.523	11.480	11.406	(74)	(117)	-1,01%	(1.897)	-14,26%	-	0,00%	11.406
2	Giro ISE	6.014	2.950	4.327	4.455	128	1.505	51,00%	(1.559)	-25,92%		0,00%	4.455
3	Tabungan ISE	6.490	7.773	6.353	6.151	(202)	(1.622)	-20,86%	(339)	-5,22%		0,00%	6.151
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	-	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	34.877	1.715	1.693	-22	-637	-144	11.148	1.837	32.140	108,52%	2.738
	Cilem	8.075	16.035	15.589	294	165	-129	-215	-446	7.514	611	14.021	111,18%	1.568
	Gadai	15.654	18.987	19.288	1.421	1.528	107	-421	302	3.634	1.227	18.118	106,46%	1.170
4	CFG	75.933	75.630	75.391	100	65	-35	-1.097	-238	-542	303	86.043	87,62%	(10.652)
	CF 1	16.979	15.785	15.738	-	-	0	-86	-47	-1.242	47	18.410	85,48%	(2.673)
	Total Griya	15.306	13.770	13.747	-	-	0	0	-23	-1.559	23	15.836	86,81%	(2.089)
	• Total Non Program	15.306	13.770	13.747	-	-	0	-211	-23	-1.559	23	15.836	86,81%	(2.089)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.991	-	-	0	-86	-24	318	24	2.575	77,32%	(584)
	CF 2	58.954	59.845	59.654	100	65	-35	-1.010	-191	700	256	67.633	88,20%	(7.979)
	Mitraguna & Others	51.295	52.822	52.687	100	65	-35	-948	-135	1.391	200	59.053	89,22%	(6.367)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	Total Pembiayaan	99.702	116.362	115.979	1.815	1.758	-57	-1.864	-382	16.277	2.140	118.223	98,10%	(2.243)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	1.064	0,00%	0,00%	3,05%	1.064	1.064	1.064			
	Cilem	-	-	-	986	0,00%	0,00%	6,32%	986	986	986			
	Gadai	-	-	-	78	0,00%	0,00%	0,40%	78	78	78			
4	CFG	315	466	283	1.070	0,41%	0,37%	1,42%	787	755	604			
	CF 1	-	258	238	366	0,00%	1,50%	2,33%	129	366	108			
	Total Griya	-	237	238	238	0,00%	1,72%	1,73%	-	238	0			
	Oto	-	21	129	129	0,00%	6,47%	6,47%	129	129	108			
	CF 2	315	208	45	704	0,53%	0,08%	1,18%	659	389	496			
	Mitraguna & Others	315	208	45	704	0,61%	0,09%	1,34%	659	389	496			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	466	283	2.134	0,32%	0,24%	1,84%	1.851	1.819	1.668	1,91%	-3,77%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	497	0,90%	0,66%	0,66%	-	(184)	(148)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	497	1,07%	0,83%	0,83%	-	(132)	(148)			
	Mitraguna & Others	630	645	497	497	1,23%	0,94%	0,94%	-	(132)	(148)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	497	0,72%	0,43%	0,43%	-	(224)	(148)	0,26%	40,16%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.515	1.516	(91)	1	(863)	-36,28%	(1.992)	-56,78%	10.133	14,96%	(8.617)
2	Tabungan	88.498	80.904	81.255	81.375	(3.227)	120	471	0,58%	(7.122)	-8,05%	98.149	82,91%	(16.773)
3	Deposito	50.176	22.786	22.690	22.690	(2.444)	1	(96)	-0,42%	(27.485)	-54,73%	50.777	44,69%	(28.087)
	Total	142.182	106.070	105.460	105.582	(5.762)	122	(488)	-0,46%	(36.600)	-25,74%	159.059	66,38%	(53.477)
	CASA	92.006	83.284	82.770	82.892	(3.318)	122	(392)	-0,47%	(9.114)	-9,91%	108.282	76,55%	(25.390)
	(%) CASA	64,71%	78,52%	78,48%	78,51%									
	FDR	46,30%	81,53%	83,19%	83,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	779	959		180	150	18,55%	(2.297)	-70,55%	-	0,00%	959
2	Giro ISE	705	208	253	333		80	125	60,01%	(372)	-52,73%		0,00%	333
3	Tabungan ISE	2.552	601	526	626		100	25	4,19%	(1.926)	-75,47%		0,00%	626
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	-	4.567	4.563	-	-	0	424	-4	4.563	4	4.056	112,51%	507
	KUR	-	4.482	4.478	-	-	0	427	-4	4.478	4	3.846	116,44%	632
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.427	111	105	-6	412	27	4.078	78	6.694	96,01%	(267)
	Cilem	2.349	6.400	6.427	111	105	-6	412	27	4.078	78	6.694	96,01%	(267)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.743	315	1.465	1.150	147	1.233	13.257	232	75.145	102,13%	1.598
	CF 1	26.468	27.857	28.156	-	350	350	-62	299	1.687	51	28.008	100,53%	148
	Total Griya	25.069	24.184	24.505	-	350	350	0	321	-564	29	25.557	95,88%	(1.052)
1	• Total Non Program	25.069	24.184	24.505	-	350	350	-257	321	-564	29	25.557	95,88%	(1.052)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.651	-	-	0	-62	-23	2.252	23	2.451	148,98%	1.200
	CF 2	37.018	47.653	48.587	315	1.115	800	209	934	11.570	181	47.138	103,08%	1.450
	Mitraguna & Others	36.826	47.451	48.390	315	1.115	800	214	939	11.565	176	45.872	105,49%	2.519
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.733	426	1.570	1.144	983	1.256	21.897	314	85.895	102,14%	1.838

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	310	0,00%	0,00%	6,79%	310	310	310			
	KUR	-	-	-	310	0,00%	0,00%	6,92%	310	310	310			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	102	0,00%	0,00%	1,59%	102	102	102			
	Cilem	-	-	-	102	0,00%	0,00%	1,59%	102	102	102			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	1.005	1,73%	0,28%	1,31%	790	(92)	(477)			
	CF 1	1.097	1.182	145	933	4,15%	0,52%	3,31%	788	(164)	(249)			
	Total Griya	1.097	1.038	-	343	4,38%	0,00%	1,40%	343	(754)	(696)			
	Oto	-	144	145	590	0,00%	3,94%	16,16%	445	590	446			
	CF 2	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)			
	Mitraguna & Others	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	1.417	1,67%	0,25%	1,62%	1.202	320	(65)	0,41%	74,76%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	120	840	2.144	2.144	0,19%	2,84%	2,79%	-	2.024	1.304			
	CF 1	-	821	1.828	1.828	0,00%	6,56%	6,49%	-	1.828	1.006			
	Total Griya	-	821	1.828	1.828	0,00%	7,56%	7,46%	-	1.828	1.006			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	120	19	317	317	0,32%	0,66%	0,65%	-	197	298			
	Mitraguna & Others	120	19	317	317	0,33%	0,67%	0,65%	-	197	298			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	2.144	2.144	0,18%	2,48%	2,44%	-	2.024	1.304	0,92%	62,22%	-1,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)	
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,71	2,94	2,90	(0,04)	0,19
CIF Payroll	1.129	930	1.282	352	153

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.946	4.943	1.293	(4)	297	6,39%	667	15,59%	16.368	30,20%	(11.425)
2	Tabungan	143.334	167.749	165.458	165.395	(5.471)	(63)	(2.354)	-1,40%	22.060	15,39%	160.947	102,76%	4.448
3	Deposito	111.952	108.727	108.335	108.335	(1.071)	0	(393)	-0,36%	(3.618)	-3,23%	113.051	95,83%	(4.716)
	Total	259.563	281.122	278.739	278.672	(5.250)	(66)	(2.450)	-0,87%	19.110	7,36%	290.365	95,97%	(11.693)
	CASA	147.610	172.395	170.404	170.337	(4.178)	(66)	(2.057)	-1,19%	22.727	15,40%	177.314	96,07%	(6.977)
	(%) CASA	56,87%	61,32%	61,13%	61,12%									
	FDR	26,72%	31,77%	32,00%	32,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	2.337	2.576	2.410	2.387	(23)	(189)	-7,34%	50	2,13%	-	0,00%	2.387
2	Giro ISE	22	24	24	24	0	(0)	-0,10%	2	11,26%		0,00%	24
3	Tabungan ISE	2.316	2.552	2.386	2.363	(23)	(189)	-7,41%	47	2,04%		0,00%	2.363
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117	0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	9.552	9.535	400	-	-400	1.210	-17	9.342	17	4.206	226,71%	5.329
	KUR	194	8.589	8.578	200	-	-200	1.028	-11	8.385	11	3.996	214,66%	4.582
	Non KUR	-	963	957	200	-	-200	182	-6	957	6	210	456,28%	747
3	PWG	3.438	5.369	5.311	78	62	-15	-165	-58	1.873	121	10.185	52,14%	(4.874)
	Cilem	3.438	5.369	5.311	78	62	-15	-165	-58	1.873	121	10.185	52,14%	(4.874)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	73.761	128	100	-28	1.342	-46	8.798	146	77.611	95,04%	(3.850)
	CF 1	19.068	19.352	19.315	-	-	0	-71	-37	247	37	20.733	93,16%	(1.418)
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)
	• Total Non Program	17.646	16.960	16.950	-	-	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.366	-	-	0	-71	-26	944	26	2.563	92,31%	(197)
	CF 2	45.895	54.455	54.446	128	100	-28	1.413	-9	8.551	109	56.878	95,72%	(2.432)
	Mitraguna & Others	40.397	48.374	48.390	100	100	100	1.933	16	7.993	84	50.214	96,37%	(1.824)
	Pensiun	5.498	6.080	6.056	128	-	-128	320	-25	557	25	6.664	90,87%	(608)
	Total Pembiayaan	69.359	89.317	89.197	606	162	-443	2.384	-121	19.838	283	92.766	96,15%	(3.569)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	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	-	-	-	25	0,00%	0,00%	0,48%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,48%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	4.901	1,63%	5,66%	6,65%	727	3.841	805			
	CF 1	648	3.784	3.837	4.565	3,40%	19,83%	23,63%	728	3.916	781			
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,43%	474	3.662	527			
	Oto	-	-	-	255	0,00%	0,00%	10,76%	255	255	255			
	CF 2	412	313	338	337	0,90%	0,62%	0,62%	(2)	(75)	24			
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	(389)	23			
	Pensiun	-	313	315	314	0,00%	5,19%	5,18%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	4.927	2,63%	4,67%	5,52%	752	3.103	831	0,53%	90,37%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)			
	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	267	2.067	2.173	2.173	0,41%	2,94%	2,95%	-	1.905	105			
	CF 1	267	749	855	855	1,40%	4,42%	4,42%	-	587	105			
	Total Griya	132	614	719	719	0,75%	4,24%	4,24%	-	587	105			
	Oto	135	135	135	135	9,51%	5,65%	5,72%	-	-	-			
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,42%	-	1.318	(0)			
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,72%	-	1.318	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	2.661	2.762	2.762	0,39%	3,09%	3,10%	-	2.495	101	2,14%	30,95%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	217.623	259.564	297.099	79.476	
2	Contribution Margin	3.691	5.407	4.409	718	-19,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	14.758	14.415	1.303	(343)	(966)	-6,28%	10.598	277,62%	11.772	122,45%	2.643
2	Tabungan	117.085	114.592	111.128	112.351	(1.258)	1.223	(2.241)	-1,96%	(4.735)	-4,04%	128.675	87,31%	(16.324)
3	Deposito	49.844	46.365	46.408	46.408	(1.625)	0	43	0,09%	(3.435)	-6,89%	50.566	91,78%	(4.158)
	Total	170.746	176.338	172.294	173.174	(1.579)	880	(3.164)	-1,79%	2.428	1,42%	191.013	90,66%	(17.838)
	CASA	120.903	129.973	125.886	126.766	45	880	(3.207)	-2,47%	5.863	4,85%	140.447	90,26%	(13.681)
	(%) CASA	70,81%	73,71%	73,06%	73,20%									
	FDR	80,42%	79,03%	82,15%	81,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	937	784		(153)	(31)	-3,83%	(907)	-53,61%	-	0,00%	784
2	Giro ISE	436	72	75	57		(19)	(16)	-21,89%	(380)	-87,04%		0,00%	57
3	Tabungan ISE	1.254	743	862	728		(134)	(15)	-2,07%	(527)	-41,98%		0,00%	728
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%		0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• 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	13.550	23.338	24.109	1.314	1.716	401	1.344	772	10.560	944	22.921	105,18%	1.188
	Cilem	7.456	12.121	12.256	204	406	202	722	136	4.801	270	13.715	89,36%	(1.459)
	Gadai	6.094	11.217	11.853	1.110	1.310	200	622	636	5.759	674	9.206	128,75%	2.647
4	CFG	119.321	116.031	117.429	648	1.808	1.160	-607	1.398	-1.893	410	132.306	88,76%	(14.877)
	CF 1	15.625	17.718	17.647	-	-	0	-59	-71	2.022	71	17.516	100,75%	131
	Total Griya	13.902	15.656	15.619	-	-	0	0	-36	1.717	36	14.443	108,15%	1.176
	• Total Non Program	13.902	15.656	15.619	-	-	0	-113	-36	1.717	36	14.443	108,15%	1.176
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.027	-	-	0	-59	-34	305	34	3.073	65,98%	(1.045)
	CF 2	103.696	98.314	99.782	648	1.808	1.160	-548	1.468	-3.914	340	114.790	86,93%	(15.008)
	Mitraguna & Others	94.197	88.244	89.534	70	1.540	1.470	-805	1.289	-4.663	251	103.911	86,16%	(14.377)
	Pensiun	9.499	10.069	10.248	578	268	-310	257	179	749	89	10.879	94,20%	(631)
	Total Pembiayaan	137.307	139.369	141.538	1.962	3.524	1.561	737	2.169	4.231	1.354	159.663	88,65%	(18.125)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	906	0,00%	0,00%	3,76%	906	906	906			
	Cilem	-	-	-	170	0,00%	0,00%	1,39%	170	170	170			
	Gadai	-	-	-	736	0,00%	0,00%	6,21%	736	736	736			
4	CFG	1.942	506	410	2.588	1,63%	0,35%	2,20%	2.178	646	2.081			
	CF 1	86	-	-	58	0,55%	0,00%	0,33%	58	(28)	58			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	-	58	4,99%	0,00%	2,84%	58	(28)	58			
	CF 2	1.856	506	410	2.530	1,79%	0,42%	2,54%	2.121	675	2.024			
	Mitraguna & Others	1.856	506	410	2.530	1,97%	0,46%	2,83%	2.121	675	2.024			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	3.494	1,41%	0,29%	2,47%	3.084	1.552	2.988	0,37%	84,99%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	331	602	616	616	0,28%	0,53%	0,52%	-	285	14			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	602	616	616	0,03%	0,63%	0,62%	-	585	14			
	Mitraguna & Others	31	602	616	616	0,03%	0,70%	0,69%	-	585	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,44%	-	285	14	0,63%	-44,60%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	9.237	9.339	(9.658)	102	6.526	232,04%	(4.592)	-32,96%	24.944	37,44%	(15.605)
2	Tabungan	118.671	155.162	157.072	153.789	(2.867)	(3.283)	(1.373)	-0,88%	35.118	29,59%	135.176	113,77%	18.613
3	Deposito	125.329	129.816	111.817	111.812	(4.784)	(5)	(18.004)	-13,87%	(13.517)	-10,79%	126.285	88,54%	(14.473)
	Total	257.931	287.790	278.126	274.940	(17.309)	(3.186)	(12.850)	-4,47%	17.009	6,59%	286.405	96,00%	(11.465)
	CASA	132.602	157.974	166.309	163.128	(12.525)	(3.181)	5.153	3,26%	30.526	23,02%	160.120	101,88%	3.008
	(%) CASA	51,41%	54,89%	59,80%	59,33%									
	FDR	59,82%	64,96%	66,93%	67,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.528	4.672		144	270	6,14%	1.134	32,04%	-	0,00%	4.672
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%		0,00%	1
3	Tabungan ISE	3.537	4.401	4.527	4.671		144	270	6,14%	1.134	32,06%		0,00%	4.671
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	27.556	814	1.492	678	1.790	-186	10.546	1.677	23.290	118,32%	4.266
	Cilem	7.758	12.741	12.635	94	263	169	830	-106	4.877	369	12.693	99,54%	(58)
	Gadai	9.252	15.000	14.921	720	1.228	509	960	-80	5.669	1.308	10.597	140,80%	4.324
4	CFG	136.962	150.781	150.186	1.481	932	-549	1.860	-594	13.224	1.526	152.429	98,53%	(2.242)
	CF 1	16.548	16.433	16.415	-	18	18	94	-18	-134	36	18.272	89,84%	(1.857)
	Total Griya	15.017	13.622	13.608	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
	• Total Non Program	15.017	13.622	13.608	-	-	0	-114	-15	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.807	-	18	18	94	-4	1.276	21	2.762	101,63%	45
	CF 2	120.414	134.348	133.771	1.481	914	-567	1.766	-576	13.358	1.490	134.157	99,71%	(385)
	Mitraguna & Others	110.777	123.441	122.943	1.481	914	-567	1.619	-498	12.166	1.412	123.263	99,74%	(320)
	Pensiun	9.636	10.906	10.828	-	-	0	147	-78	1.192	78	10.894	99,40%	(65)
	Total Pembiayaan	154.289	186.937	186.157	2.295	2.424	128	3.582	-780	31.869	3.204	176.035	105,75%	10.122

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	244	0,00%	0,00%	0,00%	244	244	244			
	Cilem	-	-	-	212	0,00%	0,00%	1,68%	212	212	212			
	Gadai	-	-	-	32	0,00%	0,00%	0,22%	32	32	32			
4	CFG	334	415	769	3.347	0,24%	0,51%	2,23%	2.578	3.013	2.932			
	CF 1	-	195	195	1.081	0,00%	1,18%	6,58%	886	1.081	886			
	Total Griya	-	44	43	491	0,00%	0,32%	3,61%	448	491	447			
	Oto	-	151	152	590	0,00%	5,40%	21,02%	438	590	440			
	CF 2	334	220	575	2.266	0,28%	0,43%	1,69%	1.692	1.932	2.046			
	Mitraguna & Others	334	220	575	2.266	0,30%	0,47%	1,84%	1.692	1.932	2.046			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	489	769	3.591	0,31%	0,41%	1,93%	2.822	3.109	3.102	0,15%	92,31%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.276	1.276	1.276	0,57%	0,85%	0,85%	-	489	(0)			
	CF 1	645	74	73	73	3,90%	0,45%	0,45%	-	(571)	(0)			
	Total Griya	645	74	73	73	4,29%	0,54%	0,54%	-	(571)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.202	1.202	0,12%	0,89%	0,90%	-	1.060	(0)			
	Mitraguna & Others	142	1.203	1.202	1.202	0,13%	0,97%	0,98%	-	1.060	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,71%	-	456	43	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	216.304	258.971	294.424	78.120	
2	Contribution Margin	7.083	10.698	8.086	1.003	-14,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,35	3,43	0,07	0,20
CIF Payroll	1.941	2.473	2.451	(22)	510

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	9.168	8.910	(1.594)	(258)	3.960	80,00%	330	3,85%	21.760	40,95%	(12.850)
2	Tabungan	115.717	143.468	132.326	134.229	3.774	1.903	(9.239)	-6,44%	18.512	16,00%	131.921	101,75%	2.309
3	Deposito	158.683	167.447	162.736	162.686	(4.690)	(50)	(4.760)	-2,84%	4.004	2,52%	159.836	101,78%	2.850
	Total	282.980	315.865	304.231	305.826	(2.510)	1.595	(10.039)	-3,18%	22.846	8,07%	313.517	97,55%	(7.691)
	CASA	124.297	148.418	141.495	143.139	2.180	1.645	(5.279)	-3,56%	18.843	15,16%	153.681	93,14%	(10.541)
	(%) CASA	43,92%	46,99%	46,51%	46,80%									
	FDR	77,18%	79,97%	82,31%	81,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	5.459	4.632		(828)	(662)	-12,50%	1.313	39,54%	-	0,00%	4.632
2	Giro ISE	510	262	928	704		(223)	442	168,42%	195	38,21%	-	0,00%	704
3	Tabungan ISE	2.559	4.781	4.282	3.677		(604)	(1.104)	-23,08%	1.118	43,67%	-	0,00%	3.677
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%	-	0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%	-	0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.192	-	200	-	-125	200	-317	-	8.871	47,26%	(4.679)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.303	-	-	0	96	-48	2.390	48	12.408	99,15%	(105)
	KUR	9.027	11.109	11.060	-	-	0	310	-48	2.033	48	11.420	96,85%	(360)
	Non KUR	885	1.242	1.242	-	-	0	-214	0	357	-	987	125,84%	255
3	PWG	13.890	24.339	24.256	1.201	968	-234	655	-83	10.365	1.051	28.393	85,43%	(4.138)
	Cilem	5.699	14.691	14.880	418	369	-49	449	189	9.181	180	17.349	85,77%	(2.468)
	Gadai	8.191	9.648	9.376	783	598	-185	206	-273	1.184	871	11.045	84,89%	(1.669)
4	CFG	190.097	211.911	209.653	352	626	274	4.335	-2.258	19.556	2.884	205.803	101,87%	3.850
	CF 1	25.896	27.651	27.586	-	-	0	-246	-65	1.690	65	27.891	98,91%	(305)
	Total Griya	21.834	23.960	23.918	-	-	0	0	-42	2.084	42	22.404	106,76%	1.514
	• Total Non Program	21.834	23.960	23.918	-	-	0	-205	-42	2.084	42	22.404	106,76%	1.514
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.668	-	-	0	-246	-23	-395	23	5.487	66,84%	(1.819)
	CF 2	164.201	184.260	182.067	352	626	274	4.581	-2.193	17.866	2.819	177.912	102,34%	4.155
	Mitraguna & Others	145.925	165.161	162.985	320	480	160	4.492	-2.177	17.059	2.657	158.181	103,04%	4.804
	Pensiun	18.276	19.099	19.083	32	146	114	89	-16	807	162	19.731	96,71%	(649)
	Total Pembiayaan	218.409	252.593	250.403	1.553	1.794	240	4.962	-2.190	31.995	3.983	255.475	98,01%	(5.071)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	284	100	99	433	2,87%	0,80%	3,52%	334	149	333			
	KUR	284	100	99	433	3,15%	0,89%	3,91%	334	149	333			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	26	-	486	0,00%	0,00%	2,00%	486	486	460			
	Cilem	-	-	-	282	0,00%	0,00%	1,90%	282	282	282			
	Gadai	-	26	-	204	0,00%	0,00%	2,18%	204	204	178			
4	CFG	85	467	65	1.932	0,04%	0,03%	0,92%	1.867	1.847	1.465			
	CF 1	52	467	65	126	0,20%	0,23%	0,46%	62	74	(341)			
	Total Griya	52	48	47	122	0,24%	0,20%	0,51%	75	70	74			
	Oto	-	419	18	4	0,00%	0,48%	0,12%	(13)	4	(415)			
	CF 2	33	-	-	1.806	0,02%	0,00%	0,99%	1.806	1.773	1.806			
	Mitraguna & Others	33	-	-	1.604	0,02%	0,00%	0,98%	1.604	1.571	1.604			
	Pensiun	-	-	-	202	0,00%	0,00%	1,06%	202	202	202			
	Total Pembiayaan	369	593	164	2.851	0,17%	0,06%	1,14%	2.688	2.482	2.258	0,17%	84,64%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(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	1.205	514	512	512	0,63%	0,24%	0,24%	-	(693)	(2)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	514	512	512	0,44%	0,28%	0,28%	-	(208)	(2)			
	Mitraguna & Others	719	273	271	271	0,49%	0,16%	0,17%	-	(449)	(2)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,26%	-	241	(0)			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,99%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	4.709	34.715	1.192	30.006	30.126	656,36%	26.162	305,85%	17.343	200,17%	17.372
2	Tabungan	104.558	99.445	104.688	104.122	(4.330)	(565)	4.677	4,70%	(435)	-0,42%	118.277	88,03%	(14.155)
3	Deposito	118.514	111.707	105.602	105.842	(98)	240	(5.865)	-5,25%	(12.672)	-10,69%	119.238	88,77%	(13.396)
	Total	231.625	215.742	214.999	244.680	(3.237)	29.681	28.938	13,41%	13.054	5,64%	254.858	96,01%	(10.178)
	CASA	113.112	104.035	109.397	138.838	(3.138)	29.441	34.803	33,45%	25.726	22,74%	135.620	102,37%	3.217
	(%) CASA	48,83%	48,22%	50,88%	56,74%									
	FDR	61,23%	70,15%	69,86%	61,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.168	3.593		425	721	25,09%	934	35,10%	-	0,00%	3.593
2	Giro ISE	666	1.009	1.030	1.033		3	24	2,41%	367	55,08%		0,00%	1.033
3	Tabungan ISE	1.893	1.764	2.039	2.460		422	696	39,49%	567	29,93%		0,00%	2.460
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%		0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	26.155	1.588	1.311	-277	1.622	-483	7.512	1.795	29.087	89,92%	(2.933)
	Cilem	13.169	15.282	15.297	191	612	421	879	15	2.128	597	19.589	78,09%	(4.292)
	Gadai	5.474	11.356	10.858	1.397	699	-698	743	-498	5.383	1.198	9.499	114,31%	1.359
4	CFG	123.108	122.971	122.297	-	915	915	80	-673	-810	1.588	137.895	88,69%	(15.598)
	CF 1	17.304	13.554	13.466	-	-	0	-104	-88	-3.837	88	19.239	69,99%	(5.773)
	Total Griya	13.206	10.229	10.187	-	-	0	0	-41	-3.019	41	13.740	74,14%	(3.553)
	• Total Non Program	13.206	10.229	10.187	-	-	0	-165	-41	-3.019	41	13.740	74,14%	(3.553)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.325	3.279	-	-	0	-104	-47	-819	47	5.499	59,63%	(2.220)
	CF 2	105.804	109.416	108.831	-	915	915	184	-585	3.027	1.500	118.656	91,72%	(9.825)
	Mitraguna & Others	72.025	76.913	76.588	-	915	915	568	-326	4.563	1.241	83.513	91,71%	(6.925)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)
	Total Pembiayaan	141.827	151.349	150.192	1.588	2.226	638	1.659	-1.157	8.366	3.383	167.059	89,90%	(16.866)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	733	0,00%	0,00%	2,80%	733	733	733			
	Cilem	-	-	-	609	0,00%	0,00%	3,98%	609	609	609			
	Gadai	-	-	-	124	0,00%	0,00%	1,14%	124	124	124			
4	CFG	370	1.341	1.411	1.827	0,30%	1,15%	1,49%	416	1.457	486			
	CF 1	206	891	832	925	1,19%	6,14%	6,87%	93	719	34			
	Total Griya	92	798	742	874	0,69%	7,25%	8,58%	133	783	76			
	Oto	114	93	90	51	2,79%	2,72%	1,56%	(39)	(63)	(42)			
	CF 2	164	450	579	902	0,15%	0,53%	0,83%	323	738	452			
	Mitraguna & Others	164	352	210	532	0,23%	0,27%	0,70%	323	369	180			
	Pensiun	-	98	369	369	0,00%	1,14%	1,15%	-	369	272			
	Total Pembiayaan	370	1.341	1.411	2.560	0,26%	0,93%	1,70%	1.149	2.191	1.219	1,34%	21,32%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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	5	625	665	619	0,00%	0,54%	0,51%	(46)	615	(6)			
	CF 1	5	106	145	100	0,03%	1,07%	0,74%	(46)	95	(6)			
	Total Griya	5	106	145	100	0,04%	1,42%	0,98%	(46)	95	(6)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	519	519	519	0,00%	0,47%	0,48%	-	519	(0)			
	Mitraguna & Others	-	303	303	303	0,00%	0,39%	0,40%	-	303	(0)			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-407,78%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	222.570	231.625	224.623	2.053	
2	Contribution Margin	5.016	7.365	6.362	1.346	-26,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,06	3,22	3,21	(0,02)	0,15
CIF Payroll	1.010	1.088	1.108	20	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.037	5.044	41	8	1.592	46,11%	3.429	212,29%	8.205	61,48%	(3.161)
2	Tabungan	101.049	104.536	106.410	106.661	297	251	2.125	2,03%	5.612	5,55%	110.650	96,39%	(3.989)
3	Deposito	38.774	46.765	44.648	44.688	1.315	40	(2.077)	-4,44%	5.914	15,25%	39.372	113,50%	5.316
	Total	141.438	154.753	156.095	156.393	1.653	298	1.640	1,06%	14.955	10,57%	158.228	98,84%	(1.834)
	CASA	102.664	107.988	111.447	111.705	338	258	3.717	3,44%	9.041	8,81%	118.855	93,98%	(7.150)
	(%) CASA	72,59%	69,78%	71,40%	71,43%									
	FDR	91,03%	105,51%	105,92%	105,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.450	3.604		154	960	36,28%	306	9,28%	-	0,00%	3.604
2	Giro ISE	186	153	160	162		2	9	5,90%	(23)	-12,63%		0,00%	162
3	Tabungan ISE	2.913	2.481	3.280	3.432		152	951	38,30%	519	17,83%		0,00%	3.432
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.339	-	-	0	454	-14	7.097	14	4.271	171,84%	3.068
	KUR	103	6.755	6.749	-	-	0	472	-6	6.646	6	3.950	170,85%	2.799
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	34.626	1.678	3.622	1.944	2.285	1.969	14.228	1.653	32.338	107,08%	2.288
	Cilem	7.170	13.624	15.239	330	1.776	1.446	877	1.616	8.070	161	17.171	88,75%	(1.931)
	Gadai	13.229	19.034	19.387	1.348	1.846	498	1.407	353	6.159	1.493	15.168	127,82%	4.220
4	CFG	107.701	103.153	103.258	-	410	410	-629	105	-4.443	305	119.851	86,15%	(16.594)
	CF 1	13.161	13.475	13.431	-	-	0	43	-44	269	44	14.763	90,97%	(1.333)
	Total Griya	10.223	9.990	9.970	-	-	0	0	-20	-253	20	10.729	92,92%	(760)
	• Total Non Program	10.223	9.819	9.799	-	-	0	-130	-20	-424	20	10.729	91,33%	(930)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.461	-	-	0	43	-24	523	24	4.034	85,79%	(573)
	CF 2	94.540	89.678	89.827	-	410	410	-672	149	-4.713	261	105.088	85,48%	(15.261)
	Mitraguna & Others	89.171	83.225	83.431	-	410	410	-915	206	-5.740	204	98.599	84,62%	(15.168)
	Pensiun	5.368	6.453	6.396	-	-	0	242	-57	1.027	57	6.488	98,57%	(93)
	Total Pembiayaan	128.755	163.281	165.341	1.678	4.032	2.354	2.107	2.060	36.586	1.972	156.875	105,40%	8.466

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	407	0,00%	0,00%	5,55%	407	407	407			
	KUR	-	-	-	407	0,00%	0,00%	6,03%	407	407	407			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.586	0,00%	0,00%	4,58%	1.586	1.586	1.586			
	Cilem	-	-	-	1.027	0,00%	0,00%	6,74%	1.027	1.027	1.027			
	Gadai	-	-	-	559	0,00%	0,00%	2,88%	559	559	559			
4	CFG	1.919	1.884	2.116	2.991	1,78%	2,05%	2,90%	875	1.072	1.107			
	CF 1	107	167	111	722	0,81%	0,82%	5,38%	611	615	555			
	Total Griya	107	167	-	337	1,04%	0,00%	3,38%	337	230	170			
	Oto	-	-	111	385	0,00%	3,19%	11,14%	274	385	385			
	CF 2	1.812	1.717	2.005	2.269	1,92%	2,24%	2,53%	264	457	552			
	Mitraguna & Others	1.812	1.717	2.005	2.269	2,03%	2,41%	2,72%	264	457	552			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.884	2.116	4.985	1,49%	1,30%	3,01%	2.869	3.066	3.100	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	2.530	2.284	2.284	2,33%	2,21%	2,21%	(0)	(221)	(245)			
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,78%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2,63%	2,46%	2,46%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2,78%	2,65%	2,64%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2,27%	1,40%	1,38%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-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	35	135	133	158	26	24	23	16,80%	123	350,74%	40	393,44%	118
3	Deposito	-	-	300	415	0	115	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	433	573	26	139	438	323,81%	538	1535,55%	40	1427,63%	533
	CASA	35	135	133	158	26	24	23	16,80%	123	350,74%	40	393,44%	118
	(%) CASA	100,00%	100,00%	30,78%	27,56%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	20	35	125	105	
2	Contribution Margin	(210)	(277)	(173)	37	17,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	2,00	2,00	-	(1,00)
CIF Payroll	1	1	1	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-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	438	556	713	838	(137)	125	283	50,87%	400	91,28%	502	166,96%	336
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	1.013	1.138	(137)	125	33	2,96%	700	159,73%	502	226,71%	636
	CASA	438	556	713	838	(137)	125	283	50,87%	400	91,28%	502	166,96%	336
	(%) CASA	100,00%	50,26%	70,39%	73,65%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0		0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	0	0	0		0	0	0,00%	0	0,00%		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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258	438	1.168	910	
2	Contribution Margin	(227)	(280)	(138)	89	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,75	4,25	4,25	-	0,50
CIF Payroll	4	8	8	-	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	47.764	42.569	(6.089)	(5.195)	4.243	11,07%	21.117	98,44%	33.434	127,33%	9.136
2	Tabungan	103.481	115.421	115.513	117.482	(6.593)	1.969	2.061	1,79%	14.001	13,53%	120.938	97,14%	(3.456)
3	Deposito	132.303	108.795	107.141	107.141	22.857	0	(1.654)	-1,52%	(25.161)	-19,02%	133.406	80,31%	(26.265)
	Total	257.235	262.542	270.418	267.193	10.175	(3.226)	4.650	1,77%	9.957	3,87%	287.777	92,85%	(20.585)
	CASA	124.933	153.747	163.277	160.051	(12.681)	(3.226)	6.305	4,10%	35.119	28,11%	154.371	103,68%	5.680
	(%) CASA	48,57%	58,56%	60,38%	59,90%									
	FDR	70,83%	82,46%	80,88%	81,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	8.515	8.831		316	867	10,89%	895	11,28%	-	0,00%	8.831
2	Giro ISE	4.026	3.838	3.760	3.927		167	89	2,32%	(100)	-2,47%		0,00%	3.927
3	Tabungan ISE	2.910	4.126	4.755	4.904		149	778	18,86%	1.995	68,55%		0,00%	4.904
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	65	65	65		0	0	0,00%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.172	640	-	-640	250	146	-6.063	(146)	56.266	69,62%	(17.094)
	Linkage	14.656	14.625	14.625	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.547	640	-	-640	252	146	-6.032	(146)	36.806	66,69%	(12.259)
	• Local Champion	28.121	21.589	21.587	640	-	-640	276	-2	-6.535	2	31.073	69,47%	(9.487)
	• Value Chain	2.457	2.812	2.960	-	-	-	-23	149	503	(149)	5.732	51,64%	(2.772)
2	MBG	4.919	2.747	2.739	-	-	0	-126	-8	-2.180	8	4.919	55,68%	(2.180)
	KUR	4.804	2.747	2.739	-	-	0	-126	-8	-2.065	8	4.804	57,01%	(2.065)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	43.642	2.687	2.699	11	2.937	1.172	20.305	1.526	41.363	105,51%	2.280
	Cilem	6.677	18.873	19.298	403	594	191	1.426	426	12.621	168	21.729	88,82%	(2.430)
	Gadai	16.660	23.597	24.344	2.284	2.104	-180	1.511	747	7.684	1.358	19.634	123,99%	4.710
4	CFG	108.703	132.255	133.163	2.215	1.435	-780	2.923	908	24.460	527	121.776	109,35%	11.387
	CF 1	24.869	27.133	27.047	19	-	-19	-221	-86	2.177	86	26.529	101,95%	518
	Total Griya	19.873	21.230	21.187	-	-	0	0	-43	1.314	43	20.347	104,13%	840
	• Total Non Program	19.873	21.230	21.187	-	-	0	-201	-43	1.314	43	20.347	104,13%	840
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.860	19	-	-19	-221	-43	863	43	6.182	94,79%	(322)
	CF 2	83.833	105.122	106.116	2.196	1.435	-761	3.144	994	22.283	441	95.247	111,41%	10.870
	Mitraguna & Others	62.328	80.329	80.985	1.426	900	-526	2.133	656	18.657	244	72.530	111,66%	8.455
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415
	Total Pembiayaan	182.193	216.497	218.716	5.542	4.134	-1.409	5.984	2.218	36.523	1.915	224.323	97,50%	(5.607)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.156	0,00%	0,00%	2,95%	1.156	1.156	1.156			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.048	0,00%	0,00%	4,27%	1.048	1.048	1.048			
	Value Chain	-	-	-	108	0,00%	0,00%	0,50%	108	108	108			
2	MBG	121	32	73	58	2,46%	2,64%	2,10%	(15)	(63)	26			
	KUR	83	32	73	58	1,72%	2,64%	2,10%	(15)	(25)	26			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	2.218	0,00%	0,00%	5,08%	2.218	2.218	2.218			
	Cilem	-	-	-	1.927	0,00%	0,00%	9,98%	1.927	1.927	1.927			
	Gadai	-	-	-	291	0,00%	0,00%	1,20%	291	291	291			
4	CFG	330	1.506	979	2.641	0,30%	0,74%	1,98%	1.663	2.312	1.135			
	CF 1	209	-	22	713	0,84%	0,08%	2,64%	691	504	713			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	22	713	4,19%	0,38%	12,17%	691	504	713			
	CF 2	120	1.506	956	1.928	0,14%	0,91%	1,82%	972	1.808	422			
	Mitraguna & Others	-	1.506	862	1.834	0,00%	1,07%	2,26%	972	1.834	327			
	Pensiun	120	-	95	95	0,56%	0,38%	0,38%	-	(26)	95			
	Total Pembiayaan	451	1.538	1.051	6.073	0,25%	0,49%	2,78%	5.022	5.622	4.535	3,24%	-16,66%	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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,72%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	25,08%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	-	-	-	7,57%	0,00%	0,00%	-	(372)	-			
	KUR	296	-	-	-	6,16%	0,00%	0,00%	-	(296)	-			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	397	1.861	1.861	2,47%	1,41%	1,40%	-	(823)	1.464			
	CF 1	107	261	261	261	0,43%	0,96%	0,96%	-	153	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15%	4,41%	4,45%	-	153	-			
	CF 2	2.577	137	1.601	1.601	3,07%	1,52%	1,51%	-	(976)	1.464			
	Mitraguna & Others	2.422	-	1.464	1.464	3,89%	1,82%	1,81%	-	(958)	1.464			
	Pensiun	155	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)			
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82%	3,70%	3,67%	-	(765)	1.464	3,33%	9,23%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	247.014	257.235	246.081	(933)	
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,88	3,01	3,01	(0,00)	0,13
CIF Payroll	650	671	674	3	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	20.527	19.791	(16.565)	(736)	(3.719)	-15,82%	2.087	11,79%	30.252	65,42%	(10.461)
2	Tabungan	74.047	78.794	75.680	75.494	2.185	(185)	(3.299)	-4,19%	1.447	1,95%	92.330	81,77%	(16.836)
3	Deposito	177.676	188.557	188.407	188.407	29.326	0	(150)	-0,08%	10.731	6,04%	178.816	105,36%	9.591
	Total	269.427	290.861	284.614	283.692	14.945	(922)	(7.169)	-2,46%	14.266	5,29%	301.398	94,13%	(17.706)
	CASA	91.751	102.304	96.207	95.285	(14.380)	(922)	(7.019)	-6,86%	3.535	3,85%	122.582	77,73%	(27.297)
	(%) CASA	34,05%	35,17%	33,80%	33,59%									
	FDR	66,93%	72,31%	74,06%	74,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.337	4.166		(171)	(89)	-2,10%	467	12,63%	-	0,00%	4.166
2	Giro ISE	1.245	527	389	252		(137)	(274)	-52,09%	(992)	-79,72%		0,00%	252
3	Tabungan ISE	2.454	3.729	3.947	3.914		(34)	185	4,96%	1.460	59,47%		0,00%	3.914
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	85	85	85		0	0	0,00%	7	8,97%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	7.500	11.359	11.404	200	100	-100	895	45	3.904	55	10.603	107,55%	801
	KUR	5.814	9.851	9.901	200	100	-100	929	50	4.087	50	8.917	111,03%	984
	Non KUR	1.686	1.508	1.503	-	-	0	-34	-5	-183	5	1.686	89,14%	(183)
3	PWG	25.637	39.504	40.860	2.919	2.643	-277	1.917	1.357	15.223	1.286	38.538	106,03%	2.323
	Cilem	7.478	16.995	17.261	386	487	101	982	266	9.783	222	18.884	91,41%	(1.623)
	Gadai	18.160	22.509	23.600	2.533	2.155	-378	936	1.091	5.440	1.065	19.654	120,07%	3.946
4	CFG	147.202	159.467	158.530	12	110	98	-1.974	-937	11.328	1.047	162.134	97,78%	(3.603)
	CF 1	16.107	20.872	20.818	-	-	0	-284	-53	4.712	53	18.306	113,72%	2.512
	Total Griya	8.451	15.348	15.322	-	-	0	0	-25	6.871	25	9.032	169,65%	6.290
	• Total Non Program	8.451	15.348	15.322	-	-	0	2.134	-25	6.871	25	9.032	169,65%	6.290
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.496	-	-	0	-284	-28	-2.160	28	9.274	59,26%	(3.778)
	CF 2	131.096	138.596	137.712	12	110	98	-1.691	-884	6.616	994	143.828	95,75%	(6.116)
	Mitraguna & Others	128.138	134.779	133.925	12	110	98	-1.877	-854	5.787	964	139.216	96,20%	(5.290)
	Pensiun	2.957	3.817	3.787	-	-	0	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.794	3.131	2.853	-279	838	464	30.455	2.388	211.274	99,77%	(480)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	453	151	380	544	6,04%	3,34%	4,77%	164	91	393			
	KUR	363	80	229	402	6,24%	2,32%	4,06%	173	39	322			
	Non KUR	90	70	151	141	5,33%	10,00%	9,41%	(9)	52	71			
3	PWG	-	-	-	1.624	0,00%	0,00%	3,97%	1.624	1.624	1.624			
	Cilem	-	-	-	1.126	0,00%	0,00%	6,52%	1.126	1.126	1.126			
	Gadai	-	-	-	498	0,00%	0,00%	2,11%	498	498	498			
4	CFG	537	1.213	2.440	5.280	0,36%	1,53%	3,33%	2.840	4.743	4.067			
	CF 1	200	336	823	2.562	1,24%	3,94%	12,31%	1.739	2.362	2.226			
	Total Griya	-	-	-	1.364	0,00%	0,00%	8,90%	1.364	1.364	1.364			
	Oto	200	336	823	1.198	2,61%	14,90%	21,80%	375	998	862			
	CF 2	337	876	1.617	2.718	0,26%	1,17%	1,97%	1.101	2.381	1.842			
	Mitraguna & Others	337	876	1.617	2.718	0,26%	1,20%	2,03%	1.101	2.381	1.842			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.364	2.820	7.448	0,55%	1,34%	3,53%	4.628	6.458	6.084	0,61%	82,87%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	70	198	265	265	0,93%	2,34%	2,33%	(0)	195	67			
	KUR	-	198	198	198	0,00%	2,01%	2,00%	(0)	198	(0)			
	Non KUR	70	-	67	67	4,15%	4,47%	4,48%	-	(3)	67			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.669	2.795	2.795	0,78%	1,75%	1,76%	-	1.645	126			
	CF 1	107	35	35	35	0,67%	0,17%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,23%	0,23%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.634	2.760	2.760	0,80%	1,99%	2,00%	-	1.718	126			
	Mitraguna & Others	1.042	2.634	2.760	2.760	0,81%	2,05%	2,06%	-	1.718	126			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.867	3.060	3.060	0,68%	1,46%	1,45%	(0)	1.841	193	0,06%	95,60%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.535	269.409	260.557	(1.978)	
2	Contribution Margin	5.976	8.606	5.452	(524)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,66	3,78	3,81	0,03	0,15
CIF Payroll	609	697	732	35	123

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.173	14.247	(24)	74	(274)	-1,89%	1.297	10,02%	19.133	74,46%	(4.886)
2	Tabungan	76.505	82.083	82.197	81.271	(3.276)	(926)	(812)	-0,99%	4.766	6,23%	87.055	93,36%	(5.785)
3	Deposito	21.770	21.010	21.386	21.386	(250)	0	376	1,79%	(384)	-1,77%	22.377	95,57%	(991)
	Total	111.225	117.615	117.756	116.904	(3.551)	(852)	(711)	-0,60%	5.679	5,11%	128.565	90,93%	(11.661)
	CASA	89.454	96.605	96.370	95.518	(3.300)	(852)	(1.087)	-1,12%	6.064	6,78%	106.189	89,95%	(10.671)
	(%) CASA	80,43%	82,14%	81,84%	81,71%									
	FDR	45,34%	61,64%	61,96%	62,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.370	1.370		(1)	31	2,31%	212	18,26%	-	0,00%	1.370
2	Giro ISE	199	98	128	127		(1)	29	29,27%	(73)	-36,43%		0,00%	127
3	Tabungan ISE	959	1.241	1.242	1.243		1	2	0,18%	284	29,63%		0,00%	1.243
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	5.708	5.699	150	-	-150	941	-9	5.597	9	4.157	137,09%	1.542
	KUR	103	5.507	5.498	150	-	-150	943	-9	5.395	9	3.948	139,27%	1.550
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	19.741	997	1.351	353	1.149	263	7.515	1.088	29.234	67,53%	(9.493)
	Cilem	5.118	11.042	11.207	155	528	373	764	165	6.089	363	18.602	60,25%	(7.395)
	Gadai	7.109	8.436	8.534	842	823	-19	384	98	1.425	725	10.632	80,27%	(2.098)
4	CFG	38.093	47.309	47.513	-	501	501	-276	204	9.420	297	46.784	101,56%	730
	CF 1	11.280	11.213	11.121	-	-	0	-187	-92	-158	92	12.440	89,40%	(1.319)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-35	831	35	6.160	108,40%	517
	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	845	-	-	0	167	-1	845	1	0	0,00%	845
	Oto	5.433	4.501	4.444	-	-	0	-187	-57	-989	57	6.280	70,76%	(1.837)
	CF 2	26.814	36.096	36.392	-	501	501	-88	296	9.578	205	34.343	105,97%	2.049
	Mitraguna & Others	24.934	33.722	34.041	-	501	501	-266	318	9.107	183	31.664	107,51%	2.377
	Pensiun	1.880	2.374	2.351	-	-	0	178	-22	471	22	2.679	87,76%	(328)
	Total Pembiayaan	50.425	72.497	72.956	1.147	1.852	704	1.814	458	22.531	1.394	80.177	90,99%	(7.221)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	408	660	0,00%	7,15%	11,57%	252	660	660			
	KUR	-	-	408	660	0,00%	7,41%	12,00%	252	660	660			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	546	0,00%	0,00%	2,77%	546	546	546			
	Cilem	-	-	-	339	0,00%	0,00%	3,02%	339	339	339			
	Gadai	-	-	-	207	0,00%	0,00%	2,43%	207	207	207			
4	CFG	182	361	273	1.294	0,48%	0,58%	2,72%	1.020	1.112	933			
	CF 1	77	272	185	619	0,68%	1,65%	5,57%	434	542	347			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	272	185	619	1,39%	4,11%	13,93%	434	544	347			
	CF 2	105	89	89	674	0,39%	0,25%	1,85%	586	570	585			
	Mitraguna & Others	105	89	89	674	0,42%	0,26%	1,98%	586	570	585			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	361	682	2.499	0,36%	0,94%	3,43%	1.818	2.318	2.138	0,00%	100,00%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	1.007	683	683	0,49%	1,44%	1,44%	-	494	(324)			
	CF 1	182	115	115	115	1,61%	1,03%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,56%	2,59%	-	-	-			
	CF 2	7	891	568	568	0,03%	1,57%	1,56%	-	561	(324)			
	Mitraguna & Others	7	891	568	568	0,03%	1,68%	1,67%	-	561	(324)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	685	0,38%	0,94%	0,94%	-	494	(324)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.149	8.316	258	168	2.693	47,88%	(9.118)	-52,30%	23.630	35,19%	(15.314)
2	Tabungan	88.077	82.380	82.011	81.371	(3.815)	(640)	(1.009)	-1,23%	(6.706)	-7,61%	98.104	82,94%	(16.733)
3	Deposito	27.462	49.623	49.831	49.781	677	(49)	158	0,32%	22.319	81,27%	28.010	177,72%	21.771
	Total	132.974	137.627	139.990	139.469	(2.881)	(521)	1.842	1,34%	6.495	4,88%	149.745	93,14%	(10.276)
	CASA	105.512	88.004	90.160	89.687	(3.557)	(472)	1.684	1,91%	(15.824)	-15,00%	121.734	73,67%	(32.047)
	(%) CASA	79,35%	63,94%	64,40%	64,31%									
	FDR	8,88%	18,62%	18,89%	18,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec 25)				Target Dec 25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.730	5.348	6.363	6.454	91	1.107	20,69%	(6.276)	-49,30%	-	0,00%	6.454
2	Giro ISE	9.787	135	1.200	1.303	102	1.168	864,11%	(8.484)	-86,69%		0,00%	1.303
3	Tabungan ISE	2.943	4.712	4.663	4.652	(11)	(61)	-1,29%	1.709	58,06%		0,00%	4.652
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	3.072	5.374	5.467	38	212	173	-10	92	2.395	119	3.219	169,85%	2.248
	Cilem	3.072	5.374	5.467	38	212	173	-10	92	2.395	119	3.219	169,85%	2.248
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.972	-	807	807	2.442	714	12.229	93	17.986	116,60%	2.986
	CF 1	1.694	1.836	1.831	-	-	0	-25	-6	137	6	2.801	65,36%	(970)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	968	-	-	0	-25	-6	-329	6	2.076	46,60%	(1.109)
	CF 2	7.049	18.421	19.141	-	807	807	2.466	720	12.093	87	15.185	126,05%	3.956
	Mitraguna & Others	6.955	18.330	19.050	-	807	807	2.467	720	12.095	87	14.429	132,02%	4.620
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.439	38	1.019	980	2.431	807	14.624	212	21.204	124,68%	5.234

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	171	0,00%	0,00%	3,13%	171	171	171			
	Cilem	-	-	-	171	0,00%	0,00%	3,13%	171	171	171			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	339	428	185	2,55%	2,11%	0,88%	(242)	(38)	(154)			
	CF 1	223	184	185	185	13,18%	10,09%	10,12%	-	(38)	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	184	185	185	17,22%	19,03%	19,14%	-	(38)	1			
	CF 2	-	155	242	-	0,00%	1,32%	0,00%	(242)	-	(155)			
	Mitraguna & Others	-	155	242	-	0,00%	1,32%	0,00%	(242)	-	(155)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	339	428	356	1,89%	1,67%	1,35%	(71)	133	17	2,06%	-52,94%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	76	230	154	0,00%	1,13%	0,73%	(76)	154	79			
	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	-	76	230	154	0,00%	1,25%	0,80%	(76)	154	79			
	Mitraguna & Others	-	76	230	154	0,00%	1,25%	0,81%	(76)	154	79			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	230	154	0,00%	0,90%	0,58%	(76)	154	79	5,77%	-889,91%	5,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.975	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	38.943	38.949	351	6	2.178	5,92%	19.923	104,72%	25.910	150,32%	13.038
2	Tabungan	42.453	51.742	54.831	55.600	(2.433)	769	3.858	7,46%	13.147	30,97%	51.570	107,82%	4.031
3	Deposito	43.338	45.108	43.686	43.684	(418)	(2)	(1.424)	-3,16%	346	0,80%	44.053	99,16%	(369)
	Total	104.817	133.621	137.460	138.233	(2.501)	773	4.612	3,45%	33.416	31,88%	121.533	113,74%	16.701
	CASA	61.479	88.513	93.773	94.549	(2.082)	775	6.036	6,82%	33.070	53,79%	77.480	122,03%	17.069
	(%) CASA	58,65%	66,24%	68,22%	68,40%									
	FDR	25,79%	43,61%	42,48%	42,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.112	2.101		(11)	101	5,07%	719	52,07%	-	0,00%	2.101
2	Giro ISE	167	54	54	54		0	(0)	-0,03%	(113)	-67,75%		0,00%	54
3	Tabungan ISE	1.214	1.946	2.058	2.047		(11)	101	5,21%	833	68,59%		0,00%	2.047
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%		0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	• 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	4.744	10.333	10.437	222	228	6	-535	105	5.694	123	5.487	190,23%	4.951
	Cilem	4.744	10.333	10.437	222	228	6	-535	105	5.694	123	5.487	190,23%	4.951
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.950	-	400	400	23	20	23.663	380	31.737	144,79%	14.214
	CF 1	3.598	7.776	7.754	-	-	0	-110	-22	4.156	22	4.798	161,61%	2.956
	Total Griya	1.186	3.129	3.119	-	-	0	0	-9	1.934	9	1.529	204,02%	1.590
	• Total Non Program	1.186	3.129	3.119	-	-	0	-39	-9	1.934	9	1.529	204,02%	1.590
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.635	-	-	0	-110	-13	2.222	13	3.269	141,77%	1.366
	CF 2	18.689	38.154	38.196	-	400	400	133	42	19.507	358	26.939	141,79%	11.258
	Mitraguna & Others	17.983	37.353	37.399	-	400	400	139	47	19.416	353	25.358	147,49%	12.042
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.395	222	628	406	1.495	125	31.365	503	37.223	156,88%	21.172

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	118	0,00%	0,00%	1,13%	118	118	118			
	Cilem	-	-	-	118	0,00%	0,00%	1,13%	118	118	118			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	317	0,00%	0,00%	0,69%	317	317	317			
	CF 1	-	-	-	317	0,00%	0,00%	4,09%	317	317	317			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	317	0,00%	0,00%	6,84%	317	317	317			
	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	-	-	-	435	0,00%	0,00%	0,75%	435	435	435	0,00%	100,00%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.426	104.817	137.283	31.857	
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,26	3,32	0,06	0,34
CIF Payroll	240	434	396	(38)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	11.438	11.562	1.519	124	(534)	-4,41%	9.450	447,28%	14.424	80,16%	(2.861)
3	Deposito	750	802	802	802	(314)	0	0	0,02%	52	6,98%	1.518	52,88%	(715)
	Total	2.863	12.898	12.241	12.365	1.205	124	(534)	-4,14%	9.502	331,93%	24.391	50,69%	(12.026)
	CASA	2.113	12.096	11.438	11.562	1.519	124	(534)	-4,41%	9.450	447,28%	22.874	50,55%	(11.311)
	(%) CASA	73,80%	93,78%	93,44%	93,51%									
	FDR	44,75%	139,34%	148,15%	146,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	266	266	0	(50)	-15,79%	266	#DIV/0!	-	0,00%	266	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	-	316	266	266	0	(50)	-15,79%	266	#DIV/0!	-	0,00%	266	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	89	4	4	4	0	0	0,00%	(85)	-95,51%	-	0,00%	4	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.277	476	369	-107	827	154	11.076	215	9.851	124,63%	2.426
	Cilem	1.026	8.861	8.858	320	141	-178	808	-4	7.832	145	6.985	126,81%	1.873
	Gadai	175	3.262	3.419	156	227	71	20	157	3.244	70	2.866	119,30%	553
4	CFG	80	5.331	5.339	-	28	28	-61	7	5.259	20	9.810	54,42%	(4.471)
	CF 1	-	2.512	2.532	-	28	28	-31	20	2.532	7	1.196	211,77%	1.336
	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	-10	0	1.021	-	294	347,54%	727
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.511	-	28	28	-31	20	1.511	7	902	167,56%	609
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.134	476	396	-80	1.285	161	16.853	235	19.661	92,24%	(1.526)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	90	0,00%	0,00%	0,74%	90	90	90			
	Cilem	-	-	-	46	0,00%	0,00%	0,52%	46	46	46			
	Gadai	-	-	-	44	0,00%	0,00%	1,28%	44	44	44			
4	CFG	-	-	-	233	0,00%	0,00%	4,36%	233	233	233			
	CF 1	-	-	-	190	0,00%	0,00%	7,50%	190	190	190			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	190	0,00%	0,00%	12,56%	190	190	190			
	CF 2	-	-	-	43	0,00%	0,00%	1,53%	43	43	43			
	Mitraguna & Others	-	-	-	43	0,00%	0,00%	1,69%	43	43	43			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	323	0,00%	0,00%	1,78%	323	323	323	1,10%	38,06%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	-	-	-	1,12%	#DIV/0!	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	2.863	19.235	19.235	
2	Contribution Margin	-	(222)	(763)	(763)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,08	3,23	0,15	#DIV/0!
CIF Payroll	-	12	13	1	13