

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.871	32.252	(10.306)	(619)	(16.491)	-33,83%	(41.917)	-56,52%	247.274	13,04%	(215.021)
2	Tabungan	1.786.724	2.008.954	2.006.934	2.026.483	40.750	19.549	17.529	0,87%	239.759	13,42%	2.037.916	99,44%	(11.433)
3	Deposito	649.060	610.498	541.203	536.590	(5.364)	(4.613)	(73.908)	-12,11%	(112.470)	-17,33%	667.179	80,43%	(130.589)
Total		2.509.954	2.668.196	2.581.008	2.595.325	25.080	14.317	(72.871)	-2,73%	85.371	3,40%	2.952.369	87,91%	(357.044)
CASA		1.860.893	2.057.697	2.039.805	2.058.735	30.444	18.930	1.038	0,05%	197.842	10,63%	2.285.190	90,09%	(226.455)
(% CASA)		74,14%	77,12%	79,03%	79,32%									
FDR		125,36%	131,30%	137,02%	136,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.749	41.971		222	529	1,28%	(868)	-2,03%	83.611	50,20%	(41.640)
2	Giro ISE	4.948	2.786	3.167	3.172		6	386	13,86%	(1.776)	-35,89%	29.659	10,70%	(26.487)
3	Tabungan ISE	31.691	34.438	34.364	34.580		216	143	0,81%	2.890	9,12%	37.357	92,57%	(2.777)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.075	3.200	3.500	300	615	795	59.505	2.705	223.889	109,02%	20.186
	Linkage	86.431	110.781	110.435	-	-	-	-519	-346	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.640	3.200	3.500	300	1.134	1.142	35.501	2.358	120.072	111,30%	13.569
	• Local Champion	98.139	132.499	133.640	3.200	3.500	300	1.134	1.142	35.501	2.358	116.221	114,99%	17.420
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.253	8.915	10.766	1.851	502	2.411	376	8.355	507.692	88,10%	(60.439)
	KUR	419.345	420.474	422.606	8.755	10.216	1.461	1.113	2.131	3.261	8.085	477.116	88,58%	(54.510)
	Non KUR	27.532	24.367	24.647	160	550	390	-610	280	-2.885	270	30.576	80,61%	(5.929)
3	PWG	258.833	422.883	437.929	68.241	68.000	-241	16.622	15.046	179.096	52.954	433.208	101,09%	4.721
	Cilem	127.522	228.193	241.433	18.788	20.995	2.207	8.501	13.240	113.911	7.755	267.053	90,41%	(25.620)
	Gadai	131.312	194.690	196.496	49.452	47.005	-2.447	8.121	1.806	65.185	45.199	166.155	118,26%	30.341
4	CFG	2.256.170	2.392.296	2.407.112	34.710	42.862	8.153	12.190	14.816	150.942	28.046	2.483.471	96,93%	(76.359)
	CF 1	461.418	474.026	475.851	3.412	4.770	1.358	4.543	1.824	14.433	2.946	498.650	95,43%	(22.799)
	Total Griya	417.205	391.149	390.391	788	683	-106	0	-758	-26.814	1.441	434.485	89,85%	(44.094)
	• Total Non Program	64.148	59.172	59.033	510	220	-290	-157	-138	-5.114	358	71.781	82,24%	(12.747)
	• Program	353.058	331.978	331.358	278	463	185	-1.952	-620	-21.700	1.083	362.704	91,36%	(31.347)
	Oto	44.213	82.877	85.460	2.624	4.087	1.464	4.543	2.583	41.247	1.505	64.165	133,19%	21.295
	CF 2	1.794.752	1.918.270	1.931.262	31.298	38.093	6.795	7.647	12.992	136.510	25.101	1.984.822	97,30%	(53.560)
	Mitraguna & Others	1.323.695	1.437.274	1.451.779	25.035	35.184	10.149	6.250	14.506	128.084	20.678	1.494.383	97,15%	(42.603)
	Pensiun	471.056	480.996	479.482	6.263	2.909	-3.354	1.397	-1.514	8.426	4.423	490.439	97,77%	(10.956)
Total Pembiayaan		3.146.451	3.503.301	3.536.369	115.065	125.128	10.063	29.929	33.068	389.918	92.060	3.648.260	96,93%	(111.891)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.557	0,10%	0,19%	1,05%	2.097	2.365	2.082			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.557	0,20%	0,35%	1,91%	2.097	2.365	2.082			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	52.280	1,09%	3,32%	11,69%	37.507	47.401	37.507			
	KUR	3.627	13.148	13.148	47.227	0,86%	3,13%	11,18%	34.079	43.600	34.079			
	Non KUR	1.252	1.625	1.625	5.053	4,55%	6,67%	20,50%	3.428	3.801	3.428			
3	PWG	275	122	122	17.018	0,11%	0,03%	3,89%	16.896	16.742	16.896			
	Cilem	275	-	-	12.812	0,22%	0,00%	5,31%	12.812	12.537	12.812			
	Gadai	-	122	122	4.206	0,00%	0,06%	2,14%	4.083	4.206	4.083			
4	CFG	67.344	65.451	70.806	143.228	2,98%	2,96%	5,95%	72.422	75.884	77.777			
	CF 1	43.373	41.926	45.314	72.724	9,40%	9,56%	15,28%	27.410	29.351	30.798			
	Total Griya	41.791	40.088	42.848	63.596	10,02%	10,95%	16,29%	20.748	21.806	23.508			
	Oto	1.583	1.838	2.467	9.128	3,58%	2,98%	10,68%	6.661	7.545	7.290			
	CF 2	23.971	23.525	25.491	70.504	1,34%	1,33%	3,65%	45.012	46.533	46.979			
	Mitraguna & Others	22.208	21.186	23.560	66.453	1,68%	1,64%	4,58%	42.893	44.245	45.266			
	Pensiun	1.763	2.338	1.931	4.051	0,37%	0,40%	0,84%	2.120	2.288	1.713			
Total Pembiayaan		72.690	80.822	86.161	215.083	2,31%	2,46%	6,08%	128.922	142.393	134.261	2,27%	62,67%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,34%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,37%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.240	0,79%	1,97%	2,29%	1.487	6.711	1.732			
	KUR	2.493	6.287	5.977	7.328	0,59%	1,42%	1,73%	1.351	4.835	1.040			
	Non KUR	1.037	2.221	2.777	2.913	3,77%	11,40%	11,82%	135	1.876	692			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.984	4,40%	5,53%	5,57%	1.758	34.715	(1.919)			
	CF 1	73.505	94.254	94.513	95.869	15,93%	19,94%	20,15%	1.356	22.363	1.614			
	Total Griya	73.052	92.591	92.778	94.312	17,51%	23,72%	24,16%	1.533	21.260	1.721			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,82%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	38.115	1,44%	1,97%	1,97%	402	12.351	(3.534)			
	Mitraguna & Others	22.415	39.679	34.677	35.398	1,69%	2,41%	2,44%	721	12.984	(4.281)			
	Pensiun	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	176.983	4,41%	4,97%	5,00%	2.779	38.310	(675)	3,99%	20,25%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.200	7.254	286	55	66	0,91%	6.110	533,90%	11.144	65,09%	(3.890)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	10.350	10.404	286	55	566	5,75%	9.260	809,15%	11.496	90,50%	(1.092)
	CASA	1.144	7.189	7.200	7.254	286	55	66	0,91%	6.110	533,90%	11.144	65,09%	(3.890)
	(%) CASA	100,00%	73,07%	69,56%	69,72%									
	FDR	0,00%	33,29%	32,06%	31,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!	-	0,00%	146
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!		0,00%	146
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.319	200	100	-100	435	43	3.319	57	2.402	138,14%	916
	KUR	-	3.040	3.084	200	100	-100	440	43	3.084	57	2.282	135,12%	802
	Non KUR	-	235	235	-	-	0	-5	-1	235	1	120	195,54%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.319	200	100	-100	435	43	3.319	57	2.402	138,14%	916

Kualitas Pembiayaan (Kol 2)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	5.659	5.559	(437)	(100)	(284)	-4,85%	(6.352)	-53,33%	32.340	17,19%	(26.782)
2	Tabungan	224.769	228.193	230.498	231.974	2.933	1.476	3.781	1,66%	7.205	3,21%	248.413	93,38%	(16.439)
3	Deposito	43.574	34.668	35.262	35.163	153	(99)	495	1,43%	(8.412)	-19,30%	44.995	78,15%	(9.833)
	Total	280.254	268.703	271.418	272.696	2.648	1.277	3.992	1,49%	(7.559)	-2,70%	325.749	83,71%	(53.053)
	CASA	236.680	234.036	236.156	237.533	2.496	1.377	3.497	1,49%	853	0,36%	280.753	84,61%	(43.220)
	(%) CASA	84,45%	87,10%	87,01%	87,11%									
	FDR	105,53%	134,63%	134,17%	133,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.992	6.997		5	403	6,11%	(1.751)	-20,02%	-	0,00%	6.997
2	Giro ISE	799	583	516	520		3	(64)	-10,96%	(280)	-35,02%		0,00%	520
3	Tabungan ISE	1.949	3.011	3.476	3.477		2	467	15,50%	1.529	78,44%		0,00%	3.477
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.799	-	2.000	2.000	-931	955	16.891	1.045	40.885	116,91%	6.913
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.316	-	2.000	2.000	-769	955	14.408	1.045	36.624	123,73%	8.692
	• Local Champion	30.908	44.361	45.316	-	2.000	2.000	-769	955	14.408	1.045	35.340	128,23%	9.976
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.302	500	895	395	-689	222	-1.741	673	39.284	84,77%	(5.982)
	KUR	33.160	31.456	31.498	500	695	195	-660	42	-1.662	653	37.188	84,70%	(5.689)
	Non KUR	1.883	1.624	1.804	-	200	200	-29	179	-79	21	2.096	86,05%	(292)
3	PWG	42.057	65.501	63.648	15.977	13.121	-2.856	262	-1.853	21.592	14.974	61.948	102,75%	1.701
	Cilem	12.529	18.576	19.861	1.403	1.956	554	481	1.285	7.331	672	26.953	73,69%	(7.092)
	Gadai	29.527	46.925	43.788	14.575	11.165	-3.410	-218	-3.138	14.261	14.302	34.995	125,13%	8.793
4	CFG	187.744	216.327	219.410	4.922	5.864	942	3.617	3.083	31.666	2.781	210.406	104,28%	9.004
	CF 1	15.514	21.606	21.654	895	434	-461	1.116	48	6.140	386	18.043	120,01%	3.611
	Total Griya	12.407	11.645	11.669	-	220	220	0	25	-738	195	12.758	91,47%	(1.089)
	• Total Non Program	12.280	11.525	11.549	-	220	220	-163	25	-731	195	12.628	91,46%	(1.079)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	9.985	895	214	-681	1.116	24	6.878	190	5.285	188,91%	4.699
	CF 2	172.230	194.722	197.756	4.027	5.430	1.403	2.501	3.034	25.526	2.396	192.363	102,80%	5.393
	Mitraguna & Others	136.376	155.730	158.884	3.321	5.197	1.876	1.883	3.153	22.508	2.044	154.735	102,68%	4.149
	Pensiun	35.854	38.991	38.873	706	233	-473	618	-119	3.019	352	37.628	103,31%	1.245
	Total Pembiayaan	295.752	361.753	364.159	21.399	21.880	480	2.259	2.406	68.407	19.473	352.523	103,30%	11.636

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	1.771	0,00%	0,76%	3,71%	1.414	1.771	1.420			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	1.771	0,00%	0,80%	3,91%	1.414	1.771	1.420			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	3.933	0,40%	3,78%	11,81%	2.684	3.794	2.844			
	KUR	69	1.080	1.249	3.846	0,21%	3,97%	12,21%	2.597	3.778	2.767			
	Non KUR	70	10	-	87	3,74%	0,00%	4,82%	87	17	77			
3	PWG	-	-	-	2.517	0,00%	0,00%	3,95%	2.517	2.517	2.517			
	Cilem	-	-	-	1.792	0,00%	0,00%	9,02%	1.792	1.792	1.792			
	Gadai	-	-	-	725	0,00%	0,00%	1,66%	725	725	725			
4	CFG	606	1.400	2.021	7.317	0,32%	0,93%	3,33%	5.296	6.711	5.917			
	CF 1	136	665	679	1.900	0,88%	3,14%	8,77%	1.221	1.764	1.234			
	Total Griya	124	274	277	412	1,00%	2,38%	3,53%	136	289	138			
	Oto	12	391	402	1.487	0,39%	4,04%	14,90%	1.085	1.475	1.096			
	CF 2	470	734	1.342	5.417	0,27%	0,69%	2,74%	4.075	4.947	4.683			
	Mitraguna & Others	382	734	1.199	4.419	0,28%	0,77%	2,78%	3.220	4.036	3.685			
	Pensiun	88	-	143	998	0,24%	0,37%	2,57%	855	910	998			
	Total Pembiayaan	745	2.840	3.627	15.538	0,25%	1,00%	4,27%	11.911	14.793	12.698	1,13%	73,46%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,62%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,71%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	536	0,58%	1,42%	1,61%	65	334	37			
	KUR	-	153	118	186	0,00%	0,38%	0,59%	68	186	33			
	Non KUR	202	346	353	350	10,74%	21,70%	19,39%	(3)	148	4			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.412	1,17%	0,67%	0,64%	(43)	(786)	(608)			
	CF 1	358	365	365	365	2,31%	1,69%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,13%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.047	1,07%	0,56%	0,53%	(43)	(793)	(608)			
	Mitraguna & Others	1.689	1.517	952	909	1,24%	0,61%	0,57%	(43)	(780)	(608)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.723	1,27%	0,84%	0,75%	(323)	(1.046)	(915)	10,41%	#####	9,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.187	7.432	(4.227)	245	(7.368)	-49,78%	(4.038)	-35,20%	32.177	23,10%	(24.745)
2	Tabungan	240.508	313.726	303.093	307.986	3.063	4.892	(5.741)	-1,83%	67.477	28,06%	264.258	116,55%	43.727
3	Deposito	185.720	182.362	128.519	127.449	1.513	(1.070)	(54.913)	-30,11%	(58.271)	-31,38%	187.162	68,10%	(59.713)
	Total	437.698	510.888	438.800	442.867	349	4.068	(68.021)	-13,31%	5.169	1,18%	483.598	91,58%	(40.731)
	CASA	251.978	328.526	310.280	315.418	(1.164)	5.137	(13.108)	-3,99%	63.440	25,18%	296.436	106,40%	18.982
	(%) CASA	57,57%	64,30%	70,71%	71,22%									
	FDR	88,88%	84,80%	99,53%	98,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.778	5.813		34	764	15,14%	1.688	40,91%	-	0,00%	5.813
2	Giro ISE	544	449	539	539		0	90	20,06%	(5)	-0,95%		0,00%	539
3	Tabungan ISE	3.581	4.600	5.239	5.274		34	674	14,66%	1.693	47,27%		0,00%	5.274
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	103.648	3.000	-	-3.000	2.060	-1.068	17.615	1.068	98.792	104,92%	4.856
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.124	3.000	-	-3.000	2.270	-862	19.241	862	49.016	124,70%	12.108
	• Local Champion	41.883	61.986	61.124	3.000	-	-3.000	2.270	-862	19.241	862	47.733	128,06%	13.392
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.880	500	1.435	935	-56	917	1.227	518	34.174	90,36%	(3.294)
	KUR	28.300	29.002	29.928	500	1.435	935	-40	926	1.628	509	32.594	91,82%	(2.666)
	Non KUR	1.354	961	953	-	-	0	-16	-9	-401	9	1.580	60,27%	(628)
3	PWG	33.844	48.286	50.022	5.242	6.831	1.589	1.553	1.736	16.178	5.094	53.646	93,25%	(3.624)
	Cilem	16.485	25.714	26.882	1.581	1.999	418	613	1.168	10.397	831	32.084	83,79%	(5.202)
	Gadai	17.360	22.572	23.140	3.661	4.831	1.171	939	568	5.780	4.263	21.562	107,32%	1.578
4	CFG	239.485	250.290	252.197	3.813	4.858	1.045	1.387	1.907	12.712	2.951	267.205	94,38%	(15.007)
	CF 1	40.558	44.440	45.370	269	1.248	979	791	930	4.812	318	44.275	102,47%	1.095
	Total Griya	29.064	28.761	29.006	-	320	320	0	245	-57	75	30.122	96,30%	(1.116)
	• Total Non Program	12.679	13.464	13.444	-	-	0	-111	-19	765	19	13.290	101,17%	155
	• Program	16.385	15.297	15.562	-	320	320	-100	265	-823	55	16.832	92,45%	(1.271)
	Oto	11.494	15.679	16.364	269	928	659	791	685	4.870	243	14.153	115,62%	2.211
	CF 2	198.927	205.850	206.827	3.544	3.610	66	596	977	7.900	2.633	222.929	92,78%	(16.103)
	Mitraguna & Others	182.594	188.301	189.421	2.710	3.544	834	-334	1.120	6.827	2.424	204.325	92,71%	(14.904)
	Pensiun	16.332	17.549	17.406	834	66	-768	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	436.748	12.555	13.124	569	4.943	3.493	47.732	9.631	453.816	96,24%	(17.068)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	2.677	0,33%	0,96%	8,67%	2.388	2.580	2.306			
	KUR	-	370	289	2.677	0,00%	1,00%	8,94%	2.388	2.677	2.306			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	3.351	0,23%	0,06%	6,70%	3.321	3.273	3.351			
	Cilem	78	-	-	2.009	0,47%	0,00%	7,47%	2.009	1.931	2.009			
	Gadai	-	-	30	1.342	0,00%	0,13%	5,80%	1.312	1.342	1.342			
4	CFG	3.097	3.356	4.038	18.434	1,29%	1,61%	7,31%	14.396	15.337	15.078			
	CF 1	2.023	2.761	3.429	8.775	4,99%	7,72%	19,34%	5.346	6.752	6.014			
	Total Griya	1.062	2.366	2.482	6.808	3,65%	8,63%	23,47%	4.326	5.746	4.441			
	Oto	961	395	1.967	1.967	8,36%	6,04%	12,02%	1.020	1.006	1.572			
	CF 2	1.074	595	609	9.659	0,54%	0,30%	4,67%	9.050	8.585	9.064			
	Mitraguna & Others	1.074	500	609	9.509	0,59%	0,32%	5,02%	8.900	8.435	9.009			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	24.462	0,84%	1,01%	5,60%	20.105	21.190	20.736	8,37%	-49,53%	2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.672	36,10%	29,42%	29,59%	(135)	(383)	(157)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.672	74,15%	49,70%	50,18%	(135)	(383)	(157)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	560	0,73%	0,90%	1,81%	289	342	289			
	KUR	191	-	-	289	0,68%	0,00%	0,96%	289	97	289			
	Non KUR	26	271	271	271	1,95%	28,19%	28,46%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.916	1,53%	1,92%	1,95%	113	1.257	(275)			
	CF 1	2.180	2.673	2.670	2.787	5,37%	6,01%	6,14%	117	608	114			
	Total Griya	1.878	2.047	2.048	2.169	6,46%	7,12%	7,48%	121	291	122			
	Oto	302	627	622	618	2,62%	3,97%	3,78%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,08%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.148	8,98%	8,28%	8,28%	267	1.217	(144)	13,65%	-64,87%	5,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.224	5.260	(10.173)	36	(732)	-12,22%	1.744	49,59%	23.250	22,62%	(17.990)
2	Tabungan	249.031	282.568	284.104	284.255	3.113	151	1.688	0,60%	35.224	14,14%	269.131	105,62%	15.124
3	Deposito	114.464	71.107	73.310	73.312	9.139	2	2.205	3,10%	(41.152)	-35,95%	115.929	63,24%	(42.617)
	Total	367.012	359.666	362.639	362.827	2.079	188	3.161	0,88%	(4.185)	-1,14%	408.310	88,86%	(45.483)
	CASA	252.547	288.559	289.329	289.515	(7.060)	186	956	0,33%	36.968	14,64%	292.381	99,02%	(2.866)
	(%) CASA	68,81%	80,23%	79,78%	79,79%									
	FDR	140,41%	152,41%	152,36%	152,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.470	2.473		3	(743)	-23,12%	(932)	-27,38%	-	0,00%	2.473
2	Giro ISE	179	34	11	11		0	(23)	-67,55%	(168)	-93,81%		0,00%	11
3	Tabungan ISE	3.226	3.182	2.459	2.462		3	(720)	-22,64%	(764)	-23,69%		0,00%	2.462
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.444	200	1.500	1.300	-401	999	26.328	501	74.700	113,04%	9.744
	Linkage	33.720	57.778	57.710	-	-	-	-74	-67	23.991	67	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	26.734	200	1.500	1.300	-327	1.066	2.337	434	33.480	79,85%	(6.746)
	• Local Champion	24.397	25.667	26.734	200	1.500	1.300	-327	1.066	2.337	434	32.196	83,03%	(5.463)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.295	650	1.250	600	-757	402	-6.417	848	47.216	76,87%	(10.921)
	KUR	42.080	34.773	35.185	650	1.250	600	-732	412	-6.895	838	46.419	75,80%	(11.234)
	Non KUR	631	1.120	1.110	-	-	0	-25	-10	479	10	797	139,23%	313
3	PWG	35.041	54.796	57.756	8.323	9.525	1.202	1.923	2.960	22.715	6.565	53.675	107,60%	4.081
	Cilem	13.016	25.836	27.272	2.377	2.233	-143	1.052	1.436	14.257	797	27.246	100,10%	26
	Gadai	22.025	28.960	30.483	5.946	7.291	1.346	871	1.523	8.458	5.768	26.429	115,34%	4.055
4	CFG	379.443	374.048	374.005	2.170	2.554	384	757	-43	-5.438	2.597	406.672	91,97%	(32.667)
	CF 1	241.455	234.905	235.012	546	1.038	492	1.425	108	-6.443	930	252.666	93,01%	(17.654)
	Total Griya	235.660	221.091	220.380	-	-	0	0	-711	-15.280	711	244.973	89,96%	(24.593)
	• Total Non Program	5.587	4.754	4.743	-	-	0	-58	-11	-844	11	8.614	55,06%	(3.871)
	• Program	230.073	216.336	215.636	-	-	0	-1.172	-700	-14.436	700	236.359	91,23%	(20.723)
	Oto	5.795	13.814	14.633	546	1.038	492	1.425	819	8.838	219	7.693	190,21%	6.940
	CF 2	137.987	139.143	138.992	1.624	1.516	-108	-668	-151	1.005	1.667	154.006	90,25%	(15.014)
	Mitraguna & Others	90.056	90.516	90.679	1.463	1.392	-70	-645	164	623	1.228	104.634	86,66%	(13.954)
	Pensiun	47.932	48.628	48.313	161	124	-37	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	552.500	11.342	14.829	3.487	1.521	4.317	37.189	10.512	582.263	94,89%	(29.764)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	683	0,33%	0,00%	0,81%	683	491	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	683	0,79%	0,00%	2,56%	683	491	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.834	2,11%	1,12%	5,05%	1.431	931	1.313			
	KUR	903	418	403	1.693	2,15%	1,16%	4,81%	1.289	790	1.275			
	Non KUR	-	103	-	142	0,00%	0,00%	12,76%	142	142	38			
3	PWG	99	-	-	394	0,28%	0,00%	0,68%	394	296	394			
	Cilem	99	-	-	356	0,76%	0,00%	1,30%	356	257	356			
	Gadai	-	-	-	39	0,00%	0,00%	0,13%	39	39	39			
4	CFG	32.852	30.578	30.678	43.826	8,66%	8,20%	11,72%	13.148	10.974	13.248			
	CF 1	31.606	27.466	28.543	39.249	13,09%	12,15%	16,70%	10.705	7.643	11.783			
	Total Griya	31.469	27.355	28.435	38.381	13,35%	12,86%	17,42%	9.946	6.912	11.026			
	Oto	136	111	108	868	2,35%	0,78%	5,93%	760	732	757			
	CF 2	1.247	3.113	2.135	4.577	0,90%	1,53%	3,29%	2.443	3.331	1.465			
	Mitraguna & Others	1.122	2.540	1.807	3.941	1,25%	2,00%	4,35%	2.134	2.819	1.401			
	Pensiun	124	572	328	636	0,26%	0,67%	1,32%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	46.738	6,61%	5,67%	8,46%	15.656	12.692	15.638	0,20%	97,62%	-8,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,50%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.117	1,07%	3,00%	3,08%	40	661	44			
	KUR	456	1.074	979	1.019	1,08%	2,82%	2,90%	40	563	(54)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,82%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,60%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.181	15,07%	19,87%	20,10%	873	18.013	2.565			
	CF 1	55.413	69.760	70.022	70.789	22,95%	29,81%	30,12%	767	15.376	1.029			
	Total Griya	55.413	69.760	70.022	70.789	23,51%	31,67%	32,12%	767	15.376	1.029			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,16%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,38%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	77.422	11,82%	13,96%	14,01%	918	16.526	2.613	0,02%	99,82%	-14,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	70	94	(56)	24	35	59,32%	(1.711)	-94,79%	12.155	0,77%	(12.061)
2	Tabungan	71.593	76.850	81.867	81.725	1.714	(142)	4.875	6,34%	10.132	14,15%	87.712	93,17%	(5.987)
3	Deposito	17.657	22.158	22.358	22.358	(380)	0	200	0,90%	4.702	26,63%	19.029	117,50%	3.329
	Total	91.055	99.068	104.295	104.178	1.278	(118)	5.110	5,16%	13.123	14,41%	118.897	87,62%	(14.719)
	CASA	73.398	76.909	81.937	81.819	1.658	(118)	4.910	6,38%	8.421	11,47%	99.868	81,93%	(18.049)
	(%) CASA	80,61%	77,63%	78,56%	78,54%									
	FDR	229,29%	239,29%	227,11%	227,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.372	1.378		6	212	18,17%	(18)	-1,29%	-	0,00%	1.378
2	Giro ISE	302	41	61	61		0	20	49,01%	(241)	-79,93%		0,00%	61
3	Tabungan ISE	1.094	1.126	1.312	1.318		6	192	17,06%	223	20,42%		0,00%	1.318
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.862	350	400	50	117	131	803	269	22.107	89,84%	(2.245)
	KUR	17.594	18.200	18.344	350	400	50	144	143	750	257	20.461	89,65%	(2.117)
	Non KUR	1.464	1.530	1.518	-	-	0	-27	-12	53	12	1.646	92,18%	(129)
3	PWG	15.250	29.854	29.708	5.513	2.977	-2.536	2.752	-146	14.458	3.123	30.315	98,00%	(607)
	Cilem	9.140	17.519	18.177	2.659	1.435	-1.224	1.866	658	9.037	777	21.218	85,67%	(3.041)
	Gadai	6.110	12.335	11.531	2.853	1.542	-1.311	886	-804	5.421	2.346	9.098	126,74%	2.433
4	CFG	174.474	187.470	187.292	3.411	2.055	-1.356	154	-178	12.818	2.233	189.674	98,74%	(2.382)
	CF 1	2.726	4.273	4.224	200	-	-200	-31	-49	1.499	49	3.975	106,27%	249
	Total Griya	1.978	1.974	1.965	200	-	-200	0	-9	-13	9	2.215	88,71%	(250)
	• Total Non Program	1.978	1.974	1.965	200	-	-200	163	-9	-13	9	2.215	88,71%	(250)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.259	-	-	0	-31	-40	1.511	40	1.760	128,37%	499
	CF 2	171.748	183.197	183.068	3.211	2.055	-1.156	185	-129	11.320	2.184	185.699	98,58%	(2.631)
	Mitraguna & Others	111.863	118.892	118.370	2.190	1.248	-942	276	-522	6.507	1.770	124.277	95,25%	(5.906)
	Pensiun	59.885	64.304	64.697	1.021	807	-214	-91	393	4.813	414	61.422	105,33%	3.276
	Total Pembiayaan	208.782	237.055	236.862	9.274	5.432	-3.842	3.023	-193	28.080	5.625	242.096	97,84%	(5.235)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	6.616	1,81%	15,26%	33,31%	3.606	6.272	6.580			
	KUR	344	36	2.773	6.096	1,96%	15,23%	33,23%	3.323	5.751	6.060			
	Non KUR	-	-	238	521	0,00%	15,53%	34,31%	283	521	521			
3	PWG	-	-	14	2.088	0,00%	0,05%	7,03%	2.074	2.088	2.088			
	Cilem	-	-	-	1.923	0,00%	0,00%	10,58%	1.923	1.923	1.923			
	Gadai	-	-	14	165	0,00%	0,11%	1,43%	151	165	165			
4	CFG	621	471	2.688	7.366	0,36%	1,43%	3,93%	4.678	6.746	6.896			
	CF 1	122	-	-	380	4,46%	0,00%	8,99%	380	258	380			
	Total Griya	-	-	-	247	0,00%	0,00%	12,58%	247	247	247			
	Oto	122	-	-	133	16,27%	0,00%	5,87%	133	11	133			
	CF 2	499	471	2.688	6.986	0,29%	1,47%	3,82%	4.298	6.487	6.516			
	Mitraguna & Others	499	471	2.587	6.539	0,45%	2,18%	5,52%	3.952	6.040	6.068			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	16.071	0,46%	2,41%	6,78%	10.358	15.106	15.564	0,61%	91,00%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	321	0,58%	1,69%	1,62%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,75%	(13)	255	22			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,02%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,41%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.236	0,07%	0,95%	0,94%	(13)	2.086	(321)	1,17%	-24,08%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	138.431	138.788	4.307	357	(7.019)	-4,81%	12.683	10,06%	141.567	98,04%	(2.779)
3	Deposito	46.391	51.246	51.239	51.042	(8.517)	(197)	(204)	-0,40%	4.651	10,03%	47.572	107,29%	3.470
	Total	172.540	197.134	189.766	189.926	(4.343)	160	(7.208)	-3,66%	17.386	10,08%	199.033	95,42%	(9.107)
	CASA	126.150	145.888	138.527	138.884	4.174	357	(7.004)	-4,80%	12.734	10,09%	151.462	91,70%	(12.578)
	(%) CASA	73,11%	74,00%	73,00%	73,13%									
	FDR	92,15%	84,68%	88,57%	88,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	746	738		(8)	(53)	-6,72%	136	22,63%	-	0,00%	738
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	743	735		(8)	(54)	-6,81%	141	23,84%		0,00%	735
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.445	400	400	0	545	19	3.917	381	20.174	101,34%	271
	KUR	15.208	19.215	19.108	400	250	-150	586	-107	3.900	357	18.673	102,33%	436
	Non KUR	1.319	1.210	1.336	-	150	150	-41	126	17	24	1.501	89,01%	(165)
3	PWG	4.082	8.586	8.743	311	375	63	-223	157	4.661	218	8.709	100,39%	34
	Cilem	4.082	8.586	8.743	311	375	63	-223	157	4.661	218	8.709	100,39%	34
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.881	2.285	2.403	118	73	960	548	1.443	151.416	91,72%	(12.536)
	CF 1	3.556	3.661	3.888	278	295	17	-166	227	332	68	5.044	77,08%	(1.156)
	Total Griya	1.390	1.305	1.296	278	-	-278	0	-9	-94	9	1.622	79,91%	(326)
	• Total Non Program	1.390	1.013	1.005	-	-	0	-17	-7	-385	7	1.622	61,97%	(617)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.592	-	295	295	-166	236	427	59	3.422	75,74%	(830)
	CF 2	134.777	134.260	134.993	2.007	2.108	101	239	733	215	1.375	146.373	92,23%	(11.380)
	Mitraguna & Others	92.204	95.035	96.118	2.007	2.108	101	970	1.083	3.914	1.025	102.550	93,73%	(6.432)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	168.075	2.996	3.178	181	393	1.137	9.079	2.041	180.352	93,19%	(12.277)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	3.195	1,04%	0,63%	15,63%	3.066	3.023	3.059			
	KUR	85	-	-	2.903	0,56%	0,00%	15,19%	2.903	2.818	2.903			
	Non KUR	87	136	129	292	6,58%	10,63%	21,83%	163	205	156			
3	PWG	-	1	-	346	0,00%	0,00%	3,96%	346	346	345			
	Cilem	-	1	-	346	0,00%	0,00%	3,96%	346	346	345			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	4.541	0,82%	0,87%	3,27%	3.338	3.413	3.041			
	CF 1	123	-	147	355	3,46%	4,02%	9,14%	208	232	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	355	5,68%	6,24%	13,70%	208	232	355			
	CF 2	1.005	1.500	1.056	4.186	0,75%	0,79%	3,10%	3.129	3.180	2.686			
	Mitraguna & Others	743	1.195	1.056	4.178	0,81%	1,11%	4,35%	3.122	3.435	2.983			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	8.088	0,82%	0,80%	4,81%	6.750	6.788	6.444	0,23%	95,14%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	5,88%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	475	496	20	21	15	3,19%	(2.910)	-85,44%	12.585	3,94%	(12.089)
2	Tabungan	80.230	94.233	96.027	95.456	4.587	(571)	1.223	1,30%	15.226	18,98%	94.513	101,00%	943
3	Deposito	12.294	14.848	14.861	14.861	(2.510)	0	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	111.362	110.812	2.097	(550)	1.251	1,14%	14.882	15,51%	120.233	92,16%	(9.420)
	CASA	83.636	94.713	96.502	95.952	4.608	(550)	1.239	1,31%	12.316	14,73%	107.098	89,59%	(11.146)
	(%) CASA	87,18%	86,45%	86,66%	86,59%									
	FDR	162,31%	168,82%	168,60%	169,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.726	2.726		0	(55)	-2,00%	1.184	76,83%	-	0,00%	2.726
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.707	1.707		0	(55)	-3,15%	166	10,75%	-	0,00%	1.707
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.535	835	1.935	1.100	236	935	3.722	1.000	59.614	96,51%	(2.078)
	KUR	50.217	53.821	54.789	835	1.935	1.100	366	967	4.572	968	55.758	98,26%	(969)
	Non KUR	3.596	2.779	2.747	-	-	0	-130	-32	-849	32	3.856	71,23%	(1.109)
3	PWG	27.769	44.158	46.077	7.485	8.861	1.376	1.908	1.919	18.308	6.941	41.295	111,58%	4.782
	Cilem	10.764	20.583	22.370	1.475	2.510	1.035	1.090	1.787	11.606	723	20.846	107,31%	1.524
	Gadai	17.005	23.575	23.707	6.010	6.351	341	819	132	6.702	6.219	20.449	115,93%	3.258
4	CFG	73.851	84.100	84.056	2.285	1.536	-749	892	-44	10.205	1.580	86.681	96,97%	(2.625)
	CF 1	1.222	2.030	2.005	-	-	0	-92	-25	783	25	2.492	80,46%	(487)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.256	-	-	0	-92	-25	972	25	1.393	90,15%	(137)
	CF 2	72.630	82.070	82.052	2.285	1.536	-749	984	-19	9.422	1.555	84.189	97,46%	(2.138)
	Mitraguna & Others	46.537	52.181	52.722	1.127	1.536	409	-235	540	6.185	996	56.880	92,69%	(4.158)
	Pensiun	26.093	29.889	29.330	1.158	-	-1.158	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	187.756	10.605	12.332	1.727	3.022	2.797	32.056	9.535	187.856	99,95%	(100)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	5.815	0,48%	1,65%	10,11%	4.879	5.554	5.111			
	KUR	228	545	766	5.280	0,45%	1,42%	9,64%	4.514	5.052	4.734			
	Non KUR	33	159	170	535	0,91%	6,13%	19,49%	365	502	376			
3	PWG	-	-	-	1.384	0,00%	0,00%	0,00%	1.384	1.384	1.384			
	Cilem	-	-	-	1.375	0,00%	0,00%	6,15%	1.375	1.375	1.375			
	Gadai	-	-	-	9	0,00%	0,00%	0,04%	9	9	9			
4	CFG	61	252	149	590	0,08%	0,18%	0,70%	442	529	338			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	570	0,08%	0,18%	0,69%	421	508	317			
	Mitraguna & Others	61	208	104	524	0,13%	0,20%	0,99%	421	463	317			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	7.789	0,21%	0,59%	4,15%	6.704	7.468	6.833	8,76%	-111,22%	4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,36%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,86%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,21%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	525	0,86%	0,73%	0,62%	(86)	(112)	(423)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	1,00%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,70%	73	191	(188)	4,44%	-537,58%	3,7%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.062	2.231	5.703	169	(8.596)	-79,39%	(12.450)	-84,80%	28.261	7,89%	(26.030)
2	Tabungan	126.637	123.445	121.747	121.655	634	(91)	(1.789)	-1,45%	(4.982)	-3,93%	141.573	85,93%	(19.917)
3	Deposito	60.864	54.876	55.871	55.927	(1.285)	55	1.051	1,91%	(4.937)	-8,11%	62.398	89,63%	(6.471)
	Total	202.183	189.147	179.680	179.813	5.053	133	(9.334)	-4,93%	(22.369)	-11,06%	232.232	77,43%	(52.419)
	CASA	141.318	134.271	123.809	123.886	6.337	78	(10.385)	-7,73%	(17.432)	-12,34%	169.834	72,95%	(45.948)
	(%) CASA	69,90%	70,99%	68,91%	68,90%									
	FDR	127,02%	126,34%	132,73%	132,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.847	3.987		140	489	13,96%	569	16,65%	-	0,00%	3.987
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.647	3.787		140	489	14,81%	569	17,68%	-	0,00%	3.787
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	107	-	-	0	-22	-2	-134	2	241	44,36%	(134)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.878	-	-	0	-818	-486	-6.612	486	31.121	67,09%	(10.243)
	KUR	24.649	19.536	19.083	-	-	0	-735	-453	-5.566	453	28.072	67,98%	(8.989)
	Non KUR	2.840	1.828	1.795	-	-	0	-82	-33	-1.045	33	3.049	58,88%	(1.254)
3	PWG	10.361	9.671	9.764	378	378	0	-137	93	-596	285	19.402	50,33%	(9.637)
	Cilem	10.361	9.671	9.764	378	378	0	-137	93	-596	285	19.402	50,33%	(9.637)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.742	1.836	2.378	542	-3.776	-72	-10.981	2.450	235.220	88,32%	(27.478)
	CF 1	7.216	7.651	7.664	310	143	-168	-89	12	448	130	9.051	84,67%	(1.387)
	Total Griya	3.957	4.371	4.476	310	143	-168	0	105	518	38	4.296	104,17%	179
	• Total Non Program	3.667	3.593	3.556	310	-	-310	268	-37	-110	37	3.998	88,97%	(441)
	• Program	291	778	919	-	143	143	-4	141	628	1	299	307,58%	620
	Oto	3.258	3.280	3.188	-	-	0	-89	-92	-70	92	4.755	67,05%	(1.567)
	CF 2	211.508	200.163	200.079	1.526	2.235	709	-3.687	-85	-11.429	2.320	226.169	88,46%	(26.090)
	Mitraguna & Others	176.747	169.319	169.539	1.526	2.235	709	-3.116	220	-7.208	2.015	189.944	89,26%	(20.405)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.492	2.214	2.756	542	-4.753	-467	-18.323	3.223	285.983	83,39%	(47.491)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,35%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.342	0,56%	4,58%	6,43%	363	1.188	635			
	KUR	154	428	699	1.270	0,62%	3,58%	6,66%	571	1.116	842			
	Non KUR	-	279	280	72	0,00%	15,31%	3,99%	(208)	72	(208)			
3	PWG	25	-	-	138	0,24%	0,00%	1,41%	138	113	138			
	Cilem	25	-	-	138	0,24%	0,00%	1,41%	138	113	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	10.728	6,82%	4,70%	5,16%	954	(4.180)	674			
	CF 1	-	33	176	331	0,00%	2,30%	4,32%	156	331	299			
	Total Griya	-	-	-	166	0,00%	0,00%	3,70%	166	166	166			
	Oto	-	33	176	166	0,00%	5,36%	5,20%	(10)	166	133			
	CF 2	14.908	10.021	9.598	10.396	7,05%	4,80%	5,20%	798	(4.511)	375			
	Mitraguna & Others	14.471	9.714	9.403	10.201	8,19%	5,55%	6,02%	799	(4.270)	487			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	12.229	5,87%	4,51%	5,13%	1.454	(2.857)	1.426	0,48%	90,60%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.501	1,31%	5,36%	7,19%	355	1.140	413			
	KUR	269	910	967	1.208	1,09%	4,95%	6,33%	240	939	298			
	Non KUR	93	178	178	293	3,26%	9,75%	16,33%	115	200	115			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.023	3,60%	8,68%	8,68%	(19)	10.147	(3.922)			
	CF 1	-	216	216	216	0,00%	2,83%	2,82%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,79%	-	216	-			
	CF 2	7.876	21.729	17.826	17.807	3,72%	8,91%	8,90%	(19)	9.931	(3.922)			
	Mitraguna & Others	7.422	21.292	17.305	17.286	4,20%	10,22%	10,20%	(19)	9.864	(4.006)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.534	3,21%	8,03%	8,19%	345	11.296	(3.500)	1,09%	86,73%	-7,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.168	5.341	(542)	173	(468)	-8,06%	(2.172)	-28,91%	22.127	24,14%	(16.786)
2	Tabungan	148.174	173.709	172.382	174.787	(1.253)	2.405	1.078	0,62%	26.613	17,96%	164.061	106,54%	10.726
3	Deposito	29.593	37.696	26.795	26.795	383	0	(10.902)	-28,92%	(2.799)	-9,46%	30.915	86,67%	(4.121)
	Total	185.281	217.214	204.345	206.923	(1.412)	2.578	(10.292)	-4,74%	21.642	11,68%	217.103	95,31%	(10.181)
	CASA	155.687	179.518	177.550	180.128	(1.795)	2.578	610	0,34%	24.441	15,70%	186.188	96,75%	(6.060)
	(%) CASA	84,03%	82,65%	86,89%	87,05%									
	FDR	129,17%	131,26%	142,31%	140,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.869	5.963		93	835	16,28%	(2.398)	-28,68%	-	0,00%	5.963
2	Giro ISE	1.674	480	593	593		0	113	23,50%	(1.082)	-64,60%		0,00%	593
3	Tabungan ISE	6.686	4.648	5.277	5.370		93	722	15,53%	(1.316)	-19,68%		0,00%	5.370
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	209	209	209		0	0	0,00%	21	11,17%		0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.186	1.350	1.000	-350	429	208	1.796	792	51.533	93,50%	(3.347)
	KUR	42.708	44.232	44.454	1.250	1.000	-250	484	222	1.746	778	47.624	93,34%	(3.169)
	Non KUR	3.682	3.746	3.732	100	-	-100	-55	-14	49	14	3.910	95,45%	(178)
3	PWG	25.907	49.126	53.764	10.233	9.541	-691	2.667	4.638	27.856	4.903	44.094	121,93%	9.670
	Cilem	11.633	29.592	33.111	4.460	4.741	282	2.140	3.519	21.478	1.223	24.677	134,17%	8.433
	Gadai	14.275	19.533	20.653	5.773	4.800	-973	527	1.119	6.378	3.681	19.416	106,37%	1.236
4	CFG	167.028	188.016	188.859	1.342	2.712	1.370	1.443	843	21.831	1.869	184.607	102,30%	4.252
	CF 1	10.804	15.629	16.335	49	910	861	820	706	5.531	205	12.990	125,75%	3.345
	Total Griya	4.197	5.377	5.346	-	-	0	0	-31	1.149	31	4.504	118,70%	842
	• Total Non Program	4.197	5.224	5.193	-	-	0	-54	-31	996	31	4.504	115,30%	689
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	10.989	49	910	861	820	736	4.382	174	8.486	129,50%	2.503
	CF 2	156.224	172.386	172.524	1.293	1.802	509	623	138	16.300	1.664	171.617	100,53%	907
	Mitraguna & Others	100.077	114.669	114.812	1.003	1.388	385	341	143	14.735	1.245	113.744	100,94%	1.068
	Pensiun	56.148	57.718	57.712	290	414	124	282	-5	1.564	419	57.873	99,72%	(161)
	Total Pembiayaan	239.326	285.120	290.809	12.925	13.254	329	4.540	5.689	51.482	7.565	280.234	103,77%	10.575

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	6.416	0,43%	0,49%	13,32%	6.182	6.218	6.094			
	KUR	198	249	162	4.921	0,46%	0,37%	11,07%	4.760	4.723	4.673			
	Non KUR	-	74	72	1.495	0,00%	1,92%	40,05%	1.423	1.495	1.421			
3	PWG	-	-	-	2.339	0,00%	0,00%	4,35%	2.339	2.339	2.339			
	Cilem	-	-	-	1.341	0,00%	0,00%	4,05%	1.341	1.341	1.341			
	Gadai	-	-	-	998	0,00%	0,00%	4,83%	998	998	998			
4	CFG	1.021	788	1.127	12.898	0,61%	0,60%	6,83%	11.771	11.877	12.110			
	CF 1	202	371	242	2.242	1,87%	1,55%	13,72%	2.000	2.040	1.871			
	Total Griya	-	212	211	893	0,00%	3,92%	16,70%	682	893	681			
	Oto	202	160	31	1.349	3,06%	0,30%	12,27%	1.318	1.147	1.189			
	CF 2	819	417	885	10.657	0,52%	0,51%	6,18%	9.771	9.838	10.240			
	Mitraguna & Others	819	161	356	9.996	0,82%	0,31%	8,71%	9.640	9.177	9.835			
	Pensiun	-	256	530	660	0,00%	0,92%	1,14%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	21.653	0,51%	0,48%	7,45%	20.292	20.434	20.542	1,08%	85,49%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	477	0,99%	1,00%	0,99%	(2)	16	68			
	KUR	366	358	429	428	0,86%	0,97%	0,96%	(1)	62	70			
	Non KUR	95	51	50	49	2,57%	1,33%	1,31%	(1)	(46)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,80%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,67%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.945	1,30%	0,68%	0,67%	(2)	(1.164)	113	1,79%	-168,13%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	1.028	1.028	(98)	0	157	18,09%	(335)	-24,59%	9.620	10,68%	(8.592)
2	Tabungan	77.945	101.306	102.423	104.333	3.787	1.910	3.027	2,99%	26.389	33,86%	90.999	114,65%	13.334
3	Deposito	9.935	10.260	8.474	8.474	433	0	(1.786)	-17,41%	(1.461)	-14,71%	10.702	79,18%	(2.228)
	Total	89.243	112.436	111.925	113.835	4.121	1.910	1.399	1,24%	24.592	27,56%	111.321	102,26%	2.514
	CASA	79.307	102.177	103.451	105.361	3.688	1.910	3.184	3,12%	26.054	32,85%	100.619	104,71%	4.742
	(%) CASA	88,87%	90,88%	92,43%	92,56%									
	FDR	131,75%	135,15%	136,99%	134,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.379	2.379		0	(75)	-3,05%	(417)	-14,90%	-	0,00%	2.379
2	Giro ISE	1.018	584	568	568		0	(16)	-2,72%	(450)	-44,24%		0,00%	568
3	Tabungan ISE	1.778	1.870	1.811	1.811		0	(59)	-3,15%	34	1,89%		0,00%	1.811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	24.206	70	500	430	557	172	4.801	328	22.874	105,83%	1.333
	KUR	19.311	23.042	23.127	70	400	330	578	85	3.816	315	22.603	102,32%	523
	Non KUR	95	993	1.080	-	100	100	-20	87	985	13	271	398,91%	809
3	PWG	2.291	6.450	7.006	265	647	382	-144	556	4.715	90	6.471	108,27%	535
	Cilem	2.291	6.450	7.006	265	647	382	-144	556	4.715	90	6.471	108,27%	535
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	122.110	3.391	1.834	-1.557	4.317	636	26.324	1.198	106.301	114,87%	15.809
	CF 1	18.535	22.457	22.285	594	-	-594	625	-173	3.749	173	20.252	110,04%	2.032
	Total Griya	17.245	15.716	15.667	-	-	0	0	-49	-1.577	49	18.033	86,88%	(2.365)
	• Total Non Program	1.070	691	684	-	-	0	-10	-7	-386	7	1.416	48,30%	(732)
	• Program	16.174	15.025	14.983	-	-	0	-468	-42	-1.191	42	16.616	90,17%	(1.633)
	Oto	1.291	6.741	6.617	594	-	-594	625	-123	5.327	123	2.220	298,12%	4.398
	CF 2	77.250	99.017	99.825	2.797	1.834	-963	3.692	809	22.575	1.025	86.049	116,01%	13.777
	Mitraguna & Others	58.013	80.885	81.795	2.797	1.632	-1.165	3.843	910	23.782	722	65.912	124,10%	15.883
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	153.323	3.726	2.981	-745	4.730	1.364	35.743	1.616	135.743	112,95%	17.580

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	870	0,86%	2,22%	3,59%	335	703	248			
	KUR	167	622	534	870	0,87%	2,32%	3,76%	335	703	248			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	98	0,00%	0,00%	1,40%	98	98	98			
	Cilem	-	-	-	98	0,00%	0,00%	1,40%	98	98	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	3.510	2,69%	1,97%	2,87%	1.111	938	1.372			
	CF 1	1.875	1.540	1.780	2.822	10,12%	7,93%	12,66%	1.042	947	1.282			
	Total Griya	1.875	1.449	1.567	2.627	10,87%	9,97%	16,77%	1.060	752	1.178			
	Oto	-	91	213	195	0,00%	3,16%	2,94%	(18)	195	104			
	CF 2	697	598	619	688	0,90%	0,63%	0,69%	69	(9)	90			
	Mitraguna & Others	583	598	619	688	1,01%	0,77%	0,84%	69	105	90			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.477	2,33%	1,93%	2,92%	1.544	1.738	1.718	0,81%	72,19%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	730	0,00%	2,71%	3,01%	78	730	65			
	KUR	-	664	651	730	0,00%	2,83%	3,16%	78	730	65			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	5.797	5,15%	4,36%	4,75%	496	862	375			
	CF 1	4.826	5.269	4.994	5.235	26,04%	22,24%	23,49%	241	409	(34)			
	Total Griya	4.826	5.269	4.994	5.235	27,99%	31,78%	33,41%	241	409	(34)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	562	0,14%	0,31%	0,56%	255	453	409			
	Mitraguna & Others	108	153	306	562	0,19%	0,38%	0,69%	255	453	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	6.526	4,20%	3,92%	4,26%	575	1.592	440	1,85%	56,45%	-2,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	96	(16)	0	7	7,46%	(66)	-40,87%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	108.272	111.634	2.418	3.362	6.145	5,83%	(473)	-0,42%	127.186	87,77%	(15.552)
3	Deposito	7.734	11.503	6.318	7.018	(753)	700	(4.485)	-38,99%	(716)	-9,25%	8.925	78,64%	(1.907)
	Total	120.003	117.080	114.686	118.748	1.648	4.062	1.667	1,42%	(1.255)	-1,05%	145.022	81,88%	(26.275)
	CASA	112.269	105.577	108.367	111.729	2.402	3.362	6.152	5,83%	(539)	-0,48%	136.097	82,10%	(24.368)
	(%) CASA	93,56%	90,17%	94,49%	94,09%									
	FDR	119,28%	128,26%	131,95%	127,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.583	1.583		0	(165)	-9,46%	34	2,21%	-	0,00%	1.583
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.575	1.575		0	(165)	-9,50%	33	2,16%		0,00%	1.575
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.710	410	401	-9	-145	172	-2.801	229	21.533	72,96%	(5.823)
	KUR	17.071	14.073	14.253	350	401	51	-164	179	-2.818	222	19.918	71,56%	(5.665)
	Non KUR	1.440	1.465	1.458	60	-	-60	19	-7	17	7	1.615	90,23%	(158)
3	PWG	10.369	18.035	18.360	1.918	2.431	512	1.020	325	7.991	2.105	21.336	86,05%	(2.977)
	Cilem	7.309	11.518	11.606	530	647	117	75	88	4.298	559	15.842	73,26%	(4.236)
	Gadai	3.060	6.516	6.753	1.388	1.784	395	945	237	3.693	1.547	5.494	122,92%	1.259
4	CFG	114.187	116.546	117.211	1.566	4.211	2.645	-66	665	3.025	3.545	125.520	93,38%	(8.309)
	CF 1	709	1.829	1.941	-	142	142	-43	112	1.233	29	1.960	99,02%	(19)
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.697	-	142	142	-43	112	1.266	29	1.522	111,51%	175
	CF 2	113.478	114.717	115.270	1.566	4.069	2.503	-23	553	1.792	3.516	123.560	93,29%	(8.290)
	Mitraguna & Others	95.023	97.391	98.116	1.266	4.069	2.803	-48	725	3.093	3.344	104.219	94,14%	(6.104)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	151.330	3.894	7.042	3.148	807	1.161	8.195	5.881	168.458	89,83%	(17.128)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	2.255	1,73%	6,21%	14,35%	1.290	1.935	1.527			
	KUR	302	728	923	1.902	1,77%	6,56%	13,35%	979	1.601	1.174			
	Non KUR	19	-	43	353	1,33%	2,90%	24,23%	311	334	353			
3	PWG	-	-	-	403	0,00%	0,00%	2,19%	403	403	403			
	Cilem	-	-	-	351	0,00%	0,00%	3,03%	351	351	351			
	Gadai	-	-	-	52	0,00%	0,00%	0,76%	52	52	52			
4	CFG	617	842	1.148	1.925	0,54%	0,98%	1,64%	777	1.308	1.083			
	CF 1	-	-	-	136	0,00%	0,00%	7,00%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	8,00%	136	136	136			
	CF 2	617	842	1.148	1.789	0,54%	1,00%	1,55%	641	1.172	947			
	Mitraguna & Others	617	842	1.148	1.789	0,65%	1,18%	1,82%	641	1.172	947			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.583	0,65%	1,41%	3,03%	2.470	3.646	3.013	5,13%	-69,35%	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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.144	2,24%	6,68%	7,28%	107	729	79			
	KUR	236	968	942	1.049	1,38%	6,70%	7,36%	107	813	81			
	Non KUR	179	96	95	95	12,41%	6,48%	6,51%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,01%	(3)	(944)	(813)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.181	1,87%	1,03%	1,02%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,18%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.326	1,77%	1,48%	1,54%	104	(215)	(733)	7,80%	-407,60%	6,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.197	1.265	(22)	68	409	47,69%	(1.740)	-57,89%	13.658	9,27%	(12.392)
2	Tabungan	56.317	64.168	64.224	68.206	392	3.982	4.038	6,29%	11.889	21,11%	71.329	95,62%	(3.123)
3	Deposito	45.220	60.141	59.736	55.722	(2.889)	(4.015)	(4.419)	-7,35%	10.501	23,22%	46.637	119,48%	9.085
	Total	104.542	125.166	125.158	125.193	(2.519)	35	28	0,02%	20.651	19,75%	131.623	95,11%	(6.430)
	CASA	59.322	65.025	65.422	69.472	370	4.050	4.447	6,84%	10.150	17,11%	84.987	81,74%	(15.515)
	(%) CASA	56,74%	51,95%	52,27%	55,49%									
	FDR	207,64%	192,09%	194,83%	194,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.469	2.474	6	351	16,54%	(336)	-11,96%	-	0,00%	2.474	
2	Giro ISE	19	387	615	616	0	229	59,12%	596	3116,52%		0,00%	616	
3	Tabungan ISE	2.791	1.736	1.853	1.859	5	122	7,05%	(933)	-33,41%		0,00%	1.859	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	111	123	123	123	0	0	0,00%	12	10,81%		0,00%	123	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.980	220	250	30	-485	-349	-4.595	599	38.794	77,28%	(8.814)
	KUR	29.907	26.736	26.443	220	250	30	-378	-293	-3.464	543	33.893	78,02%	(7.450)
	Non KUR	4.668	3.593	3.537	-	-	0	-107	-56	-1.131	56	4.901	72,16%	(1.364)
3	PWG	5.791	10.002	10.341	266	695	429	-202	339	4.550	356	14.991	68,98%	(4.650)
	Cilem	5.791	10.002	10.341	266	695	429	-202	339	4.550	356	14.991	68,98%	(4.650)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.668	4.053	5.306	1.254	3.928	3.497	27.659	1.810	186.413	104,96%	9.255
	CF 1	111.105	105.092	105.107	270	541	272	651	15	-5.998	526	116.457	90,25%	(11.350)
	Total Griya	105.380	96.415	96.119	-	-	0	0	-296	-9.262	296	109.231	88,00%	(13.112)
	• Total Non Program	15.372	12.439	12.426	-	-	0	-116	-14	-2.946	14	16.763	74,13%	(4.337)
	• Program	90.009	83.975	83.693	-	-	0	-499	-282	-6.315	282	92.468	90,51%	(8.775)
	Oto	5.724	8.677	8.988	270	541	272	651	311	3.264	231	7.226	124,38%	1.762
	CF 2	56.904	87.079	90.561	3.783	4.765	982	3.277	3.481	33.657	1.284	69.956	129,45%	20.605
	Mitraguna & Others	52.060	75.127	78.668	2.335	4.765	2.430	2.692	3.541	26.608	1.224	63.627	123,64%	15.041
	Pensiun	4.844	11.953	11.893	1.448	-	-1.448	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	243.850	4.539	6.252	1.713	3.170	3.414	26.781	2.838	248.892	97,97%	(5.042)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	3.446	1,36%	3,88%	11,49%	2.270	2.975	2.251			
	KUR	56	592	740	2.817	0,19%	2,77%	10,65%	2.078	2.761	2.226			
	Non KUR	415	603	436	628	8,89%	12,14%	17,77%	192	213	25			
3	PWG	-	-	-	561	0,00%	0,00%	5,42%	561	561	561			
	Cilem	-	-	-	561	0,00%	0,00%	5,42%	561	561	561			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	20.139	4,36%	5,75%	10,29%	9.084	12.810	10.438			
	CF 1	7.221	8.741	10.093	15.131	6,50%	9,60%	14,40%	5.037	7.910	6.389			
	Total Griya	7.194	8.389	9.787	13.899	6,83%	10,15%	14,46%	4.112	6.704	5.510			
	Oto	26	352	306	1.232	0,46%	3,53%	13,71%	926	1.205	880			
	CF 2	108	960	962	5.009	0,19%	1,10%	5,53%	4.047	4.901	4.049			
	Mitraguna & Others	-	960	962	4.787	0,00%	1,28%	6,09%	3.825	4.787	3.827			
	Pensiun	108	-	-	222	2,23%	0,00%	1,87%	222	114	222			
	Total Pembiayaan	7.800	10.896	12.231	24.146	3,59%	5,09%	9,90%	11.915	16.346	13.250	0,05%	99,53%	-9,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	1.276	0,76%	2,76%	4,26%	438	1.014	575			
	KUR	164	99	98	415	0,55%	0,37%	1,57%	317	251	316			
	Non KUR	98	603	740	861	2,11%	20,60%	24,34%	121	763	258			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.356	7,41%	8,39%	8,36%	230	3.902	603			
	CF 1	10.689	15.097	15.469	15.700	9,62%	14,72%	14,94%	230	5.010	603			
	Total Griya	10.577	14.830	15.029	15.433	10,04%	15,59%	16,06%	403	4.856	603			
	Oto	112	267	440	267	1,96%	5,07%	2,97%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,73%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,84%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.812	5,94%	7,13%	7,30%	668	4.916	1.177	0,04%	99,39%	-7,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.474	1.297	(32)	(1.177)	(11)	-0,83%	(5.784)	-81,68%	16.932	7,66%	(15.635)
2	Tabungan	82.750	97.023	98.686	99.756	8.832	1.070	2.733	2,82%	17.006	20,55%	97.775	102,03%	1.981
3	Deposito	20.500	30.747	29.734	29.734	(11)	0	(1.013)	-3,30%	9.233	45,04%	21.287	139,68%	8.447
	Total	110.331	129.078	130.894	130.787	8.789	(107)	1.709	1,32%	20.456	18,54%	135.994	96,17%	(5.207)
	CASA	89.831	98.331	101.160	101.053	8.800	(107)	2.722	2,77%	11.222	12,49%	114.707	88,10%	(13.654)
	(%) CASA	81,42%	76,18%	77,28%	77,27%									
	FDR	132,60%	132,08%	133,19%	133,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.001	1.006		6	(1.180)	-53,96%	212	26,70%	-	0,00%	1.006
2	Giro ISE	389	146	181	183		2	37	25,48%	(206)	-52,93%		0,00%	183
3	Tabungan ISE	406	2.040	820	823		4	(1.217)	-59,64%	418	103,04%		0,00%	823
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.278	1.010	1.050	40	462	125	-373	925	41.294	90,27%	(4.016)
	KUR	36.457	36.207	36.345	1.010	1.050	40	491	138	-112	912	39.946	90,99%	(3.601)
	Non KUR	1.194	946	933	-	-	0	-29	-13	-261	13	1.348	69,20%	(415)
3	PWG	14.628	27.021	28.504	4.581	5.097	516	2.042	1.483	13.876	3.614	26.021	109,54%	2.483
	Cilem	6.737	14.413	15.561	1.384	1.690	306	946	1.148	8.824	543	14.271	109,04%	1.289
	Gadai	7.891	12.608	12.943	3.197	3.407	210	1.096	335	5.053	3.072	11.750	110,16%	1.194
4	CFG	94.017	106.314	108.559	1.087	3.771	2.684	853	2.245	14.543	1.526	108.286	100,25%	273
	CF 1	1.650	2.775	2.753	-	18	18	-44	-22	1.103	40	2.811	97,95%	(58)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.506	-	18	18	-44	-13	1.204	32	2.302	108,86%	204
	CF 2	92.366	103.539	105.806	1.087	3.753	2.666	897	2.267	13.440	1.486	105.475	100,31%	330
	Mitraguna & Others	54.628	64.218	66.349	1.087	3.273	2.186	1.225	2.131	11.720	1.142	66.375	99,96%	(26)
	Pensiun	37.738	39.321	39.457	-	480	480	-328	136	1.719	344	39.101	100,91%	357
	Total Pembiayaan	146.295	170.488	174.341	6.678	9.919	3.241	3.357	3.854	28.046	6.065	175.601	99,28%	(1.260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	1.955	0,22%	0,09%	5,24%	1.920	1.871	1.900			
	KUR	-	19	-	1.712	0,00%	0,00%	4,71%	1.712	1.712	1.693			
	Non KUR	83	35	35	243	6,98%	3,66%	26,04%	208	160	208			
3	PWG	-	-	-	969	0,00%	0,00%	3,40%	969	969	969			
	Cilem	-	-	-	843	0,00%	0,00%	5,42%	843	843	843			
	Gadai	-	-	-	126	0,00%	0,00%	0,97%	126	126	126			
4	CFG	-	732	816	2.444	0,00%	0,77%	2,25%	1.628	2.444	1.712			
	CF 1	-	152	135	508	0,00%	4,88%	18,47%	373	508	356			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	508	0,00%	5,38%	20,29%	373	508	356			
	CF 2	-	580	680	1.935	0,00%	0,66%	1,83%	1.255	1.935	1.356			
	Mitraguna & Others	-	479	579	1.833	0,00%	0,90%	2,76%	1.255	1.833	1.355			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	5.367	0,06%	0,50%	3,08%	4.517	5.284	4.582	0,56%	81,96%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,39%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,66%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.743	0,02%	2,58%	2,53%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,58%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,29%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,39%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,66%	(1)	2.771	(449)	0,70%	57,60%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	573	613	(337)	40	281	84,47%	456	291,73%	8.656	7,08%	(8.044)
2	Tabungan	45.583	50.262	49.898	49.379	1.727	(520)	(883)	-1,76%	3.795	8,33%	56.511	87,38%	(7.132)
3	Deposito	28.548	6.821	6.674	6.684	6	10	(137)	-2,02%	(21.864)	-76,59%	29.786	22,44%	(23.102)
	Total	74.288	57.415	57.145	56.675	1.396	(470)	(740)	-1,29%	(17.612)	-23,71%	94.953	59,69%	(38.278)
	CASA	45.740	50.594	50.471	49.992	1.390	(480)	(602)	-1,19%	4.252	9,30%	65.167	76,71%	(15.176)
	(%) CASA	61,57%	88,12%	88,32%	88,21%									
	FDR	155,10%	226,45%	229,86%	231,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.232	1.233		1	(32)	-2,50%	438	55,06%	-	0,00%	1.233
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.161	1.161		1	(32)	-2,64%	373	47,30%		0,00%	1.161
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.667	1.420	950	-470	794	389	7.521	561	27.194	116,45%	4.474
	KUR	23.464	30.534	30.827	1.420	850	-570	809	293	7.363	557	26.337	117,05%	4.490
	Non KUR	683	744	840	-	100	100	-15	97	158	3	857	98,10%	(16)
3	PWG	2.751	6.017	6.148	361	238	-123	185	132	3.397	107	7.141	86,09%	(993)
	Cilem	2.751	6.017	6.148	361	238	-123	185	132	3.397	107	7.141	86,09%	(993)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.538	1.320	1.892	572	-539	817	5.216	1.075	97.427	96,01%	(3.889)
	CF 1	3.542	3.547	3.527	-	-	0	-16	-19	-15	19	4.547	77,58%	(1.020)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.015	-	-	0	-16	-8	857	8	1.002	101,30%	13
	CF 2	84.780	89.174	90.010	1.320	1.892	572	-523	836	5.230	1.056	92.880	96,91%	(2.870)
	Mitraguna & Others	72.402	77.082	77.729	1.320	1.609	289	-419	647	5.327	962	79.470	97,81%	(1.741)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.353	3.101	3.080	-21	441	1.338	16.133	1.742	131.762	99,69%	(409)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	2.082	1,08%	0,28%	6,57%	1.995	1.821	2.067			
	KUR	188	-	72	1.938	0,80%	0,23%	6,29%	1.866	1.749	1.938			
	Non KUR	73	15	15	144	10,64%	2,01%	17,14%	129	71	129			
3	PWG	-	-	-	229	0,00%	0,00%	3,72%	229	229	229			
	Cilem	-	-	-	229	0,00%	0,00%	3,72%	229	229	229			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	6.214	0,64%	1,94%	6,64%	4.418	5.650	5.141			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	1.072	1.795	6.214	0,66%	2,01%	6,90%	4.418	5.650	5.141			
	Mitraguna & Others	408	998	1.795	6.214	0,56%	2,33%	7,99%	4.418	5.805	5.215			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	8.524	0,72%	1,45%	6,49%	6.642	7.700	7.436	2,44%	62,44%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,53%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,08%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.150	1,34%	1,03%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,08%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,92%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,00%	198	106	202	1,38%	-36,95%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.563	1.445	44	(118)	48	3,43%	(6.612)	-82,06%	16.705	8,65%	(15.260)
2	Tabungan	114.229	121.095	122.615	123.635	4.229	1.020	2.539	2,10%	9.406	8,23%	128.618	96,13%	(4.983)
3	Deposito	24.505	17.298	16.784	16.785	(905)	0	(513)	-2,97%	(7.720)	-31,50%	25.776	65,12%	(8.992)
	Total	146.791	139.790	140.962	141.865	3.368	903	2.074	1,48%	(4.926)	-3,36%	171.099	82,91%	(29.234)
	CASA	122.286	122.493	124.178	125.080	4.273	902	2.587	2,11%	2.794	2,28%	145.323	86,07%	(20.243)
	(%) CASA	83,31%	87,63%	88,09%	88,17%									
	FDR	111,90%	129,28%	130,34%	129,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	920	921		2	139	17,75%	356	63,07%	-	0,00%	921
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	918	920		2	139	17,79%	357	63,35%		0,00%	920
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	17.980	900	200	-700	617	-199	-725	399	21.722	82,77%	(3.742)
	KUR	17.857	17.662	17.479	900	200	-700	645	-183	-378	383	20.701	84,44%	(3.222)
	Non KUR	848	516	501	-	-	0	-28	-15	-347	15	1.021	49,05%	(520)
3	PWG	28.691	45.381	48.087	7.388	7.284	-105	3.017	2.706	19.395	4.578	44.164	108,88%	3.923
	Cilem	14.633	23.716	24.589	1.339	1.449	111	760	873	9.957	576	27.201	90,40%	(2.611)
	Gadai	14.059	21.665	23.498	6.050	5.834	-215	2.256	1.833	9.439	4.002	16.963	138,52%	6.534
4	CFG	116.769	117.085	117.584	1.228	1.488	260	-850	499	815	988	127.644	92,12%	(10.059)
	CF 1	2.827	4.132	4.085	-	-	0	-404	-47	1.258	47	4.086	99,97%	(1)
	Total Griya	979	721	713	-	-	0	0	-8	-266	8	1.140	62,58%	(427)
	• Total Non Program	979	721	713	-	-	0	-13	-8	-266	8	1.140	62,58%	(427)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.371	-	-	0	-404	-39	1.523	39	2.946	114,43%	425
	CF 2	113.942	112.953	113.499	1.228	1.488	260	-446	546	-443	941	123.557	91,86%	(10.058)
	Mitraguna & Others	55.116	57.928	58.579	883	1.188	305	-183	651	3.464	537	63.692	91,97%	(5.113)
	Pensiun	58.827	55.025	54.920	345	300	-45	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	183.726	9.516	8.971	-545	2.784	3.006	19.466	5.965	193.623	94,89%	(9.897)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	1.462	3,30%	2,15%	8,13%	1.071	844	1.136			
	KUR	461	291	368	1.432	2,58%	2,08%	8,19%	1.064	971	1.142			
	Non KUR	156	35	23	29	18,40%	4,37%	5,89%	7	(127)	(6)			
3	PWG	74	-	78	2.201	0,26%	0,17%	4,58%	2.124	2.127	2.201			
	Cilem	74	-	-	1.451	0,51%	0,00%	5,90%	1.451	1.377	1.451			
	Gadai	-	-	78	750	0,00%	0,36%	3,19%	672	750	750			
4	CFG	1.969	2.567	1.914	3.296	1,69%	1,63%	2,80%	1.382	1.327	729			
	CF 1	66	197	90	875	2,32%	2,17%	21,41%	785	809	678			
	Total Griya	66	43	90	142	6,70%	12,45%	19,96%	53	77	100			
	Oto	-	154	-	732	0,00%	0,00%	21,72%	732	732	578			
	CF 2	1.904	2.371	1.825	2.422	1,67%	1,62%	2,13%	597	518	51			
	Mitraguna & Others	1.427	1.787	1.337	1.834	2,59%	2,31%	3,13%	497	407	47			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	100	111	4			
	Total Pembiayaan	2.661	2.969	2.458	7.035	1,62%	1,36%	3,83%	4.577	4.374	4.066	0,00%	100,00%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	629	1,22%	3,09%	3,50%	68	400	(14)			
	KUR	229	541	459	527	1,28%	2,60%	3,02%	68	298	(14)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,36%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,64%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,41%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,31%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.933	1,11%	1,58%	1,60%	68	1.106	838	0,00%	100,00%	-1,6%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.986	25.182	(336)	196	2.422	10,64%	281	1,13%	34.925	72,10%	(9.743)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	27.103	27.300	(75)	196	2.422	9,73%	339	1,26%	37.365	73,06%	(10.065)
	CASA	24.901	22.760	24.986	25.182	(336)	196	2.422	10,64%	281	1,13%	34.925	72,10%	(9.743)
	(%) CASA	92,36%	91,49%	92,19%	92,24%									
	FDR	86,03%	80,47%	72,79%	72,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.259	2.264		5	(81)	-3,43%	330	17,05%	-	0,00%	2.264
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.259	2.264		5	(81)	-3,43%	330	17,05%		0,00%	2.264
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.728	100	-	-100	-741	-291	-3.466	291	26.655	74,01%	(6.927)
	KUR	21.361	18.943	18.659	100	-	-100	-721	-284	-2.702	284	24.648	75,70%	(5.990)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.728	100	-	-100	-741	-291	-3.466	291	26.655	74,01%	(6.927)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	8.383	2,98%	21,76%	42,49%	4.026	7.691	7.210			
	KUR	472	1.000	4.171	7.871	2,21%	22,02%	42,18%	3.700	7.399	6.871			
	Non KUR	220	173	185	512	11,98%	17,23%	47,86%	327	292	339			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	8.383	2,98%	21,76%	42,49%	4.026	7.691	7.210	5,81%	86,33%	-36,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	804	0,77%	4,50%	4,07%	(97)	626	55			
	KUR	161	483	467	467	0,75%	2,47%	2,50%	-	307	(16)			
	Non KUR	17	266	433	336	0,91%	40,23%	31,45%	(97)	320	71			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	804	0,77%	4,50%	4,07%	(97)	626	55	24,95%	-512,48%	20,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	480	476	726	(4)	(311)	-39,51%	(3.033)	-86,43%	7.010	6,79%	(6.533)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	480	476	726	(4)	(311)	-39,51%	(3.033)	-86,43%	7.150	6,66%	(6.674)
	CASA	3.509	787	480	476	726	(4)	(311)	-39,51%	(3.033)	-86,43%	7.010	6,79%	(6.533)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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