

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	519.043	607.235	(162.332)	88.192	170.008	38,88%	292.263	92,79%	515.367	117,83%	91.868
2	Tabungan	2.242.130	2.410.328	2.447.641	2.449.721	(11.852)	2.080	39.393	1,63%	207.590	9,26%	2.534.104	96,67%	(84.383)
3	Deposito	2.798.677	3.310.810	3.178.700	3.230.002	519.898	51.232	(80.808)	-2,44%	431.326	15,41%	2.816.881	114,67%	413.121
Total		5.355.779	6.158.366	6.145.454	6.286.958	345.714	141.504	128.593	2,09%	931.180	17,39%	5.866.352	107,17%	420.607
CASA		2.557.102	2.847.555	2.966.684	3.056.956	(174.184)	90.272	209.401	7,35%	499.854	19,55%	3.049.471	100,25%	7.486
(% CASA)		47,74%	46,24%	48,27%	48,62%									
FDR		47,52%	48,47%	49,04%	47,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	110.597	110.553		(44)	11.083	11,14%	(3.103)	-2,73%	151.518	72,96%	(40.964)
2	Giro ISE	31.184	15.875	22.385	22.451		66	6.576	41,42%	(8.733)	-28,01%	54.128	41,48%	(31.677)
3	Tabungan ISE	59.057	64.263	68.880	68.770		(109)	4.508	7,01%	9.713	16,45%	64.324	106,91%	4.447
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.833	2.830	3.500	670	513	1.451	20.623	2.049	244.894	85,27%	(36.061)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	190.817	2.830	3.500	670	643	1.451	21.976	2.049	200.840	95,01%	(10.023)
	• Local Champion	162.434	180.126	181.510	2.830	3.500	670	771	1.384	19.076	2.116	177.604	102,20%	3.905
	• Value Chain	6.407	9.240	9.307	-	-	-	-128	67	2.900	(67)	23.235	40,06%	(13.928)
2	MBG	159.435	194.735	194.142	2.405	1.450	-955	2.895	-593	34.707	2.043	210.853	92,07%	(16.711)
	KUR	151.599	185.038	184.462	2.055	1.350	-705	2.836	-576	32.863	1.926	200.443	92,03%	(15.981)
	Non KUR	7.836	9.697	9.680	350	100	-250	60	-17	1.844	117	10.410	92,99%	(730)
3	PWG	252.400	434.205	452.315	47.089	49.502	2.412	21.944	18.111	199.915	31.391	453.213	99,80%	(897)
	Cilem	111.797	234.388	245.837	15.137	17.961	2.824	10.815	11.449	134.040	6.513	276.183	89,01%	(30.346)
	Gadai	140.603	199.817	206.478	31.952	31.540	-412	11.129	6.662	65.876	24.878	177.030	116,63%	29.449
4	CFG	1.944.791	2.148.603	2.158.747	31.301	33.301	2.000	10.856	10.145	213.956	23.156	2.206.447	97,84%	(47.700)
	CF 1	376.842	382.194	382.800	337	3.897	3.560	-2.215	606	5.958	3.291	422.476	90,61%	(39.676)
	Total Griya	311.852	312.575	313.518	150	3.033	2.883	0	944	1.667	2.089	334.952	92,03%	(21.433)
	• Total Non Program	308.347	308.216	309.011	150	2.873	2.723	-1.685	795	664	2.077	318.551	97,01%	(9.540)
	• Program	3.505	4.359	4.508	-	160	160	136	149	1.003	12	16.401	27,48%	(11.893)
	Oto	64.990	69.619	69.281	187	864	677	-2.215	-338	4.291	1.202	87.524	79,16%	(18.243)
	CF 2	1.567.950	1.766.409	1.775.947	30.964	29.404	-1.560	13.071	9.538	207.998	19.866	1.783.972	99,55%	(8.024)
	Mitraguna & Others	1.383.782	1.569.711	1.577.996	27.764	25.977	-1.787	10.152	7.885	193.815	18.092	1.577.695	99,99%	(99)
	Pensium	184.168	196.697	198.351	3.200	3.427	227	2.920	1.653	14.183	1.774	206.276	96,16%	(7.925)
Total Pembiayaan		2.544.835	2.984.924	3.014.037	83.625	87.753	4.127	36.209	29.113	469.202	58.640	3.115.406	96,75%	(101.369)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	5.107	0,67%	1,54%	2,45%	1.904	3.840	1.904			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	5.053	0,75%	1,69%	2,65%	1.850	3.786	1.850			
	Value Chain	-	-	-	54	0,00%	0,00%	0,03%	54	54	54			
2	MBG	3.453	6.764	6.764	19.482	2,17%	3,47%	10,03%	12.718	16.029	12.718			
	KUR	2.876	6.294	6.294	18.315	1,90%	3,40%	9,93%	12.020	15.438	12.020			
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,06%	697	590	697			
3	PWG	-	-	-	13.637	0,00%	0,00%	3,01%	13.637	13.637	13.637			
	Cilem	-	-	-	8.514	0,00%	0,00%	3,46%	8.514	8.514	8.514			
	Gadai	-	-	-	5.123	0,00%	0,00%	2,48%	5.123	5.123	5.123			
4	CFG	19.268	25.105	26.975	46.187	0,99%	1,26%	2,14%	19.211	26.919	21.082			
	CF 1	8.041	13.170	13.772	24.246	2,13%	3,60%	6,33%	10.474	16.205	11.075			
	Total Griya	6.972	10.986	11.815	20.084	2,24%	3,78%	6,41%	8.270	13.112	9.098			
	Oto	1.069	2.184	1.957	4.161	1,64%	2,81%	6,01%	2.204	3.092	1.977			
	CF 2	11.227	11.934	13.204	21.941	0,72%	0,75%	1,24%	8.737	10.714	10.007			
	Mitraguna & Others	11.107	11.331	11.970	20.009	0,80%	0,76%	1,27%	8.039	8.902	8.678			
	Pensium	120	603	1.234	1.932	0,07%	0,63%	0,97%	699	1.812	1.329			
Total Pembiayaan		23.988	35.072	36.943	84.412	0,94%	1,24%	2,80%	47.469	60.424	49.340	0,92%	67,14%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,74%	(1)	(1.209)	(4)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,09%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.629	1,80%	0,93%	0,84%	(183)	(1.235)	104			
	KUR	1.760	1.021	1.239	1.127	1,16%	0,67%	0,61%	(112)	(632)	107			
	Non KUR	1.104	504	572	501	14,08%	5,90%	5,18%	(71)	(602)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	22.766	0,93%	1,12%	1,05%	(1.312)	4.643	(1.205)			
	CF 1	5.476	6.167	5.995	5.468	1,45%	1,57%	1,43%	(526)	(8)	(699)			
	Total Griya	4.795	5.656	5.484	4.812	1,54%	1,75%	1,53%	(671)	18	(844)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.298	0,81%	1,02%	0,97%	(786)	4.650	(506)			
	Mitraguna & Others	12.330	17.209	17.489	16.704	0,89%	1,11%	1,06%	(786)	4.374	(505)			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.207	1,18%	1,13%	1,07%	(1.495)	2.199	(1.105)	0,93%	13,10%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	92.981	91.079	(3.810)	(1.902)	15.124	19,91%	10.916	13,62%	104.728	86,97%	(13.648)
2	Tabungan	392.786	398.058	389.003	384.795	5.717	(4.207)	(13.263)	-3,33%	(7.991)	-2,03%	428.515	89,80%	(43.720)
3	Deposito	233.260	200.095	191.261	190.723	4.992	(538)	(9.372)	-4,68%	(42.537)	-18,24%	235.492	80,99%	(44.769)
	Total	706.209	674.108	673.245	666.598	6.899	(6.647)	(7.510)	-1,11%	(39.612)	-5,61%	768.735	86,71%	(102.137)
	CASA	472.950	474.013	481.984	475.875	1.907	(6.109)	1.861	0,39%	2.925	0,62%	533.243	89,24%	(57.369)
	(%) CASA	66,97%	70,32%	71,59%	71,39%									
	FDR	69,41%	78,02%	78,23%	79,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	21.469	23.684	24.047	363	2.578	12,01%	(2.279)	-8,66%	-	0,00%	24.047
2	Giro ISE	3.901	3.709	4.099	3.890	(209)	181	4,87%	(11)	-0,27%		0,00%	3.890
3	Tabungan ISE	13.925	12.259	14.085	14.657	572	2.397	19,56%	732	5,26%		0,00%	14.657
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.964	190	2.300	-	-1.962	330	-5.761	1.970	109.730	80,16%	(21.766)
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8.254)
	Non-Linkage	89.203	84.397	84.726	190	2.300	2.110	-1.839	330	-4.476	1.970	98.238	86,25%	(13.512)
	• Local Champion	87.849	83.436	83.766	190	2.300	2.110	-1.803	330	-4.083	1.970	92.133	90,92%	(8.367)
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.525	255	-	-255	-509	-477	-4.237	477	46.591	86,98%	(6.066)
	KUR	42.954	38.476	38.037	105	-	-105	-821	-439	-4.917	439	44.797	84,91%	(6.760)
	Non KUR	1.808	2.526	2.488	150	-	-150	312	-38	680	38	1.794	138,68%	694
3	PWG	25.216	37.716	39.656	3.809	4.293	484	1.401	1.939	14.440	2.353	46.268	85,71%	(6.612)
	Cilem	10.119	17.744	18.557	919	1.288	369	498	813	8.438	476	28.070	66,11%	(9.513)
	Gadai	15.098	19.972	21.099	2.890	3.005	115	902	1.127	6.002	1.878	18.197	115,94%	2.902
4	CFG	326.493	359.607	358.543	8.046	3.830	-4.216	1.453	-1.064	32.050	4.894	348.181	102,98%	10.362
	CF 1	44.529	52.282	52.601	-	749	749	-427	320	8.072	429	47.127	111,62%	5.475
	Total Griya	33.717	41.976	42.077	-	300	300	0	101	8.360	199	34.319	122,61%	7.758
	• Total Non Program	33.717	41.976	42.077	-	300	300	-254	101	8.360	199	34.319	122,61%	7.758
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.524	-	449	449	-427	218	-288	230	12.808	82,17%	(2.284)
	CF 2	281.964	307.326	305.942	8.046	3.081	-4.965	1.880	-1.384	23.978	4.465	301.054	101,62%	4.888
	Mitraguna & Others	268.245	289.437	288.215	7.040	3.081	-3.959	948	-1.222	19.970	4.303	285.797	100,85%	2.418
	Pensiun	13.719	17.889	17.727	1.006	-	-1.006	932	-162	4.008	162	15.257	116,19%	2.470
	Total Pembiayaan	490.195	525.960	526.688	12.300	10.422	-1.878	382	727	36.492	9.695	550.769	95,63%	(24.081)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	3.204	3.204	4.032	0,31%	3,66%	4,58%	828	3.739	828			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	3.204	3.204	4.032	0,33%	3,80%	4,76%	828	3.739	828			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	550	1.021	1.799	3.600	1,23%	4,39%	8,88%	1.802	3.050	2.579			
	KUR	550	1.021	1.705	3.242	1,28%	4,43%	8,52%	1.537	2.691	2.220			
	Non KUR	-	-	94	359	0,00%	3,73%	14,42%	264	359	359			
3	PWG	-	-	-	1.099	0,00%	0,00%	2,77%	1.099	1.099	1.099			
	Cilem	-	-	-	662	0,00%	0,00%	3,57%	662	662	662			
	Gadai	-	-	-	437	0,00%	0,00%	2,07%	437	437	437			
4	CFG	5.180	4.286	2.153	9.384	1,59%	0,60%	2,62%	7.231	4.203	5.098			
	CF 1	174	42	40	5.945	0,39%	0,08%	11,30%	5.905	5.771	5.902			
	Total Griya	174	42	40	5.911	0,52%	0,10%	14,05%	5.871	5.737	5.868			
	Oto	-	-	-	34	0,00%	0,00%	0,32%	34	34	34			
	CF 2	5.006	4.244	2.113	3.439	1,78%	0,69%	1,12%	1.326	(1.567)	(805)			
	Mitraguna & Others	5.006	4.244	2.113	3.439	1,87%	0,73%	1,19%	1.326	(1.567)	(805)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	8.511	7.155	18.115	1,23%	1,36%	3,44%	10.960	12.091	9.604	0,49%	85,87%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.065	0,87%	1,22%	1,21%	(1)	246	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	819	1.066	1.066	1.065	0,92%	1,26%	1,26%	(1)	246	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	699	170	304	304	1,56%	0,74%	0,75%	(0)	(396)	134			
	KUR	609	170	304	304	1,42%	0,79%	0,80%	(0)	(305)	134			
	Non KUR	90	-	-	-	5,00%	0,00%	0,00%	-	(90)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.419	4.220	5.303	5.310	1,35%	1,47%	1,48%	8	892	1.090			
	CF 1	412	-	-	-	0,92%	0,00%	0,00%	-	(412)	-			
	Total Griya	412	-	-	-	1,22%	0,00%	0,00%	-	(412)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.007	4.220	5.303	5.310	1,42%	1,73%	1,74%	8	1.304	1.090			
	Mitraguna & Others	4.007	4.220	5.303	5.310	1,49%	1,83%	1,84%	8	1.304	1.090			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.456	6.672	6.679	1,21%	1,27%	1,27%	7	742	1.224	0,63%	50,28%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	619.222	853.881	668.418	49.196	
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,21	3,34	3,38	0,04	0,17
CIF Payroll	2.288	2.317	2.340	23	52

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.823	8.312	(4.023)	489	1.850	28,63%	(9.814)	-54,14%	37.513	22,16%	(29.200)
2	Tabungan	237.991	248.764	255.904	257.573	5.562	1.669	8.809	3,54%	19.582	8,23%	266.025	96,82%	(8.452)
3	Deposito	192.383	164.502	161.371	161.373	8.344	2	(3.129)	-1,90%	(31.010)	-16,12%	194.147	83,12%	(32.774)
	Total	448.500	419.728	425.098	427.258	9.882	2.160	7.530	1,79%	(21.242)	-4,74%	497.684	85,85%	(70.426)
	CASA	256.117	255.226	263.727	265.885	1.539	2.158	10.659	4,18%	9.768	3,81%	303.537	87,60%	(37.652)
	(%) CASA	57,11%	60,81%	62,04%	62,23%									
	FDR	54,70%	62,33%	62,53%	62,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.931	11.892		(39)	978	8,96%	253	2,18%	-	0,00%	11.892
2	Giro ISE	2.314	964	2.074	2.219		145	1.254	130,06%	(95)	-4,12%		0,00%	2.219
3	Tabungan ISE	1.452	2.077	1.985	1.801		(184)	(276)	-13,30%	349	24,00%		0,00%	1.801
4	Deposito ISE	7.872	7.872	7.872	7.872		0	0	0,00%	0	0,00%		0,00%	7.872
5	CIF ISE	286	289	289	289		0	0	0,00%	3	1,05%		0,00%	289

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.255	-	-	0	2.412	-44	676	44	29.361	62,18%	(11.106)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.255	-	-	0	2.412	-44	676	44	24.230	75,34%	(5.975)
	• Local Champion	16.492	17.899	17.855	-	-	0	2.412	-44	1.363	44	19.646	90,88%	(1.791)
	• Value Chain	1.087	401	401	-	-	-	-0	0	-686	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	37.519	-	-	0	-966	-637	-751	637	49.876	75,22%	(12.357)
	KUR	37.787	37.645	37.017	-	-	0	-937	-628	-770	628	48.631	76,12%	(11.614)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	38.310	4.726	4.327	-399	3.305	1.745	22.452	2.582	35.714	107,27%	2.596
	Cilem	7.657	20.078	21.224	1.151	1.595	444	1.371	1.147	13.567	448	23.148	91,69%	(1.924)
	Gadai	8.201	16.488	17.086	3.575	2.732	-843	1.934	598	8.885	2.134	12.566	135,97%	4.520
4	CFG	173.601	168.582	171.738	2.150	3.560	1.410	-3.409	3.156	-1.863	404	192.550	89,19%	(20.812)
	CF 1	81.382	67.479	67.364	-	-	0	-252	-115	-14.018	115	83.606	80,57%	(16.242)
	Total Griya	77.096	63.782	63.710	-	-	0	0	-72	-13.386	72	77.731	81,96%	(14.021)
	• Total Non Program	77.096	63.782	63.710	-	-	0	-2.418	-72	-13.386	72	77.731	81,96%	(14.021)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.654	-	-	0	-252	-43	-632	43	5.875	62,19%	(2.221)
	CF 2	92.219	101.103	104.374	2.150	3.560	1.410	-3.157	3.272	12.155	288	108.944	95,81%	(4.570)
	Mitraguna & Others	90.304	95.785	99.089	1.900	3.560	1.660	-3.380	3.303	8.785	257	105.404	94,01%	(6.316)
	Pensiun	1.915	5.317	5.286	250	-	-250	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	265.823	6.876	7.887	1.011	1.343	4.220	20.514	3.667	307.502	86,45%	(41.679)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	(210)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.446	2.172	2.541	5.069	3,78%	6,66%	13,51%	2.528	3.623	2.896			
	KUR	1.433	2.047	2.418	4.946	3,79%	6,42%	13,36%	2.528	3.513	2.899			
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	111	(2)			
3	PWG	-	-	-	1.445	0,00%	0,00%	3,77%	1.445	1.445	1.445			
	Cilem	-	-	-	1.388	0,00%	0,00%	6,54%	1.388	1.388	1.388			
	Gadai	-	-	-	58	0,00%	0,00%	0,34%	58	58	58			
4	CFG	3.497	3.360	6.197	4.421	2,01%	3,68%	2,57%	(1.776)	924	1.061			
	CF 1	3.310	3.079	4.746	3.595	4,07%	7,03%	5,34%	(1.151)	285	516			
	Total Griya	3.310	2.976	4.642	3.190	4,29%	7,28%	5,01%	(1.452)	(120)	214			
	Oto	-	102	103	405	0,00%	2,79%	11,08%	301	405	302			
	CF 2	187	281	1.451	826	0,20%	1,44%	0,79%	(625)	639	545			
	Mitraguna & Others	187	88	1.258	633	0,21%	1,31%	0,64%	(625)	446	545			
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-			
	Total Pembiayaan	5.153	5.532	8.737	10.935	2,10%	3,34%	4,11%	2.197	5.782	5.403	0,40%	90,32%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	345	318	94	0,18%	0,83%	0,25%	(224)	24	(251)			
	KUR	-	275	248	24	0,00%	0,66%	0,06%	(224)	24	(251)			
	Non KUR	70	70	70	70	14,55%	13,73%	13,99%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.495	5.084	1.787	2.184	1,44%	1,06%	1,27%	397	(311)	(2.900)			
	CF 1	2.172	2.968	1.619	2.016	2,67%	2,40%	2,99%	397	(157)	(952)			
	Total Griya	2.172	2.968	1.619	2.016	2,82%	2,54%	3,16%	397	(157)	(952)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	323	2.116	168	168	0,35%	0,17%	0,16%	-	(155)	(1.948)			
	Mitraguna & Others	323	2.116	168	168	0,36%	0,18%	0,17%	-	(155)	(1.948)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.556	5.429	2.106	2.278	1,45%	0,80%	0,86%	172	(1.278)	(3.151)	0,45%	47,60%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)	
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,95	3,22	3,24	0,01	0,29
CIF Payroll	1.776	1.883	1.719	(164)	(57)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	880	945	(89)	65	(176)	-15,69%	(414)	-30,45%	12.152	7,78%	(11.207)
2	Tabungan	139.020	143.955	141.841	140.813	4.061	(1.029)	(3.143)	-2,18%	1.793	1,29%	154.745	91,00%	(13.933)
3	Deposito	91.332	76.900	76.806	76.814	230	8	(86)	-0,11%	(14.518)	-15,90%	92.313	83,21%	(15.498)
	Total	231.711	221.976	219.527	218.572	4.202	(955)	(3.404)	-1,53%	(13.139)	-5,67%	259.210	84,32%	(40.638)
	CASA	140.379	145.076	142.721	141.758	3.972	(964)	(3.319)	-2,29%	1.379	0,98%	166.897	84,94%	(25.140)
	(%) CASA	60,58%	65,36%	65,01%	64,86%									
	FDR	52,09%	65,04%	66,82%	67,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	5.229	4.667		(562)	(458)	-8,93%	1.894	68,32%	-	0,00%	4.667
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	5.125	4.564		(562)	(458)	-9,12%	1.895	71,01%		0,00%	4.564
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	84	92	92	92		0	0	0,00%	8	9,52%		0,00%	92

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.478	-	100	100	414	71	5.478	29	4.038	135,67%	1.440
	KUR	-	4.876	4.852	-	-	0	422	-24	4.852	24	3.846	126,15%	1.006
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	23.405	2.678	2.877	199	2.095	1.636	13.087	1.241	23.389	100,07%	17
	Cilem	4.275	13.042	14.076	1.212	1.384	172	1.217	1.035	9.801	349	16.449	85,58%	(2.373)
	Gadai	6.043	8.728	9.329	1.467	1.493	26	877	601	3.286	892	6.940	134,43%	2.389
4	CFG	108.966	116.910	117.510	685	1.476	791	568	600	8.545	876	127.699	92,02%	(10.189)
	CF 1	22.575	21.266	21.267	-	400	400	-123	1	-1.309	399	26.152	81,32%	(4.886)
	Total Griya	18.510	16.653	16.721	-	400	400	0	68	-1.789	332	20.513	81,51%	(3.792)
	• Total Non Program	18.168	16.160	16.228	-	400	400	-430	68	-1.941	332	18.914	85,80%	(2.686)
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.546	-	-	0	-123	-67	481	67	5.639	80,61%	(1.093)
	CF 2	86.390	95.644	96.244	685	1.076	391	691	600	9.853	476	101.547	94,78%	(5.303)
	Mitraguna & Others	53.276	65.057	65.709	685	920	235	938	651	12.433	269	66.824	98,33%	(1.116)
	Pensiun	33.115	30.587	30.535	-	156	156	-247	-51	-2.579	207	34.723	87,94%	(4.188)
	Total Pembiayaan	120.698	144.379	146.687	3.363	4.453	1.090	3.063	2.308	25.989	2.145	156.540	93,71%	(9.853)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	339	0,00%	0,00%	1,45%	339	339	339			
	Cilem	-	-	-	286	0,00%	0,00%	2,03%	286	286	286			
	Gadai	-	-	-	53	0,00%	0,00%	0,57%	53	53	53			
4	CFG	438	2.333	4.367	5.334	0,40%	3,74%	4,54%	967	4.895	3.001			
	CF 1	438	1.265	1.654	1.898	1,94%	7,78%	8,93%	244	1.460	633			
	Total Griya	438	1.265	1.654	1.691	2,37%	9,93%	10,11%	37	1.252	426			
	Oto	-	-	-	208	0,00%	0,00%	4,57%	208	208	208			
	CF 2	-	1.068	2.713	3.436	0,00%	2,84%	3,57%	722	3.436	2.367			
	Mitraguna & Others	-	1.068	2.452	2.567	0,00%	3,77%	3,91%	115	2.567	1.499			
	Pensiun	-	-	262	869	0,00%	0,86%	2,84%	607	869	869			
	Total Pembiayaan	438	2.333	4.367	5.672	0,36%	3,02%	3,87%	1.305	5.234	3.339	1,44%	62,70%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	980	671	671	0,48%	0,57%	0,57%	-	147	(309)			
	CF 1	397	541	424	424	1,76%	1,99%	1,99%	-	27	(117)			
	Total Griya	397	541	424	424	2,14%	2,55%	2,54%	-	27	(117)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	128	439	247	247	0,15%	0,26%	0,26%	-	120	(192)			
	Mitraguna & Others	20	439	247	247	0,04%	0,38%	0,38%	-	227	(192)			
	Pensiun	108	-	-	-	0,09%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	1.438	980	671	671	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	47,97%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	230.548	232.327	218.084	(12.464)	
2	Contribution Margin	7.028	9.061	6.651	(377)	5,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	2,89	2,90	0,01	0,15
CIF Payroll	893	908	912	4	19



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	217.555	336.853	(126.134)	119.298	148.299	78,65%	263.872	361,56%	92.079	365,83%	244.774
2	Tabungan	196.862	204.302	219.297	218.746	(6.553)	(551)	14.444	7,07%	21.884	11,12%	224.903	97,26%	(6.157)
3	Deposito	1.160.939	1.779.384	1.693.664	1.693.933	487.766	269	(85.451)	-4,80%	532.994	45,91%	1.162.702	145,69%	531.231
	Total	1.430.782	2.172.240	2.130.516	2.249.532	355.080	119.016	77.292	3,56%	818.749	57,22%	1.479.683	152,03%	769.848
	CASA	269.843	392.856	436.852	555.599	(132.686)	118.747	162.743	41,43%	285.756	105,90%	316.982	175,28%	238.617
	(%) CASA	18,86%	18,09%	20,50%	24,70%									
	FDR	15,38%	12,25%	12,66%	11,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	11.083	10.983		(100)	862	8,52%	1.905	20,98%	-	0,00%	10.983
2	Giro ISE	2.308	1.766	2.018	1.660		(358)	(106)	-5,98%	(648)	-28,07%		0,00%	1.660
3	Tabungan ISE	1.370	4.055	4.765	5.023		258	968	23,87%	3.653	266,53%		0,00%	5.023
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%		0,00%	4.300
5	CIF ISE	58	69	69	69		0	0	0,00%	11	18,97%		0,00%	69

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	20.632	-	1.000	1.000	-1.842	978	501	22	33.634	61,34%	(13.003)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	20.632	-	1.000	1.000	-1.842	978	501	22	27.754	74,34%	(7.122)
	• Local Champion	18.621	18.413	19.391	-	1.000	1.000	-1.802	978	770	22	22.236	87,21%	(2.845)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.634	300	150	-150	-423	-280	2.533	430	65.297	85,20%	(9.662)
	KUR	50.813	54.482	54.215	300	150	-150	-330	-267	3.402	417	62.288	87,04%	(8.073)
	Non KUR	2.289	1.432	1.419	-	-	0	-93	-13	-869	13	3.009	47,17%	(1.590)
3	PWG	17.782	27.368	28.754	3.214	3.177	-37	1.552	1.386	10.972	1.791	35.103	81,91%	(6.349)
	Cilem	6.518	15.785	16.841	1.212	1.469	258	504	1.056	10.323	414	22.195	75,88%	(5.354)
	Gadai	11.264	11.583	11.913	2.002	1.708	-294	1.048	330	649	1.378	12.908	92,29%	(995)
4	CFG	129.053	163.160	164.744	3.127	3.308	181	3.737	1.583	35.691	1.725	160.708	102,51%	4.035
	CF 1	19.758	18.000	17.856	-	-	0	-64	-144	-1.902	144	34.689	51,48%	(16.833)
	Total Griya	14.572	13.490	13.429	-	-	0	0	-61	-1.143	61	27.914	48,11%	(14.485)
	• Total Non Program	11.408	10.641	10.590	-	-	0	608	-51	-819	51	13.112	80,76%	(2.522)
	• Program	3.163	2.849	2.839	-	-	0	-28	-10	-324	10	14.802	19,18%	(11.963)
	Oto	5.186	4.511	4.428	-	-	0	-64	-83	-759	83	6.775	65,35%	(2.348)
	CF 2	109.295	145.160	146.887	3.127	3.308	181	3.801	1.728	37.592	1.580	126.019	116,56%	20.868
	Mitraguna & Others	90.925	126.736	128.134	2.970	2.878	-92	3.761	1.398	37.209	1.480	106.025	120,85%	22.109
	Pensiun	18.370	18.424	18.754	157	430	273	39	330	383	100	19.994	93,79%	(1.241)
	Total Pembiayaan	220.067	266.096	269.763	6.641	7.635	994	3.024	3.667	49.697	3.968	294.742	91,53%	(24.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	451	1.104	1.465	6.318	0,85%	2,62%	11,36%	4.853	5.867	5.214			
	KUR	163	1.023	1.363	6.111	0,32%	2,50%	11,27%	4.747	5.948	5.087			
	Non KUR	289	80	102	207	12,61%	7,10%	14,61%	106	(81)	127			
3	PWG	-	-	-	788	0,00%	0,00%	2,74%	788	788	788			
	Cilem	-	-	-	506	0,00%	0,00%	3,01%	506	506	506			
	Gadai	-	-	-	282	0,00%	0,00%	2,37%	282	282	282			
4	CFG	1.759	1.049	695	1.468	1,36%	0,43%	0,89%	773	(292)	419			
	CF 1	1.212	1.049	695	1.468	6,14%	3,86%	8,22%	773	255	419			
	Total Griya	1.052	586	572	964	7,22%	4,24%	7,18%	392	(88)	378			
	Oto	161	463	123	504	3,10%	2,72%	11,38%	381	343	41			
	CF 2	547	-	-	-	0,50%	0,00%	0,00%	-	(547)	-			
	Mitraguna & Others	547	-	-	-	0,60%	0,00%	0,00%	-	(547)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.153	2.160	8.574	1,00%	0,81%	3,18%	6.414	6.363	6.421	2,19%	31,06%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	156	-	-	-	0,77%	0,00%	0,00%	-	(156)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.531	812	881	990	2,88%	1,58%	1,78%	109	(542)	178			
	KUR	855	378	489	602	1,68%	0,90%	1,11%	113	(253)	223			
	Non KUR	677	434	392	388	29,56%	27,36%	27,34%	(4)	(288)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	761	439	581	581	0,59%	0,36%	0,35%	(1)	(181)	142			
	CF 1	321	419	562	561	1,63%	3,12%	3,14%	(1)	240	142			
	Total Griya	321	419	562	561	2,20%	4,17%	4,18%	(1)	240	142			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-			
	Total Pembiayaan	2.449	1.251	1.462	1.571	1,11%	0,55%	0,58%	108	(878)	319	1,56%	-168,07%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.471	377.865	1.817.431	1.384.960	
2	Contribution Margin	14.647	18.467	16.713	2.066	-14,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,30	3,33	0,03	0,35
CIF Payroll	2.076	2.009	2.041	32	(35)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.152	8.706	1.308	554	536	6,56%	(789)	-8,31%	17.559	49,58%	(8.853)
2	Tabungan	99.410	126.187	122.876	123.534	4.967	658	(2.653)	-2,10%	24.123	24,27%	111.159	111,13%	12.374
3	Deposito	64.192	41.870	41.660	41.661	(19.912)	1	(209)	-0,50%	(22.531)	-35,10%	64.924	64,17%	(23.263)
	Total	173.097	176.228	172.688	173.901	(13.637)	1.213	(2.327)	-1,32%	804	0,46%	193.643	89,81%	(19.742)
	CASA	108.906	134.358	131.028	132.240	6.275	1.212	(2.118)	-1,58%	23.334	21,43%	128.718	102,74%	3.522
	(%) CASA	62,92%	76,24%	75,88%	76,04%									
	FDR	57,60%	66,03%	67,60%	67,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	12.204	12.907		703	1.384	12,01%	(396)	-2,98%	-	0,00%	12.907
2	Giro ISE	6.014	2.950	4.783	5.483		699	2.533	85,85%	(531)	-8,83%		0,00%	5.483
3	Tabungan ISE	6.490	7.773	6.621	6.624		4	(1.149)	-14,78%	134	2,07%		0,00%	6.624
4	Deposito ISE	800	800	800	800		0	0	0,00%	0	0,00%		0,00%	800
5	CIF ISE	44	55	55	55		0	0	0,00%	11	25,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	-	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	35.261	3.067	3.309	242	-637	240	11.532	3.070	32.140	109,71%	3.122
	Cilem	8.075	16.035	15.576	802	406	-396	-215	-458	7.501	864	14.021	111,09%	1.555
	Gadai	15.654	18.987	19.685	2.266	2.904	638	-421	698	4.030	2.206	18.118	108,64%	1.566
4	CFG	75.933	75.630	75.765	100	515	415	-1.097	135	-168	380	86.043	88,05%	(10.279)
	CF 1	16.979	15.785	16.107	-	400	400	-86	322	-872	78	18.410	87,49%	(2.304)
	Total Griya	15.306	13.770	14.130	-	400	400	0	360	-1.176	40	15.836	89,23%	(1.705)
	• Total Non Program	15.306	13.770	14.130	-	400	400	-211	360	-1.176	40	15.836	89,23%	(1.705)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	1.976	-	-	0	-86	-38	303	38	2.575	76,76%	(598)
	CF 2	58.954	59.845	59.658	100	115	15	-1.010	-187	704	302	67.633	88,21%	(7.975)
	Mitraguna & Others	51.295	52.822	52.641	100	65	-35	-948	-181	1.346	246	59.053	89,14%	(6.412)
	Pensiun	7.658	7.023	7.017	-	50	50	-62	-6	-641	56	8.580	81,79%	(1.562)
	Total Pembiayaan	99.702	116.362	116.737	3.167	3.824	657	-1.864	375	17.035	3.450	118.223	98,74%	(1.486)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.209	0,00%	0,00%	3,43%	1.209	1.209	1.209			
	Cilem	-	-	-	860	0,00%	0,00%	5,52%	860	860	860			
	Gadai	-	-	-	349	0,00%	0,00%	1,77%	349	349	349			
4	CFG	315	466	283	943	0,41%	0,37%	1,25%	661	629	477			
	CF 1	-	258	238	257	0,00%	1,50%	1,60%	20	257	(1)			
	Total Griya	-	237	238	238	0,00%	1,72%	1,68%	-	238	0			
	Oto	-	21	-	20	0,00%	0,00%	0,99%	20	20	(1)			
	CF 2	315	208	45	686	0,53%	0,08%	1,15%	641	372	478			
	Mitraguna & Others	315	208	45	686	0,61%	0,09%	1,30%	641	372	478			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	466	283	2.152	0,32%	0,24%	1,84%	1.870	1.838	1.686	1,91%	-3,55%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	100,00%	0,00%	0,00%	-	(40)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	484	0,90%	0,66%	0,64%	(13)	(197)	(161)			
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-			
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	630	645	497	484	1,07%	0,83%	0,81%	(13)	(145)	(161)			
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,92%	(13)	(145)	(161)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	721	645	497	484	0,72%	0,43%	0,41%	(13)	(237)	(161)	0,26%	38,15%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.591	173.097	189.865	21.274	
2	Contribution Margin	4.128	5.207	6.827	2.699	-65,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,09	3,08	(0,01)	0,08
CIF Payroll	837	798	785	(13)	(52)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.441	1.462	(91)	22	(917)	-38,55%	(2.046)	-58,32%	10.133	14,43%	(8.671)
2	Tabungan	88.498	80.904	87.230	88.640	(3.227)	1.410	7.736	9,56%	143	0,16%	98.149	90,31%	(9.509)
3	Deposito	50.176	22.786	22.655	22.705	(2.444)	50	(81)	-0,36%	(27.471)	-54,75%	50.777	44,71%	(28.072)
	Total	142.182	106.070	111.325	112.808	(5.762)	1.482	6.738	6,35%	(29.374)	-20,66%	159.059	70,92%	(46.252)
	CASA	92.006	83.284	88.670	90.103	(3.318)	1.432	6.819	8,19%	(1.904)	-2,07%	108.282	83,21%	(18.180)
	(%) CASA	64,71%	78,52%	79,65%	79,87%									
	FDR	46,30%	81,53%	79,63%	78,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec 25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.257	809	999	1.021	22	212	26,15%	(2.236)	-68,66%	-	0,00%	1.021
2	Giro ISE	705	208	444	460	16	252	121,01%	(245)	-34,70%		0,00%	460
3	Tabungan ISE	2.552	601	555	561	6	(40)	-6,72%	(1.991)	-78,04%		0,00%	561
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	147	155	155	155	0	0	0,00%	8	5,44%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.552	300	-	-300	424	-14	4.552	14	4.056	112,25%	497
	KUR	-	4.482	4.468	300	-	-300	427	-14	4.468	14	3.846	116,16%	622
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.772	486	456	-30	412	372	4.423	84	6.694	101,16%	78
	Cilem	2.349	6.400	6.772	486	456	-30	412	372	4.423	84	6.694	101,16%	78
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.322	624	3.080	2.456	147	1.812	13.836	1.268	75.145	102,90%	2.177
	CF 1	26.468	27.857	27.635	49	865	816	-62	-222	1.167	1.087	28.008	98,67%	(373)
	Total Griya	25.069	24.184	23.998	-	865	865	0	-186	-1.071	1.051	25.557	93,90%	(1.559)
1	• Total Non Program	25.069	24.184	23.998	-	865	865	-257	-186	-1.071	1.051	25.557	93,90%	(1.559)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.637	49	-	-49	-62	-36	2.238	36	2.451	148,42%	1.187
	CF 2	37.018	47.653	49.687	575	2.215	1.640	209	2.034	12.670	181	47.138	105,41%	2.550
	Mitraguna & Others	36.826	47.451	49.490	575	2.215	1.640	214	2.039	12.665	176	45.872	107,89%	3.619
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	88.647	1.410	3.536	2.126	983	2.170	22.811	1.366	85.895	103,20%	2.752

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	444	0,00%	0,00%	9,76%	444	444	444			
	KUR	-	-	-	444	0,00%	0,00%	9,94%	444	444	444			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	155	0,00%	0,00%	2,29%	155	155	155			
	Cilem	-	-	-	155	0,00%	0,00%	2,29%	155	155	155			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	643	1,73%	0,28%	0,83%	427	(455)	(840)			
	CF 1	1.097	1.182	145	571	4,15%	0,52%	2,06%	426	(527)	(612)			
	Total Griya	1.097	1.038	-	343	4,38%	0,00%	1,43%	343	(754)	(696)			
	Oto	-	144	145	228	0,00%	3,94%	6,26%	83	228	84			
	CF 2	-	300	70	72	0,00%	0,15%	0,14%	2	72	(228)			
	Mitraguna & Others	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	1.242	1,67%	0,25%	1,40%	1.027	144	(240)	0,41%	70,90%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	120	840	2.144	969	0,19%	2,84%	1,25%	(1.175)	849	129			
	CF 1	-	821	1.828	950	0,00%	6,56%	3,44%	(877)	950	129			
	Total Griya	-	821	1.828	806	0,00%	7,56%	3,36%	(1.022)	806	(16)			
	Oto	-	-	-	145	0,00%	0,00%	3,98%	145	145	145			
	CF 2	120	19	317	19	0,32%	0,66%	0,04%	(298)	(101)	0			
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,04%	(298)	(101)	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	120	840	2.144	969	0,18%	2,48%	1,09%	(1.175)	849	129	0,92%	15,53%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	134.967	142.182	111.831	(23.136)	
2	Contribution Margin	2.999	3.810	3.028	29	-1,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	2,90	2,93	0,03	0,23
CIF Payroll	1.183	1.282	1.392	110	209

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.955	4.958	1.293	3	312	6,72%	682	15,95%	16.368	30,29%	(11.410)
2	Tabungan	143.334	167.749	168.040	170.200	(5.471)	2.160	2.451	1,46%	26.866	18,74%	160.947	105,75%	9.254
3	Deposito	111.952	108.727	108.428	108.427	(1.071)	(0)	(300)	-0,28%	(3.525)	-3,15%	113.051	95,91%	(4.624)
	Total	259.563	281.122	281.423	283.585	(5.250)	2.163	2.463	0,88%	24.022	9,25%	290.365	97,66%	(6.780)
	CASA	147.610	172.395	172.995	175.158	(4.178)	2.163	2.763	1,60%	27.547	18,66%	177.314	98,78%	(2.157)
	(%) CASA	56,87%	61,32%	61,47%	61,77%									
	FDR	26,72%	31,77%	31,74%	31,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.227	3.338		111	762	29,57%	1.000	42,80%	-	0,00%	3.388
2	Giro ISE	22	24	24	24		0	(0)	-0,02%	2	11,35%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.203	3.313		111	762	29,85%	998	43,09%		0,00%	3.313
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	9.552	9.592	950	200	-750	1.210	40	9.398	160	4.206	228,05%	5.386
	KUR	194	8.589	8.646	750	200	-550	1.028	56	8.452	144	3.996	216,34%	4.649
	Non KUR	-	963	946	200	-	-200	182	-16	946	16	210	451,16%	737
3	PWG	3.438	5.369	5.413	130	171	41	-165	44	1.975	126	10.185	53,15%	(4.772)
	Cilem	3.438	5.369	5.413	130	171	41	-165	44	1.975	126	10.185	53,15%	(4.772)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	73.736	442	100	-342	1.342	-71	8.773	171	77.611	95,01%	(3.875)
	CF 1	19.068	19.352	19.290	-	-	0	-71	-62	222	62	20.733	93,04%	(1.443)
	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)
	• Total Non Program	17.646	16.960	16.950	-	-	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.341	-	-	0	-71	-51	919	51	2.563	91,33%	(222)
	CF 2	45.895	54.455	54.446	442	100	-342	1.413	-9	8.551	109	56.878	95,72%	(2.432)
	Mitraguna & Others	40.397	48.374	48.390	300	100	-200	1.093	16	7.993	84	50.214	96,37%	(1.824)
	Pensiun	5.498	6.080	6.056	142	-	-142	320	-25	557	25	6.664	90,87%	(608)
	Total Pembiayaan	69.359	89.317	89.330	1.522	471	-1.051	2.384	13	19.972	458	92.766	96,30%	(3.436)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	(764)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	25	0,00%	0,00%	0,47%	25	25	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,47%	25	25	25			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	4.704	1,63%	5,66%	6,38%	529	3.644	608			
	CF 1	648	3.784	3.837	4.368	3,40%	19,83%	22,64%	531	3.719	584			
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,43%	474	3.662	527			
	Oto	-	-	-	57	0,00%	0,00%	2,45%	57	57	57			
	CF 2	412	313	338	337	0,90%	0,62%	0,62%	(2)	(75)	24			
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	(389)	23			
	Pensiun	-	313	315	314	0,00%	5,19%	5,18%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	4.730	2,63%	4,67%	5,29%	555	2.905	633	0,53%	89,95%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	267	2.067	2.173	2.173	0,41%	2,94%	2,95%	-	1.905	105			
	CF 1	267	749	855	855	1,40%	4,42%	4,43%	-	587	105			
	Total Griya	132	614	719	719	0,75%	4,24%	4,24%	-	587	105			
	Oto	135	135	135	135	9,51%	5,65%	5,78%	-	-	-			
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,42%	-	1.318	(0)			
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,72%	-	1.318	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	2.661	2.762	2.762	0,39%	3,09%	3,09%	-	2.495	101	2,14%	30,85%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.414	259.564	286.371	44.957	
2	Contribution Margin	4.446	5.407	4.543	97	-2,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,21	3,20	(0,01)	0,24
CIF Payroll	959	971	869	(102)	(90)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	15.815	13.919	1.303	(1.896)	(1.463)	-9,51%	10.101	264,62%	11.772	118,24%	2.147
2	Tabungan	117.085	114.592	116.126	116.847	(1.258)	721	2.255	1,97%	(238)	-0,20%	128.675	90,81%	(11.828)
3	Deposito	49.844	46.365	46.093	46.118	(1.625)	25	(248)	-0,53%	(3.726)	-7,48%	50.566	91,20%	(4.448)
	Total	170.746	176.338	178.034	176.884	(1.579)	(1.151)	545	0,31%	6.137	3,59%	191.013	92,60%	(14.129)
	CASA	120.903	129.973	131.942	130.766	45	(1.176)	793	0,61%	9.863	8,16%	140.447	93,11%	(9.681)
	(%) CASA	70,81%	73,71%	74,11%	73,93%									
	FDR	80,42%	79,03%	79,99%	80,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	801	808		7	(8)	-0,94%	(883)	-52,22%	-	0,00%	808
2	Giro ISE	436	72	57	57		0	(15)	-21,34%	(379)	-86,94%		0,00%	57
3	Tabungan ISE	1.254	743	744	751		7	8	1,05%	(503)	-40,14%		0,00%	751
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%		0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	24.313	2.503	3.205	702	1.344	976	10.764	2.229	22.921	106,07%	1.392
	Cilem	7.456	12.121	12.822	754	1.006	252	722	702	5.366	304	13.715	93,49%	(893)
	Gadai	6.094	11.217	11.491	1.748	2.199	451	622	274	5.397	1.925	9.206	124,82%	2.285
4	CFG	119.321	116.031	118.095	913	2.693	1.780	-607	2.063	-1.227	630	132.306	89,26%	(14.211)
	CF 1	15.625	17.718	17.856	-	225	225	-59	138	2.231	87	17.516	101,94%	340
	Total Griya	13.902	15.656	15.619	-	-	0	0	-36	1.717	36	14.443	108,15%	1.176
	• Total Non Program	13.902	15.656	15.619	-	-	0	-113	-36	1.717	36	14.443	108,15%	1.176
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.237	-	225	225	-59	175	514	50	3.073	72,78%	(836)
	CF 2	103.696	98.314	100.239	913	2.468	1.555	-548	1.925	-3.458	543	114.790	87,32%	(14.552)
	Mitraguna & Others	94.197	88.244	89.741	335	1.950	1.615	-805	1.496	-4.456	454	103.911	86,36%	(14.171)
	Pensiun	9.499	10.069	10.498	578	518	-60	257	429	999	89	10.879	96,50%	(381)
	Total Pembiayaan	137.307	139.369	142.408	3.416	5.898	2.482	737	3.039	5.101	2.859	159.663	89,19%	(17.256)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.112	0,00%	0,00%	4,57%	1.112	1.112	1.112			
	Cilem	-	-	-	266	0,00%	0,00%	2,08%	266	266	266			
	Gadai	-	-	-	846	0,00%	0,00%	7,36%	846	846	846			
4	CFG	1.942	506	410	3.112	1,63%	0,35%	2,64%	2.703	1.171	2.606			
	CF 1	86	-	-	-	0,55%	0,00%	0,00%	-	(86)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	86	-	-	-	4,99%	0,00%	0,00%	-	(86)	-			
	CF 2	1.856	506	410	3.112	1,79%	0,42%	3,10%	2.703	1.257	2.606			
	Mitraguna & Others	1.856	506	410	3.112	1,97%	0,46%	3,47%	2.703	1.257	2.606			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	4.225	1,41%	0,29%	2,97%	3.815	2.283	3.718	0,37%	87,51%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	331	602	616	616	0,28%	0,53%	0,52%	-	285	14			
	CF 1	300	-	-	-	1,92%	0,00%	0,00%	-	(300)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	300	-	-	-	17,42%	0,00%	0,00%	-	(300)	-			
	CF 2	31	602	616	616	0,03%	0,63%	0,61%	-	585	14			
	Mitraguna & Others	31	602	616	616	0,03%	0,70%	0,69%	-	585	14			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	-	285	14	0,63%	-45,49%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	171.109	170.746	177.918	6.809	
2	Contribution Margin	6.500	7.910	8.142	1.642	-25,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,32	3,33	0,01	0,30
CIF Payroll	680	545	542	(3)	(138)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	5.903	5.799	(9.658)	(104)	2.987	106,19%	(8.131)	-58,37%	24.944	23,25%	(19.145)
2	Tabungan	118.671	155.162	155.882	155.856	(2.867)	(27)	694	0,45%	37.184	31,33%	135.176	115,30%	20.680
3	Deposito	125.329	129.816	111.812	133.312	(4.784)	21.500	3.496	2,69%	7.983	6,37%	126.285	105,56%	7.027
	Total	257.931	287.790	273.598	294.967	(17.309)	21.369	7.177	2,49%	37.036	14,36%	286.405	102,99%	8.562
	CASA	132.602	157.974	161.786	161.655	(12.525)	(131)	3.680	2,33%	29.053	21,91%	160.120	100,96%	1.535
	(%) CASA	51,41%	54,89%	59,13%	54,80%									
	FDR	59,82%	64,96%	68,51%	63,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.691	4.765		74	363	8,26%	1.227	34,68%	-	0,00%	4.765
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%		0,00%	1
3	Tabungan ISE	3.537	4.401	4.690	4.764		74	364	8,26%	1.227	34,70%		0,00%	4.764
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%		0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	28.526	2.774	2.773	-1	1.790	785	11.516	1.988	23.290	122,48%	5.236
	Cilem	7.758	12.741	13.125	938	823	-115	830	384	5.367	439	12.693	103,40%	432
	Gadai	9.252	15.000	15.401	1.836	1.950	113	960	401	6.150	1.549	10.597	145,34%	4.804
4	CFG	136.962	150.781	150.488	2.611	1.783	-828	1.860	-293	13.526	2.076	152.429	98,73%	(1.941)
	CF 1	16.548	16.433	16.380	-	18	18	94	-53	-168	70	18.272	89,65%	(1.891)
	Total Griya	15.017	13.622	13.607	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
	• Total Non Program	15.017	13.622	13.607	-	-	0	-114	-15	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.773	-	18	18	94	-38	1.241	56	2.762	100,39%	11
	CF 2	120.414	134.348	134.107	2.611	1.765	-846	1.766	-240	13.694	2.005	134.157	99,96%	(50)
	Mitraguna & Others	110.777	123.441	122.842	2.611	1.227	-1.384	1.619	-599	12.065	1.826	123.263	99,66%	(421)
	Pensiun	9.636	10.906	11.265	-	538	538	147	359	1.629	179	10.894	103,41%	371
	Total Pembiayaan	154.289	186.937	187.429	5.385	4.556	-829	3.582	492	33.141	4.064	176.035	106,47%	11.394

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	360	0,00%	0,00%	0,00%	360	360	360			
	Cilem	-	-	-	303	0,00%	0,00%	2,31%	303	303	303			
	Gadai	-	-	-	57	0,00%	0,00%	0,37%	57	57	57			
4	CFG	334	415	769	2.633	0,24%	0,51%	1,75%	1.864	2.299	2.219			
	CF 1	-	195	195	642	0,00%	1,18%	3,92%	448	642	448			
	Total Griya	-	44	43	491	0,00%	0,32%	3,61%	448	491	447			
	Oto	-	151	152	152	0,00%	5,40%	5,47%	-	152	1			
	CF 2	334	220	575	1.991	0,28%	0,43%	1,48%	1.417	1.657	1.771			
	Mitraguna & Others	334	220	575	1.991	0,30%	0,47%	1,62%	1.417	1.657	1.771			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	489	769	2.994	0,31%	0,41%	1,60%	2.224	2.512	2.505	0,15%	90,71%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	-	(33)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	787	1.276	1.276	1.276	0,57%	0,85%	0,85%	(0)	489	(0)			
	CF 1	645	74	73	73	3,90%	0,45%	0,45%	(0)	(571)	(0)			
	Total Griya	645	74	73	73	4,29%	0,54%	0,54%	(0)	(571)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.202	1.202	0,12%	0,89%	0,90%	-	1.060	(0)			
	Mitraguna & Others	142	1.203	1.202	1.202	0,13%	0,97%	0,98%	-	1.060	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.319	0,56%	0,71%	0,70%	(0)	456	43	0,00%	100,00%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	264.514	258.971	305.354	40.840	
2	Contribution Margin	8.282	10.698	9.062	780	-9,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,43	3,46	0,04	0,17
CIF Payroll	1.939	2.451	2.440	(11)	501

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	7.897	8.941	(1.594)	1.044	3.991	80,64%	362	4,21%	21.760	41,09%	(12.819)
2	Tabungan	115.717	143.468	132.933	131.356	3.774	(1.577)	(12.112)	-8,44%	15.639	13,52%	131.921	99,57%	(564)
3	Deposito	158.683	167.447	162.984	162.984	(4.690)	0	(4.462)	-2,66%	4.302	2,71%	159.836	101,97%	3.148
	Total	282.980	315.865	303.815	303.282	(2.510)	(532)	(12.583)	-3,98%	20.303	7,17%	313.517	96,74%	(10.235)
	CASA	124.297	148.418	140.830	140.298	2.180	(533)	(8.120)	-5,47%	16.001	12,87%	153.681	91,29%	(13.383)
	(%) CASA	43,92%	46,99%	46,35%	46,26%									
	FDR	77,18%	79,97%	83,27%	83,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.909	4.776		(133)	(518)	-9,78%	1.457	43,88%	-	0,00%	4.776
2	Giro ISE	510	262	766	771		5	508	193,61%	261	51,18%	-	0,00%	771
3	Tabungan ISE	2.559	4.781	3.894	3.755		(138)	(1.026)	-21,45%	1.196	46,72%	-	0,00%	3.755
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%	-	0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%	-	0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.192	-	200	-	-125	200	-317	-	8.871	47,26%	(4.679)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.357	150	100	-50	96	6	2.445	94	12.408	99,59%	(51)
	KUR	9.027	11.109	11.126	150	100	-50	310	17	2.099	83	11.420	97,42%	(295)
	Non KUR	885	1.242	1.231	-	-	0	-214	-11	346	11	987	124,73%	244
3	PWG	13.890	24.339	24.901	2.439	2.591	152	655	562	11.011	2.029	28.393	87,70%	(3.492)
	Cilem	5.699	14.691	15.492	991	1.117	127	449	802	9.793	316	17.349	89,30%	(1.856)
	Gadai	8.191	9.648	9.409	1.448	1.474	25	206	-239	1.218	1.713	11.045	85,19%	(1.636)
4	CFG	190.097	211.911	211.539	4.729	3.539	-1.191	4.335	-372	21.442	3.910	205.803	102,79%	5.736
	CF 1	25.896	27.651	28.483	-	908	908	-246	832	2.587	75	27.891	102,12%	592
	Total Griya	21.834	23.960	24.823	-	908	908	0	863	2.989	45	22.404	110,80%	2.419
	• Total Non Program	21.834	23.960	24.823	-	908	908	-205	863	2.989	45	22.404	110,80%	2.419
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.062	3.690	3.660	-	-	0	-246	-31	-402	31	5.487	66,70%	(1.827)
	CF 2	164.201	184.260	183.056	4.729	2.631	-2.098	4.581	-1.204	18.855	3.835	177.912	102,89%	5.144
	Mitraguna & Others	145.925	165.161	164.053	4.697	2.381	-2.316	4.492	-1.108	18.128	3.489	158.181	103,71%	5.873
	Pensiun	18.276	19.099	19.003	32	250	218	89	-96	727	346	19.731	96,31%	(729)
	Total Pembiayaan	218.409	252.593	252.990	7.318	6.429	-889	4.962	397	34.581	6.033	255.475	99,03%	(2.485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	100	99	566	2,87%	0,80%	4,58%	467	282	466			
	KUR	284	100	99	566	3,15%	0,89%	5,09%	467	282	466			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	26	-	1.038	0,00%	0,00%	4,17%	1.038	1.038	1.012			
	Cilem	-	-	-	445	0,00%	0,00%	2,87%	445	445	445			
	Gadai	-	26	-	593	0,00%	0,00%	6,30%	593	593	567			
4	CFG	85	467	65	925	0,04%	0,03%	0,44%	860	840	458			
	CF 1	52	467	65	127	0,20%	0,23%	0,45%	63	75	(340)			
	Total Griya	52	48	47	122	0,24%	0,20%	0,49%	75	70	74			
	Oto	-	419	18	5	0,00%	0,48%	0,15%	(12)	5	(414)			
	CF 2	33	-	-	797	0,02%	0,00%	0,44%	797	765	797			
	Mitraguna & Others	33	-	-	704	0,02%	0,00%	0,43%	704	671	704			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	369	593	164	2.528	0,17%	0,06%	1,00%	2.365	2.159	1.935	0,17%	82,50%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	-	-	-	0,04%	0,00%	0,00%	-	(4)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	4	-	-	-	0,50%	0,00%	0,00%	-	(4)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.205	514	512	512	0,63%	0,24%	0,24%	-	(693)	(2)			
	CF 1	485	-	-	-	1,87%	0,00%	0,00%	-	(485)	-			
	Total Griya	485	-	-	-	2,22%	0,00%	0,00%	-	(485)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	719	514	512	512	0,44%	0,28%	0,28%	-	(208)	(2)			
	Mitraguna & Others	719	273	271	271	0,49%	0,16%	0,17%	-	(449)	(2)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,27%	-	241	(0)			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,98%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.607	282.980	318.375	89.768	
2	Contribution Margin	8.481	11.567	9.767	1.286	-15,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,97	3,13	3,16	0,03	0,19
CIF Payroll	1.469	1.593	1.614	21	145

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	36.829	6.937	1.192	(29.892)	2.347	51,13%	(1.617)	-18,91%	17.343	40,00%	(10.406)
2	Tabungan	104.558	99.445	101.727	102.746	(4.330)	1.019	3.301	3,32%	(1.812)	-1,73%	118.277	86,87%	(15.531)
3	Deposito	118.514	111.707	106.371	136.372	(98)	30.000	24.665	22,08%	17.858	15,07%	119.238	114,37%	17.134
	Total	231.625	215.742	244.927	246.054	(3.237)	1.127	30.313	14,05%	14.429	6,23%	254.858	96,55%	(8.804)
	CASA	113.112	104.035	138.556	109.683	(3.138)	(28.873)	5.648	5,43%	(3.429)	-3,03%	135.620	80,87%	(25.938)
	(%) CASA	48,83%	48,22%	56,57%	44,58%									
	FDR	61,23%	70,15%	61,71%	61,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.654	3.730		77	858	29,85%	1.070	40,24%	-	0,00%	3.730
2	Giro ISE	666	1.009	1.648	1.683		35	674	66,80%	1.017	152,59%	-	0,00%	1.683
3	Tabungan ISE	1.893	1.764	1.905	1.947		42	184	10,41%	54	2,84%	-	0,00%	1.947
4	Deposito ISE	100	100	100	100		0	0	0,00%	0	0,00%	-	0,00%	100
5	CIF ISE	73	78	78	78		0	0	0,00%	5	6,85%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	26.651	2.687	2.661	-25	1.622	13	8.008	2.649	29.087	91,62%	(2.437)
	Cilem	13.169	15.282	15.650	622	1.056	433	879	367	2.481	688	19.589	79,89%	(3.939)
	Gadai	5.474	11.356	11.001	2.064	1.605	-459	743	-355	5.527	1.960	9.499	115,82%	1.502
4	CFG	123.108	122.971	122.764	995	1.875	880	80	-206	-344	2.082	137.895	89,03%	(15.131)
	CF 1	17.304	13.554	13.592	-	160	160	-104	38	-3.711	122	19.239	70,65%	(5.647)
	Total Griya	13.206	10.229	10.342	-	160	160	0	113	-2.864	47	13.740	75,27%	(3.399)
	• Total Non Program	13.206	10.229	10.181	-	-	0	-165	-47	-3.024	47	13.740	74,10%	(3.559)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.098	3.325	3.250	-	-	0	-104	-75	-847	75	5.499	59,11%	(2.248)
	CF 2	105.804	109.416	109.172	995	1.715	720	184	-244	3.368	1.959	118.656	92,01%	(9.484)
	Mitraguna & Others	72.025	76.913	76.928	995	1.715	720	568	15	4.904	1.700	83.513	92,12%	(6.585)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)
	Total Pembiayaan	141.827	151.349	151.155	3.682	4.537	855	1.659	-194	9.329	4.730	167.059	90,48%	(15.903)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	580	0,00%	0,00%	2,18%	580	580	580			
	Cilem	-	-	-	521	0,00%	0,00%	3,33%	521	521	521			
	Gadai	-	-	-	60	0,00%	0,00%	0,54%	60	60	60			
4	CFG	370	1.341	1.411	2.248	0,30%	1,15%	1,83%	837	1.878	907			
	CF 1	206	891	832	1.255	1,19%	6,14%	9,23%	423	1.049	364			
	Total Griya	92	798	742	874	0,69%	7,25%	8,45%	133	783	76			
	Oto	114	93	90	381	2,79%	11,71%		290	266	288			
	CF 2	164	450	579	993	0,15%	0,53%	0,91%	414	829	543			
	Mitraguna & Others	164	352	210	623	0,23%	0,27%	0,81%	414	460	271			
	Pensiun	-	98	369	369	0,00%	1,14%	1,15%	-	369	272			
	Total Pembiayaan	370	1.341	1.411	2.828	0,26%	0,93%	1,87%	1.417	2.459	1.487	1,34%	28,32%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	625	665	619	0,00%	0,54%	0,50%	(46)	615	(6)			
	CF 1	5	106	145	100	0,03%	1,07%	0,74%	(46)	95	(6)			
	Total Griya	5	106	145	100	0,04%	1,42%	0,97%	(46)	95	(6)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	519	519	519	0,00%	0,47%	0,48%	-	519	(0)			
	Mitraguna & Others	-	303	303	303	0,00%	0,39%	0,39%	-	303	(0)			
	Pensiun	-	217	217	217	0,00%	0,14%	0,67%	-	217	(0)			
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-411,04%	1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	228.572	231.625	218.978	(9.594)	
2	Contribution Margin	5.647	7.365	7.000	1.353	-24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,21	3,24	0,03	0,14
CIF Payroll	1.037	1.108	1.103	(5)	66



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	5.095	4.975	41	(120)	1.523	44,11%	3.360	208,01%	8.205	60,63%	(3.230)
2	Tabungan	101.049	104.536	111.731	112.083	297	352	7.547	7,22%	11.034	10,92%	110.650	101,29%	1.433
3	Deposito	38.774	46.765	44.132	44.045	1.315	(87)	(2.720)	-5,82%	5.271	13,60%	39.372	111,87%	4.673
	Total	141.438	154.753	160.958	161.103	1.653	145	6.350	4,10%	19.665	13,90%	158.228	101,82%	2.875
	CASA	102.664	107.988	116.826	117.058	338	232	9.070	8,40%	14.393	14,02%	118.855	98,49%	(1.797)
	(%) CASA	72,59%	69,78%	72,58%	72,66%									
	FDR	91,03%	105,51%	103,99%	103,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.810	3.997		187	1.353	51,16%	699	21,20%	-	0,00%	3.997
2	Giro ISE	186	153	156	206		50	53	34,54%	20	10,99%		0,00%	206
3	Tabungan ISE	2.913	2.481	3.644	3.782		137	1.300	52,39%	869	29,83%		0,00%	3.782
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.614	-	300	300	454	262	7.373	38	4.271	178,29%	3.344
	KUR	103	6.755	7.025	-	300	300	472	270	6.922	30	3.950	177,83%	3.074
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	36.101	3.154	5.884	2.731	2.285	3.444	15.703	2.441	32.338	111,64%	3.763
	Cilem	7.170	13.624	16.077	829	2.711	1.882	877	2.454	8.908	257	17.171	93,63%	(1.093)
	Gadai	13.229	19.034	20.024	2.325	3.173	849	1.407	990	6.795	2.184	15.168	132,02%	4.856
4	CFG	107.701	103.153	103.549	389	725	336	-629	396	-4.152	329	119.851	86,40%	(16.302)
	CF 1	13.161	13.475	13.564	119	145	26	43	90	403	55	14.763	91,88%	(1.199)
	Total Griya	10.223	9.990	9.968	-	-	0	0	-22	-255	22	10.729	92,91%	(761)
	• Total Non Program	10.223	9.819	9.797	-	-	0	-130	-21	-426	21	10.729	91,31%	(932)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.596	119	145	26	43	112	658	33	4.034	89,15%	(438)
	CF 2	94.540	89.678	89.984	270	580	310	-672	306	-4.555	274	105.088	85,63%	(15.103)
	Mitraguna & Others	89.171	83.225	83.589	80	580	500	-915	364	-5.583	216	98.599	84,78%	(15.011)
	Pensiun	5.368	6.453	6.396	190	-	-190	242	-57	1.027	57	6.488	98,57%	(93)
	Total Pembiayaan	128.755	163.281	167.382	3.542	6.909	3.367	2.107	4.102	38.627	2.808	156.875	106,70%	10.507

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.254	0,00%	0,00%	16,47%	1.254	1.254	1.254			
	KUR	-	-	-	1.042	0,00%	0,00%	14,84%	1.042	1.042	1.042			
	Non KUR	-	-	-	212	0,00%	0,00%	35,92%	212	212	212			
3	PWG	-	-	-	1.562	0,00%	0,00%	4,33%	1.562	1.562	1.562			
	Cilem	-	-	-	700	0,00%	0,00%	4,35%	700	700	700			
	Gadai	-	-	-	862	0,00%	0,00%	4,31%	862	862	862			
4	CFG	1.919	1.884	2.116	2.776	1,78%	2,05%	2,68%	660	857	892			
	CF 1	107	167	111	666	0,81%	0,82%	4,91%	555	560	500			
	Total Griya	107	167	-	400	1,04%	0,00%	4,02%	400	294	234			
	Oto	-	-	111	266	0,00%	3,19%	7,40%	155	266	266			
	CF 2	1.812	1.717	2.005	2.109	1,92%	2,24%	2,34%	104	297	392			
	Mitraguna & Others	1.812	1.717	2.005	2.109	2,03%	2,41%	2,52%	104	297	392			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.919	1.884	2.116	5.592	1,49%	1,30%	3,34%	3.476	3.673	3.708	0,00%	100,00%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	415	-	-	-	100,00%	0,00%	0,00%	-	(415)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.505	2.530	2.284	2.284	2,33%	2,21%	2,21%	(0)	(221)	(245)			
	CF 1	23	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	0,00%	0,78%	0,78%	-	78	-			
	Oto	23	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2,63%	2,46%	2,45%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2,78%	2,65%	2,64%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2,27%	1,40%	1,36%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	129.882	141.438	164.281	34.399	
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,93	3,18	3,20	0,02	0,27
CIF Payroll	790	788	798	10	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	128	130	26	1	(6)	-4,19%	94	269,76%	40	322,75%	89
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	543	545	26	1	409	302,83%	509	1454,57%	40	1356,94%	504
	CASA	35	135	128	130	26	1	(6)	-4,19%	94	269,76%	40	322,75%	89
	(%) CASA	100,00%	100,00%	23,63%	23,79%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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	28	35	110	82	
2	Contribution Margin	(233)	(277)	(177)	56	24,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	2,00	2,00	-	#DIV/0!
CIF Payroll	-	1	1	-	1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	679	669	(137)	(10)	114	20,47%	231	52,73%	502	133,31%	167
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	979	969	(137)	(10)	(136)	-12,33%	531	121,18%	502	193,06%	467
	CASA	438	556	679	669	(137)	(10)	114	20,47%	231	52,73%	502	133,31%	167
	(%) CASA	100,00%	50,26%	69,36%	69,05%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0		0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	0	0	0	0		0	0	0,00%	0	0,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	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	1.201	438	1.243	42	
2	Contribution Margin	(241)	(280)	(144)	97	40,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	4,17	4,25	4,25	-	0,08
CIF Payroll	6	8	8	-	2

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	38.856	39.280	(6.089)	424	954	2,49%	17.828	83,11%	33.434	117,49%	5.846
2	Tabungan	103.481	115.421	120.336	121.630	(6.593)	1.294	6.209	5,38%	18.149	17,54%	120.938	100,57%	692
3	Deposito	132.303	108.795	106.632	106.633	22.857	0	(2.163)	-1,99%	(25.670)	-19,40%	133.406	79,93%	(26.773)
	Total	257.235	262.542	265.824	267.543	10.175	1.718	5.000	1,90%	10.307	4,01%	287.777	92,97%	(20.235)
	CASA	124.933	153.747	159.192	160.910	(12.681)	1.718	7.163	4,66%	35.977	28,80%	154.371	104,24%	6.539
	(%) CASA	48,57%	58,56%	59,89%	60,14%									
	FDR	70,83%	82,46%	82,65%	82,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	8.964	8.201		(763)	237	2,98%	265	3,34%	-	0,00%	8.201
2	Giro ISE	4.026	3.838	3.951	3.617		(334)	(221)	-5,75%	(409)	-10,16%		0,00%	3.617
3	Tabungan ISE	2.910	4.126	5.012	4.584		(428)	458	11,10%	1.674	57,54%		0,00%	4.584
4	Deposito ISE	1.000	-	-	-		0	0	#DIV/0!	(1.000)	-100,00%		0,00%	0
5	CIF ISE	62	65	65	65		0	0	0,00%	3	4,84%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.013	640	-	-640	250	-12	-6.222	12	56.266	69,34%	(17.253)
	Linkage	14.656	14.625	14.625	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.388	640	-	-640	252	-12	-6.191	12	36.806	66,26%	(12.418)
	• Local Champion	28.121	21.589	21.510	640	-	-640	276	-80	-6.612	80	31.073	69,22%	(9.564)
	• Value Chain	2.457	2.812	2.879	-	-	-	-23	67	421	(67)	5.732	50,22%	(2.854)
2	MBG	4.919	2.747	2.725	-	-	0	-126	-23	-2.194	23	4.919	55,39%	(2.194)
	KUR	4.804	2.747	2.725	-	-	0	-126	-23	-2.080	23	4.804	56,71%	(2.080)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	44.250	5.255	4.788	-467	2.937	1.780	20.913	3.008	41.363	106,98%	2.887
	Cilem	6.677	18.873	19.690	1.309	1.155	-154	1.426	818	13.013	337	21.729	90,62%	(2.038)
	Gadai	16.660	23.597	24.560	3.946	3.634	-313	1.511	963	7.900	2.671	19.634	125,09%	4.926
4	CFG	108.703	132.255	133.709	2.995	2.485	-510	2.923	1.454	25.006	1.031	121.776	109,80%	11.933
	CF 1	24.869	27.133	27.000	19	-	-19	-221	-133	2.131	133	26.529	101,78%	471
	Total Griya	19.873	21.230	21.175	-	-	0	0	-55	1.303	55	20.347	104,07%	828
	• Total Non Program	19.873	21.230	21.175	-	-	0	-201	-55	1.303	55	20.347	104,07%	828
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.825	19	-	-19	-221	-78	828	78	6.182	94,22%	(357)
	CF 2	83.833	105.122	106.708	2.976	2.485	-491	3.144	1.586	22.875	899	95.247	112,03%	11.462
	Mitraguna & Others	62.328	80.329	81.578	2.206	1.950	-256	2.133	1.249	19.249	701	72.530	112,47%	9.047
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415
	Total Pembiayaan	182.193	216.497	219.696	8.890	7.273	-1.617	5.984	3.199	37.503	4.075	224.323	97,94%	(4.627)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.075	0,00%	0,00%	2,76%	1.075	1.075	1.075			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.021	0,00%	0,00%	4,19%	1.021	1.021	1.021			
	Value Chain	-	-	-	54	0,00%	0,00%	0,25%	54	54	54			
2	MBG	121	32	73	94	2,46%	2,64%	3,45%	21	(27)	62			
	KUR	83	32	73	94	1,72%	2,64%	3,45%	21	11	62			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	1.578	0,00%	0,00%	3,57%	1.578	1.578	1.578			
	Cilem	-	-	-	813	0,00%	0,00%	4,13%	813	813	813			
	Gadai	-	-	-	766	0,00%	0,00%	3,12%	766	766	766			
4	CFG	330	1.506	979	905	0,30%	0,74%	0,68%	(74)	575	(602)			
	CF 1	209	-	22	229	0,84%	0,08%	0,85%	207	20	229			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	209	-	22	229	4,19%	0,38%	3,93%	207	20	229			
	CF 2	120	1.506	956	676	0,14%	0,91%	0,63%	(281)	555	(831)			
	Mitraguna & Others	-	1.506	862	581	0,00%	1,07%	0,71%	(281)	581	(925)			
	Pensiun	120	-	95	95	0,56%	0,38%	0,38%	-	(26)	95			
	Total Pembiayaan	451	1.538	1.051	3.652	0,25%	0,49%	1,66%	2.601	3.202	2.114	3,24%	-94,85%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,78%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	25,24%	-	453	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	372	-	-	-	7,57%	0,00%	0,00%	-	(372)	-			
	KUR	296	-	-	-	6,16%	0,00%	0,00%	-	(296)	-			
	Non KUR	76	-	-	-	66,48%	0,00%	0,00%	-	(76)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.684	397	1.861	1.861	2,47%	1,41%	1,39%	-	(823)	1.464			
	CF 1	107	261	261	261	0,43%	0,96%	0,96%	-	153	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15%	4,41%	4,47%	-	153	-			
	CF 2	2.577	137	1.601	1.601	3,07%	1,52%	1,50%	-	(976)	1.464			
	Mitraguna & Others	2.422	-	1.464	1.464	3,89%	1,82%	1,79%	-	(958)	1.464			
	Pensiun	155	137	137	137	0,09%	0,06%	0,54%	-	(19)	(0)			
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82%	3,70%	3,65%	-	(765)	1.464	3,33%	8,83%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	250.177	257.235	252.367	2.190	
2	Contribution Margin	9.070	11.577	5.972	(3.098)	34,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,01	(0,00)	0,19
CIF Payroll	675	674	717	43	42



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	17.569	17.631	(16.565)	62	(5.879)	-25,01%	(73)	-0,41%	30.252	58,28%	(12.621)
2	Tabungan	74.047	78.794	85.566	85.405	2.185	(162)	6.611	8,39%	11.358	15,34%	92.330	92,50%	(6.925)
3	Deposito	177.676	188.557	188.597	188.597	29.326	0	40	0,02%	10.921	6,15%	178.816	105,47%	9.781
	Total	269.427	290.861	291.733	291.633	14.945	(100)	772	0,27%	22.206	8,24%	301.398	96,76%	(9.765)
	CASA	91.751	102.304	103.136	103.036	(14.380)	(100)	732	0,72%	11.285	12,30%	122.582	84,05%	(19.547)
	(%) CASA	34,05%	35,17%	35,35%	35,33%									
	FDR	66,93%	72,31%	72,41%	72,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.795	4.820		25	565	13,28%	1.122	30,32%	-	0,00%	4.820
2	Giro ISE	1.245	527	466	471		5	(56)	-10,65%	(774)	-62,18%		0,00%	471
3	Tabungan ISE	2.454	3.729	4.329	4.350		20	621	16,66%	1.895	77,24%		0,00%	4.350
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	78	85	85	85		0	0	0,00%	7	8,97%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.334	200	100	-100	895	-25	3.834	125	10.603	106,90%	731
	KUR	5.814	9.851	9.844	200	100	-100	929	-7	4.029	107	8.917	110,39%	927
	Non KUR	1.686	1.508	1.491	-	-	0	-34	-17	-195	17	1.686	88,41%	(195)
3	PWG	25.637	39.504	40.895	5.806	4.552	-1.253	1.917	1.391	15.258	3.161	38.538	106,12%	2.357
	Cilem	7.478	16.995	17.787	1.308	1.125	-182	982	793	10.310	332	18.884	94,20%	(1.096)
	Gadai	18.160	22.509	23.108	4.498	3.427	-1.071	936	598	4.948	2.829	19.654	117,57%	3.453
4	CFG	147.202	159.467	159.003	1.212	1.419	207	-1.974	-464	11.801	1.883	162.134	98,07%	(3.131)
	CF 1	16.107	20.872	20.675	150	-	-150	-284	-197	4.568	197	18.306	112,94%	2.369
	Total Griya	8.451	15.348	15.317	150	-	-150	0	-30	6.866	30	9.032	169,59%	6.285
	• Total Non Program	8.451	15.348	15.317	150	-	-150	2.134	-30	6.866	30	9.032	169,59%	6.285
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.358	-	-	0	-284	-166	-2.298	166	9.274	57,77%	(3.916)
	CF 2	131.096	138.596	138.328	1.062	1.419	357	-1.691	-268	7.233	1.687	143.828	96,18%	(5.500)
	Mitraguna & Others	128.138	134.779	133.841	1.027	719	-308	-1.877	-938	5.703	1.657	139.216	96,14%	(5.374)
	Pensiun	2.957	3.817	4.487	35	700	665	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	211.232	7.218	6.071	-1.146	838	902	30.893	5.169	211.274	99,98%	(42)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	453	151	380	1.283	6,04%	3,34%	11,32%	903	830	1.132			
	KUR	363	80	229	1.016	6,24%	2,32%	10,33%	787	654	936			
	Non KUR	90	70	151	266	5,33%	10,00%	17,85%	115	176	196			
3	PWG	-	-	-	1.566	0,00%	0,00%	3,83%	1.566	1.566	1.566			
	Cilem	-	-	-	924	0,00%	0,00%	5,19%	924	924	924			
	Gadai	-	-	-	642	0,00%	0,00%	2,78%	642	642	642			
4	CFG	537	1.213	2.440	4.606	0,36%	1,53%	2,90%	2.166	4.069	3.393			
	CF 1	200	336	823	2.566	1,24%	3,94%	12,41%	1.743	2.366	2.229			
	Total Griya	-	-	-	1.551	0,00%	0,00%	10,13%	1.551	1.551	1.551			
	Oto	200	336	823	1.015	2,61%	14,90%	18,94%	192	815	678			
	CF 2	337	876	1.617	2.041	0,26%	1,17%	1,48%	423	1.704	1.164			
	Mitraguna & Others	337	876	1.617	2.041	0,26%	1,20%	1,52%	423	1.704	1.164			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.364	2.820	7.455	0,55%	1,34%	3,53%	4.635	6.465	6.091	0,61%	82,85%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	70	198	265	198	0,93%	2,34%	1,75%	(67)	128	(0)			
	KUR	-	198	198	198	0,00%	2,01%	2,01%	(0)	198	(0)			
	Non KUR	70	-	67	-	4,15%	4,47%	0,00%	(67)	(70)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.150	2.669	2.795	2.390	0,78%	1,75%	1,50%	(405)	1.240	(279)			
	CF 1	107	35	35	35	0,67%	0,17%	0,17%	-	(72)	-			
	Total Griya	107	35	35	35	1,27%	0,23%	0,23%	-	(72)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.042	2.634	2.760	2.355	0,80%	1,99%	1,70%	(405)	1.313	(279)			
	Mitraguna & Others	1.042	2.634	2.760	2.355	0,81%	2,05%	1,76%	(405)	1.313	(279)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.867	3.060	2.588	0,68%	1,46%	1,23%	(473)	1.368	(279)	0,06%	94,79%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	261.441	269.409	275.916	14.475	
2	Contribution Margin	6.550	8.606	6.012	(538)	8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,68	3,81	3,83	0,02	0,15
CIF Payroll	614	732	732	-	118

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.652	14.642	(24)	(9)	121	0,83%	1.693	13,07%	19.133	76,53%	(4.491)
2	Tabungan	76.505	82.083	82.703	82.930	(3.276)	227	847	1,03%	6.425	8,40%	87.055	95,26%	(4.125)
3	Deposito	21.770	21.010	21.616	21.616	(250)	0	606	2,88%	(154)	-0,71%	22.377	96,60%	(760)
	Total	111.225	117.615	118.971	119.189	(3.551)	218	1.574	1,34%	7.964	7,16%	128.565	92,71%	(9.376)
	CASA	89.454	96.605	97.355	97.572	(3.300)	218	968	1,00%	8.118	9,08%	106.189	91,89%	(8.616)
	(%) CASA	80,43%	82,14%	81,83%	81,86%									
	FDR	45,34%	61,64%	62,72%	62,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.356	1.364		8	25	1,87%	206	17,77%	-	0,00%	1.364
2	Giro ISE	199	98	123	123		0	25	25,27%	(76)	-38,40%		0,00%	123
3	Tabungan ISE	959	1.241	1.233	1.241		8	0	0,03%	282	29,43%		0,00%	1.241
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%		0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	6.192	250	500	250	941	484	6.089	16	4.157	148,94%	2.035
	KUR	103	5.507	5.990	250	500	250	943	484	5.888	16	3.948	151,75%	2.043
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.287	2.342	2.561	219	1.149	808	8.060	1.753	29.234	69,39%	(8.948)
	Cilem	5.118	11.042	11.438	948	909	-39	764	395	6.320	514	18.602	61,49%	(7.165)
	Gadai	7.109	8.436	8.849	1.394	1.652	258	384	413	1.740	1.239	10.632	83,23%	(1.783)
4	CFG	38.093	47.309	48.143	570	1.241	671	-276	834	10.050	407	46.784	102,91%	1.359
	CF 1	11.280	11.213	11.073	-	-	0	-187	-140	-206	140	12.440	89,01%	(1.367)
	Total Griya	5.847	6.712	6.677	-	-	0	0	-36	830	36	6.160	108,39%	517
	• Total Non Program	5.847	5.867	5.832	-	-	0	-159	-34	-14	34	6.160	94,68%	(328)
	• Program	-	846	844	-	-	0	167	-1	844	1	0	0,00%	844
	Oto	5.433	4.501	4.397	-	-	0	-187	-104	-1.036	104	6.280	70,01%	(1.884)
	CF 2	26.814	36.096	37.069	570	1.241	671	-88	974	10.256	267	34.343	107,94%	2.726
	Mitraguna & Others	24.934	33.722	34.468	530	991	461	-266	746	9.535	245	31.664	108,86%	2.804
	Pensiun	1.880	2.374	2.601	40	250	210	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	74.623	3.162	4.302	1.140	1.814	2.126	24.199	2.176	80.177	93,07%	(5.554)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	408	853	0,00%	7,15%	13,78%	445	853	853			
	KUR	-	-	408	853	0,00%	7,41%	14,25%	445	853	853			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	377	0,00%	0,00%	1,86%	377	377	377			
	Cilem	-	-	-	314	0,00%	0,00%	2,74%	314	314	314			
	Gadai	-	-	-	63	0,00%	0,00%	0,71%	63	63	63			
4	CFG	182	361	273	883	0,48%	0,58%	1,83%	610	702	523			
	CF 1	77	272	185	283	0,68%	1,65%	2,56%	98	206	11			
	Total Griya	1	-	-	-	0,02%	0,00%	0,00%	-	(1)	-			
	Oto	76	272	185	283	1,39%	4,11%	6,44%	98	207	11			
	CF 2	105	89	89	600	0,39%	0,25%	1,62%	512	496	511			
	Mitraguna & Others	105	89	89	600	0,42%	0,26%	1,74%	512	496	511			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	361	682	2.113	0,36%	0,94%	2,83%	1.432	1.932	1.753	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	188	1.007	683	682	0,49%	1,44%	1,42%	(1)	493	(325)			
	CF 1	182	115	115	115	1,61%	1,03%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,56%	2,62%	-	-	-			
	CF 2	7	891	568	566	0,03%	1,57%	1,53%	(1)	560	(325)			
	Mitraguna & Others	7	891	568	566	0,03%	1,68%	1,64%	(1)	560	(325)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	684	0,38%	0,94%	0,92%	(1)	493	(325)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.737	111.225	121.166	19.429	
2	Contribution Margin	3.259	4.726	3.329	70	-2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,26	3,29	0,04	0,16
CIF Payroll	396	452	445	(7)	49

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	8.897	9.052	258	155	3.428	60,96%	(8.383)	-48,08%	23.630	38,31%	(14.579)
2	Tabungan	88.077	82.380	86.016	86.165	(3.815)	149	3.785	4,59%	(1.912)	-2,17%	98.104	87,83%	(11.939)
3	Deposito	27.462	49.623	49.292	49.293	677	1	(330)	-0,67%	21.831	79,49%	28.010	175,98%	21.283
	Total	132.974	137.627	144.205	144.510	(2.881)	305	6.883	5,00%	11.536	8,68%	149.745	96,50%	(5.235)
	CASA	105.512	88.004	94.913	95.217	(3.557)	304	7.213	8,20%	(10.295)	-9,76%	121.734	78,22%	(26.517)
	(%) CASA	79,35%	63,94%	65,82%	65,89%									
	FDR	8,88%	18,62%	18,33%	18,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	7.003	6.955	(48)	1.607	30,05%	(5.775)	-45,37%	-	0,00%	6.955	
2	Giro ISE	9.787	135	1.617	1.630	12	1.494	1106,05%	(8.157)	-83,35%		0,00%	1.630	
3	Tabungan ISE	2.943	4.712	4.886	4.825	(61)	113	2,39%	1.882	63,97%		0,00%	4.825	
4	Deposito ISE	-	500	500	500	0	0	0,00%	500	#DIV/0!		0,00%	500	
5	CIF ISE	32	36	36	36	0	0	0,00%	4	12,50%		0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.476	197	284	87	-10	102	2.404	183	3.219	170,14%	2.257
	Cilem	3.072	5.374	5.476	197	284	87	-10	102	2.404	183	3.219	170,14%	2.257
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.953	235	1.245	1.010	2.442	696	12.211	549	17.986	116,50%	2.967
	CF 1	1.694	1.836	1.826	-	-	0	-25	-11	132	11	2.801	65,19%	(975)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	963	-	-	0	-25	-11	-334	11	2.076	46,36%	(1.114)
	CF 2	7.049	18.421	19.128	235	1.245	1.010	2.466	706	12.079	539	15.185	125,96%	3.943
	Mitraguna & Others	6.955	18.330	19.036	235	1.245	1.010	2.467	707	12.081	538	14.429	131,93%	4.607
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.429	432	1.529	1.097	2.431	797	14.615	732	21.204	124,64%	5.225

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	242	0,00%	0,00%	4,42%	242	242	242			
	Cilem	-	-	-	242	0,00%	0,00%	4,42%	242	242	242			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	339	428	968	2,55%	2,11%	4,62%	541	745	629			
	CF 1	223	184	185	185	13,18%	10,09%	10,14%	-	(38)	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	223	184	185	185	17,22%	19,03%	19,24%	-	(38)	1			
	CF 2	-	155	242	783	0,00%	1,32%	4,09%	541	783	628			
	Mitraguna & Others	-	155	242	783	0,00%	1,32%	4,11%	541	783	628			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	339	428	1.210	1,89%	1,67%	4,58%	783	987	871	2,06%	55,00%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	76	230	154	0,00%	1,13%	0,74%	(76)	154	79			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	76	230	154	0,00%	1,25%	0,81%	(76)	154	79			
	Mitraguna & Others	-	76	230	154	0,00%	1,25%	0,81%	(76)	154	79			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	230	154	0,00%	0,90%	0,58%	(76)	154	79	5,77%	-889,56%	5,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	134.283	132.974	140.508	6.225	
2	Contribution Margin	2.241	2.841	2.414	173	-7,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,90	3,16	3,18	0,02	0,27
CIF Payroll	263	278	271	(7)	8

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.742	33.742	351	0	(3.029)	-8,24%	14.717	77,35%	25.910	130,23%	7.832
2	Tabungan	42.453	51.742	57.589	57.601	(2.433)	12	5.859	11,32%	15.148	35,68%	51.570	111,70%	6.032
3	Deposito	43.338	45.108	43.928	43.928	(418)	0	(1.180)	-2,62%	590	1,36%	44.053	99,72%	(125)
	Total	104.817	133.621	135.259	135.272	(2.501)	12	1.650	1,24%	30.454	29,05%	121.533	111,30%	13.739
	CASA	61.479	88.513	91.331	91.343	(2.082)	12	2.830	3,20%	29.865	48,58%	77.480	117,89%	13.863
	(%) CASA	58,65%	66,24%	67,52%	67,53%									
	FDR	25,79%	43,61%	43,10%	43,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.257	2.282		25	282	14,11%	900	65,16%	-	0,00%	2.282
2	Giro ISE	167	54	54	54		0	0	0,09%	(113)	-67,71%		0,00%	54
3	Tabungan ISE	1.214	1.946	2.203	2.228		25	282	14,50%	1.014	83,48%		0,00%	2.228
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%		0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	2.000	-	-2.000	2.008	0	2.008	-	0	0,00%	2.008
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.470	359	368	9	-535	137	5.726	231	5.487	190,82%	4.983
	Cilem	4.744	10.333	10.470	359	368	9	-535	137	5.726	231	5.487	190,82%	4.983
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.816	1.478	400	-1.078	23	-114	23.529	514	31.737	144,36%	14.079
	CF 1	3.598	7.776	7.705	-	-	0	-110	-71	4.107	71	4.798	160,60%	2.907
	Total Griya	1.186	3.129	3.091	-	-	0	0	-38	1.905	38	1.529	202,17%	1.562
	• Total Non Program	1.186	3.129	3.091	-	-	0	-39	-38	1.905	38	1.529	202,17%	1.562
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.614	-	-	0	-110	-33	2.202	33	3.269	141,15%	1.345
	CF 2	18.689	38.154	38.110	1.478	400	-1.078	133	-44	19.422	444	26.939	141,47%	11.172
	Mitraguna & Others	17.983	37.353	37.313	1.478	400	-1.078	139	-39	19.330	439	25.358	147,15%	11.956
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.293	3.837	768	-3.069	1.495	23	31.262	745	37.223	156,60%	21.070

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	98	0,00%	0,00%	0,93%	98	98	98			
	Cilem	-	-	-	98	0,00%	0,00%	0,93%	98	98	98			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1	0,00%	0,00%	0,00%	1	1	1			
	CF 1	-	-	-	1	0,00%	0,00%	0,02%	1	1	1			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	1	0,00%	0,00%	0,03%	1	1	1			
	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	-	-	-	99	0,00%	0,00%	0,17%	99	99	99	0,00%	100,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	111.170	104.817	136.122	24.952	
2	Contribution Margin	1.240	1.727	2.456	1.216	-98,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,32	3,33	0,01	0,31
CIF Payroll	211	396	417	21	206



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.033	12.004	1.519	(30)	(93)	-0,77%	9.891	468,16%	14.424	83,22%	(2.420)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	12.786	12.756	1.205	(30)	(142)	-1,10%	9.893	345,59%	24.391	52,30%	(11.635)
	CASA	2.113	12.096	12.033	12.004	1.519	(30)	(93)	-0,77%	9.891	468,16%	22.874	52,48%	(10.870)
	(%) CASA	73,80%	93,78%	94,11%	94,10%									
	FDR	44,75%	139,34%	146,45%	146,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	306	312	6	(4)	-1,21%	312	#DIV/0!	-	0,00%	312	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	316	306	312	6	(4)	-1,21%	312	#DIV/0!		0,00%	312	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	89	4	4	4	0	0	0,00%	(85)	-95,51%		0,00%	4	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.874	1.465	1.224	-241	827	751	11.673	472	9.851	130,69%	3.023
	Cilem	1.026	8.861	9.349	971	638	-333	808	488	8.324	150	6.985	133,85%	2.365
	Gadai	175	3.262	3.525	493	586	93	20	263	3.349	323	2.866	122,99%	659
4	CFG	80	5.331	5.331	-	28	28	-61	-0	5.251	28	9.810	54,34%	(4.479)
	CF 1	-	2.512	2.525	-	28	28	-31	13	2.525	15	1.196	211,14%	1.329
	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	-10	0	1.021	-	294	347,54%	727
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.504	-	28	28	-31	13	1.504	15	902	166,72%	602
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.724	1.465	1.251	-213	1.285	751	17.443	500	19.661	95,24%	(937)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	63	0,00%	0,00%	0,49%	63	63	63			
	Cilem	-	-	-	8	0,00%	0,00%	0,08%	8	8	8			
	Gadai	-	-	-	55	0,00%	0,00%	1,56%	55	55	55			
4	CFG	-	-	-	233	0,00%	0,00%	4,37%	233	233	233			
	CF 1	-	-	-	190	0,00%	0,00%	7,52%	190	190	190			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	190	0,00%	0,00%	12,63%	190	190	190			
	CF 2	-	-	-	43	0,00%	0,00%	1,53%	43	43	43			
	Mitraguna & Others	-	-	-	43	0,00%	0,00%	1,69%	43	43	43			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	296	0,00%	0,00%	1,58%	296	296	296	1,10%	30,06%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,12%	#DIV/0!	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	2.863	19.918	19.918	
2	Contribution Margin	-	(222)	(812)	(812)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,23	2,90	(0,33)	#DIV/0!
CIF Payroll	-	13	41	28	41