

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	616.629	619.572	(162.332)	2.944	182.345	41,70%	304.601	96,71%	515.367	120,22%	104.206
2	Tabungan	2.242.130	2.410.328	2.457.783	2.453.690	(11.852)	(4.093)	43.362	1,80%	211.560	9,44%	2.534.104	96,83%	(80.414)
3	Deposito	2.798.677	3.310.810	3.232.625	3.232.626	519.898	1	(78.184)	-2,36%	433.950	15,51%	2.816.881	114,76%	415.745
Total		5.355.779	6.158.366	6.307.037	6.305.889	345.714	(1.148)	147.523	2,40%	950.110	17,74%	5.866.352	107,49%	439.537
CASA		2.557.102	2.847.555	3.074.412	3.073.263	(174.184)	(1.150)	225.707	7,93%	516.160	20,19%	3.049.471	100,78%	23.792
(% CASA		47,74%	46,24%	48,75%	48,74%									
FDR		47,52%	48,47%	47,89%	47,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	111.057	110.575		(482)	11.105	11,16%	(3.082)	-2,71%	151.518	72,98%	(40.943)
2	Giro ISE	31.184	15.875	22.161	22.317		157	6.443	40,58%	(8.867)	-28,43%	54.128	41,23%	(31.810)
3	Tabungan ISE	59.057	64.263	69.564	68.925		(638)	4.662	7,26%	9.868	16,71%	64.324	107,15%	4.602
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.656	2.830	4.500	1.670	513	1.274	20.446	3.226	244.894	85,20%	(36.238)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	190.765	2.830	4.500	1.670	643	1.399	21.924	3.101	200.840	94,98%	(10.075)
	• Local Champion	162.434	180.126	181.400	2.830	4.500	1.670	771	1.274	18.966	3.226	177.604	102,14%	3.795
	• Value Chain	6.407	9.240	9.365	-	-	-	-128	125	2.958	(125)	23.235	40,31%	(13.870)
2	MBG	159.435	194.735	194.271	3.440	2.050	-1.390	2.895	-464	34.837	2.514	210.853	92,14%	(16.581)
	KUR	151.599	185.038	184.610	3.090	1.950	-1.140	2.836	-428	33.011	2.378	200.443	92,10%	(15.834)
	Non KUR	7.836	9.697	9.662	350	100	-250	60	-35	1.826	135	10.410	92,82%	(748)
3	PWG	252.400	434.205	455.094	57.981	55.360	-2.621	21.944	20.889	202.694	34.471	453.213	100,42%	1.881
	Cilem	111.797	234.388	246.744	18.429	19.451	1.023	10.815	12.356	134.947	7.095	276.183	89,34%	(29.439)
	Gadai	140.603	199.817	208.350	39.553	35.909	-3.644	11.129	8.533	67.747	27.376	177.030	117,69%	31.320
4	CFG	1.944.791	2.148.603	2.162.718	42.879	39.222	-3.657	10.856	14.115	217.927	25.106	2.206.447	98,02%	(43.730)
	CF 1	376.842	382.194	382.863	1.727	4.227	2.500	-2.215	669	6.021	3.557	422.476	90,62%	(39.613)
	Total Griya	311.852	312.755	313.613	1.540	3.363	1.823	0	1.039	1.762	2.324	334.952	93,63%	(21.339)
	• Total Non Program	308.347	308.216	309.111	1.540	3.203	1.663	-1.685	895	764	2.308	318.551	97,04%	(9.441)
	• Program	3.505	4.359	4.503	-	160	160	136	144	998	17	16.401	27,45%	(11.898)
	Oto	64.990	69.619	69.250	187	864	677	-2.215	-369	4.260	1.233	87.524	79,12%	(18.274)
	CF 2	1.567.950	1.766.409	1.779.855	41.152	34.995	-6.157	13.071	13.446	211.905	21.549	1.783.972	99,77%	(4.117)
	Mitraguna & Others	1.383.782	1.569.711	1.581.156	37.420	31.214	-6.206	10.152	11.444	197.374	19.770	1.577.695	100,22%	3.460
	Pensiun	184.168	196.697	198.699	3.732	3.781	49	2.920	2.002	14.531	1.779	206.276	96,33%	(7.577)
Total Pembiayaan		2.544.835	2.984.924	3.020.739	107.130	101.132	-5.998	36.209	35.815	475.904	65.317	3.115.406	96,96%	(94.667)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	20.888	0,67%	1,54%	10,01%	17.685	19.621	17.685			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	18.688	0,75%	1,69%	9,80%	15.484	17.420	15.484			
	Value Chain	-	-	-	2.201	0,00%	0,00%	1,21%	2.201	2.201	2.201			
2	MBG	3.453	6.764	6.764	21.401	2,17%	3,47%	11,02%	14.637	17.948	14.637			
	KUR	2.876	6.294	6.294	20.032	1,90%	3,40%	10,85%	13.738	17.156	13.738			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,17%	899	792	899			
3	PWG	-	-	-	19.710	0,00%	0,00%	4,33%	19.710	19.710	19.710			
	Cilem	-	-	-	12.403	0,00%	0,00%	5,03%	12.403	12.403	12.403			
	Gadai	-	-	-	7.307	0,00%	0,00%	3,51%	7.307	7.307	7.307			
4	CFG	19.268	25.105	26.975	55.654	0,99%	1,26%	2,57%	28.678	36.386	30.549			
	CF 1	8.041	13.170	13.772	31.794	2,13%	3,60%	8,30%	18.023	23.753	18.624			
	Total Griya	6.972	10.986	11.815	23.207	2,24%	3,78%	7,40%	11.393	16.236	12.221			
	Oto	1.069	2.184	1.957	8.587	1,64%	2,81%	12,40%	6.630	7.518	6.403			
	CF 2	11.227	11.934	13.204	23.859	0,72%	0,75%	1,34%	10.655	12.632	11.925			
	Mitraguna & Others	11.107	11.331	11.970	22.089	0,80%	0,76%	1,40%	10.119	10.982	10.758			
	Pensiun	120	603	1.234	1.770	0,07%	0,63%	0,89%	537	1.650	1.167			
Total Pembiayaan		23.988	35.072	36.943	117.653	0,94%	1,24%	3,89%	80.710	93.665	82.581	0,92%	76,37%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	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	1.701	1,80%	0,93%	0,88%	(111)	(1.163)	176			
	KUR	1.760	1.021	1.239	1.200	1,16%	0,67%	0,65%	(40)	(560)	179			
	Non KUR	1.104	504	572	501	14,08%	5,90%	5,19%	(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	23.021	0,93%	1,12%	1,06%	(1.057)	4.898	(950)			
	CF 1	5.476	6.167	5.995	5.395	1,45%	1,57%	1,41%	(600)	(81)	(773)			
	Total Griya	4.795	5.656	5.484	4.739	1,54%	1,75%	1,51%	(745)	(56)	(917)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.626	0,81%	1,02%	0,99%	(457)	4.979	(177)			
	Mitraguna & Others	12.330	17.209	17.489	17.032	0,89%	1,11%	1,08%	(457)	4.702	(177)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.535	1,18%	1,13%	1,08%	(1.168)	2.526	(778)	0,93%	13,78%	-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.164	75.955	93.422	93.051	(3.810)	(370)	17.096	22,51%	12.887	16,08%	104.728	88,85%	(11.677)
2	Tabungan	392.786	398.058	387.039	387.596	5.717	557	(10.462)	-2,63%	(5.190)	-1,32%	428.515	90,45%	(40.919)
3	Deposito	233.260	200.095	190.919	190.919	4.992	0	(9.176)	-4,59%	(42.341)	-18,15%	235.492	81,07%	(44.573)
	Total	706.209	674.108	671.380	671.566	6.899	187	(2.542)	-0,38%	(34.643)	-4,91%	768.735	87,36%	(97.169)
	CASA	472.950	474.013	480.461	480.647	1.907	187	6.634	1,40%	7.698	1,63%	533.243	90,14%	(52.596)
	(%) CASA	66,97%	70,32%	71,56%	71,57%									
	FDR	69,41%	78,02%	78,44%	78,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	26.326	21.469	24.054	23.658	(396)	2.189	10,20%	(2.667)	-10,13%	-	0,00%	23.658
2	Giro ISE	3.901	3.709	3.854	3.891	37	182	4,91%	(9)	-0,24%		0,00%	3.891
3	Tabungan ISE	13.925	12.259	14.700	14.267	(434)	2.007	16,37%	342	2,45%		0,00%	14.267
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	93.725	87.634	87.420	190	2.300	-	-1.962	-215	-6.305	2.515	109.730	79,67%	(22.310)
	Linkage	4.522	3.238	3.113	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.307	190	2.300	2.110	-1.839	-90	-4.896	2.390	98.238	85,82%	(13.931)
	• Local Champion	87.849	83.436	83.346	190	2.300	2.110	-1.803	-90	-4.503	2.390	92.133	90,46%	(8.786)
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.416	255	-	-255	-509	-586	-4.346	586	46.591	86,75%	(6.175)
	KUR	42.954	38.476	37.932	105	-	-105	-821	-544	-5.022	544	44.797	84,68%	(6.864)
	Non KUR	1.808	2.526	2.483	150	-	-150	312	-43	675	43	1.794	138,43%	689
3	PWG	25.216	37.716	39.890	4.703	4.611	-93	1.401	2.173	14.673	2.438	46.268	86,21%	(6.378)
	Cilem	10.119	17.744	18.648	1.096	1.420	324	498	903	8.529	517	28.070	66,43%	(9.422)
	Gadai	15.098	19.972	21.242	3.607	3.190	-417	902	1.270	6.144	1.921	18.197	116,73%	3.044
4	CFG	326.493	359.607	358.916	10.226	4.410	-5.816	1.453	-691	32.423	5.101	348.181	103,08%	10.735
	CF 1	44.529	52.282	52.573	-	749	749	-427	292	8.044	457	47.127	111,56%	5.447
	Total Griya	33.717	41.976	42.054	-	300	300	0	78	8.337	222	34.319	122,54%	7.735
	• Total Non Program	33.717	41.976	42.054	-	300	300	-254	78	8.337	222	34.319	122,54%	7.735
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.812	10.306	10.519	-	449	449	-427	213	-293	235	12.808	82,13%	(2.289)
	CF 2	281.964	307.326	306.343	10.226	3.661	-6.565	1.880	-983	24.379	4.644	301.054	101,76%	5.289
	Mitraguna & Others	268.245	289.437	288.616	9.220	3.661	-5.559	948	-821	20.371	4.482	285.797	100,99%	2.819
	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	526.641	15.374	11.320	-4.054	382	681	36.445	10.640	550.769	95,62%	(24.128)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	293	3.204	3.204	8.321	0,31%	3,66%	9,52%	5.118	8.029	5.118			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	293	3.204	3.204	7.361	0,33%	3,80%	8,73%	4.158	7.068	4.158			
	Value Chain	-	-	-	960	0,00%	0,00%	1,15%	960	960	960			
2	MBG	550	1.021	1.799	4.629	1,23%	4,39%	11,45%	2.830	4.078	3.607			
	KUR	550	1.021	1.705	4.270	1,28%	4,43%	11,26%	2.565	3.719	3.248			
	Non KUR	-	-	94	359	0,00%	3,73%	14,45%	264	359	359			
3	PWG	-	-	-	1.978	0,00%	0,00%	4,96%	1.978	1.978	1.978			
	Cilem	-	-	-	1.083	0,00%	0,00%	5,81%	1.083	1.083	1.083			
	Gadai	-	-	-	895	0,00%	0,00%	4,21%	895	895	895			
4	CFG	5.180	4.286	2.153	11.137	1,59%	0,60%	3,10%	8.984	5.957	6.851			
	CF 1	174	42	40	7.632	0,39%	0,08%	14,52%	7.592	7.458	7.589			
	Total Griya	174	42	40	6.464	0,52%	0,10%	15,37%	6.424	6.290	6.421			
	Oto	-	-	-	1.168	0,00%	0,00%	11,10%	1.168	1.168	1.168			
	CF 2	5.006	4.244	2.113	3.506	1,78%	0,69%	1,14%	1.393	(1.501)	(738)			
	Mitraguna & Others	5.006	4.244	2.113	3.506	1,87%	0,73%	1,21%	1.393	(1.501)	(738)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	6.024	8.511	7.155	26.065	1,23%	1,36%	4,95%	18.910	20.042	17.554	0,49%	90,18%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	819	1.066	1.066	1.065	0,87%	1,22%	1,22%	(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%	1,73%	8	1.304	1.090			
	Mitraguna & Others	4.007	4.220	5.303	5.310	1,49%	1,83%	1,84%	8	1.304	1.090			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.937	5.456	6.672	6.679	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.650	8.121	(4.023)	471	1.659	25,67%	(10.005)	-55,20%	37.513	21,65%	(29.392)
2	Tabungan	237.991	248.764	255.809	254.407	5.562	(1.402)	5.643	2,27%	16.416	6,90%	266.025	95,63%	(11.618)
3	Deposito	192.383	164.502	161.375	161.375	8.344	0	(3.128)	-1,90%	(31.009)	-16,12%	194.147	83,12%	(32.772)
	Total	448.500	419.728	424.833	423.903	9.882	(931)	4.175	0,99%	(24.597)	-5,48%	497.684	85,18%	(73.781)
	CASA	256.117	255.226	263.459	262.528	1.539	(931)	7.302	2,86%	6.411	2,50%	303.537	86,49%	(41.009)
	(%) CASA	57,11%	60,81%	62,01%	61,93%									
	FDR	54,70%	62,33%	62,77%	62,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.639	10.914	11.599	12.023		424	1.109	10,16%	384	3,30%	-	0,00%	12.023
2	Giro ISE	2.314	964	2.114	2.084		(30)	1.119	116,07%	(230)	-9,95%		0,00%	2.084
3	Tabungan ISE	1.452	2.077	1.613	2.067		454	(10)	-0,50%	614	42,30%		0,00%	2.067
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	18.164	-	-	0	2.412	-135	585	135	29.361	61,86%	(11.197)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.164	-	-	0	2.412	-135	585	135	24.230	74,97%	(6.066)
	• Local Champion	16.492	17.899	17.764	-	-	0	2.412	-135	1.271	135	19.646	90,42%	(1.882)
	• Value Chain	1.087	401	401	-	-	-	-0	-0	-686	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	37.911	95	500	405	-966	-245	-359	745	49.876	76,01%	(11.965)
	KUR	37.787	37.645	37.409	95	500	405	-937	-236	-378	736	48.631	76,92%	(11.222)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	38.589	5.745	5.026	-719	3.305	2.024	22.730	3.002	35.714	108,05%	2.875
	Cilem	7.657	20.078	21.213	1.481	1.644	162	1.371	1.136	13.556	508	23.148	91,64%	(1.935)
	Gadai	8.201	16.488	17.376	4.263	3.382	-881	1.934	888	9.174	2.494	12.566	138,28%	4.810
4	CFG	173.601	168.582	171.999	2.150	3.890	1.740	-3.409	3.417	-1.603	473	192.550	89,33%	(20.551)
	CF 1	81.382	67.479	67.691	-	330	330	-252	212	-13.691	118	83.606	80,96%	(15.915)
	Total Griya	77.096	63.782	64.037	-	330	330	0	255	-13.059	75	77.731	82,38%	(13.694)
	• Total Non Program	77.096	63.782	64.037	-	330	330	-2.418	255	-13.059	75	77.731	82,38%	(13.694)
	• 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	104.308	2.150	3.560	1.410	-3.157	3.205	12.088	355	108.944	95,74%	(4.636)
	Mitraguna & Others	90.304	95.785	99.022	1.900	3.560	1.660	-3.380	3.237	8.718	323	105.404	93,94%	(6.382)
	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	266.664	7.990	9.416	1.426	1.343	5.061	21.355	4.355	307.502	86,72%	(40.838)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	5.212	3,78%	6,66%	13,75%	2.671	3.766	3.039			
	KUR	1.433	2.047	2.418	5.089	3,79%	6,42%	13,60%	2.671	3.655	3.042			
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	111	(2)			
3	PWG	-	-	-	1.924	0,00%	0,00%	4,98%	1.924	1.924	1.924			
	Cilem	-	-	-	1.524	0,00%	0,00%	7,18%	1.524	1.524	1.524			
	Gadai	-	-	-	400	0,00%	0,00%	2,30%	400	400	400			
4	CFG	3.497	3.360	6.197	5.711	2,01%	3,68%	3,32%	(486)	2.214	2.352			
	CF 1	3.310	3.079	4.746	3.504	4,07%	7,03%	5,18%	(1.241)	194	426			
	Total Griya	3.310	2.976	4.642	2.949	4,29%	7,28%	4,61%	(1.693)	(361)	(27)			
	Oto	-	102	103	555	0,00%	2,79%	15,19%	452	555	453			
	CF 2	187	281	1.451	2.207	0,20%	1,44%	2,12%	756	2.020	1.926			
	Mitraguna & Others	187	88	1.258	2.014	0,21%	1,31%	2,03%	756	1.827	1.926			
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	193	-			
	Total Pembiayaan	5.153	5.532	8.737	12.846	2,10%	3,34%	4,82%	4.109	7.693	7.315	0,40%	91,73%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	2,98%	397	(157)	(952)			
	Total Griya	2.172	2.968	1.619	2.016	2,82%	2,54%	3,15%	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%	0,85%	172	(1.278)	(3.151)	0,45%	47,43%	-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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	1.181	1.181	(89)	0	60	5,35%	(178)	-13,10%	12.152	9,72%	(10.971)
2	Tabungan	139.020	143.955	142.129	142.282	4.061	154	(1.673)	-1,16%	3.262	2,35%	154.745	91,95%	(12.463)
3	Deposito	91.332	76.900	76.887	76.893	230	6	(7)	-0,01%	(14.440)	-15,81%	92.313	83,30%	(15.420)
	Total	231.711	221.976	220.196	220.356	4.202	160	(1.620)	-0,73%	(11.355)	-4,90%	259.210	85,01%	(38.854)
	CASA	140.379	145.076	143.310	143.463	3.972	154	(1.613)	-1,11%	3.085	2,20%	166.897	85,96%	(23.434)
	(%) CASA	60,58%	65,36%	65,08%	65,11%									
	FDR	52,09%	65,04%	66,54%	66,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	4.336	3.796		(540)	(1.329)	-25,93%	1.024	36,91%	-	0,00%	3.796
2	Giro ISE	104	103	103	103		0	(0)	-0,03%	(1)	-0,70%		0,00%	103
3	Tabungan ISE	2.669	5.022	4.233	3.693		(540)	(1.329)	-26,46%	1.024	38,38%		0,00%	3.693
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	5.473	-	100	100	414	66	5.473	34	4.038	135,55%	1.435
	KUR	-	4.876	4.849	-	-	0	422	-27	4.849	27	3.846	126,07%	1.003
	Non KUR	-	531	624	-	100	100	-9	93	624	7	192	325,70%	432
3	PWG	10.318	21.769	23.421	3.539	3.079	-460	2.095	1.651	13.103	1.428	23.389	100,14%	32
	Cilem	4.275	13.042	14.253	1.468	1.586	118	1.217	1.212	9.979	374	16.449	86,65%	(2.195)
	Gadai	6.043	8.728	9.167	2.071	1.493	-578	877	440	3.124	1.053	6.940	132,10%	2.227
4	CFG	108.966	116.910	117.342	1.155	1.476	321	568	432	8.376	1.044	127.699	91,89%	(10.357)
	CF 1	22.575	21.266	21.242	-	400	400	-123	-24	-1.333	424	26.152	81,23%	(4.910)
	Total Griya	18.510	16.653	16.701	-	400	400	0	48	-1.810	352	20.513	81,41%	(3.812)
	• Total Non Program	18.168	16.160	16.208	-	400	400	-430	48	-1.961	352	18.914	85,69%	(2.706)
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.542	-	-	0	-123	-72	477	72	5.639	80,54%	(1.098)
	CF 2	86.390	95.644	96.100	1.155	1.076	-79	691	456	9.709	620	101.547	94,64%	(5.447)
	Mitraguna & Others	53.276	65.057	65.565	1.155	920	-235	938	508	12.289	412	66.824	98,12%	(1.259)
	Pensiun	33.115	30.587	30.534	-	156	156	-247	-52	-2.580	208	34.723	87,94%	(4.188)
	Total Pembiayaan	120.698	144.379	146.529	4.694	4.655	-39	3.063	2.150	25.831	2.506	156.540	93,60%	(10.011)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	141	0,00%	0,00%	48,26%	141	141	141			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	141	0,00%	0,00%	100,00%	141	141	141			
	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	-	-	-	486	0,00%	0,00%	2,08%	486	486	486			
	Cilem	-	-	-	381	0,00%	0,00%	2,67%	381	381	381			
	Gadai	-	-	-	106	0,00%	0,00%	1,15%	106	106	106			
4	CFG	438	2.333	4.367	6.134	0,40%	3,74%	5,23%	1.766	5.695	3.801			
	CF 1	438	1.265	1.654	2.541	1,94%	7,78%	11,96%	887	2.102	1.276			
	Total Griya	438	1.265	1.654	1.826	2,37%	9,93%	10,93%	172	1.387	561			
	Oto	-	-	-	715	0,00%	0,00%	15,74%	715	715	715			
	CF 2	-	1.068	2.713	3.593	0,00%	2,84%	3,74%	880	3.593	2.525			
	Mitraguna & Others	-	1.068	2.452	2.725	0,00%	3,77%	4,16%	273	2.725	1.657			
	Pensiun	-	-	262	868	0,00%	0,86%	2,84%	606	868	868			
	Total Pembiayaan	438	2.333	4.367	6.761	0,36%	3,02%	4,61%	2.394	6.323	4.428	1,44%	68,74%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	525	980	671	671	0,48%	0,57%	0,57%	-	147	(309)			
	CF 1	397	541	424	424	1,76%	1,99%	2,00%	-	27	(117)			
	Total Griya	397	541	424	424	2,14%	2,55%	2,54%	-	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%	48,03%	-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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	342.198	343.982	(126.134)	1.784	155.427	82,43%	271.000	371,33%	92.079	373,57%	251.902
2	Tabungan	196.862	204.302	221.589	221.653	(6.553)	64	17.351	8,49%	24.791	12,59%	224.903	98,55%	(3.250)
3	Deposito	1.160.939	1.779.384	1.694.116	1.694.116	487.766	0	(85.267)	-4,79%	533.177	45,93%	1.162.702	145,71%	531.415
	Total	1.430.782	2.172.240	2.257.903	2.259.751	355.080	1.847	87.511	4,03%	828.969	57,94%	1.479.683	152,72%	780.067
	CASA	269.843	392.856	563.787	565.634	(132.686)	1.847	172.778	43,98%	295.791	109,62%	316.982	178,44%	248.653
	(%) CASA	18,86%	18,09%	24,97%	25,03%									
	FDR	15,38%	12,25%	12,01%	12,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	12.455	12.288		(168)	2.167	21,41%	3.209	35,35%	-	0,00%	12.288
2	Giro ISE	2.308	1.766	1.398	1.400		2	(366)	-20,72%	(908)	-39,34%		0,00%	1.400
3	Tabungan ISE	1.370	4.055	6.757	6.588		(169)	2.532	62,45%	5.217	380,68%		0,00%	6.588
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	21.430	-	2.000	2.000	-1.842	1.776	1.300	224	33.634	63,71%	(12.204)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.430	-	2.000	2.000	-1.842	1.776	1.300	224	27.754	77,22%	(6.324)
	• Local Champion	18.621	18.413	20.189	-	2.000	2.000	-1.802	1.776	1.568	224	22.236	90,80%	(2.046)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.533	700	150	-550	-423	-381	2.432	531	65.297	85,05%	(9.764)
	KUR	50.813	54.482	54.116	700	150	-550	-330	-366	3.303	516	62.288	86,88%	(8.172)
	Non KUR	2.289	1.432	1.417	-	-	0	-93	-15	-872	15	3.009	47,10%	(1.592)
3	PWG	17.782	27.368	28.802	3.990	3.701	-289	1.552	1.434	11.020	2.267	35.103	82,05%	(6.301)
	Cilem	6.518	15.785	16.819	1.398	1.469	71	504	1.034	10.302	435	22.195	75,78%	(5.376)
	Gadai	11.264	11.583	11.983	2.592	2.232	-360	1.048	400	718	1.832	12.908	92,83%	(926)
4	CFG	129.053	163.160	165.333	4.857	4.016	-841	3.737	2.173	36.280	1.843	160.708	102,88%	4.625
	CF 1	19.758	18.000	17.835	250	-	-250	-64	-166	-1.923	166	34.689	51,41%	(16.854)
	Total Griya	14.572	13.490	13.411	250	-	-250	0	-79	-1.161	79	27.914	48,04%	(14.503)
	• Total Non Program	11.408	10.641	10.575	250	-	-250	608	-66	-834	66	13.112	80,65%	(2.537)
	• Program	3.163	2.849	2.836	-	-	0	-28	-13	-327	13	14.802	19,16%	(11.966)
	Oto	5.186	4.511	4.424	-	-	0	-64	-86	-762	86	6.775	65,30%	(2.351)
	CF 2	109.295	145.160	147.498	4.607	4.016	-591	3.801	2.338	38.203	1.678	126.019	117,04%	21.479
	Mitraguna & Others	90.925	126.736	128.749	4.450	3.586	-864	3.761	2.012	37.824	1.574	106.025	121,43%	22.724
	Pensiun	18.370	18.424	18.750	157	430	273	39	326	379	104	19.994	93,78%	(1.245)
	Total Pembiayaan	220.067	266.096	271.098	9.547	9.867	320	3.024	5.002	51.031	4.865	294.742	91,98%	(23.644)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.702	0,00%	0,00%	7,94%	1.702	1.702	1.702			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	462	0,00%	0,00%	2,16%	462	462	462			
	Value Chain	-	-	-	1.241	0,00%	0,00%	6,14%	1.241	1.241	1.241			
2	MBG	451	1.104	1.465	6.325	0,85%	2,62%	11,39%	4.860	5.874	5.222			
	KUR	163	1.023	1.363	6.118	0,32%	2,50%	11,30%	4.755	5.955	5.095			
	Non KUR	289	80	102	207	12,61%	7,10%	14,64%	106	(81)	127			
3	PWG	-	-	-	885	0,00%	0,00%	3,07%	885	885	885			
	Cilem	-	-	-	574	0,00%	0,00%	3,41%	574	574	574			
	Gadai	-	-	-	310	0,00%	0,00%	2,59%	310	310	310			
4	CFG	1.759	1.049	695	1.887	1,36%	0,43%	1,14%	1.192	128	838			
	CF 1	1.212	1.049	695	1.862	6,14%	3,86%	10,44%	1.167	650	813			
	Total Griya	1.052	586	572	1.152	7,22%	4,24%	8,59%	579	100	565			
	Oto	161	463	123	711	3,10%	2,72%	16,06%	588	550	248			
	CF 2	547	-	-	25	0,50%	0,00%	0,02%	25	(522)	25			
	Mitraguna & Others	547	-	-	25	0,60%	0,00%	0,02%	25	(522)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.211	2.153	2.160	10.799	1,00%	0,81%	3,98%	8.640	8.589	8.647	2,19%	44,99%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.062	2,88%	1,58%	1,91%	181	(469)	250			
	KUR	855	378	489	674	1,68%	0,90%	1,25%	185	(181)	296			
	Non KUR	677	434	392	388	29,56%	27,36%	27,38%	(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%	3,15%	(1)	240	142			
	Total Griya	321	419	562	561	2,20%	4,17%	4,19%	(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	1.643	1,11%	0,55%	0,61%	180	(806)	392	1,56%	-157,57%	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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	8.468	8.687	1.308	220	517	6,32%	(808)	-8,51%	17.559	49,48%	(8.872)
2	Tabungan	99.410	126.187	123.222	122.540	4.967	(682)	(3.647)	-2,89%	23.130	23,27%	111.159	110,24%	11.381
3	Deposito	64.192	41.870	41.161	41.161	(19.912)	0	(708)	-1,69%	(23.030)	-35,88%	64.924	63,40%	(23.763)
	Total	173.097	176.228	172.852	172.389	(13.637)	(462)	(3.838)	-2,18%	(708)	-0,41%	193.643	89,02%	(21.253)
	CASA	108.906	134.358	131.690	131.228	6.275	(462)	(3.130)	-2,33%	22.322	20,50%	128.718	101,95%	2.509
	(%) CASA	62,92%	76,24%	76,19%	76,12%									
	FDR	57,60%	66,03%	68,25%	68,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	13.124	13.368		244	1.845	16,01%	64	0,48%	-	0,00%	13.368
2	Giro ISE	6.014	2.950	5.619	5.838		219	2.888	97,89%	(176)	-2,92%		0,00%	5.838
3	Tabungan ISE	6.490	7.773	6.705	6.730		25	(1.043)	-13,42%	240	3,70%		0,00%	6.730
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.666	-	-	0	-131	-45	5.666	45	0	0,00%	5.666
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.666	-	-	0	-131	-45	5.666	45	0	0,00%	5.666
	• Local Champion	-	1.884	1.868	-	-	0	-102	-16	1.868	16	0	0,00%	1.868
	• Value Chain	-	3.827	3.798	-	-	-	-29	-29	3.798	29	0	0,00%	3.798
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	35.352	3.686	3.536	-149	-637	330	11.622	3.206	32.140	109,99%	3.212
	Cilem	8.075	16.035	15.509	859	422	-437	-215	-526	7.434	948	14.021	110,61%	1.488
	Gadai	15.654	18.987	19.843	2.827	3.114	287	-421	856	4.189	2.258	18.118	109,52%	1.725
4	CFG	75.933	75.630	76.957	100	1.805	1.705	-1.097	1.328	1.024	477	86.043	89,44%	(9.086)
	CF 1	16.979	15.785	16.096	-	400	400	-86	311	-883	89	18.410	87,43%	(2.315)
	Total Griya	15.306	13.770	14.119	-	400	400	0	349	-1.187	51	15.836	89,16%	(1.716)
	• Total Non Program	15.306	13.770	14.119	-	400	400	-211	349	-1.187	51	15.836	89,16%	(1.716)
	• 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	60.861	100	1.405	1.305	-1.010	1.016	1.907	389	67.633	89,99%	(6.772)
	Mitraguna & Others	51.295	52.822	53.844	100	1.355	1.255	-948	1.022	2.549	333	59.053	91,18%	(5.209)
	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	117.975	3.786	5.341	1.556	-1.864	1.613	18.273	3.728	118.223	99,79%	(248)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	2.100	0,00%	0,00%	5,94%	2.100	2.100	2.100			
	Cilem	-	-	-	1.536	0,00%	0,00%	9,90%	1.536	1.536	1.536			
	Gadai	-	-	-	564	0,00%	0,00%	2,84%	564	564	564			
4	CFG	315	466	283	1.344	0,41%	0,37%	1,75%	1.062	1.030	878			
	CF 1	-	258	238	769	0,00%	1,50%	4,78%	531	769	511			
	Total Griya	-	237	238	654	0,00%	1,72%	4,64%	417	654	417			
	Oto	-	21	-	114	0,00%	0,00%	5,78%	114	114	93			
	CF 2	315	208	45	576	0,53%	0,08%	0,95%	531	261	367			
	Mitraguna & Others	315	208	45	576	0,61%	0,09%	1,07%	531	261	367			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	466	283	3.444	0,32%	0,24%	2,92%	3.162	3.130	2.978	1,91%	34,61%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,63%	(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%	0,80%	(13)	(145)	(161)			
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,90%	(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%	37,50%	-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.487	1.536	(91)	49	(844)	-35,46%	(1.973)	-56,22%	10.133	15,16%	(8.597)
2	Tabungan	88.498	80.904	88.294	88.276	(3.227)	(18)	7.372	9,11%	(221)	-0,25%	98.149	89,94%	(9.873)
3	Deposito	50.176	22.786	22.482	22.455	(2.444)	(27)	(331)	-1,45%	(27.721)	-55,25%	50.777	44,22%	(28.322)
	Total	142.182	106.070	112.263	112.267	(5.762)	4	6.197	5,84%	(29.915)	-21,04%	159.059	70,58%	(46.792)
	CASA	92.006	83.284	89.781	89.812	(3.318)	31	6.528	7,84%	(2.194)	-2,38%	108.282	82,94%	(18.470)
	(%) CASA	64,71%	78,52%	79,97%	80,00%									
	FDR	46,30%	81,53%	79,02%	79,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	1.060	1.058		(2)	249	30,79%	(2.198)	-67,50%	-	0,00%	1.058
2	Giro ISE	705	208	479	474		(5)	266	127,83%	(230)	-32,69%		0,00%	474
3	Tabungan ISE	2.552	601	581	584		3	(17)	-2,82%	(1.968)	-77,12%		0,00%	584
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	4.537	500	-	-500	424	-30	4.537	30	4.056	111,86%	481
	KUR	-	4.482	4.452	500	-	-500	427	-30	4.452	30	3.846	115,75%	606
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.817	639	502	-136	412	417	4.468	85	6.694	101,84%	123
	Cilem	2.349	6.400	6.817	639	502	-136	412	417	4.468	85	6.694	101,84%	123
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.361	624	3.140	2.516	147	1.850	13.875	1.290	75.145	102,95%	2.215
	CF 1	26.468	27.857	27.634	49	865	816	-62	-223	1.166	1.088	28.008	98,67%	(374)
	Total Griya	25.069	24.184	23.997	-	865	865	0	-187	-1.072	1.052	25.557	93,90%	(1.560)
1	• Total Non Program	25.069	24.184	23.997	-	865	865	-257	-187	-1.072	1.052	25.557	93,90%	(1.560)
	• 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	49.726	575	2.275	1.700	209	2.074	12.709	201	47.138	105,49%	2.589
	Mitraguna & Others	36.826	47.451	49.530	575	2.275	1.700	214	2.078	12.704	197	45.872	107,97%	3.658
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	88.714	1.763	3.642	1.880	983	2.237	22.879	1.405	85.895	103,28%	2.819

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	726	0,00%	0,00%	16,01%	726	726	726			
	KUR	-	-	-	726	0,00%	0,00%	16,32%	726	726	726			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	155	0,00%	0,00%	2,27%	155	155	155			
	Cilem	-	-	-	155	0,00%	0,00%	2,27%	155	155	155			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.097	1.482	215	768	1,73%	0,28%	0,99%	553	(329)	(714)			
	CF 1	1.097	1.182	145	592	4,15%	0,52%	2,14%	447	(505)	(590)			
	Total Griya	1.097	1.038	-	343	4,38%	0,00%	1,43%	343	(754)	(696)			
	Oto	-	144	145	249	0,00%	3,94%	6,85%	104	249	105			
	CF 2	-	300	70	176	0,00%	0,15%	0,35%	106	176	(124)			
	Mitraguna & Others	-	300	70	176	0,00%	0,15%	0,36%	106	176	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.097	1.482	215	1.650	1,67%	0,25%	1,86%	1.435	552	168	0,41%	78,08%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	15,47%	-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.276	4.646	4.959	4.959	1.293	0	313	6,74%	683	15,97%	16.368	30,30%	(11.409)
2	Tabungan	143.334	167.749	178.781	178.700	(5.471)	(81)	10.951	6,53%	35.366	24,67%	160.947	111,03%	17.754
3	Deposito	111.952	108.727	108.412	108.412	(1.071)	0	(315)	-0,29%	(3.540)	-3,16%	113.051	95,90%	(4.639)
	Total	259.563	281.122	292.152	292.071	(5.250)	(81)	10.949	3,89%	32.508	12,52%	290.365	100,59%	1.706
	CASA	147.610	172.395	183.739	183.659	(4.178)	(81)	11.264	6,53%	36.049	24,42%	177.314	103,58%	6.345
	(%) CASA	56,87%	61,32%	62,89%	62,88%									
	FDR	26,72%	31,77%	30,97%	30,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.312	3.351		39	775	30,07%	1.013	43,35%	-	0,00%	3.351
2	Giro ISE	22	24	24	24		0	0	0,89%	3	12,37%		0,00%	24
3	Tabungan ISE	2.316	2.552	3.287	3.326		39	774	30,35%	1.011	43,65%		0,00%	3.326
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	9.558	950	200	-750	1.210	6	9.365	194	4.206	227,25%	5.352
	KUR	194	8.589	8.613	750	200	-550	1.028	23	8.419	177	3.996	215,52%	4.616
	Non KUR	-	963	946	200	-	-200	182	-17	946	17	210	450,79%	736
3	PWG	3.438	5.369	5.412	184	171	-13	-165	43	1.974	128	10.185	53,13%	(4.773)
	Cilem	3.438	5.369	5.412	184	171	-13	-165	43	1.974	128	10.185	53,13%	(4.773)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	64.963	73.807	74.915	842	1.354	512	1.342	1.108	9.952	246	77.611	96,53%	(2.696)
	CF 1	19.068	19.352	19.286	-	-	0	-71	-66	218	66	20.733	93,02%	(1.447)
	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	2.336	-	-	0	-71	-55	915	55	2.563	91,16%	(226)
	CF 2	45.895	54.455	55.629	842	1.354	512	1.413	1.174	9.734	180	56.878	97,80%	(1.249)
	Mitraguna & Others	40.397	48.374	49.319	500	1.100	600	1.093	945	8.923	155	50.214	98,22%	(895)
	Pensiun	5.498	6.080	6.310	342	254	-88	320	229	811	25	6.664	94,68%	(354)
	Total Pembiayaan	69.359	89.317	90.474	1.976	1.725	-251	2.384	1.157	21.116	568	92.766	97,53%	(2.292)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	89	0,00%	0,00%	0,93%	89	89	89			
	KUR	-	-	-	89	0,00%	0,00%	1,04%	89	89	89			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	54	0,00%	0,00%	1,00%	54	54	54			
	Cilem	-	-	-	54	0,00%	0,00%	1,00%	54	54	54			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.060	4.096	4.175	4.892	1,63%	5,66%	6,53%	717	3.832	796			
	CF 1	648	3.784	3.837	4.556	3,40%	19,83%	23,62%	719	3.907	772			
	Total Griya	648	3.784	3.837	4.310	3,67%	22,62%	25,43%	474	3.662	527			
	Oto	-	-	-	245	0,00%	0,00%	10,50%	245	245	245			
	CF 2	412	313	338	337	0,90%	0,62%	0,60%	(2)	(75)	24			
	Mitraguna & Others	412	-	23	23	1,02%	0,05%	0,05%	-	(389)	23			
	Pensiun	-	313	315	314	0,00%	5,19%	4,97%	(2)	314	1			
	Total Pembiayaan	1.824	4.096	4.175	5.036	2,63%	4,67%	5,57%	861	3.211	939	0,53%	90,44%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	2,90%	-	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%	5,79%	-	-	-			
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,37%	-	1.318	(0)			
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,67%	-	1.318	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	267	2.661	2.762	2.762	0,39%	3,09%	3,05%	-	2.495	101	2,14%	29,96%	-0,9%

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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	15.317	15.553	1.303	236	172	1,12%	11.736	307,43%	11.772	132,12%	3.781
2	Tabungan	117.085	114.592	117.756	117.659	(1.258)	(97)	3.067	2,68%	573	0,49%	128.675	91,44%	(11.016)
3	Deposito	49.844	46.365	46.116	46.116	(1.625)	0	(249)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4.450)
	Total	170.746	176.338	179.189	179.328	(1.579)	139	2.990	1,70%	8.582	5,03%	191.013	93,88%	(11.685)
	CASA	120.903	129.973	133.073	133.212	45	139	3.239	2,49%	12.309	10,18%	140.447	94,85%	(7.235)
	(%) CASA	70,81%	73,71%	74,26%	74,28%									
	FDR	80,42%	79,03%	79,52%	79,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	806	822		16	7	0,80%	(869)	-51,38%	-	0,00%	822
2	Giro ISE	436	72	57	57		0	(15)	-21,34%	(379)	-86,94%		0,00%	57
3	Tabungan ISE	1.254	743	749	765		16	22	2,96%	(489)	-39,00%		0,00%	765
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	24.342	2.771	3.303	531	1.344	1.004	10.792	2.298	22.921	106,20%	1.421
	Cilem	7.456	12.121	12.863	856	1.057	200	722	743	5.407	314	13.715	93,79%	(852)
	Gadai	6.094	11.217	11.479	1.915	2.246	331	622	262	5.385	1.984	9.206	124,69%	2.273
4	CFG	119.321	116.031	118.143	1.723	2.813	1.090	-607	2.111	-1.179	702	132.306	89,29%	(14.163)
	CF 1	15.625	17.718	17.855	-	225	225	-59	137	2.230	88	17.516	101,94%	339
	Total Griya	13.902	15.656	15.618	-	-	0	0	-38	1.716	38	14.443	108,14%	1.175
	• Total Non Program	13.902	15.656	15.618	-	-	0	-113	-38	1.716	38	14.443	108,14%	1.175
	• 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	100.288	1.723	2.588	865	-548	1.974	-3.409	614	114.790	87,37%	(14.502)
	Mitraguna & Others	94.197	88.244	89.790	1.145	2.070	925	-805	1.545	-4.407	525	103.911	86,41%	(14.121)
	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	142.484	4.494	6.116	1.622	737	3.116	5.177	3.000	159.663	89,24%	(17.179)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	1.493	0,00%	0,00%	6,13%	1.493	1.493	1.493			
	Cilem	-	-	-	384	0,00%	0,00%	2,98%	384	384	384			
	Gadai	-	-	-	1.109	0,00%	0,00%	9,66%	1.109	1.109	1.109			
4	CFG	1.942	506	410	4.056	1,63%	0,35%	3,43%	3.646	2.114	3.549			
	CF 1	86	-	-	147	0,55%	0,00%	0,83%	147	61	147			
	Total Griya	-	-	-	36	0,00%	0,00%	0,23%	36	36	36			
	Oto	86	-	-	111	4,99%	0,00%	4,98%	111	25	111			
	CF 2	1.856	506	410	3.908	1,79%	0,42%	3,90%	3.498	2.053	3.402			
	Mitraguna & Others	1.856	506	410	3.908	1,97%	0,46%	4,35%	3.498	2.053	3.402			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	506	410	5.548	1,41%	0,29%	3,89%	5.138	3.607	5.042	0,37%	90,48%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	-45,56%	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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	5.892	5.905	(9.658)	13	3.093	109,97%	(8.025)	-57,61%	24.944	23,67%	(19.039)
2	Tabungan	118.671	155.162	153.767	153.116	(2.867)	(650)	(2.045)	-1,32%	34.445	29,03%	135.176	113,27%	17.941
3	Deposito	125.329	129.816	133.351	133.372	(4.784)	20	3.556	2,74%	8.043	6,42%	126.285	105,61%	7.087
	Total	257.931	287.790	293.010	292.393	(17.309)	(617)	4.603	1,60%	34.463	13,36%	286.405	102,09%	5.989
	CASA	132.602	157.974	159.659	159.022	(12.525)	(637)	1.047	0,66%	26.420	19,92%	160.120	99,31%	(1.098)
	(%) CASA	51,41%	54,89%	54,49%	54,39%									
	FDR	59,82%	64,96%	63,93%	64,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.789	4.781		(8)	379	8,61%	1.243	35,12%	-	0,00%	4.781
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%		0,00%	1
3	Tabungan ISE	3.537	4.401	4.788	4.780		(8)	379	8,62%	1.243	35,14%		0,00%	4.780
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.359	-	-	0	-37	-13	8.359	13	0	0,00%	8.359
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.359	-	-	0	-37	-13	8.359	13	0	0,00%	8.359
	• Local Champion	-	8.372	8.359	-	-	0	-37	-13	8.359	13	0	0,00%	8.359
	• 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	28.522	3.287	2.825	-462	1.790	781	11.513	2.044	23.290	122,47%	5.232
	Cilem	7.758	12.741	13.117	1.010	843	-167	830	376	5.358	468	12.693	103,34%	423
	Gadai	9.252	15.000	15.406	2.277	1.981	-295	960	405	6.154	1.576	10.597	145,38%	4.809
4	CFG	136.962	150.781	150.404	3.473	1.783	-1.690	1.860	-377	13.442	2.160	152.429	98,67%	(2.025)
	CF 1	16.548	16.433	16.368	-	18	18	94	-65	-180	83	18.272	89,58%	(1.904)
	Total Griya	15.017	13.622	13.595	-	-	0	0	-27	-1.422	27	15.510	87,66%	(1.915)
	• Total Non Program	15.017	13.622	13.595	-	-	0	-114	-27	-1.422	27	15.510	87,66%	(1.915)
	• 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	134.036	3.473	1.765	-1.708	1.766	-312	13.622	2.077	134.157	99,91%	(121)
	Mitraguna & Others	110.777	123.441	122.771	3.151	1.227	-1.924	1.619	-670	11.994	1.897	123.263	99,60%	(492)
	Pensiun	9.636	10.906	11.265	322	538	216	147	359	1.629	179	10.894	103,41%	371
	Total Pembiayaan	154.289	186.937	187.328	6.760	4.608	-2.152	3.582	391	33.040	4.217	176.035	106,42%	11.293

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	7.383	0,00%	0,00%	88,32%	7.383	7.383	7.383			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	7.383	0,00%	0,00%	88,32%	7.383	7.383	7.383			
	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	-	-	-	614	0,00%	0,00%	2,15%	614	614	614			
	Cilem	-	-	-	292	0,00%	0,00%	2,22%	292	292	292			
	Gadai	-	-	-	322	0,00%	0,00%	2,09%	322	322	322			
4	CFG	334	415	769	3.283	0,24%	0,51%	2,18%	2.514	2.949	2.869			
	CF 1	-	195	195	1.413	0,00%	1,18%	8,63%	1.218	1.413	1.218			
	Total Griya	-	44	43	1.033	0,00%	0,32%	7,60%	990	1.033	989			
	Oto	-	151	152	379	0,00%	5,40%	13,67%	227	379	229			
	CF 2	334	220	575	1.871	0,28%	0,43%	1,40%	1.296	1.537	1.651			
	Mitraguna & Others	334	220	575	1.871	0,30%	0,47%	1,52%	1.296	1.537	1.651			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	482	489	769	11.280	0,31%	0,41%	6,02%	10.511	10.799	10.791	0,15%	97,54%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.322	0,57%	0,85%	0,88%	47	536	46			
	CF 1	645	74	73	-	3,90%	0,45%	0,00%	(73)	(645)	(74)			
	Total Griya	645	74	73	-	4,29%	0,54%	0,00%	(73)	(645)	(74)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	142	1.203	1.202	1.322	0,12%	0,89%	0,99%	120	1.181	120			
	Mitraguna & Others	142	1.203	1.202	1.322	0,13%	0,97%	1,08%	120	1.181	120			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	863	1.276	1.319	1.365	0,56%	0,71%	0,73%	47	503	89	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	9.462	9.508	(1.594)	46	4.558	92,08%	928	10,82%	21.760	43,69%	(12.252)
2	Tabungan	115.717	143.468	132.903	132.413	3.774	(489)	(11.055)	-7,71%	16.696	14,43%	131.921	100,37%	493
3	Deposito	158.683	167.447	162.923	162.923	(4.690)	0	(4.524)	-2,70%	4.240	2,67%	159.836	101,93%	3.087
	Total	282.980	315.865	305.288	304.844	(2.510)	(443)	(11.021)	-3,49%	21.865	7,73%	313.517	97,23%	(8.673)
	CASA	124.297	148.418	142.365	141.921	2.180	(444)	(6.497)	-4,38%	17.624	14,18%	153.681	92,35%	(11.760)
	(%) CASA	43,92%	46,99%	46,63%	46,56%									
	FDR	77,18%	79,97%	83,04%	83,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.668	4.646		(22)	(648)	-12,24%	1.326	39,96%	-	0,00%	4.646
2	Giro ISE	510	262	776	776		0	513	195,51%	266	52,16%		0,00%	776
3	Tabungan ISE	2.559	4.781	3.642	3.620		(22)	(1.161)	-24,28%	1.061	41,44%		0,00%	3.620
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.081	-	200	-	-125	89	-428	111	8.871	46,00%	(4.790)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.081	-	200	200	-125	89	-428	111	6.971	58,54%	(2.890)
	• Local Champion	4.509	3.992	4.081	-	200	200	-125	89	-428	111	5.676	71,89%	(1.595)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.311	150	100	-50	96	-40	2.398	140	12.408	99,22%	(97)
	KUR	9.027	11.109	11.088	150	100	-50	310	-21	2.060	121	11.420	97,09%	(333)
	Non KUR	885	1.242	1.223	-	-	0	-214	-19	338	19	987	123,89%	236
3	PWG	13.890	24.339	25.043	2.815	2.855	40	655	704	11.152	2.151	28.393	88,20%	(3.351)
	Cilem	5.699	14.691	15.620	1.293	1.288	-5	449	929	9.921	359	17.349	90,04%	(1.728)
	Gadai	8.191	9.648	9.422	1.522	1.567	45	206	-226	1.231	1.793	11.045	85,31%	(1.622)
4	CFG	190.097	211.911	212.078	6.114	4.720	-1.395	4.335	167	21.981	4.553	205.803	103,05%	6.275
	CF 1	25.896	27.651	28.422	-	908	908	-246	771	2.526	137	27.891	101,90%	531
	Total Griya	21.834	23.960	24.762	-	908	908	0	801	2.928	106	22.404	110,52%	2.358
	• Total Non Program	21.834	23.960	24.762	-	908	908	-205	801	2.928	106	22.404	110,52%	2.358
	• 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	183.656	6.114	3.812	-2.302	4.581	-604	19.455	4.416	177.912	103,23%	5.744
	Mitraguna & Others	145.925	165.161	164.553	6.072	3.462	-2.610	4.492	-608	18.628	4.070	158.181	104,03%	6.373
	Pensiun	18.276	19.099	19.103	42	350	308	89	4	827	346	19.731	96,81%	(629)
	Total Pembiayaan	218.409	252.593	253.512	9.079	7.874	-1.205	4.962	919	35.103	6.955	255.475	99,23%	(1.963)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	726	2,87%	0,80%	5,90%	627	441	625			
	KUR	284	100	99	726	3,15%	0,89%	6,55%	627	441	625			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	26	-	1.086	0,00%	0,00%	4,34%	1.086	1.086	1.060			
	Cilem	-	-	-	480	0,00%	0,00%	3,07%	480	480	480			
	Gadai	-	26	-	607	0,00%	0,00%	6,44%	607	607	581			
4	CFG	85	467	65	2.916	0,04%	0,03%	1,38%	2.852	2.831	2.449			
	CF 1	52	467	65	1.752	0,20%	0,23%	6,16%	1.687	1.699	1.285			
	Total Griya	52	48	47	1.452	0,24%	0,20%	5,86%	1.405	1.400	1.404			
	Oto	-	419	18	300	0,00%	0,48%	8,18%	282	300	(120)			
	CF 2	33	-	-	1.165	0,02%	0,00%	0,63%	1.165	1.132	1.165			
	Mitraguna & Others	33	-	-	1.071	0,02%	0,00%	0,65%	1.071	1.039	1.071			
	Pensiun	-	-	-	93	0,00%	0,00%	0,49%	93	93	93			
	Total Pembiayaan	369	593	164	4.728	0,17%	0,06%	1,87%	4.565	4.359	4.135	0,17%	90,62%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,16%	-	(449)	(2)			
	Pensiun	-	241	241	241	0,00%	0,10%	1,26%	-	241	(0)			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,98%	-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.816	6.817	1.192	2	2.227	48,53%	(1.737)	-20,30%	17.343	39,31%	(10.526)
2	Tabungan	104.558	99.445	102.563	102.429	(4.330)	(134)	2.985	3,00%	(2.128)	-2,04%	118.277	86,60%	(15.848)
3	Deposito	118.514	111.707	136.380	136.380	(98)	0	24.673	22,09%	17.866	15,08%	119.238	114,38%	17.142
	Total	231.625	215.742	245.758	245.627	(3.237)	(132)	29.885	13,85%	14.001	6,04%	254.858	96,38%	(9.231)
	CASA	113.112	104.035	109.379	109.247	(3.138)	(132)	5.212	5,01%	(3.865)	-3,42%	135.620	80,55%	(26.374)
	(%) CASA	48,83%	48,22%	44,51%	44,48%									
	FDR	61,23%	70,15%	61,91%	61,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.754	3.775		21	902	31,40%	1.115	41,92%	-	0,00%	3.775
2	Giro ISE	666	1.009	1.630	1.625		(5)	616	61,08%	959	143,91%		0,00%	1.625
3	Tabungan ISE	1.893	1.764	2.024	2.050		26	286	16,21%	156	8,24%		0,00%	2.050
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.650	-	-	0	-41	-33	1.650	33	0	0,00%	1.650
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.650	-	-	0	-41	-33	1.650	33	0	0,00%	1.650
	• Local Champion	-	1.683	1.650	-	-	0	-41	-33	1.650	33	0	0,00%	1.650
	• 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	27.680	3.170	3.753	583	1.622	1.042	9.037	2.712	29.087	95,16%	(1.408)
	Cilem	13.169	15.282	15.926	1.002	1.372	371	879	644	2.757	729	19.589	81,30%	(3.663)
	Gadai	5.474	11.356	11.754	2.168	2.381	213	743	398	6.280	1.983	9.499	123,74%	2.255
4	CFG	123.108	122.971	122.761	995	1.925	930	80	-210	-347	2.135	137.895	89,02%	(15.135)
	CF 1	17.304	13.554	13.579	-	160	160	-104	24	-3.725	136	19.239	70,58%	(5.661)
	Total Griya	13.206	10.229	10.328	-	160	160	0	99	-2.878	61	13.740	75,17%	(3.412)
	• Total Non Program	13.206	10.229	10.168	-	-	0	-165	-61	-3.038	61	13.740	74,00%	(3.573)
	• 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	109.182	995	1.765	770	184	-234	3.378	1.999	118.656	92,02%	(9.474)
	Mitraguna & Others	72.025	76.913	76.940	995	1.765	770	568	26	4.915	1.739	83.513	92,13%	(6.573)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-260	-1.537	260	35.143	91,75%	(2.901)
	Total Pembiayaan	141.827	151.349	152.148	4.165	5.679	1.514	1.659	799	10.321	4.880	167.059	91,07%	(14.911)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	508	0,00%	0,00%	30,77%	508	508	508			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	508	0,00%	0,00%	30,77%	508	508	508			
	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	-	-	-	732	0,00%	0,00%	2,64%	732	732	732			
	Cilem	-	-	-	625	0,00%	0,00%	3,92%	625	625	625			
	Gadai	-	-	-	107	0,00%	0,00%	0,91%	107	107	107			
4	CFG	370	1.341	1.411	2.308	0,30%	1,15%	1,88%	896	1.938	967			
	CF 1	206	891	832	1.476	1,19%	6,14%	10,87%	644	1.270	585			
	Total Griya	92	798	742	920	0,69%	7,25%	8,90%	178	828	121			
	Oto	114	93	90	557	2,79%	17,12%	17,12%	466	442	464			
	CF 2	164	450	579	831	0,15%	0,53%	0,76%	252	668	381			
	Mitraguna & Others	164	352	210	623	0,23%	0,27%	0,81%	414	460	271			
	Pensiun	-	98	369	208	0,00%	1,14%	0,65%	(161)	208	110			
	Total Pembiayaan	370	1.341	1.411	3.547	0,26%	0,93%	2,33%	2.136	3.177	2.206	1,34%	42,47%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	-414,39%	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	4.263	4.242	41	(21)	789	22,86%	2.626	162,59%	8.205	51,69%	(3.964)
2	Tabungan	101.049	104.536	109.652	109.200	297	(452)	4.665	4,46%	8.151	8,07%	110.650	98,69%	(1.450)
3	Deposito	38.774	46.765	46.601	46.601	1.315	0	(164)	-0,35%	7.827	20,19%	39.372	118,36%	7.229
	Total	141.438	154.753	160.515	160.043	1.653	(473)	5.290	3,42%	18.604	13,15%	158.228	101,15%	1.815
	CASA	102.664	107.988	113.915	113.442	338	(473)	5.454	5,05%	10.777	10,50%	118.855	95,45%	(5.414)
	(%) CASA	72,59%	69,78%	70,97%	70,88%									
	FDR	91,03%	105,51%	104,36%	104,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.771	3.841		70	1.196	45,22%	542	16,44%	-	0,00%	3.841
2	Giro ISE	186	153	158	209		50	56	36,37%	23	12,50%		0,00%	209
3	Tabungan ISE	2.913	2.481	3.602	3.622		19	1.140	45,95%	709	24,35%		0,00%	3.622
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Local Champion	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.591	90	300	210	454	239	7.350	61	4.271	177,75%	3.321
	KUR	103	6.755	7.002	90	300	210	472	247	6.899	53	3.950	177,25%	3.051
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	36.248	4.547	6.546	1.999	2.285	3.590	15.849	2.956	32.338	112,09%	3.909
	Cilem	7.170	13.624	16.101	1.189	2.772	1.583	877	2.477	8.931	294	17.171	93,77%	(1.070)
	Gadai	13.229	19.034	20.147	3.358	3.775	416	1.407	1.113	6.918	2.662	15.168	132,83%	4.979
4	CFG	107.701	103.153	103.558	830	773	-57	-629	405	-4.143	368	119.851	86,41%	(16.293)
	CF 1	13.161	13.475	13.537	119	145	26	43	62	376	83	14.763	91,69%	(1.226)
	Total Griya	10.223	9.990	9.941	-	-	0	0	-50	-282	50	10.729	92,65%	(789)
	• Total Non Program	10.223	9.819	9.770	-	-	0	-130	-49	-453	49	10.729	91,06%	(960)
	• 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	90.021	711	628	-83	-672	343	-4.519	285	105.088	85,66%	(15.067)
	Mitraguna & Others	89.171	83.225	83.625	521	628	107	-915	400	-5.546	228	98.599	84,81%	(14.974)
	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	167.513	5.467	7.619	2.152	2.107	4.232	38.758	3.387	156.875	106,78%	10.638

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	16,52%	1.254	1.254	1.254			
	KUR	-	-	-	1.042	0,00%	0,00%	14,89%	1.042	1.042	1.042			
	Non KUR	-	-	-	212	0,00%	0,00%	35,92%	212	212	212			
3	PWG	-	-	-	2.016	0,00%	0,00%	5,56%	2.016	2.016	2.016			
	Cilem	-	-	-	1.145	0,00%	0,00%	7,11%	1.145	1.145	1.145			
	Gadai	-	-	-	871	0,00%	0,00%	4,32%	871	871	871			
4	CFG	1.919	1.884	2.116	3.381	1,78%	2,05%	3,27%	1.265	1.462	1.497			
	CF 1	107	167	111	1.272	0,81%	0,82%	9,40%	1.161	1.165	1.105			
	Total Griya	107	167	-	718	1,04%	0,00%	7,22%	718	611	551			
	Oto	-	-	111	554	0,00%	3,19%	15,41%	443	554	554			
	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	6.651	1,49%	1,30%	3,97%	4.535	4.733	4.767	0,00%	100,00%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,79%	-	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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	135	132	26	(4)	(4)	-2,69%	97	275,53%	40	327,79%	91
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	550	547	26	(4)	411	304,32%	512	1460,34%	40	1361,98%	506
	CASA	35	135	135	132	26	(4)	(4)	-2,69%	97	275,53%	40	327,79%	91
	(%) CASA	100,00%	100,00%	24,57%	24,07%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	674	669	(137)	(5)	114	20,43%	231	52,68%	502	133,27%	167
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	974	969	(137)	(5)	(136)	-12,34%	531	121,13%	502	193,02%	467
	CASA	438	556	674	669	(137)	(5)	114	20,43%	231	52,68%	502	133,27%	167
	(%) CASA	100,00%	50,26%	69,20%	69,05%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	39.393	39.388	(6.089)	(4)	1.062	2,77%	17.936	83,61%	33.434	117,81%	5.955
2	Tabungan	103.481	115.421	122.179	122.418	(6.593)	239	6.997	6,06%	18.937	18,30%	120.938	101,22%	1.480
3	Deposito	132.303	108.795	106.408	106.408	22.857	0	(2.387)	-2,19%	(25.894)	-19,57%	133.406	79,76%	(26.997)
	Total	257.235	262.542	267.979	268.214	10.175	235	5.672	2,16%	10.979	4,27%	287.777	93,20%	(19.563)
	CASA	124.933	153.747	161.571	161.806	(12.681)	235	8.059	5,24%	36.873	29,51%	154.371	104,82%	7.434
	(%) CASA	48,57%	58,56%	60,29%	60,33%									
	FDR	70,83%	82,46%	82,13%	82,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	9.633	9.543		(91)	1.579	19,83%	1.607	20,25%	-	0,00%	9.543
2	Giro ISE	4.026	3.838	3.620	3.535		(85)	(303)	-7,88%	(491)	-12,20%		0,00%	3.535
3	Tabungan ISE	2.910	4.126	6.013	6.008		(6)	1.882	45,60%	3.098	106,47%		0,00%	6.008
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	45.235	39.025	39.037	640	-	-640	250	12	-6.198	(12)	56.266	69,38%	(17.228)
	Linkage	14.656	14.625	14.625	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.413	640	-	-640	252	12	-6.166	(12)	36.806	66,33%	(12.393)
	• Local Champion	28.121	21.589	21.447	640	-	-640	276	-142	-6.674	142	31.073	69,02%	(9.626)
	• Value Chain	2.457	2.812	2.966	-	-	-	-23	154	508	(154)	5.732	51,73%	(2.767)
2	MBG	4.919	2.747	2.724	-	-	0	-126	-24	-2.195	24	4.919	55,37%	(2.195)
	KUR	4.804	2.747	2.724	-	-	0	-126	-24	-2.080	24	4.804	56,70%	(2.080)
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)
3	PWG	23.337	42.470	44.399	6.451	5.306	-1.146	2.937	1.930	21.062	3.376	41.363	107,34%	3.037
	Cilem	6.677	18.873	19.752	1.434	1.251	-183	1.426	880	13.075	371	21.729	90,90%	(1.977)
	Gadai	16.660	23.597	24.647	5.017	4.055	-962	1.511	1.050	7.987	3.005	19.634	125,53%	5.013
4	CFG	108.703	132.255	133.939	3.995	2.785	-1.210	2.923	1.684	25.237	1.101	121.776	109,99%	12.163
	CF 1	24.869	27.133	26.974	19	-	-19	-221	-158	2.105	158	26.529	101,68%	445
	Total Griya	19.873	21.230	21.154	-	-	0	0	-76	1.282	76	20.347	103,97%	807
	• Total Non Program	19.873	21.230	21.154	-	-	0	-201	-76	1.282	76	20.347	103,97%	807
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.997	5.903	5.820	19	-	-19	-221	-83	823	83	6.182	94,15%	(362)
	CF 2	83.833	105.122	106.965	3.976	2.785	-1.191	3.144	1.843	23.131	942	95.247	112,30%	11.718
	Mitraguna & Others	62.328	80.329	81.834	3.206	2.250	-956	2.133	1.505	19.506	745	72.530	112,83%	9.304
	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	220.099	11.086	8.091	-2.996	5.984	3.602	37.906	4.489	224.323	98,12%	(4.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.833	0,00%	0,00%	7,26%	2.833	2.833	2.833			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.833	0,00%	0,00%	11,60%	2.833	2.833	2.833			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	121	32	73	93	2,46%	2,64%	3,42%	20	(28)	61			
	KUR	83	32	73	93	1,72%	2,64%	3,42%	20	11	61			
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-			
3	PWG	-	-	-	1.684	0,00%	0,00%	3,79%	1.684	1.684	1.684			
	Cilem	-	-	-	962	0,00%	0,00%	4,87%	962	962	962			
	Gadai	-	-	-	721	0,00%	0,00%	2,93%	721	721	721			
4	CFG	330	1.506	979	1.206	0,30%	0,74%	0,90%	227	876	(300)			
	CF 1	209	-	22	898	0,84%	0,08%	3,33%	875	688	898			
	Total Griya	-	-	-	180	0,00%	0,00%	0,85%	180	180	180			
	Oto	209	-	22	718	4,19%	0,38%	12,33%	695	508	718			
	CF 2	120	1.506	956	309	0,14%	0,91%	0,29%	(648)	188	(1.198)			
	Mitraguna & Others	-	1.506	862	214	0,00%	1,07%	0,26%	(648)	214	(1.292)			
	Pensiun	120	-	95	95	0,56%	0,38%	0,38%	-	(26)	95			
	Total Pembiayaan	451	1.538	1.051	5.816	0,25%	0,49%	2,64%	4.764	5.365	4.277	3,24%	-22,59%	0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,77%	-	430	-			
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-			
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%	25,23%	25,22%	-	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%	0,97%	-	153	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	107	261	261	261	2,15%	4,41%	4,48%	-	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%	3,64%	-	(765)	1.464	3,33%	8,66%	-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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	18.185	18.447	(16.565)	262	(5.063)	-21,54%	743	4,20%	30.252	60,98%	(11.805)
2	Tabungan	74.047	78.794	86.540	86.298	2.185	(242)	7.504	9,52%	12.251	16,55%	92.330	93,47%	(6.032)
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	293.323	293.343	14.945	20	2.482	0,85%	23.916	8,88%	301.398	97,33%	(8.056)
	CASA	91.751	102.304	104.725	104.745	(14.380)	20	2.441	2,39%	12.994	14,16%	122.582	85,45%	(17.837)
	(%) CASA	34,05%	35,17%	35,70%	35,71%									
	FDR	66,93%	72,31%	72,14%	72,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	5.039	4.992		(47)	736	17,30%	1.293	34,95%	-	0,00%	4.992
2	Giro ISE	1.245	527	469	427		(42)	(99)	-18,88%	(817)	-65,67%		0,00%	427
3	Tabungan ISE	2.454	3.729	4.570	4.564		(6)	836	22,41%	2.110	85,98%		0,00%	4.564
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	11.425	200	200	0	895	66	3.925	134	10.603	107,75%	822
	KUR	5.814	9.851	9.934	200	200	0	929	83	4.120	117	8.917	111,41%	1.017
	Non KUR	1.686	1.508	1.491	-	-	0	-34	-17	-195	17	1.686	88,41%	(195)
3	PWG	25.637	39.504	41.282	6.935	5.183	-1.751	1.917	1.778	15.645	3.405	38.538	107,12%	2.745
	Cilem	7.478	16.995	17.782	1.592	1.184	-408	982	787	10.304	397	18.884	94,17%	(1.102)
	Gadai	18.160	22.509	23.500	5.342	3.999	-1.343	936	991	5.341	3.008	19.654	119,57%	3.846
4	CFG	147.202	159.467	158.900	2.772	1.419	-1.353	-1.974	-568	11.697	1.987	162.134	98,01%	(3.234)
	CF 1	16.107	20.872	20.660	1.290	-	-1.290	-284	-212	4.553	212	18.306	112,86%	2.354
	Total Griya	8.451	15.348	15.305	1.290	-	-1.290	0	-42	6.854	42	9.032	169,46%	6.273
	• Total Non Program	8.451	15.348	15.305	1.290	-	-1.290	2.134	-42	6.854	42	9.032	169,46%	6.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.354	-	-	0	-284	-170	-2.301	170	9.274	57,73%	(3.920)
	CF 2	131.096	138.596	138.240	1.482	1.419	-63	-1.691	-356	7.144	1.775	143.828	96,11%	(5.588)
	Mitraguna & Others	128.138	134.779	133.753	1.447	719	-728	-1.877	-1.026	5.615	1.745	139.216	96,08%	(5.462)
	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	211.607	9.907	6.802	-3.104	838	1.277	31.267	5.526	211.274	100,16%	332

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.393	6,04%	3,34%	12,19%	1.013	940	1.242			
	KUR	363	80	229	1.126	6,24%	2,32%	11,34%	897	764	1.046			
	Non KUR	90	70	151	266	5,33%	10,00%	17,85%	115	176	196			
3	PWG	-	-	-	3.677	0,00%	0,00%	8,91%	3.677	3.677	3.677			
	Cilem	-	-	-	2.499	0,00%	0,00%	14,05%	2.499	2.499	2.499			
	Gadai	-	-	-	1.178	0,00%	0,00%	5,01%	1.178	1.178	1.178			
4	CFG	537	1.213	2.440	3.888	0,36%	1,53%	2,45%	1.448	3.351	2.675			
	CF 1	200	336	823	2.062	1,24%	3,94%	9,98%	1.239	1.862	1.725			
	Total Griya	-	-	-	950	0,00%	0,00%	6,21%	950	950	950			
	Oto	200	336	823	1.112	2,61%	14,90%	20,77%	289	912	776			
	CF 2	337	876	1.617	1.826	0,26%	1,17%	1,32%	209	1.489	950			
	Mitraguna & Others	337	876	1.617	1.826	0,26%	1,20%	1,37%	209	1.489	950			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	990	1.364	2.820	8.958	0,55%	1,34%	4,23%	6.138	7.968	7.594	0,61%	85,70%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	1,73%	(67)	128	(0)			
	KUR	-	198	198	198	0,00%	2,01%	1,99%	(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%	1,22%	(473)	1.368	(279)	0,06%	94,78%	-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.937	15.169	(24)	232	647	4,46%	2.219	17,13%	19.133	79,28%	(3.965)
2	Tabungan	76.505	82.083	83.146	82.777	(3.276)	(369)	694	0,85%	6.273	8,20%	87.055	95,09%	(4.278)
3	Deposito	21.770	21.010	21.552	21.552	(250)	0	541	2,58%	(219)	-1,01%	22.377	96,31%	(825)
	Total	111.225	117.615	119.634	119.497	(3.551)	(137)	1.882	1,60%	8.272	7,44%	128.565	92,95%	(9.068)
	CASA	89.454	96.605	98.083	97.946	(3.300)	(137)	1.341	1,39%	8.491	9,49%	106.189	92,24%	(8.243)
	(%) CASA	80,43%	82,14%	81,99%	81,96%									
	FDR	45,34%	61,64%	62,41%	62,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.360	1.359		(1)	20	1,51%	201	17,35%	-	0,00%	1.359
2	Giro ISE	199	98	129	129		0	31	31,56%	(70)	-35,31%	-	0,00%	129
3	Tabungan ISE	959	1.241	1.231	1.230		(1)	(11)	-0,86%	271	28,29%	-	0,00%	1.230
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	6.174	500	500	0	941	465	6.071	35	4.157	148,50%	2.016
	KUR	103	5.507	5.972	500	500	0	943	465	5.869	35	3.948	151,29%	2.025
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.387	3.199	2.905	-294	1.149	909	8.161	1.995	29.234	69,74%	(8.847)
	Cilem	5.118	11.042	11.528	1.148	1.001	-146	764	486	6.410	516	18.602	61,97%	(7.074)
	Gadai	7.109	8.436	8.859	2.051	1.903	-148	384	424	1.751	1.480	10.632	83,33%	(1.773)
4	CFG	38.093	47.309	48.101	570	1.241	671	-276	792	10.008	449	46.784	102,82%	1.318
	CF 1	11.280	11.213	11.056	-	-	0	-187	-157	-224	157	12.440	88,87%	(1.384)
	Total Griya	5.847	6.712	6.666	-	-	0	0	-46	820	46	6.160	108,22%	506
	• Total Non Program	5.847	5.867	5.824	-	-	0	-159	-43	-23	43	6.160	94,54%	(336)
	• Program	-	846	843	-	-	0	167	-3	843	3	0	0,00%	843
	Oto	5.433	4.501	4.390	-	-	0	-187	-111	-1.043	111	6.280	69,90%	(1.891)
	CF 2	26.814	36.096	37.045	570	1.241	671	-88	949	10.231	292	34.343	107,87%	2.702
	Mitraguna & Others	24.934	33.722	34.444	530	991	461	-266	721	9.510	270	31.664	108,78%	2.780
	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	74.664	4.269	4.646	377	1.814	2.167	24.239	2.479	80.177	93,12%	(5.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	954	0,00%	7,15%	15,45%	546	954	954			
	KUR	-	-	408	752	0,00%	7,41%	12,60%	344	752	752			
	Non KUR	-	-	-	202	0,00%	0,00%	100,00%	202	202	202			
3	PWG	-	-	-	377	0,00%	0,00%	1,85%	377	377	377			
	Cilem	-	-	-	314	0,00%	0,00%	2,72%	314	314	314			
	Gadai	-	-	-	63	0,00%	0,00%	0,71%	63	63	63			
4	CFG	182	361	273	1.017	0,48%	0,58%	2,11%	744	835	656			
	CF 1	77	272	185	417	0,68%	1,65%	3,77%	232	340	145			
	Total Griya	1	-	-	221	0,02%	0,00%	3,31%	221	219	221			
	Oto	76	272	185	196	1,39%	4,11%	4,47%	11	120	(76)			
	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	2.348	0,36%	0,94%	3,14%	1.666	2.166	1.987	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	2,63%	-	-	-			
	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	9.256	9.280	258	24	3.656	65,01%	(8.155)	-46,77%	23.630	39,27%	(14.351)
2	Tabungan	88.077	82.380	81.794	81.307	(3.815)	(487)	(1.073)	-1,30%	(6.770)	-7,69%	98.104	82,88%	(16.797)
3	Deposito	27.462	49.623	49.243	49.243	677	1	(380)	-0,77%	21.781	79,31%	28.010	175,80%	21.233
	Total	132.974	137.627	140.292	139.830	(2.881)	(462)	2.203	1,60%	6.856	5,16%	149.745	93,38%	(9.915)
	CASA	105.512	88.004	91.050	90.587	(3.557)	(463)	2.583	2,93%	(14.925)	-14,15%	121.734	74,41%	(31.148)
	(%) CASA	79,35%	63,94%	64,90%	64,78%									
	FDR	8,88%	18,62%	18,80%	18,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	5.071	5.042	(29)	(306)	-5,71%	(7.688)	-60,39%	-	0,00%	5.042	
2	Giro ISE	9.787	135	1.675	1.690	15	1.554	1150,48%	(8.097)	-82,74%		0,00%	1.690	
3	Tabungan ISE	2.943	4.712	2.896	2.852	(44)	(1.860)	-39,47%	(90)	-3,07%		0,00%	2.852	
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	5.466	278	284	7	-10	91	2.394	193	3.219	169,82%	2.247
	Cilem	3.072	5.374	5.466	278	284	7	-10	91	2.394	193	3.219	169,82%	2.247
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.909	975	1.245	270	2.442	651	12.166	594	17.986	116,25%	2.923
	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	19.083	975	1.245	270	2.466	662	12.035	583	15.185	125,67%	3.898
	Mitraguna & Others	6.955	18.330	18.992	975	1.245	270	2.467	662	12.037	583	14.429	131,62%	4.562
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.375	1.253	1.529	277	2.431	743	14.560	787	21.204	124,38%	5.170

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	277	0,00%	0,00%	5,06%	277	277	277			
	Cilem	-	-	-	277	0,00%	0,00%	5,06%	277	277	277			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	223	339	428	963	2,55%	2,11%	4,61%	536	740	624			
	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	778	0,00%	1,32%	4,08%	536	778	623			
	Mitraguna & Others	-	155	242	778	0,00%	1,32%	4,10%	536	778	623			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	223	339	428	1.240	1,89%	1,67%	4,70%	813	1.017	901	2,06%	56,18%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	362	0,00%	1,13%	1,73%	133	362	287			
	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	362	0,00%	1,25%	1,90%	133	362	287			
	Mitraguna & Others	-	76	230	362	0,00%	1,25%	1,91%	133	362	287			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	76	230	362	0,00%	0,90%	1,37%	133	362	287	5,77%	-319,83%	4,4%

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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	33.744	33.747	351	2	(3.024)	-8,22%	14.721	77,38%	25.910	130,24%	7.836
2	Tabungan	42.453	51.742	57.563	57.617	(2.433)	55	5.875	11,35%	15.164	35,72%	51.570	111,73%	6.048
3	Deposito	43.338	45.108	44.635	44.635	(418)	0	(473)	-1,05%	1.297	2,99%	44.053	101,32%	582
	Total	104.817	133.621	135.942	136.000	(2.501)	57	2.378	1,78%	31.182	29,75%	121.533	111,90%	14.467
	CASA	61.479	88.513	91.307	91.364	(2.082)	57	2.851	3,22%	29.885	48,61%	77.480	117,92%	13.884
	(%) CASA	58,65%	66,24%	67,17%	67,18%									
	FDR	25,79%	43,61%	42,81%	42,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.225	2.234		9	234	11,71%	852	61,69%	-	0,00%	2.234
2	Giro ISE	167	54	54	54		0	0	0,09%	(113)	-67,71%		0,00%	54
3	Tabungan ISE	1.214	1.946	2.171	2.180		9	234	12,04%	966	79,53%		0,00%	2.180
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Local Champion	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• 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	10.571	416	545	130	-535	239	5.828	307	5.487	192,67%	5.085
	Cilem	4.744	10.333	10.571	416	545	130	-535	239	5.828	307	5.487	192,67%	5.085
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.773	1.478	400	-1.078	23	-157	23.486	557	31.737	144,23%	14.037
	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	38.068	1.478	400	-1.078	133	-86	19.379	486	26.939	141,31%	11.129
	Mitraguna & Others	17.983	37.353	37.271	1.478	400	-1.078	139	-82	19.288	482	25.358	146,98%	11.913
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.193	3.894	945	-2.948	1.495	-78	31.162	1.023	37.223	156,33%	20.969

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	92	0,00%	0,00%	0,87%	92	92	92			
	Cilem	-	-	-	92	0,00%	0,00%	0,87%	92	92	92			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	361	0,00%	0,00%	0,79%	361	361	361			
	CF 1	-	-	-	361	0,00%	0,00%	4,69%	361	361	361			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	361	0,00%	0,00%	7,83%	361	361	361			
	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	-	-	-	454	0,00%	0,00%	0,78%	454	454	454	0,00%	100,00%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.249	12.199	1.519	(50)	103	0,85%	10.086	477,41%	14.424	84,58%	(2.225)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	13.002	12.951	1.205	(50)	53	0,41%	10.089	352,42%	24.391	53,10%	(11.440)
	CASA	2.113	12.096	12.249	12.199	1.519	(50)	103	0,85%	10.086	477,41%	22.874	53,33%	(10.675)
	(%) CASA	73,80%	93,78%	94,21%	94,19%									
	FDR	44,75%	139,34%	144,00%	144,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	107	107		0	(209)	-66,14%	107	#DIV/0!	-	0,00%	107
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	316	107	107		0	(209)	-66,14%	107	#DIV/0!		0,00%	107
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	12.872	1.627	1.229	-398	827	750	11.671	480	9.851	130,68%	3.022
	Cilem	1.026	8.861	9.347	1.086	638	-448	808	486	8.322	152	6.985	133,83%	2.363
	Gadai	175	3.262	3.525	542	592	50	20	263	3.350	328	2.866	123,00%	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	18.722	1.627	1.257	-371	1.285	749	17.441	508	19.661	95,23%	(938)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	82	0,00%	0,00%	0,64%	82	82	82			
	Cilem	-	-	-	27	0,00%	0,00%	0,29%	27	27	27			
	Gadai	-	-	-	55	0,00%	0,00%	1,56%	55	55	55			
4	CFG	-	-	-	400	0,00%	0,00%	7,50%	400	400	400			
	CF 1	-	-	-	357	0,00%	0,00%	14,13%	357	357	357			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	357	0,00%	0,00%	23,73%	357	357	357			
	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	-	-	-	482	0,00%	0,00%	2,57%	482	482	482	1,10%	57,10%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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