

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	126.969	125.777	(4.060)	(1.192)	(3.089)	-2,40%	(30.089)	-19,30%	346.235	36,33%	(220.457)
2	Tabungan	1.803.617	1.980.739	1.992.760	1.991.459	51.335	(1.301)	10.720	0,54%	187.842	10,41%	2.083.113	95,60%	(91.655)
3	Deposito	681.198	762.342	764.061	763.648	(32.431)	(413)	1.305	0,17%	82.450	12,10%	699.248	109,21%	64.400
	Total	2.640.681	2.871.948	2.883.791	2.880.884	14.844	(2.907)	8.936	0,31%	240.203	9,10%	3.128.596	92,08%	(247.712)
	CASA	1.959.483	2.109.605	2.119.730	2.117.236	47.274	(2.494)	7.631	0,36%	157.753	8,05%	2.429.348	87,15%	(312.112)
	(%) CASA	74,20%	73,46%	73,50%	73,49%									
	FDR	99,99%	104,53%	104,16%	104,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.830	81.538		(5.292)	(1.132)	-1,37%	15.928	24,28%	95.806	85,11%	(14.268)
2	Giro ISE	23.758	19.536	20.310	19.904		(406)	369	1,89%	(3.854)	-16,22%	42.060	47,32%	(22.155)
3	Tabungan ISE	30.646	53.467	56.853	51.966		(4.887)	(1.500)	-2,81%	21.320	69,57%	34.843	149,14%	17.123
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.200	900	907	7	3.622	289	19.802	618	115.782	86,54%	(15.582)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.791	900	907	7	3.623	289	10.258	618	85.508	88,64%	(9.717)
	• Local Champion	62.373	72.430	72.738	900	907	7	3.655	308	10.365	599	71.843	101,25%	895
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	388.479	895	1.640	745	2.543	-364	20.421	2.004	422.292	91,99%	(33.813)
	KUR	343.457	362.300	361.928	895	1.580	685	1.434	-372	18.471	1.952	394.978	91,63%	(33.050)
3	PWG	200.888	356.932	362.804	15.214	18.239	3.025	19.828	5.872	161.916	12.367	371.423	97,68%	(8.619)
	Cilem	92.590	195.267	198.330	3.119	6.264	3.144	15.699	3.063	105.739	3.201	231.018	85,85%	(32.689)
	Gadai	108.298	161.666	164.475	12.095	11.976	-119	4.129	2.809	56.177	52	140.405	117,14%	24.070
4	CFG	1.991.066	2.156.369	2.152.143	7.053	11.695	4.643	11.052	-4225	161.078	15.921	2.211.667	97,31%	(59.524)
	CF 1	271.158	283.057	282.839	1.306	720	-585	1.942	-218	11.681	938	309.258	91,46%	(26.419)
	Total Griya	236.939	232.575	232.712	-	700	700	0	136	-4.227	564	255.971	90,91%	(23.259)
	• Total Non Program	155.508	155.596	155.898	-	700	700	-2.038	302	390	398	163.915	95,11%	(8.017)
	• Program	81.431	76.979	76.813	-	-	0	-302	-165	-4.617	165	92.056	83,44%	(15.242)
	Oto	34.219	50.482	50.128	1.306	20	-1.285	1.942	-354	15.909	374	53.287	94,07%	(3.160)
	CF 2	1.719.908	1.873.311	1.869.304	5.747	10.975	5.228	9.111	-4.008	149.396	14.983	1.902.409	98,26%	(33.105)
	Mitraguna & Others	1.474.657	1.605.638	1.602.542	5.035	9.730	4.695	8.035	-3.096	127.885	12.826	1.638.476	97,81%	(35.934)
	Pensiun	245.250	267.674	266.762	712	1.245	533	1.076	-912	21.512	2.157	263.933	101,07%	2.829
	Total Pembiayaan	2.640.411	3.002.055	3.003.626	24.062	32.482	8.420	37.045	1.571	363.216	30.910	3.121.164	96,23%	(117.538)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD (UG) & DG	Run Off Dec'25	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	9-Dec-25			%	Penc.	Gap	
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	683	0,00%	0,00%	0,00%	683	683	683			
	Local Champion	-	-	1.819	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	-	683	0,00%	0,00%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	18.966	0,62%	0,52%	2,50%	4,88%	9.251	16.691	9.251		
	KUR	1.785	8.311	8.311	16.747	0,52%	0,52%	2,29%	4,63%	8.435	14.961	8.435		
	Non KUR	489	1.404	1.404	2.219	1,99%	1,99%	5,29%	8,36%	815	815	815		
3	PWG	10	-	-	6.797	0,00%	0,00%	1,87%	6.797	6.797	6.797			
	Cilem	10	-	-	4.870	0,01%	0,00%	2,46%	4.870	4.870	4.870			
	Gadai	-	-	-	1.926	0,00%	0,00%	1,17%	1.926	1.926	1.926			
4	CFG	19.717	28.500	30.393	60.954	0,99%	1,41%	2,83%	30.561	41.237	32.455			
	CF 1	13.249	16.070	16.284	20.811	4,89%	5,75%	7,36%	4.528	7.563	4.741			
	Total Griya	12.780	15.301	15.217	16.778	5,39%	6,54%	7,21%	1.560	3.998	1.476			
	Oto	469	769	1.066	4.034	1,37%	1,37%	2,11%	8.05%	2.968	3.565	3.265		
	CF 2	15.917	13.636	12.603	13.045	0,93%	0,67%	0,70%	442	(2.873)	(591)			
	Mitraguna & Others	14.983	12.664	11.647	12.089	1,02%	0,73%	0,75%	442	(2.894)	(575)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
	Total Pembiayaan	46.399	50.747	49.786	50.707	1,76%	1,66%	1,69%	921	4.309	(39)	1,79%	-5,85%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	25.911	26.002	2.218	90	1.821	7,53%	(3)	-0,01%	42.690	60,91%	(16.689)
2	Tabungan	211.719	211.403	220.724	220.513	4.525	(210)	9.111	4,31%	8.794	4,15%	235.399	93,68%	(14.886)
3	Deposito	98.613	78.216	77.917	77.930	(26.842)	13	(286)	-0,37%	(20.683)	-20,97%	100.158	77,81%	(22.228)
	Total	336.337	313.799	324.552	324.445	(20.100)	(107)	10.646	3,39%	(11.892)	-3,54%	378.247	85,78%	(53.803)
	CASA	237.724	235.583	246.635	246.515	6.742	(120)	10.932	4,64%	8.791	3,70%	278.089	88,65%	(31.574)
	(%) CASA	70,68%	75,07%	75,99%	75,98%									
	FDR	113,34%	133,66%	129,34%	129,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	15.474	18.301	19.530	20.181	651	1.879	10,27%	4.706	30,41%	-	0,00%	20.181		
2	Giro ISE	9.559	9.188	9.664	10.313	648	1.125	12,24%	753	7,88%	-	0,00%	10.313		
3	Tabungan ISE	5.622	9.114	9.866	9.868	2	755	8,28%	4.246	75,53%	-	0,00%	9.868		
4	Deposito ISE	293	-	-	-	0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0		
5	CIF ISE	427	449	449	449	0	0	0,00%	22	5,15%	-	0,00%	449		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	-	-	0	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	-	-	0	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	-	-	0	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-8	0	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.281	-	-	0	-629	-290	-8.175	290	53.547	75,23%	(13.266)
	KUR	46.158	37.777	37.487	-	-	0	-573	-290	-8.671	290	51.001	73,50%	(13.514)
	Non KUR	2.298	2.794	2.794	-	-	0	-56	0	496	-	2.546	109,76%	249
3	PWG	20.904	27.647	28.090	765	1.738	973	840	443	7.185	1.295	36.253	77,48%	(8.163)
	Cilem	9.146	13.553	13.791	63	516	453	-228	238	4.645	278	21.665	63,65%	(7.874)
	Gadai	11.759	14.094	14.299	702	1.222	520	1.067	205	2.540	1.017	14.588	98,02%	(289)
4	CFG	294.292	332.720	332.930	1.240	3.657	2.417	2.166	210	38.638	3.447	310.587	107,19%	22.343
	CF 1	11.437	13.673	13.623	-	-	0	30	-51	2.186	51	13.443	101,34%	180
	Total Griya	7.624	9.813	9.790	-	-	0	0	-24	2.165	24	8.137	120,31%	1.653
4	• Total Non Program	7.624	9.813	9.790	-	-	0	0	-285	2.165	24	8.137	120,31%	1.653
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.833	-	-	0	30	-27	20	27	5.306	72,25%	(1.472)
	CF 2	282.855	319.047	319.307	1.240	3.657	2.417	2.137	260	36.452	3.397	297.144	107,46%	22.163
	Mitraguna & Others	252.904	279.776	279.212	1.240	2.562	1.322	1.839	-563	26.308	3.125	265.729	105,07%	13.483
	Pensiun	29.951	39.271	40.095	-	1.095	1.095	297	824	10.144	271	31.415	127,63%	8.680
	Total Pembiayaan	381.208	419.421	419.783	2.005	5.395	3.390	7.261	362	38.575	5.032	426.801	98,36%	(7.018)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	2.454	0,14%	5,03%	6,09%	412	2.388	974				
	KUR	66	1.317	1.944	2.355	0,14%	5,14%	6,28%	412	2.289	1.038				
	Non KUR	-	163	99	99	0,00%	3,54%	3,54%	-	99	(64)				
3	PWG	-	-	-	-	464	0,00%	0,00%	1,65%	464	464	464			
	Cilem	-	-	-	-	61	0,00%	0,00%	0,44%	61	61	61			
	Gadai	-	-	-	-	403	0,00%	0,00%	2,82%	403	403	403			
4	CFG	-	2.414	1.589	3.801	0,00%	0,48%	1,14%	2.212	3.801	1.386				
	CF 1	-	92	144	1.139	0,00%	1,05%	8,36%	995	1.139	1.047				
	Total Griya	-	-	-	-	455	0,00%	0,00%	4,65%	455	455	455			
	Oto	-	92	144	684	0,00%	3,72%	17,83%	540	684	592				
	CF 2	-	2.322	1.445	2.662	0,00%	0,45%	0,83%	1.217	2.662	340				
	Mitraguna & Others	-	1.933	838	1.987	0,00%	0,30%	0,71%	1.148	1.987	53				
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287				
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,59%	499	4.310	660	0,70%	56,32%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	367.490	387.886	413.298	45.808		3.26	3.50	3.46
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%	(0,04)	(0,20)	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	9.024	9.029	341	5	(528)	-5,52%	4.742	110,60%	20.184	44,74%	(11.155)
2	Tabungan	160.765	165.013	168.005	170.319	(430)	2.314	5.307	3,22%	9.555	5,94%	183.329	92,90%	(13.010)
3	Deposito	65.984	39.292	39.004	39.004	(2.258)	0	(288)	-0,73%	(26.980)	-40,89%	67.399	57,87%	(28.395)
	Total	231.036	213.861	216.033	218.353	(2.347)	2.320	4.491	2,10%	(12.684)	-5,49%	270.912	80,60%	(52.560)
	CASA	165.052	174.570	177.029	179.348	(89)	2.320	4.779	2,74%	14.297	8,66%	203.513	88,13%	(24.165)
	(%) CASA	71,44%	81,63%	81,95%	82,14%									
	FDR	120,56%	147,01%	144,96%	143,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.369	2.396		28	178	8,03%	842	54,13%	-	0,00%	2.396
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.365	2.393		28	176	7,95%	838	53,91%	-	0,00%	2.393
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	71	4.174	4.501	-	907	907	-71	327	4.430	580	4.308	104,48%	193	
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)	
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058	
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)	
2	MBG	14.646	19.841	19.810	15	-	-15	275	-31	5.164	31	18.040	109,81%	1.770	
	KUR	12.693	16.593	16.567	15	-	-15	-70	-27	3.873	27	15.923	104,04%	644	
	Non KUR	1.952	3.247	3.243	-	-	0	345	-4	1.291	4	2.117	153,19%	1.126	
3	PWG	16.365	27.522	27.935	754	962	209	1.216	413	11.570	550	30.835	90,60%	(2.900)	
	Cilem	8.190	16.328	16.570	406	392	-15	1.079	242	8.380	150	19.829	83,56%	(3.259)	
	Gadai	8.175	11.195	11.365	347	571	223	137	171	3.190	400	11.006	103,26%	359	
4	CFG	247.446	262.863	260.918	346	300	-46	1.576	-1.946	13.472	2.246	264.150	98,78%	(3.232)	
	CF 1	12.247	10.155	10.135	-	-	0	-71	-20	-2.112	20	14.252	71,12%	(4.117)	
	Total Griya	9.062	7.492	7.489	-	-	0	0	-3	-1.573	3	9.532	78,57%	(2.042)	
4	• Total Non Program	9.062	7.492	7.489	-	-	0	0	-3	-1.573	3	0	0,00%	0	
	• Program	-	-	-	-	-	-	-	-	-	-	4.720	56,06%	(2.074)	
	Oto	3.185	2.662	2.646	-	-	0	-71	-17	-539	17	249.898	100,35%	884	
	CF 2	235.199	252.708	250.782	346	300	-46	1.648	-1.926	15.584	2.226	219.260	100,91%	1.987	
	Mitraguna & Others	206.067	222.689	221.247	-	-	0	-46	1.518	-1.442	15.181	1.742	30.638	96,40%	(1.103)
	Pensiun	29.132	30.019	29.535	-	-	0	130	-484	403	484	317.333	98,69%	(4.169)	
	Total Pembiayaan	278.528	314.400	313.163	1.115	2.169	1.055	2.996	-1.236	34.635	3.406				

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	79	80	370		0,00%	0,40%	1,87%		291	370	291			
	KUR	-	79	80	99		0,00%	0,48%	0,59%		19	99	19			
	Non KUR	-	-	-	272		0,00%	0,00%	0,87%		272	272	272			
3	PWG	-	-	-	698		0,00%	0,00%	2,50%		698	698	698			
	Cilem	-	-	-	404		0,00%	0,00%	2,44%		404	404	404			
	Gadai	-	-	-	294		0,00%	0,00%	2,59%		294	294	294			
4	CFG	713	728	670	4.005		0,29%	0,25%	1,53%		3.335	3.292	3.277			
	CF 1	8	466	462	564		0,06%	4,55%	5,56%		101	556	97			
	Total Griya	-	257	254	254		0,00%	0,39%	3,40%		-	254	(2)			
	Oto	8	210	208	309		0,24%	7,81%	11,69%		101	302	100			
	CF 2	705	262	208	3.441		0,30%	0,08%	1,37%		3.234	2.736	3.180			
	Mitraguna & Others	705	262	208	3.351		0,34%	0,09%	1,51%		3.143	2.645	3.089			
	Pensiun	-	-	-	91		0,00%	0,00%	0,31%		91	91	91			
	Total Pembiayaan	2.309	2.059	1.761	1.760		0,83%	0,56%	0,56%		(0)	(549)	(299)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	-	-	-</												

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	27.989	28.171	(952)	182	(705)	-2,44%	754	2,75%	37.560	75,00%	(9.389)
2	Tabungan	55.536	64.217	66.232	67.277	(4.016)	1.045	3.060	4,76%	11.740	21,14%	70.166	95,88%	(2.889)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	1	0,01%	122	2,01%	7.064	87,92%	(854)
	Total	89.042	99.304	100.432	101.658	(5.566)	1.227	2.355	2,37%	12.617	14,17%	114.790	88,56%	(13.131)
	CASA	82.953	93.094	94.221	95.448	(4.967)	1.227	2.354	2,53%	12.495	15,06%	107.726	88,60%	(12.278)
	(%) CASA	93,16%	93,75%	93,82%	93,89%									
	FDR	82,33%	98,54%	98,06%	96,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.049	544	(505)	(578)	-51,50%	(2.573)	-82,54%	-	0,00%	544	
2	Giro ISE	560	497	144	146	1	(351)	-70,66%	(415)	-73,98%	-	0,00%	146	
3	Tabungan ISE	2.557	626	905	399	(506)	(227)	-36,28%	(2.159)	-84,41%	-	0,00%	399	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%	-	0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.482	-	-	0	-51	-253	-339	253	22.370	78,15%	(4.887)
	KUR	16.625	17.059	16.810	-	-	0	-39	-249	185	249	20.952	80,23%	(4.142)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	7.813	181	98	-82	1.321	-3	5.642	101	8.900	87,78%	(1.087)
	Cilem	2.171	7.816	7.813	181	98	-82	1.321	-3	5.642	101	8.900	87,78%	(1.087)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.058	260	1.570	1.310	666	887	20.971	683	64.162	110,75%	6.896
	CF 1	13.142	15.768	16.145	-	450	450	128	376	3.003	74	15.592	103,55%	553
	Total Griya	12.152	13.369	13.773	-	450	450	0	404	1.621	46	13.324	103,37%	450
	• Total Non Program	7.615	9.249	9.660	-	450	450	-114	412	2.045	38	8.194	117,89%	1.466
	• Program	4.537	4.121	4.113	-	-	0	-42	-7	-424	7	5.130	80,19%	(1.016)
	Oto	989	2.399	2.372	-	-	0	128	-28	1.382	28	2.268	104,55%	103
	CF 2	36.945	54.402	54.913	260	1.120	860	538	511	17.968	609	48.570	113,06%	6.343
	Mitraguna & Others	31.987	49.469	50.016	260	1.120	860	590	547	18.029	573	42.422	117,90%	7.594
	Pensiun	4.958	4.933	4.897	-	-	0	-52	-36	-61	36	6.147	79,66%	(1.250)
	Total Pembiayaan	73.308	97.854	98.485	441	1.668	1.228	1.464	631	25.177	1.037	98.660	99,82%	(175)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	1.917	1.40%	9,80%	10,97%	179	1.668	688				
	KUR	249	1.229	1.660	1.804	1.50%	9,73%	10,73%	144	1.555	574				
	Non KUR	-	-	79	114	0,00%	11,62%	16,93%	35	114	114				
3	PWG	-	-	-	162	0,00%	0,00%	2,07%	162	162	162				
	Cilem	-	-	-	162	0,00%	0,00%	2,07%	162	162	162				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
4	CFG	1.001	789	700	719	2,00%	1,00%	1,01%	19	(282)	(70)				
	CF 1	727	789	700	666	5,53%	4,44%	4,13%	(34)	(61)	(122)				
	Total Griya	727	789	700	505	5,98%	5,24%	3,67%	(196)	(222)	(284)				
	Oto	-	-	-	162	0,00%	0,00%	6,81%	162	162	162				
	CF 2	274	-	-	53	0,74%	0,00%	0,10%	53	(221)	53				
	Mitraguna & Others	274	-	-	53	0,86%	0,00%	0,11%	53	(221)	53				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,77%	178	(1.055)	(170)	0,74%	3,82%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.134	13.245	111	105	0,80%	3.862	41,16%	-	0,00%	13.245
2	Giro ISE	3.509	2.112	2.134	2.196	62	84	3,97%	(1.313)	-37,43%		0,00%	2.196
3	Tabungan ISE	5.874	11.028	11.000	11.049	49	21	0,19%	5.175	88,10%		0,00%	11.049
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122	0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.466	-	-	0	-332	-90	5.565	90	39.101	103,49%	1.365
	KUR	33.390	38.124	38.034	-	-	0	-355	-90	4.645	90	37.386	101,74%	649
	Non KUR	1.512	2.432	2.432	-	-	0	23	0	920	-	1.716	141,73%	716
3	PWG	20.337	37.095	37.670	1.898	1.865	-33	1.166	575	17.333	1.290	33.298	113,13%	4.372
	Cilem	6.847	17.994	18.139	279	364	85	245	145	11.292	218	16.729	108,42%	1.409
	Gadai	13.490	19.101	19.531	1.619	1.502	-117	921	430	6.041	1.072	16.568	117,88%	2.963
4	CFG	92.645	101.402	101.115	90	218	128	711	-287	8.470	505	103.901	97,32%	(2.787)
	CF 1	21.426	20.084	20.067	-	20	20	-11	-16	-1.359	37	22.810	87,98%	(2.742)
	Total Griya	17.556	15.276	15.263	-	-	0	0	-13	-2.293	13	17.910	85,22%	(2.647)
1	• Total Non Program	17.556	15.276	15.263	-	-	0	-239	-13	-2.293	13	17.910	85,22%	(2.647)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	4.804	-	20	20	-11	-3	934	23	4.900	98,05%	(95)
	CF 2	71.219	81.318	81.047	90	198	108	722	-271	9.829	469	81.092	99,95%	(44)
	Mitraguna & Others	67.517	77.732	77.505	90	198	108	759	-227	9.987	425	76.380	101,47%	1.125
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	182.087	2.688	2.084	-604	2.231	183	33.988	1.901	176.516	103,16%	5.571

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	131	106	189	2.083	● 0,38%	● 0,47%	● 5,15%	1.894	1.951	1.976			
	KUR	131	106	189	1.857	● 0,39%	● 0,50%	● 4,88%	1.669	1.726	1.751			
	Non KUR	-	-	-	225	● 0,00%	● 0,00%	● 9,26%	225	225	225			
3	PWG	-	-	-	551	● 0,00%	● 0,00%	● 1,46%	551	551	551			
	Cilem	-	-	-	418	● 0,00%	● 0,00%	● 2,31%	418	418	418			
	Gadai	-	-	-	133	● 0,00%	● 0,00%	● 0,68%	133	133	133			
4	CFG	616	1.495	1.745	7.947	● 0,67%	● 1,72%	● 7,86%	6.202	7.331	6.453			
	CF 1	588	325	659	2.946	● 2,74%	● 3,28%	● 14,68%	2.287	2.358	2.621			
	Total Griya	588	202	535	2.181	● 3,35%	● 3,50%	● 14,29%	1.646	1.593	1.979			
	Oto	-	122	123	765	● 0,00%	● 2,57%	● 15,92%	641	765	642			
	CF 2	28	1.170	1.086	5.001	● 0,04%	● 1,34%	● 6,17%	3.915	4.973	3.832			
	Mitraguna & Others	28	1.170	1.086	5.001	● 0,04%	● 1,40%	● 6,45%	3.915	4.973	3.832			
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
Total Pembiayaan		748	1.601	1.934	10.581	● 0,50%	● 1,06%	● 5,81%	8.647	9.833	8.980	0,05%	99,12%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	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	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,79%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-221,69%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	184	184	(34)	0	2	1,21%	(236)	-56,21%	10.045	1,83%	(9.861)
2	Tabungan	44.796	53.465	53.083	53.037	1.206	(45)	(428)	-0,80%	8.241	18,40%	58.577	90,54%	(5.539)
3	Deposito	28.737	5.996	6.196	6.199	(136)	3	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	Total	73.953	59.643	59.462	59.420	1.037	(42)	(222)	-0,37%	(14.533)	-19,65%	98.196	60,51%	(38.775)
	CASA	45.216	53.647	53.266	53.221	1.173	(45)	(426)	-0,79%	8.005	17,70%	68.621	77,56%	(15.400)
	(%) CASA	61,14%	89,95%	89,58%	89,57%									
	FDR	129,31%	186,39%	189,51%	189,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.040	1.302	(738)	(917)	-41,32%	395	43,53%	-	0,00%	1.302	
2	Giro ISE	390	176	179	179	0	2	1,28%	(211)	-54,17%	-	0,00%	179	
3	Tabungan ISE	518	2.043	1.861	1.124	(738)	(919)	-44,99%	606	117,03%	-	0,00%	1.124	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	140	152	152	152	0	0	0,00%	12	8,57%	-	0,00%	152	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.659	-	500	500	-363	426	-113	74	23.156	84,90%	(3.497)
	KUR	19.175	18.331	18.759	-	500	500	-552	429	-416	71	22.394	83,77%	(3.635)
	Non KUR	597	902	900	-	0	189	-3	303	3	762	118,11%	138	
3	PWG	2.596	8.106	9.203	196	1.367	1.172	270	1.097	6.607	271	9.570	96,17%	(367)
	Cilem	2.069	5.806	6.574	-	946	946	-159	767	4.505	179	7.446	88,29%	(872)
	Gadai	527	2.300	2.629	196	422	226	429	329	2.102	92	2.124	123,78%	505
4	CFG	73.258	83.093	83.092	312	595	283	1.084	-1	9.835	596	84.432	98,41%	(1.339)
	CF 1	2.294	4.232	4.216	-	0	608	-16	1.922	16	3.672	114,81%	544	
	Total Griya	712	1.588	1.587	-	0	0	-1	875	1	1.065	149,00%	522	
	• Total Non Program	712	1.588	1.587	-	0	0	-23	875	1	1.065	149,00%	522	
	• Program	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.583	2.643	2.629	-	0	608	-14	1.046	14	2.607	100,84%	22	
	CF 2	70.963	78.861	78.786	312	595	283	476	15	7.913	580	80.759	97,67%	(1.883)
	Mitraguna & Others	52.047	61.433	61.446	150	445	295	625	14	9.399	431	60.842	100,99%	604
	Pensiun	18.916	17.428	17.430	162	150	-12	-149	1	-1.486	149	19.917	87,51%	(2.487)
	Total Pembiayaan	95.626	111.165	112.688	508	2.462	1.955	986	1.522	17.062	940	117.158	96,18%	(4.470)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	67	314	347	594	0,34%	1,80%	3,02%	247	527	279	-	-	-				
	KUR	67	286	321	528	0,35%	1,75%	2,82%	208	462	242	-	-	-				
	Non KUR	-	28	26	65	0,00%	2,91%	7,23%	39	65	37	-	-	-				
3	PWG	-	-	-	164	0,00%	0,00%	1,78%	164	164	164	-	-	-				
	Cilem	-	-	-	164	0,00%	0,00%	2,49%	164	164	164	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	-	1	2.308	1.642	1.889	0,00%	1,98%	2,27%	247	1.888	(419)	-	-	-			
	CF 1	-	-	-	-	139	0,00%	0,00%	3,30%	139	139	139	-	-	-			
	Total Griya	-	-	-	-	89	0,00%	0,00%	5,61%	89	89	89	-	-	-			
	Oto	-	-	-	-	50	0,00%	0,00%	1,90%	50	50	50	-	-	-			
	CF 2	-	1	2.308	1.642	1.750	0,00%	2,08%	2,22%	108	1.749	(558)	-	-	-			
	Mitraguna & Others	-	1	2.308	1.370	1.478	0,00%	2,23%	2,41%	108	1.477	(830)	-	-	-			
	Pensiun	-	-	-	272	0,00%	0,00%	1,56%	272	272	272	-	-	-				
	Total Pembiayaan	181	473	488	488	0,19%	0,44%	0,43%	(0)	307	15	8,57%	####	8,1%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	93.994	96.931	109.099	15.105		PHR	2,69	2,93
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%	CIF Payroll	483	469

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	19.267	18.815	(958)	(452)	(2.208)	-10,50%	(19.764)	-51,23%	54.014	34,83%	(35.199)
2	Tabungan	168.056	194.347	183.111	182.480	20.638	(630)	(11.867)	-6,11%	14.425	8,58%	190.494	95,79%	(8.013)
3	Deposito	55.027	66.644	66.973	67.098	(946)	125	453	0,68%	12.071	21,94%	56.479	118,80%	10.619
	Total	261.662	282.015	269.350	268.393	18.734	(957)	(13.622)	-4,83%	6.732	2,57%	300.987	89,17%	(32.594)
	CASA	206.634	215.370	202.378	201.295	19.680	(1.083)	(14.075)	-6,54%	(5.339)	-2,58%	244.508	82,33%	(43.213)
	(%) CASA	78,97%	76,37%	75,14%	75,00%									
	FDR	64,72%	70,65%	74,02%	74,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	3.910	3.987	77	493	14,12%	948	31,17%	-	0,00%	3.987	
2	Giro ISE	335	359	246	246	0	(114)	-31,63%	(89)	-26,60%	-	0,00%	246	
3	Tabungan ISE	2.705	3.134	3.664	3.741	77	607	19,37%	1.037	38,33%	-	0,00%	3.741	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	146	164	164	164	0	0	0,00%	18	12,33%	-	0,00%	164	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.991	-	-	0	-242	7	218	(7)	32.098	77,86%	(7.106)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.991	-	-	0	-242	7	218	(7)	28.908	86,45%	(3.917)
	• Local Champion	24.387	24.639	24.645	-	-	0	-238	7	259	(7)	26.347	93,54%	(1.702)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	24.960	-	100	100	743	-81	3.019	181	25.317	98,59%	(357)
	KUR	20.349	23.692	23.612	-	100	100	772	-80	3.263	180	23.561	100,22%	51
	Non KUR	1.592	1.349	1.348	-	-	0	-29	-1	-244	1	1.756	76,78%	(408)
3	PWG	23.945	38.099	38.206	2.561	2.074	-487	1.696	107	14.261	1.967	38.282	99,80%	(76)
	Cilem	8.631	16.931	17.243	298	633	335	1.195	312	8.612	321	20.185	85,42%	(2.942)
	Gadai	15.314	21.168	20.963	2.263	1.441	-822	501	-205	5.649	1.646	18.097	115,83%	2.866
4	CFG	98.692	111.123	111.204	1.334	680	-654	1.111	81	12.513	599	115.254	96,49%	(4.050)
	CF 1	13.574	20.547	20.750	607	250	-357	453	203	7.176	47	15.606	132,97%	5.144
	Total Griya	9.477	14.186	14.434	-	250	250	0	248	4.956	2	9.997	144,37%	4.436
4	• Total Non Program	9.477	14.186	14.434	-	250	250	157	248	4.956	2	9.997	144,37%	4.436
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.316	607	-	-607	453	-45	2.220	45	5.608	112,63%	708
	CF 2	85.118	90.576	90.454	727	430	-297	658	-121	5.337	551	99.648	90,77%	(9.194)
	Mitraguna & Others	51.909	56.147	56.236	427	430	3	757	89	4.327	341	64.959	86,57%	(8.722)
	Pensiun	33.208	34.428	34.218	300	-	-300	-99	-210	1.010	210	34.690	98,64%	(472)
	Total Pembiayaan	169.351	199.247	199.362	3.895	2.854	-1.040	3.308	114	30.011	2.740	210.951	94,51%	(11.589)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	113	71	435	935	513	0,51%	1,74%	3,74%	500	822	864	-			
	KUR	113	11	213	725	525	0,55%	0,90%	3,07%	513	613	715	-			
	Non KUR	-	60	222	209	209	0,00%	16,47%	15,51%	(13)	209	149	-			
3	PWG	-	-	-	-	657	0,00%	0,00%	1,72%	657	657	657	-			
	Cilem	-	-	-	-	437	0,00%	0,00%	2,53%	437	437	437	-			
	Gadai	-	-	-	-	220	0,00%	0,00%	1,05%	220	220	220	-			
4	CFG	211	851	488	2.889	211	0,21%	0,44%	2,60%	2.401	2.678	2.038	-			
	CF 1	-	505	348	798	505	0,00%	1,70%	3,85%	450	798	294	-			
	Total Griya	-	349	348	348	348	0,00%	2,46%	2,41%	-	348	(0)	-			
	Oto	-	156	-	450	450	0,00%	0,00%	7,12%	450	450	294	-			
	CF 2	211	347	140	2.091	211	0,25%	0,15%	2,31%	1.951	1.879	1.744	-			
	Mitraguna & Others	211	13	13	1.594	211	0,41%	0,02%	2,83%	1.580	1.382	1.581	-			
	Pensiun	94	-	202	202	94	0,06%	0,10%	0,59%	-	108	202	-			
	Total Pembiayaan	2.169	4.466	4.652	4.652	2.188	2,34%	2,33%	-2.484	187	1.28%	45,28%	-1,1%	1.28%	45,28%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	11,96%	11,95%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	2.988	0,00%	11,96%	11,95%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	44	-	-	-	402	0,20%	0,00%	0,00%	402	-	-	(44)	-		
	KUR	-														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.035	1.034	120	(1)	211	25,65%	(3.573)	-77,55%	14.468	7,15%	(13.434)
2	Tabungan	52.069	52.710	53.073	53.272	1.187	199	562	1,07%	1.203	2,31%	66.297	80,35%	(13.025)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	62.422	62.620	1.317	198	856	1,39%	(5.452)	-8,01%	93.052	67,30%	(30.432)
	CASA	56.676	53.533	54.108	54.306	1.307	198	773	1,44%	(2.370)	-4,18%	80.764	67,24%	(26.458)
	(%) CASA	83,26%	86,67%	86,68%	86,72%									
	FDR	200,44%	258,79%	254,93%	254,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.583	1.380	1.344	1.492	148	112	8,12%	(91)	-5,75%	-	0,00%	1.492		
2	Giro ISE	116	4	5	155	150	150	3456,59%	39	33,72%	-	0,00%	155		
3	Tabungan ISE	1.468	1.376	1.339	1.338	(2)	(38)	-2,77%	(130)	-8,86%	-	0,00%	1.338		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	122	137	137	137	0	0	0,00%	15	12,30%	-	0,00%	137		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	0,00%	0
2	MBG	39.654	40.666	40.471	-	-	0	-445	-195	817	195	42.833	94,49%	(2.362)
	KUR	35.878	37.940	37.750	-	-	0	-396	-190	1.872	190	38.902	97,04%	(1.153)
	Non KUR	3.776	2.727	2.721	-	-	0	-49	-5	-1.055	5	3.930	69,24%	(1.209)
3	PWG	12.336	26.900	27.059	1.523	1.538	15	289	159	14.723	1.379	22.523	120,14%	4.536
	Cilem	3.767	9.204	9.344	162	226	64	743	140	5.577	85	9.302	100,45%	42
	Gadai	8.569	17.696	17.715	1.362	1.313	-49	-454	19	9.146	1.294	13.221	133,99%	4.494
4	CFG	84.451	92.273	91.602	510	200	-310	1.205	-671	7.151	871	96.059	95,36%	(4.458)
	CF 1	4.785	7.190	7.170	-	-	0	-8	-20	2.385	20	6.182	116,00%	989
	Total Griya	4.537	6.323	6.309	-	-	0	0	-15	1.771	15	4.928	128,01%	1.381
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	649	-	-	0	-3	-1	495	1	1.253	68,75%	(392)
	Oto	248	867	862	-	-	0	-8	-5	614	5	89.878	93,94%	(5.446)
	CF 2	79.665	85.083	84.431	510	200	-310	1.213	-651	4.766	851	72.922	90,23%	(7.128)
	Mitraguna & Others	63.755	66.325	65.794	510	200	-310	997	-531	2.038	731	16.956	109,92%	1.682
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120			
	Total Pembiayaan	136.441	159.840	159.132	2.033	1.738	-295	1.049	-707	22.692	2.445	161.415	98,59%	(2.283)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	187	302	661	2.522	0,47%	1,63%	6,23%	1.860	2.334	2.220	-	-	-				
	KUR	48	302	528	2.205	0,13%	1,39%	5,84%	1.676	2.157	1.903	-	-	-				
	Non KUR	140	-	133	317	3,70%	4,88%	11,65%	184	177	317	-	-	-				
3	PWG	-	-	-	343	0,00%	0,00%	1,27%	343	343	343	-	-	-				
	Cilem	-	-	-	226	0,00%	0,00%	2,42%	226	226	226	-	-	-				
	Gadai	-	-	-	117	0,00%	0,00%	0,66%	117	117	117	-	-	-				
4	CFG	1.300	445	814	5.362	0,76%	1,54%	0,88%	5,85%	4.548	4.061	4.917	-	-	-			
	CF 1	-	-	371	371	0,00%	0,00%	5,16%	5,18%	-	371	371	-	-	-			
	Total Griya	-	-	-	-	42,84%	43,09%	-	-	-	371	371	-	-	-			
	Oto	-	-	371	371	0,00%	0,00%	42,84%	43,09%	-	-	-	-	-				
	CF 2	1.300	445	443	4.990	1,63%	0,52%	5,91%	4.548	3.690	4.545	-	-	-				
	Mitraguna & Others	1.135	445	443	4.990	1,78%	0,67%	7,58%	4.548	3.855	4.545	-	-	-				
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	-	(162)	-	-				
	Total Pembiayaan	643	887	514	647	0,47%	0,32%	0,41%	133	4	(240)	0,59%	-46,05%	0,2%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	129.714	140.227	159.236	29.522		2,90	3,25	3,22
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%	486	669	712
							(0,03)	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	5.026	4.941	(1.873)	(85)	923	22,98%	560	12,78%	14.235	34,71%	(9.295)
2	Tabungan	121.239	138.582	139.824	138.665	11.673	(1.159)	82	0,06%	17.426	14,37%	135.409	102,40%	3.256
3	Deposito	26.839	21.172	21.634	21.634	(118)	0	462	2,18%	(5.205)	-19,39%	27.773	77,90%	(6.138)
	Total	152.459	163.772	166.484	165.239	9.683	(1.244)	1.467	0,90%	12.781	8,38%	177.417	93,14%	(12.177)
	CASA	125.619	142.600	144.849	143.605	9.801	(1.244)	1.005	0,71%	17.986	14,32%	149.644	95,96%	(6.039)
	(%) CASA	82,40%	87,07%	87,01%	86,91%									
	FDR	80,08%	78,58%	77,37%	77,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.057	3.152		95	(25)	-0,80%	(98)	-3,03%	-	0,00%	3.152
2	Giro ISE	1.707	1.640	1.522	1.567		45	(73)	-4,45%	(140)	-8,20%	-	0,00%	1.567
3	Tabungan ISE	1.544	1.538	1.535	1.586		50	48	3,09%	42	2,69%	-	0,00%	1.586
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%	-	0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-306	22	14.885	97,94%	(306)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.877	-	-	0	-3	-22	-306	22	4.183	92,68%	(306)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-109	3	2.186	95,01%	(109)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.090	-	-	0	1.444	-98	-2.096	98	34.587	84,11%	(5.497)
	KUR	27.378	26.486	26.394	-	-	0	1.513	-92	-984	92	30.615	86,21%	(4.221)
	Non KUR	3.809	2.702	2.697	-	-	0	-69	-6	-1.112	6	3.973	67,88%	(1.276)
3	PWG	1.449	5.298	5.276	50	155	105	309	-22	3.827	177	7.317	72,11%	(2.041)
	Cilem	1.449	5.298	5.276	50	155	105	309	-22	3.827	177	7.317	72,11%	(2.041)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.867	-	1.065	1.065	-144	268	5.304	797	88.282	90,47%	(8.416)
	CF 1	26.770	24.458	24.390	-	-	0	-85	-69	-2.381	69	28.904	84,38%	(4.514)
	Total Griya	26.477	21.402	21.365	-	-	0	0	-37	-5.112	37	27.398	77,98%	(6.033)
4	• Total Non Program	23.147	18.529	18.502	-	-	0	-264	-27	-4.645	27	23.633	78,29%	(5.131)
	• Program	3.330	2.873	2.863	-	-	0	-40	-10	-467	10	3.765	76,06%	(901)
	Oto	293	3.056	3.024	-	-	0	-85	-32	2.731	32	1.506	200,88%	1.519
	CF 2	47.792	55.141	55.477	-	1.065	1.065	-59	336	7.685	729	59.379	93,43%	(3.902)
	Mitraguna & Others	41.537	46.597	46.984	-	1.065	1.065	-97	387	5.447	678	51.936	90,47%	(4.952)
	Pensiun	6.255	8.544	8.493	-	-	0	38	-51	2.237	51	7.443	114,10%	1.050
	Total Pembiayaan	122.084	128.687	128.813	50	1.220	1.170	1.607	126	6.729	1.094	145.072	88,79%	(16.259)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	87,44%	0,00%	(1.819)	-	-	-			
2	MBG	83	713	1.083	1.388	0	0,27%	3,71%	4,77%	305	1.305	675				
	KUR	83	159	731	1.061	0	0,30%	2,76%	4,02%	330	977	902				
	Non KUR	-	-	554	352	0	0,00%	13,01%	12,14%	(24)	327	(227)				
3	PWG	10	-	-	-	0	0,69%	0,00%	0,00%	111	101	111				
	Cilem	10	-	-	-	0	0,69%	0,00%	0,00%	111	101	111				
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
4	CFG	1.636	3.103	3.335	2.439	0	2,19%	4,19%	3,05%	(896)	803	(663)				
	CF 1	1.522	2.499	2.687	2.062	0	5,68%	10,99%	8,45%	(625)	540	(437)				
	Total Griya	1.522	2.499	2.687	2.023	0	5,75%	12,56%	9,47%	(664)	502	(476)				
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	39	39	39				
	CF 2	114	603	648	377	0	0,24%	1,18%	0,68%	(271)	263	(226)				
	Mitraguna & Others	114	603	648	192	0	0,27%	1,39%	0,41%	(456)	77	(412)				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	186	186	186				
	Total Pembiayaan	13.825	14.880	15.230	15.315	0	11,32%	11,83%	11,89%	86	1.490	435	1,27%	89,32%	-10,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.813	2.823	(595)	10	(3)	-0,10%	(3.096)	-52,31%	16.485	17,12%	(13.662)
2	Tabungan	49.567	51.826	52.462	52.883	(1.999)	421	1.058	2,04%	3.317	6,69%	64.759	81,66%	(11.875)
3	Deposito	19.983	50.082	53.076	53.076	(145)	0	2.994	5,98%	33.093	165,60%	20.965	253,16%	32.111
	Total	75.469	104.733	108.351	108.782	(2.739)	431	4.049	3,87%	33.313	44,14%	102.209	106,43%	6.573
	CASA	55.486	54.651	55.275	55.706	(2.594)	431	1.055	1,93%	220	0,40%			
	(%) CASA	73,52%	52,18%	51,01%	51,21%									
	FDR	164,25%	131,16%	127,40%	126,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	737	737		0	(114)	-13,38%	(432)	-36,96%	-	0,00%	737
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%	-	0,00%	1
3	Tabungan ISE	994	700	586	586		0	(114)	-16,27%	(408)	-41,02%	-	0,00%	586
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!	-	0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%	-	0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-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	0,00%	0	
2	MBG	14	-	-	-	-	0	0	0	0	-14	-	96,00%	(96)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	14	-	-	-	-	0	0	0	0	-14	-	96,00%	(96)	
3	PWG	2.503	4.911	4.962	195	129	-65	587	50	2.459	79	9.300	53,35%	(4.339)	
	Cilem	2.503	4.911	4.962	195	129	-65	587	50	2.459	79	9.300	53,35%	(4.339)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	121.441	132.460	133.079	771	1.300	529	173	620	11.639	680	134.385	99,03%	(1.305)	
	CF 1	4.796	5.941	5.917	111	-	-111	83	-23	1.122	23	6.387	92,64%	(470)	
	Total Griya	4.549	4.720	4.710	-	-	0	0	-11	160	11	4.956	95,03%	(247)	
4	• Total Non Program	4.549	4.720	4.710	-	-	0	0	-44	-11	160	-	4.956	95,03%	(247)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	246	1.220	1.208	111	-	-111	83	-12	961	12	1.431	84,38%	(224)	
	CF 2	116.645	126.519	127.162	660	1.300	640	90	643	10.517	657	127.997	99,35%	(835)	
	Mitraguna & Others	110.497	118.905	119.617	660	1.300	640	160	713	9.121	587	120.687	99,11%	(1.069)	
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234	
	Total Pembiayaan	123.957	137.371	138.041	966	1.429	464	760	670	14.084	759	143.781	96,01%	(5.740)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Non KUR	14	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
4	CFG	2.522	69	68	68	2.08%	0,05%	0,05%	0,05%	-	(2.453)	(0)					
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)						
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)						
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-						
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-958,44%	0,5%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.051	2.208	771	157	(453)	-17,03%	607	37,93%	16.568	13,33%	(14.360)
2	Tabungan	117.228	124.352	128.808	127.621	(5.693)	(1.187)	3.270	2,63%	10.393	8,87%	138.543	92,12%	(10.922)
3	Deposito	47.162	44.209	42.031	42.031	(74)	0	(2.178)	-4,93%	(5.131)	-10,88%	48.540	86,59%	(6.509)
	Total	165.991	171.222	172.890	171.860	(4.996)	(1.030)	638	0,37%	5.870	3,54%	203.651	84,39%	(31.790)
	CASA	118.829	127.013	130.859	129.829	(4.922)	(1.030)	2.816	2,22%	11.001	9,26%	155.111	83,70%	(25.281)
	(%) CASA	71,59%	74,18%	75,69%	75,54%									
	FDR	85,30%	89,69%	89,14%	89,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	5.108	3.678	(1.429)	(897)	-19,60%	611	19,93%	-	0,00%	3.678	
2	Giro ISE	515	1.528	995	1.018	24	(509)	-33,35%	504	97,85%	-	0,00%	1.018	
3	Tabungan ISE	2.552	3.048	4.113	2.660	(1.453)	(388)	-12,72%	108	4,22%	-	0,00%	2.660	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	109	122	122	122	0	0	0,00%	13	11,93%	-	0,00%	122	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.914	-	380	380	-287	297	3.366	83	26.741	100,65%	173
	KUR	22.685	26.059	26.356	-	380	380	-266	297	3.672	83	25.722	102,47%	634
	Non KUR	863	558	558	-	0	-21	0	0	-306	-	1.019	54,73%	(461)
3	PWG	16.913	31.730	32.526	1.110	1.652	542	2.791	796	15.613	856	31.322	103,84%	1.204
	Cilem	9.701	21.303	21.708	326	722	395	2.741	405	12.007	317	21.277	102,03%	431
	Gadai	7.212	10.427	10.818	784	930	146	50	391	3.606	539	10.045	107,70%	773
4	CFG	101.109	95.227	94.674	100	35	-65	-999	-553	-6.435	588	115.283	82,12%	(20.609)
	CF 1	13.632	14.370	14.310	-	0	307	-60	678	60	15.375	93,08%	(1.065)	
	Total Griya	12.067	11.849	11.807	-	0	0	-42	-260	42	12.512	94,37%	(705)	
4	• Total Non Program	12.067	11.849	11.807	-	0	0	-193	-42	-260	-	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	2.863	87,43%	(360)
	Oto	1.565	2.521	2.503	-	0	307	-18	937	18	99.908	80,44%	(19.545)	
	CF 2	87.476	80.857	80.364	100	35	-65	-1.306	-493	-7.113	528	90.268	80,20%	(17.870)
	Mitraguna & Others	79.108	72.826	72.398	-	35	35	-1.610	-428	-6.711	463	9.641	82,63%	(1.674)
	Pensiun	8.368	8.031	7.966	100	-	-100	304	-64	-402	64			
	Total Pembiayaan	141.591	153.573	154.114	1.210	2.067	857	1.505	540	12.523	1.527	173.366	88,89%	(19.253)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	875	0,81%	2,55%	3,25%	196	686	875				
	KUR	-	-	679	818	0,00%	2,61%	3,11%	139	818	818				
	Non KUR	190	-	-	57	21,98%	0,00%	0,00%	57	10,22%	57	(133)	57		
3	PWG	-	-	-	610	0,00%	0,00%	0,00%	610	610	610				
	Cilem	-	-	-	277	0,00%	0,00%	0,00%	277	277	277				
	Gadai	-	-	-	333	0,00%	0,00%	0,00%	333	333	333				
4	CFG	854	82	883	5.261	0,84%	0,93%	0,56%	4.377	4.406	5.179				
	CF 1	-	82	227	546	0,00%	1,58%	3,82%	319	546	464				
	Total Griya	-	70	216	381	0,00%	1,82%	3,23%	165	381	311				
	Oto	-	11	11	165	0,00%	0,42%	6,60%	154	165	154				
	CF 2	854	-	657	4.715	0,98%	0,81%	5,87%	4.058	3.860	4.715				
	Mitraguna & Others	854	-	657	4.715	1,08%	0,90%	6,51%	4.058	3.860	4.715				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	1.044	82	1.563	6.746	0,74%	1,02%	4,38%	5.183	5.702	6.664	0,71%	83,67%	-3,7%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	(74)	-	-	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	(33)	-	-	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	(41)	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%</							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	3.836	3.860	(318)	24	(94)	-2,38%	(2.202)	-36,32%	20.486	18,84%	(16.626)
2	Tabungan	115.416	132.994	131.464	130.675	5.618	(789)	(2.319)	-1,74%	15.259	13,22%	135.976	96,10%	(5.301)
3	Deposito	39.351	38.307	39.353	39.353	1.801	(0)	1.046	2,73%	2	0,01%	40.694	96,70%	(1.341)
	Total	160.829	175.254	174.653	173.888	7.101	(765)	(1.366)	-0,78%	13.059	8,12%	197.156	88,20%	(23.268)
	CASA	121.478	136.948	135.300	134.535	5.300	(765)	(2.413)	-1,76%	13.057	10,75%	156.462	85,99%	(21.927)
	(%) CASA	75,53%	78,14%	77,47%	77,37%									
	FDR	76,61%	86,29%	86,55%	86,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	3.342	2.726	(615)	(528)	-16,22%	1.245	84,08%	-	0,00%	2.726	
2	Giro ISE	43	228	529	229	(300)	1	0,43%	186	436,89%	-	0,00%	229	
3	Tabungan ISE	1.438	3.026	2.813	2.498	(315)	(529)	-17,47%	1.059	73,62%	-	0,00%	2.498	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	458	474	474	474	0	0	0,00%	16	3,49%	-	0,00%	474	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.295	-	-	0	-263	-15	961	15	10.980	84,66%	(1.685)
	KUR	8.171	9.135	9.120	-	-	0	-258	-15	949	15	10.688	85,33%	(1.568)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	33.740	1.789	1.285	-504	1.078	218	11.270	1.068	36.072	93,54%	(2.332)
	Cilem	8.736	16.980	17.168	599	399	-200	1.241	187	8.432	212	19.753	86,91%	(2.586)
	Gadai	13.734	16.542	16.573	1.190	886	-304	-163	30	2.838	856	16.319	101,56%	254
4	CFG	92.027	106.936	106.677	1.058	665	-393	1.273	-259	14.650	924	104.206	102,37%	2.471
	CF 1	36.305	37.194	37.076	-	-	0	123	-118	771	118	37.801	98,08%	(725)
	Total Griya	33.468	33.428	33.352	-	-	0	0	-76	-117	76	33.850	98,53%	(499)
	• Total Non Program	33.468	31.021	-	-	-	0	-80	-73	-2.447	73	33.850	91,64%	(2.830)
	• Program	-	2.334	2.331	-	-	0	332	-3	2.331	3	0	0,00%	2.331
	Oto	2.837	3.766	3.725	-	-	0	123	-42	888	42	3.951	94,27%	(226)
	CF 2	55.722	69.741	69.601	1.058	665	-393	1.150	-141	13.879	806	66.405	104,81%	3.196
	Mitraguna & Others	47.599	56.199	56.139	1.058	665	-393	849	-60	8.540	725	57.188	98,17%	(1.049)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	151.161	3.047	1.950	-1.097	2.272	-64	27.956	2.014	151.631	99,69%	(470)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-				
	Linkage	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-				
	Value Chain	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	-	94	244	304	(0)	0,00%	2,62%	3,27%	60	304	210	(0)				
	KUR	-	94	244	304	(0)	0,00%	2,67%	3,33%	60	304	210	(0)				
	Non KUR	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-				
3	PWG	-	-	-	-	(0)	0,00%	0,00%	0,00%	1.36%	459	459	459				
	Cilem	-	-	-	-	(0)	0,00%	0,00%	0,00%	2,33%	400	400	400				
	Gadai	-	-	-	-	(0)	0,00%	0,00%	0,00%	0,36%	59	59	59				
4	CFG	1.195	701	288	1.480	(0)	1.30%	0,27%	0,19%	1,39%	1.192	285	779	(0)			
	CF 1	69	536	95	396	(0)	0,19%	0,25%	0,17%	1,07%	302	327	(140)	(0)			
	Total Griya	69	536	95	172	(0)	0,21%	0,28%	0,28%	0,52%	77	103	(364)	(0)			
	Oto	-	-	-	-	(0)	0,00%	0,00%	0,00%	6,02%	224	224	224				
	CF 2	1.127	165	194	1.084	(0)	2,02%	0,28%	0,28%	1,56%	890	(43)	918	(0)			
	Mitraguna & Others	1.127	165	194	1.084	(0)	2,37%	0,34%	0,34%	1,93%	890	(43)	918	(0)			
	Pensiun	-	-	-	-	(0)	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	1.195	1.286	1.318	1.317	(0,95%)	0,87%	0,87%	(1)	142	31	0,08%	91,12%	-0,8%	0,08%	91,12%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)	
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Sep-24	Sep-25	Sep-25			
1	Asset (Retail) T	160.176	160.829	164.968	4.792		3.13	3.37	3.35	(0,02)	1.046	1.066	0,22		
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%	888	1.027	1.066	39	156.462	156.462	178		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	4.419	4.492	(610)	73	(446)	-9,03%	(2.237)	-33,25%	22.902	19,61%	(18.409)
2	Tabungan	220.302	240.640	240.181	239.489	4.326	(692)	(1.152)	-0,48%	19.187	8,71%	243.291	98,44%	(3.803)
3	Deposito	143.210	175.577	175.331	175.178	3.891	(153)	(399)	-0,23%	31.967	22,32%	144.726	121,04%	30.452
	Total	370.242	421.155	419.931	419.159	7.607	(772)	(1.997)	-0,47%	48.917	13,21%	410.919	102,01%	8.240
	CASA	227.032	245.578	244.600	243.981	3.716	(619)	(1.597)	-0,65%	16.949	7,47%	266.193	91,66%	(22.212)
	(%) CASA	61,32%	58,31%	58,25%	58,21%									
	FDR	58,19%	64,52%	65,01%	65,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	24.645	21.821		(2.825)	(553)	-2,47%	1.309	6,38%	-	0,00%	21.821
2	Giro ISE	3.669	2.672	3.875	2.877		(998)	205	7,65%	(793)	-21,60%	-	0,00%	2.877
3	Tabungan ISE	6.637	10.184	11.253	9.427		(1.827)	(757)	-7,44%	2.790	42,04%	-	0,00%	9.427
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%	-	0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%	-	0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	28	12.164	12.164	-	-	0	-1.028	0	12.135	-	11.017	110,41%	1.147	
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782	
	Non-Linkage	28	2.596	2.596	-	-	0	-1.027	0	2.568	-	6.232	41,66%	(3.635)	
	• Local Champion	28	2.386	2.386	-	-	0	-1.007	0	2.358	-	2.969	80,36%	(583)	
	• Value Chain	-	210	210	-	-	-	-20	0	210	-	3.262	6,44%	(3.052)	
2	MBG	7.817	12.945	12.920	-	-	0	870	-25	5.103	25	12.716	101,60%	204	
	KUR	7.418	12.544	12.520	-	-	0	876	-23	5.102	23	12.079	103,65%	441	
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)	
3	PWG	19.390	36.456	37.959	1.023	2.482	1.459	4.588	1.504	18.569	978	33.462	113,44%	4.498	
	Cilem	9.334	18.717	19.162	191	926	735	3.910	445	9.828	481	20.079	95,43%	(917)	
	Gadai	10.057	17.739	18.798	832	1.556	724	678	1.059	8.741	497	13.383	140,46%	5.415	
4	CFG	188.225	210.165	209.960	208	1.075	867	1.935	-205	21.735	1.280	203.074	103,39%	6.886	
	CF 1	13.467	13.402	13.249	-	-	0	-139	-154	-218	154	15.350	86,31%	(2.102)	
	Total Griya	8.915	8.509	8.390	-	-	0	0	-119	-526	119	9.380	89,44%	(990)	
4	• Total Non Program	8.915	8.509	8.390	-	-	0	-264	-119	-526	119	9.380	89,44%	(990)	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.551	4.894	4.859	-	-	0	-139	-35	308	35	5.970	81,39%	(1.111)	
	CF 2	174.758	196.763	196.711	208	1.075	867	2.074	-51	21.953	1.126	187.724	104,79%	8.988	
	Mitraguna & Others	169.164	191.102	191.086	-	-	0	867	2.115	-16	21.921	1.091	180.802	105,69%	10.284
	Pensiun	5.594	5.661	5.626	-	-	0	-42	-35	32	35	6.922	81,28%	(1.296)	
	Total Pembiayaan	215.460	271.730	273.003	1.231	3.557	2.326	6.365	1.273	57.543	2.284	260.269	104,89%	12.734	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	181	66	66	66		2,32%	0,51%	0,51%	-	(115)	0					
	KUR	181	-	-	-		2,44%	0,00%	0,00%	-	(181)	-					
	Non KUR	-	66	66	66		0,00%	16,52%	16,59%	-	66	0					
3	PWG	-	-	-	-		751	0,00%	0,00%	-	751	751	751				
	Cilem	-	-	-	-		655	0,00%	0,00%	-	655	655	655				
	Gadai	-	-	-	-		97	0,00%	0,00%	-	97	97	97				
4	CFG	461	-	-	-		1.278	0,24%	0,00%	-	1.278	817	1.278				
	CF 1	356	-	-	-		649	2,64%	0,00%	-	649	293	649				
	Total Griya	-	-	-	-		261	0,00%	0,00%	-	261	261	261				
	Oto	356	-	-	-		389	7,82%	0,00%	-	389	33	389				
	CF 2	105	-	-	-		629	0,06%	0,00%	-	629	523	629				
	Mitraguna & Others	105	-	-	-		629	0,06%	0,00%	-	629	523	629				
	Pensiun	-	-	-	-		0	0,00%	0,00%	-	0	-	-				
	Total Pembiayaan	642	66	66	2.095	0,30%	0,02%	0,77%	2.029	1.453	2.029	0,11%	85,46%	-0,7%	1,1%	1,1%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif			MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-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	35	-	-	-		0,45%	0,00%	0,00%	-	(35)	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	35	-	-	-		8,74%	0,00%	0,00%	-	(35)	-	-			
3	PWG															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	7.302	7.282	(5.987)	(20)	2.628	56,46%	7.137	4906,44%	5.050	144,19%	2.232
2	Tabungan	93.148	116.881	120.201	120.951	2.876	750	4.070	3,48%	27.804	29,85%	107.697	112,31%	13.254
3	Deposito	25.397	122.898	123.134	122.534	849	(600)	(365)	-0,30%	97.137	382,47%	26.335	465,29%	96.199
	Total	118.690	244.434	250.637	250.767	(2.262)	130	6.333	2,59%	132.077	111,28%	139.082	180,30%	111.685
	CASA	93.293	121.536	127.503	128.233	(3.111)	730	6.698	5,51%	34.940	37,45%	112.747	113,74%	15.486
	(%) CASA	78,60%	49,72%	50,87%	51,14%									
	FDR	96,89%	56,70%	55,05%	55,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.009	1.984	(25)	(87)	-4,20%	1.167	142,72%	-	0,00%	1.984	
2	Giro ISE	33	60	60	60	0	0	0,81%	27	80,62%	0	0,00%	60	
3	Tabungan ISE	784	2.012	1.949	1.924	(25)	(88)	-4,35%	1.140	145,35%	0	0,00%	1.924	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	70	83	83	83	0	0	0,00%	13	18,57%	0	0,00%	83	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	0,00%	0
2	MBG	29.770	35.479	35.305	280	-	-280	855	-174	5.535	174	33.908	104,12%	1.397
	KUR	28.200	33.600	33.441	280	-	-280	932	-159	5.241	159	32.137	104,06%	1.304
	Non KUR	1.570	1.879	1.864	-	0	0	-77	-14	295	14	1.771	105,27%	93
3	PWG	4.527	10.075	10.030	116	58	-59	381	-44	5.504	102	11.726	85,54%	(1.696)
	Cilem	4.527	10.075	10.030	116	58	-59	381	-44	5.504	102	11.727	85,53%	(1.696)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	92.631	588	100	-488	-86	-410	11.931	510	93.904	98,65%	(1.272)
	CF 1	1.386	8.677	8.644	588	-	-588	787	-33	7.258	33	3.013	286,86%	5.630
	Total Griya	404	3.742	3.740	-	0	0	-2	-2	3.336	2	820	455,87%	2.919
4	• Total Non Program	404	3.742	3.740	-	0	0	-10	-2	3.336	2	820	455,87%	2.919
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.904	588	-	-588	787	-31	3.922	31	2.193	223,63%	2.711
	CF 2	79.315	84.364	83.988	-	100	100	-872	-376	4.673	476	90.890	92,41%	(6.903)
	Mitraguna & Others	60.800	65.509	65.231	-	100	100	-349	-279	4.431	379	71.191	91,63%	(5.960)
	Pensiun	18.515	18.855	18.757	-	0	0	-524	-98	242	98	19.699	95,21%	(943)
	Total Pembiayaan	114.997	138.594	137.967	984	158	-827	1.150	-628	22.969	785	139.538	98,87%	(1.571)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	9-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25				MtD	YtD				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-					
2	MBG	214	349	1.169	1.926	0,72%	3,30%	5,45%	757	1.712	1.576							
	KUR	129	349	935	1.661	0,46%	2,78%	4,97%	725	1.532	1.311							
	Non KUR	85	-	234	265	5,40%	12,46%	14,22%	31	180	265							
3	PWG	-	-	-	469	0,00%	0,00%	0,00%	469	469	469							
	Cilem	-	-	-	469	0,00%	0,00%	0,00%	469	469	469							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	3	467	1.692	3.924	0,00%	1,82%	4,24%	2.232	3.920	3.457							
	CF 1	-	177	-	153	0,00%	0,00%	0,00%	153	153	(24)							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	177	-	153	0,00%	0,00%	0,00%	153	153	(24)							
	CF 2	3	289	1.692	3.770	0,00%	2,01%	4,49%	2.078	3.767	3.481							
	Mitraguna & Others	3	289	1.527	2.919	0,01%	2,33%	4,47%	1.392	2.915	2.629							
	Pensiun	-	-	214	214	0,00%	0,88%	4,54%	-	686	852							
	Total Pembiayaan	2.715	2.873	3.005	2.894	2,36%	2,17%	2,10%	(111)	179	21	0,09%	95,51%	-2,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	2.676	2.678	864	2	(56)	-2,05%	(778)	-22,52%	18.681	14,33%	(16.003)
2	Tabungan	145.385	157.293	158.511	158.621	6.451	110	1.328	0,84%	13.236	9,10%	166.928	95,02%	(8.307)
3	Deposito	14.811	12.473	12.413	12.413	(133)	0	(60)	-0,48%	(2.398)	-16,19%	16.208	76,58%	(3.796)
	Total	163.652	172.500	173.599	173.711	7.182	112	1.211	0,70%	10.059	6,15%	201.817	86,07%	(28.106)
	CASA	148.841	160.027	161.186	161.299	7.315	112	1.272	0,79%	12.457	8,37%	185.609	86,90%	(24.310)
	(%) CASA	90,95%	92,77%	92,85%	92,85%									
	FDR	119,93%	124,79%	123,69%	123,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.331	2.497		166	283	12,79%	(36)	-1,44%	-	0,00%	2.497
2	Giro ISE	1.520	841	789	818		29	(23)	-2,77%	(701)	-46,17%	-	0,00%	818
3	Tabungan ISE	1.014	1.373	1.542	1.679		138	306	22,32%	665	65,58%	-	0,00%	1.679
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%	-	0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)	
	Linkage	4.142	4.138	4.138	-	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)	
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)	
	• Value Chain	-	-	-	-	-	-	0	0	0	0	0	0,00%	0	
2	MBG	35.924	37.914	38.266	600	660	60	701	352	2.341	308	40.296	94,96%	(2.030)	
	KUR	33.748	34.564	34.861	600	600	0	468	296	1.113	304	37.907	91,96%	(3.046)	
	Non KUR	2.176	3.350	3.405	-	60	60	233	55	1.229	5	2.389	142,54%	1.016	
3	PWG	12.551	26.160	26.471	1.889	1.074	-815	2.174	310	13.920	764	26.104	101,40%	367	
	Cilem	6.245	14.255	14.290	88	218	130	854	34	8.044	184	17.229	82,94%	(2.939)	
	Gadai	6.305	11.905	12.181	1.800	855	-945	1.320	276	5.876	580	8.875	137,24%	3.306	
4	CFG	143.228	146.957	145.772	42	60	18	636	-1.185	2.544	1.245	160.820	90,64%	(15.048)	
	CF 1	29.589	26.185	26.073	-	-	0	-145	-112	-3.516	112	34.824	74,87%	(8.751)	
	Total Griya	26.165	23.465	23.372	-	-	0	0	-93	-2.793	93	30.110	77,62%	(6.739)	
1	• Total Non Program	3.355	2.399	2.390	-	-	0	-40	-9	-965	9	4.324	55,27%	(1.934)	
	• Program	22.810	21.066	20.982	-	-	0	-169	-84	-1.828	84	25.786	81,37%	(4.804)	
	Oto	3.424	2.720	2.701	-	-	0	-145	-19	-723	19	4.714	57,30%	(2.013)	
	CF 2	113.639	120.772	119.699	42	60	18	781	-1.073	6.061	1.133	125.996	95,00%	(6.297)	
	Mitraguna & Others	94.023	97.434	96.534	42	60	18	125	-900	2.510	960	105.113	91,84%	(8.580)	
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283	
	Total Pembiayaan	196.270	215.255	214.731	2.531	1.794	-737	3.495	-523	18.461	2.317	231.787	92,64%	(17.056)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	2.276	1.776	1.111	5.95%	1.854	1.641	2.185				
	KUR	580	91	417	2.271	1.722	1.211	6.51%	1.854	1.691	2.179				
	Non KUR	55	-	5	5	2.54%	0,15%	0,15%	-	(50)	5				
3	PWG	-	-	-	-	722	0,00%	0,00%	0,00%	722	722	722			
	Cilem	-	-	-	-	615	0,00%	0,00%	0,00%	615	615	615			
	Gadai	-	-	-	-	107	0,00%	0,00%	0,00%	107	107	107			
4	CFG	3.895	3.612	3.411	3.482	2.722	2.322	2.39%	71	(413)	(130)				
	CF 1	3.671	2.934	3.216	3.242	12,41%	12,28%	12,43%	25	(429)	308				
	Total Griya	3.671	2.934	3.216	3.150	14,03%	13,71%	13,48%	(67)	(521)	216				
	Oto	-	-	-	92	0,00%	0,00%	0,00%	92	92	92				
	CF 2	224	678	194	240	0,20%	0,16%	0,20%	46	16	(438)				
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(570)				
	Pensiun	-	-	-	133	0,00%	0,00%	0,00%	133	133	133				
	Total Pembiayaan	8.066	7.740	7.833	7.543	4,11%	3,64%	3,51%	(290)	(523)	(197)	3,61%	-2,63%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25	Sep-24	Sep-25	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796					2,85	3,01	3,06	0,05	0,21
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%							31	397

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.102	1.203	766	101	(9)	-0,73%	663	122,70%	16.705	7,20%	(15.502)
2	Tabungan	125.992	136.380	133.443	134.289	2.634	846	(2.091)	-1,53%	8.297	6,59%	148.828	90,23%	(14.539)
3	Deposito	49.100	43.473	42.840	42.840	(4.993)	0	(633)	-1,46%	(6.260)	-12,75%	50.576	84,70%	(7.736)
	Total	175.632	181.065	177.385	178.332	(1.593)	947	(2.733)	-1,51%	2.700	1,54%	216.109	82,52%	(37.777)
	CASA	126.532	137.592	134.545	135.492	3.400	947	(2.100)	-1,53%	8.960	7,08%	165.533	81,85%	(30.041)
	(%) CASA	72,04%	75,99%	75,85%	75,98%									
	FDR	182,36%	177,72%	181,02%	180,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	2.086	1.654	(432)	(484)	-22,65%	401	32,05%	-	0,00%	1.654	
2	Giro ISE	222	228	164	98	(66)	(130)	-56,90%	(124)	-55,68%	-	0,00%	98	
3	Tabungan ISE	1.030	1.910	1.922	1.555	(366)	(355)	-18,56%	525	50,94%	-	0,00%	1.555	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	195	223	223	223	0	0	0,00%	28	14,36%	-	0,00%	223	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	18.653	75,63%	(4.545)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	16.922	83,37%	(2.814)
	• Local Champion	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	15.742	89,62%	(1.634)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.560	-	-	0	24	-188	-713	188	38.605	86,93%	(5.045)
	KUR	31.590	30.397	30.218	-	-	0	-618	-179	-1.372	179	35.711	84,62%	(5.493)
	Non KUR	2.684	3.351	3.342	-	-	0	642	-9	659	9	2.894	115,50%	449
3	PWG	22.430	35.595	35.864	1.165	1.760	595	1.123	269	13.433	1.491	36.459	98,37%	(595)
	Cilem	9.274	16.096	16.261	165	481	317	1.481	165	6.987	317	20.279	80,18%	(4.019)
	Gadai	13.156	19.499	19.603	1.000	1.279	279	-358	104	6.447	1.174	16.180	121,16%	3.423
4	CFG	248.904	238.340	237.565	194	175	-19	-257	-775	-11.339	950	273.169	86,97%	(35.605)
	CF 1	66.307	61.181	61.075	-	-	0	-118	-106	-5.233	106	76.049	80,31%	(14.974)
	Total Griya	63.771	57.411	57.333	-	-	0	0	-79	-6.438	79	72.051	79,57%	(14.719)
4	• Total Non Program	13.172	11.476	11.457	-	-	0	-233	-19	-1.715	19	14.850	77,15%	(3.393)
	• Program	50.599	45.935	45.875	-	-	0	-380	-60	-4.724	60	57.201	80,20%	(11.326)
	Oto	2.536	3.769	3.742	-	-	0	-118	-27	1.206	27	3.998	93,61%	(256)
	CF 2	182.596	177.159	176.490	194	175	-19	-139	-669	-6.106	844	197.121	89,53%	(20.631)
	Mitraguna & Others	145.742	143.496	143.096	44	175	131	-245	-400	-2.646	575	158.776	90,12%	(15.680)
	Pensiun	36.854	33.663	33.394	150	-	-150	106	-269	-3.461	269	38.344	87,09%	(4.950)
	Total Pembiayaan	320.285	321.790	321.096	1.359	1.935	576	597	-694	811	2.629	366.886	87,52%	(45.790)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif			Net (UG) & DG	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25	9-Dec-25		%	Penc.	Gap		
1	SME	-	-	-	683	683	0,00%	0,00%	4,84%	683	683	683			
	Linkage	-	-	-	-	683	0,00%	0,00%	0,00%	-	-	-	-		
	Local Champion	-	-	-	683	683	0,00%	0,00%	4,84%	683	683	683			
	Value Chain	-	-	-	-	683	0,00%	0,00%	0,00%	-	-	-	-		
2	MBG	158	548	559	1.256	1.256	0,46%	1,66%	3,74%	697	1.098	708			
	KUR	138	452	371	1.059	1.059	0,44%	1,22%	3,50%	687	920	607			
	Non KUR	20	96	187	197	197	0,75%	5,59%	5,91%	10	177	101			
3	PWG	-	-	-	444	444	0,00%	0,00%	1,24%	444	444	444			
	Cilem	-	-	-	280	280	0,00%	0,00%	1,72%	280	280	280			
	Gadai	-	-	-	164	164	0,00%	0,00%	0,83%	164	164	164			
4	CFG	7.829	9.999	9.690	11.857	11.857	3,15%	4,07%	4,99%	2.167	4.028	1.858			
	CF 1	6.309	7.665	7.244	6.858	6.858	9,51%	11,84%	11,23%	(386)	549	(807)			
	Total Griya	6.204	7.665	7.165	6.677	6.677	9,73%	12,48%	11,65%	(488)	474	(988)			
	Oto	105	-	79	181	181	4,15%	2,10%	4,84%	102	76	181			
	CF 2	1.520	2.334	2.446	4.998	4.998	0,83%	1,38%	2,83%	2.552	3.478	2.665			
	Mitraguna & Others	1.215	1.695	2.002	4.023	4.023	0,83%	1,39%	2,81%	2.021	2.807	2.328			
	Pensiun	305	638	445	976	976	0,83%	1,32%	2,92%	531	671	337			
	Total Pembiayaan	7.031	6.570	6.915	7.344	7.344	2,20%	2,15%	2,29%	429	313	774	0,30%	86,94%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	314.605	324.841	329.291	14.686		2.87	3.10	3.06
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%	(0,04)	(0,20)	(17)

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117