

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.294.295	1.289.545	(97.170)	(4.750)	(124.564)	-8,81%	178.483	16,06%	1.422.021	90,68%	(132.477)
2	Tabungan	4.778.169	5.505.119	5.429.604	5.482.481	387.504	52.876	(22.638)	-0,41%	704.312	14,74%	5.182.062	105,80%	300.419
3	Deposito	1.667.902	1.627.216	1.595.168	1.596.944	(70.429)	1.776	(30.273)	-1,86%	(70.958)	-4,25%	1.695.532	94,19%	(98.589)
Total		7.557.133	8.546.444	8.319.067	8.368.969	219.905	49.902	(177.475)	-2,08%	811.836	10,74%	8.299.616	100,84%	69.353
CASA		5.889.231	6.919.228	6.723.899	6.772.025	290.334	48.126	(147.202)	-2,13%	882.795	14,99%	6.604.083	102,54%	167.942
(% CASA)		77,93%	80,96%	80,83%	80,92%									
FDR		79,28%	79,23%	82,49%	82,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.242	360.471		(1.772)	(5.297)	-1,45%	56.093	18,43%	399.069	90,33%	(38.598)
2	Giro ISE	93.275	88.775	94.977	97.929		2.951	9.154	10,31%	4.654	4,99%	150.822	64,93%	(52.893)
3	Tabungan ISE	174.173	229.504	236.431	231.708		(4.723)	2.204	0,96%	57.535	33,03%	187.112	123,83%	44.596
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.589	179.502	2.280	-177.222	174.663	-13.699	130.982	15.979	901.947	105,95%	53.642
	Linkage	583.855	720.364	715.279	177.200	-	(177.200)	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	240.310	2.302	2.280	-22	2.641	-8.614	-442	10.894	284.672	84,42%	(44.365)
	• Local Champion	177.655	182.232	175.811	2.050	-	-2.050	5.250	-6.421	-1.844	6.421	190.795	92,15%	(14.984)
	• Value Chain	63.098	66.692	64.499	252	2.280	2.028	-2.610	-2.193	1.402	4.473	93.880	68,70%	(29.381)
2	MBG	1.025.144	1.051.900	1.063.515	40.097	49.708	9.611	1.690	11.615	38.371	38.093	1.139.485	93,33%	(75.970)
	KUR	965.396	993.508	1.005.159	39.137	47.967	8.830	2.886	11.650	39.762	36.317	1.074.013	93,59%	(68.855)
	Non KUR	59.748	58.392	58.357	960	1.741	781	-1.196	-35	-1.391	1.776	65.472	89,13%	(7.115)
3	PWG	255.819	538.581	577.972	90.693	105.999	15.306	30.241	39.390	322.153	66.608	601.092	96,15%	(23.120)
	Cilem	149.863	366.173	398.938	40.820	54.079	13.259	19.595	32.765	249.074	21.314	432.657	92,21%	(33.719)
	Gadai	105.956	172.408	179.034	49.873	51.920	2.047	10.646	6.626	73.078	45.294	168.435	106,29%	10.599
4	CFG	3.885.901	4.211.869	4.265.472	116.001	138.929	22.927	23.924	53.603	379.571	85.325	4.354.361	97,96%	(88.889)
	CF 1	838.535	900.893	913.080	19.775	29.289	9.513	4.556	12.188	74.545	17.101	919.422	99,31%	(6.342)
	Total Griya	595.912	600.711	605.784	6.034	12.241	6.207	0	5.074	9.872	7.167	636.591	95,16%	(30.807)
	• Total Non Program	435.065	452.228	457.886	5.716	11.602	5.886	-4.115	5.658	22.822	5.944	453.034	101,07%	4.852
	• Program	160.848	148.482	147.898	318	639	321	-1.118	-584	-12.950	1.223	183.557	88,57%	(35.659)
	Oto	242.622	300.182	307.296	13.741	17.048	3.307	4.556	7.114	64.673	9.933	282.830	108,65%	24.465
	CF 2	3.047.367	3.310.976	3.352.392	96.226	109.640	13.414	19.368	41.416	305.025	68.224	3.434.939	97,60%	(82.547)
	Mitraguna & Others	2.497.673	2.750.501	2.789.385	85.626	100.955	15.329	20.016	38.883	291.712	62.072	2.845.615	98,02%	(56.230)
	Pensium	549.694	560.475	563.007	10.600	8.685	-1.915	-648	2.532	13.313	6.153	589.324	95,53%	(26.317)
Total Pembiayaan		5.991.472	6.771.638	6.862.548	426.293	296.915	-129.377	230.518	90.911	871.076	206.005	6.996.885	98,08%	(134.337)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	748	0,16%	0,02%	0,08%	599	(543)	560			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	748	0,54%	0,06%	0,31%	599	(543)	560			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	24.549	1,12%	1,84%	2,31%	5.215	13.073	5.215			
	KUR	9.838	15.519	15.519	20.310	1,02%	1,56%	2,02%	4.791	10.472	4.791			
	Non KUR	1.638	3.815	3.815	4.239	2,74%	6,53%	7,26%	424	2.601	424			
3	PWG	124	4	4	7.077	0,05%	0,00%	1,22%	7.073	6.952	7.073			
	Cilem	118	-	-	6.036	0,08%	0,00%	1,51%	6.036	5.919	6.036			
	Gadai	7	4	4	1.040	0,01%	0,00%	0,58%	1.037	1.034	1.037			
4	CFG	59.411	72.096	65.976	76.623	1,53%	1,57%	1,80%	10.648	17.212	4.527			
	CF 1	35.165	39.232	37.416	43.526	4,19%	4,15%	4,77%	6.110	8.361	4.294			
	Total Griya	29.490	30.424	28.365	31.466	4,95%	4,72%	5,19%	3.101	1.976	1.042			
	Oto	5.675	8.808	9.051	12.060	2,34%	3,02%	3,92%	3.009	6.386	3.253			
	CF 2	24.246	32.864	28.560	33.097	0,80%	0,86%	0,99%	4.538	8.851	233			
	Mitraguna & Others	22.605	29.933	26.523	30.119	0,91%	0,96%	1,08%	3.596	7.514	186			
	Pensium	1.642	2.931	2.037	2.978	0,30%	0,36%	0,53%	942	1.337	47			
Total Pembiayaan		72.302	91.622	85.462	108.997	1,21%	1,26%	1,59%	23.534	36.695	17.375	1,24%	21,97%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,48%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.259	1,84%	2,28%	2,28%	270	5.382	1.733			
	KUR	14.751	17.487	19.071	19.012	1,53%	1,92%	1,89%	(59)	4.261	1.525			
	Non KUR	4.126	5.039	4.918	5.247	6,91%	8,42%	8,99%	329	1.122	208			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	64.968	1,31%	1,54%	1,52%	120	14.255	(8.102)			
	CF 1	15.203	26.509	23.133	22.379	1,81%	2,57%	2,45%	(755)	7.176	(4.130)			
	Total Griya	12.941	22.897	19.164	18.279	2,17%	3,19%	3,02%	(885)	5.337	(4.619)			
	Oto	2.262	3.611	3.970	4.100	0,93%	1,32%	1,33%	130	1.838	489			
	CF 2	35.510	46.561	41.714	42.589	1,17%	1,26%	1,27%	875	7.079	(3.972)			
	Mitraguna & Others	25.071	43.527	40.668	40.715	1,00%	1,48%	1,46%	47	15.644	(2.813)			
	Pensium	10.439	3.034	1.047	1.875	0,17%	0,02%	0,33%	828	(8.564)	(1.159)			
Total Pembiayaan		71.311	96.779	89.996	90.386	1,19%	1,33%	1,32%	390	19.075	(6.393)	1,12%	14,60%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	14.817	13.742	(582)	(1.074)	(42)	-0,31%	4.765	53,08%	22.506	61,06%	(8.764)
2	Tabungan	318.561	344.246	362.623	363.851	(2.287)	1.228	19.604	5,69%	45.290	14,22%	339.786	107,08%	24.065
3	Deposito	104.995	106.389	106.068	106.058	(1.163)	(10)	(332)	-0,31%	1.063	1,01%	105.764	100,28%	294
	Total	432.533	464.421	483.508	483.651	(4.032)	144	19.231	4,14%	51.118	11,82%	468.057	103,33%	15.594
	CASA	327.538	358.031	377.440	377.593	(2.869)	154	19.562	5,46%	50.055	15,28%	362.292	104,22%	15.301
	(%) CASA	75,73%	77,09%	78,06%	78,07%									
	FDR	79,97%	81,04%	78,02%	78,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	13.995	13.775		(221)	(554)	-3,87%	3.469	33,66%	-	0,00%	13.775
2	Giro ISE	2.678	2.163	2.537	2.539		2	377	17,42%	(139)	-5,19%		0,00%	2.539
3	Tabungan ISE	7.628	9.166	8.458	8.235		(223)	(931)	-10,15%	607	7,96%		0,00%	8.235
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	31.035	60,11%	(12.379)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	27.536	67,75%	(8.880)
	• Local Champion	13.476	11.751	11.632	-	-	0	-121	-119	-1.844	119	14.852	78,32%	(3.220)
	• Value Chain	9.700	8.043	7.025	-	-	-	-18	-1.018	-2.675	1.018	12.685	55,38%	(5.660)
2	MBG	32.111	33.279	33.643	1.110	1.500	390	-9	365	1.532	1.135	37.112	90,65%	(3.468)
	KUR	29.277	30.950	31.197	1.110	1.300	190	170	247	1.919	1.053	34.170	91,30%	(2.974)
	Non KUR	2.834	2.329	2.447	-	200	200	-178	118	-387	82	2.942	83,18%	(495)
3	PWG	33.786	48.657	50.783	7.337	7.998	661	1.519	2.126	16.997	5.872	40.601	125,08%	10.182
	Cilem	19.457	29.181	29.506	2.077	2.241	164	255	325	10.049	1.916	22.471	131,31%	7.035
	Gadai	14.329	19.476	21.277	5.261	5.757	497	1.264	1.801	6.948	3.956	18.130	117,36%	3.147
4	CFG	256.811	274.638	274.170	7.590	7.839	249	-800	-467	17.359	8.307	271.098	101,13%	3.072
	CF 1	12.729	15.398	15.558	659	565	-94	178	160	2.830	405	14.486	107,40%	1.072
	Total Griya	2.031	4.248	4.373	158	158	0	0	126	2.342	32	2.489	175,71%	1.884
	• Total Non Program	2.031	4.080	4.206	-	158	158	-33	126	2.175	31	2.489	169,00%	1.717
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.185	501	408	-94	178	34	488	373	11.997	93,23%	(812)
	CF 2	244.083	259.239	258.612	6.931	7.274	343	-978	-627	14.529	7.901	256.612	100,78%	2.000
	Mitraguna & Others	223.458	235.936	235.284	6.417	6.833	416	-1.295	-652	11.826	7.485	234.706	100,25%	578
	Pensiun	20.624	23.303	23.328	514	441	-73	317	24	2.703	417	21.906	106,49%	1.422
	Total Pembiayaan	345.884	376.367	377.253	16.037	17.338	1.300	571	887	31.369	16.451	379.846	99,32%	(2.593)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	869	0,71%	4,92%	2,58%	(768)	640	(17)			
	KUR	230	808	1.439	579	0,78%	4,65%	1,86%	(859)	350	(228)			
	Non KUR	-	79	199	290	0,00%	8,53%	11,84%	91	290	211			
3	PWG	-	-	4	301	0,00%	0,01%	0,59%	297	301	301			
	Cilem	-	-	-	242	0,00%	0,00%	0,82%	242	242	242			
	Gadai	-	-	4	59	0,00%	0,02%	0,28%	55	59	59			
4	CFG	1.832	1.731	1.012	1.108	0,71%	0,37%	0,40%	96	(724)	(623)			
	CF 1	169	232	59	418	1,33%	0,38%	2,69%	359	248	186			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	418	1,28%	0,53%	3,73%	359	281	204			
	CF 2	1.662	1.499	953	690	0,68%	0,37%	0,27%	(263)	(972)	(809)			
	Mitraguna & Others	1.662	1.274	953	690	0,74%	0,40%	0,29%	(263)	(972)	(583)			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	2.296	0,60%	0,71%	0,61%	(375)	235	(341)	0,44%	26,88%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	73	164	244	310	0,23%	0,73%	0,92%	66	237	146			
	KUR	73	164	244	310	0,25%	0,79%	0,99%	66	237	146			
	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	868	3.519	3.659	3.876	0,34%	1,33%	1,41%	217	3.008	357			
	CF 1	-	132	280	280	0,00%	1,82%	1,80%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,50%	-	280	148			
	CF 2	868	3.387	3.380	3.596	0,36%	1,30%	1,39%	217	2.728	209			
	Mitraguna & Others	868	3.387	3.380	3.596	0,39%	1,43%	1,53%	217	2.728	209			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	4.186	0,27%	1,04%	1,11%	283	3.245	503	0,40%	63,83%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	430.242	432.533	468.453	38.211	
2	Contribution Margin	20.385	25.135	19.956	(429)	2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Payroll	1.496	1.761	1.757	(4)	261

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.388	2.759	999	371	(839)	-23,32%	1.273	85,64%	8.643	31,92%	(5.885)
2	Tabungan	231.208	252.124	249.118	249.434	9.602	316	(2.690)	-1,07%	18.226	7,88%	249.114	100,13%	320
3	Deposito	90.995	77.625	77.062	77.118	(442)	55	(507)	-0,65%	(13.877)	-15,25%	91.892	83,92%	(14.775)
	Total	323.689	333.347	328.569	329.311	10.160	742	(4.036)	-1,21%	5.621	1,74%	349.650	94,18%	(20.339)
	CASA	232.695	255.722	251.506	252.193	10.602	686	(3.529)	-1,38%	19.498	8,38%	257.758	97,84%	(5.565)
	(%) CASA	71,89%	76,71%	76,55%	76,58%									
	FDR	38,52%	40,66%	42,55%	42,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.953	9.729		(224)	441	4,74%	1.967	25,35%	-	0,00%	9.729
2	Giro ISE	590	1.189	764	672		(93)	(517)	-43,49%	81	13,76%		0,00%	672
3	Tabungan ISE	7.171	8.100	9.189	9.057		(131)	958	11,82%	1.886	26,30%		0,00%	9.057
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.625	1.300	1.100	-200	253	-84	-6.740	1.184	42.922	69,02%	(13.298)
	KUR	33.975	26.732	26.587	1.000	950	-50	11	-145	-7.388	1.095	40.290	65,99%	(13.704)
	Non KUR	2.390	2.977	3.038	300	150	-150	242	61	648	89	2.632	115,41%	406
3	PWG	10.065	21.247	24.291	4.302	4.753	451	2.110	3.043	14.225	1.710	26.292	92,39%	(2.001)
	Cilem	6.212	14.127	15.933	1.945	2.471	526	1.314	1.806	9.722	665	17.310	92,05%	(1.377)
	Gadai	3.854	7.120	8.358	2.357	2.282	-75	796	1.237	4.504	1.045	8.982	93,05%	(624)
4	CFG	78.172	84.597	85.892	1.408	2.939	1.531	-23	1.295	7.720	1.644	93.884	91,49%	(7.992)
	CF 1	15.674	21.488	22.117	948	1.291	343	443	629	6.443	662	17.607	125,62%	4.510
	Total Griya	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
1	• Total Non Program	3.604	3.894	3.853	-	-	0	-49	-42	249	42	4.107	93,81%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	18.265	948	1.291	343	443	671	6.194	620	13.500	135,29%	4.765
	CF 2	62.498	63.109	63.775	460	1.648	1.188	-466	666	1.277	982	76.277	83,61%	(12.502)
	Mitraguna & Others	54.964	55.724	56.031	410	1.150	740	-291	307	1.067	843	67.334	83,21%	(11.303)
	Pensiun	7.534	7.385	7.743	50	498	448	-175	359	210	139	8.943	86,59%	(1.199)
	Total Pembiayaan	124.679	135.553	139.807	7.010	8.792	1.782	2.340	4.255	15.129	4.537	163.174	85,68%	(23.367)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	1.861	2,92%	6,79%	6,28%	(157)	799	(422)			
	KUR	1.062	2.082	1.533	1.550	3,13%	5,73%	5,83%	17	488	(532)			
	Non KUR	-	201	485	311	0,00%	16,29%	10,23%	(174)	311	110			
3	PWG	-	-	-	33	0,00%	0,00%	0,14%	33	33	33			
	Cilem	-	-	-	17	0,00%	0,00%	0,10%	17	17	17			
	Gadai	-	-	-	16	0,00%	0,00%	0,20%	16	16	16			
4	CFG	113	554	499	1.039	0,14%	0,59%	1,21%	539	926	485			
	CF 1	113	272	293	273	0,72%	1,36%	1,24%	(20)	161	1			
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)			
	Oto	113	220	250	233	0,93%	1,42%	1,27%	(17)	120	12			
	CF 2	-	282	207	765	0,00%	0,33%	1,20%	559	765	484			
	Mitraguna & Others	-	282	207	765	0,00%	0,37%	1,37%	559	765	484			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.837	2.517	2.933	1,00%	1,86%	2,10%	416	1.682	96	2,61%	-24,45%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	846	1.012	1.553	1.681	2,33%	5,23%	5,67%	127	835	669			
	KUR	846	1.012	1.553	1.592	2,49%	5,81%	5,99%	39	746	580			
	Non KUR	-	-	-	88	0,00%	0,00%	2,90%	88	88	88			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	408	408	406	0,75%	0,48%	0,47%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,52%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,30%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	2.087	1,15%	1,45%	1,49%	125	653	666	2,79%	-87,09%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)	
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.434	27.333	1.491	(101)	1.437	5,55%	3.442	14,41%	35.529	76,93%	(8.195)
2	Tabungan	197.564	215.010	218.746	219.667	3.190	921	4.657	2,17%	22.103	11,19%	212.134	103,55%	7.533
3	Deposito	16.291	17.393	17.627	18.052	(1.607)	425	659	3,79%	1.760	10,81%	17.162	105,19%	890
	Total	237.746	258.299	263.807	265.052	3.073	1.245	6.753	2,61%	27.306	11,49%	264.824	100,09%	228
	CASA	221.455	240.906	246.180	247.000	4.680	820	6.094	2,53%	25.545	11,54%	247.662	99,73%	(662)
	(%) CASA	93,15%	93,27%	93,32%	93,19%									
	FDR	68,74%	65,22%	65,32%	65,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	44.298	40.779		(3.519)	(3.055)	-6,97%	9.966	32,34%	-	0,00%	40.779
2	Giro ISE	20.367	24.404	26.242	25.675		(568)	1.271	5,21%	5.308	26,06%		0,00%	25.675
3	Tabungan ISE	10.446	19.430	18.056	15.104		(2.952)	(4.326)	-22,26%	4.658	44,59%		0,00%	15.104
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221		0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Local Champion	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.421	650	1.825	1.175	-776	121	-5.761	1.704	52.347	84,86%	(7.926)
	KUR	46.016	40.498	40.696	650	1.825	1.175	-694	198	-5.320	1.627	47.898	84,96%	(7.202)
	Non KUR	4.166	3.801	3.725	-	-	0	-83	-76	-441	76	4.449	83,73%	(724)
3	PWG	5.806	13.714	15.701	1.809	3.321	1.512	104	1.987	9.895	1.334	23.846	65,84%	(8.145)
	Cilem	4.026	10.294	11.959	662	2.378	1.716	-10	1.665	7.933	714	16.566	72,19%	(4.607)
	Gadai	1.780	3.419	3.742	1.147	943	-204	115	323	1.962	620	7.281	51,40%	(3.539)
4	CFG	106.465	109.661	111.418	2.937	3.218	281	965	1.757	4.953	1.461	117.867	94,53%	(6.448)
	CF 1	51.093	50.574	51.011	1.164	1.153	-11	291	437	-81	715	52.529	97,11%	(1.518)
	Total Griya	39.118	38.098	38.099	550	379	-171	0	0	-1.019	379	39.521	96,40%	(1.422)
	• Total Non Program	38.883	37.871	37.872	550	379	-171	35	1	-1.011	378	39.253	96,48%	(1.381)
	• Program	235	227	227	-	-	0	-1	-1	-8	1	268	84,60%	(41)
	Oto	11.975	12.476	12.913	614	774	160	291	437	938	337	13.009	99,26%	(96)
	CF 2	55.372	59.088	60.407	1.773	2.065	292	673	1.319	5.035	746	65.337	92,45%	(4.930)
	Mitraguna & Others	53.214	55.550	56.896	1.340	2.065	725	270	1.346	3.682	719	62.160	91,53%	(5.264)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.315	5.396	8.364	2.968	230	3.853	8.886	4.511	195.035	88,35%	(22.721)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.207	2.234	2.989	2.462	2,41%	6,75%	5,54%	(526)	1.255	228			
	KUR	992	1.476	2.147	1.733	2,15%	5,30%	4,26%	(414)	742	257			
	Non KUR	216	758	842	729	5,18%	22,15%	19,58%	(113)	514	(29)			
3	PWG	-	-	-	785	0,00%	0,00%	5,00%	785	785	785			
	Cilem	-	-	-	338	0,00%	0,00%	2,82%	338	338	338			
	Gadai	-	-	-	447	0,00%	0,00%	11,96%	447	447	447			
4	CFG	1.664	4.473	3.583	3.935	1,56%	3,27%	3,53%	352	2.271	(538)			
	CF 1	1.143	2.927	3.357	3.710	2,24%	6,64%	7,27%	353	2.567	783			
	Total Griya	959	2.602	2.936	3.129	2,45%	7,71%	8,21%	193	2.170	527			
	Oto	185	325	421	581	1,54%	3,38%	4,50%	160	397	256			
	CF 2	521	1.547	226	225	0,94%	0,38%	0,37%	(1)	(296)	(1.322)			
	Mitraguna & Others	521	1.547	226	225	0,98%	0,41%	0,40%	(1)	(296)	(1.322)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	7.183	1,76%	3,90%	4,17%	610	4.312	475	2,19%	47,40%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.820	1,16%	4,48%	4,10%	(164)	1.238	172			
	KUR	582	906	1.146	901	1,27%	2,83%	2,21%	(245)	319	(5)			
	Non KUR	-	742	838	919	0,00%	22,04%	24,67%	81	919	177			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.591	2,78%	1,52%	1,43%	(81)	(1.365)	237			
	CF 1	1.322	884	1.202	1.121	2,59%	2,38%	2,20%	(81)	(200)	237			
	Total Griya	1.322	792	1.110	1.029	3,38%	2,91%	2,70%	(81)	(292)	237			
	Oto	-	92	92	92	0,00%	0,74%	0,71%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,78%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,83%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.411	2,20%	2,17%	1,98%	(244)	(178)	360	2,95%	-49,07%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	235.786	237.820	255.299	19.513	
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,33	3,48	3,49	0,01	0,16
CIF Payroll	2.364	2.166	2.256	90	(108)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	14.842	13.036	11.189	(1.806)	(23.596)	-64,41%	(9.091)	-41,08%	38.023	34,28%	(24.987)
2	Tabungan	184.167	209.712	199.335	209.006	9.425	9.671	(706)	-0,34%	24.839	13,49%	207.489	100,73%	1.517
3	Deposito	54.206	45.633	44.573	44.573	(4.260)	0	(1.059)	-2,32%	(9.633)	-17,77%	54.846	81,27%	(10.273)
	Total	260.500	291.977	258.750	266.615	16.355	7.866	(25.362)	-8,69%	6.115	2,35%	300.358	88,77%	(33.743)
	CASA	206.294	246.345	214.177	222.042	20.615	7.865	(24.302)	-9,87%	15.748	7,63%	245.512	90,44%	(23.470)
	(%) CASA	79,19%	84,37%	82,77%	83,28%									
	FDR	138,97%	141,26%	160,48%	155,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.205	7.183	(23)	(1.626)	-18,45%	(1.318)	-15,50%	-	0,00%	7.183	
2	Giro ISE	2.572	2.040	796	800	5	(1.239)	-60,75%	(1.772)	-68,88%		0,00%	800	
3	Tabungan ISE	5.928	6.769	6.410	6.382	(27)	(386)	-5,71%	454	7,66%		0,00%	6.382	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%		0,00%	159	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	14.785	-	-	0	-250	-1.050	-6.903	1.050	30.016	49,26%	(15.231)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	14.785	-	-	0	-250	-1.050	-6.903	1.050	26.324	56,17%	(11.539)
	• Local Champion	15.491	11.700	11.511	-	-	0	-250	-188	-3.980	188	16.943	67,94%	(5.431)
	• Value Chain	6.197	4.136	3.273	-	-	-	0	-862	-2.923	862	9.381	34,89%	(6.108)
2	MBG	56.291	49.937	48.498	875	800	-75	-1.259	-1.438	-7.793	2.238	57.818	83,88%	(9.319)
	KUR	53.330	47.520	46.152	875	800	-75	-1.164	-1.369	-7.178	2.169	54.632	84,48%	(8.480)
	Non KUR	2.961	2.416	2.347	-	-	0	-95	-69	-614	69	3.186	73,66%	(839)
3	PWG	18.519	33.535	35.418	6.962	8.233	1.271	1.672	1.883	16.899	6.350	34.982	101,25%	436
	Cilem	7.342	16.788	18.240	2.564	3.073	509	1.194	1.451	10.898	1.622	20.867	87,41%	(2.628)
	Gadai	11.177	16.747	17.178	4.398	5.159	761	478	431	6.001	4.728	14.115	121,70%	3.063
4	CFG	265.530	313.132	316.537	11.336	8.991	-2.345	7.402	3.406	51.007	5.586	296.169	106,88%	20.369
	CF 1	155.192	153.591	153.543	2.137	1.895	-241	1.655	-48	-1.648	1.943	175.968	87,26%	(22.425)
	Total Griya	146.765	137.680	137.558	120	1.198	1.078	0	-122	-9.208	1.320	166.519	82,61%	(28.961)
	• Total Non Program	29.135	30.941	31.708	120	1.198	1.078	-286	767	2.574	431	32.280	98,23%	(572)
	• Program	117.630	106.738	105.849	-	-	0	-1.010	-889	-11.781	889	134.238	78,85%	(28.389)
	Oto	8.426	15.911	15.986	2.017	697	-1.319	1.655	74	7.559	623	9.450	169,17%	6.536
	CF 2	110.338	159.541	162.994	9.200	7.096	-2.104	5.746	3.453	52.656	3.643	120.201	135,60%	42.794
	Mitraguna & Others	99.558	147.696	151.146	8.970	6.996	-1.974	5.730	3.449	51.588	3.547	108.412	139,42%	42.734
	Pensiun	10.780	11.845	11.848	230	100	-130	16	4	1.068	96	11.789	100,51%	60
	Total Pembiayaan	362.027	412.438	415.239	19.173	18.024	-1.149	7.565	2.800	53.211	15.224	418.985	99,11%	(3.746)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	781	2.060	1.665	2.033	1,39%	3,33%	4,19%	368	1.252	(27)			
	KUR	645	1.815	1.319	1.643	1,21%	2,78%	3,56%	323	998	(173)			
	Non KUR	137	245	346	390	4,62%	14,31%	16,64%	45	254	146			
3	PWG	-	-	-	184	0,00%	0,00%	0,52%	184	184	184			
	Cilem	-	-	-	184	0,00%	0,00%	1,01%	184	184	184			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.567	18.075	17.721	19.502	6,99%	5,66%	6,16%	1.781	935	1.427			
	CF 1	18.567	16.819	16.551	18.522	11,96%	10,78%	12,06%	1.971	(45)	1.703			
	Total Griya	18.403	16.440	16.112	17.906	12,54%	11,70%	13,02%	1.794	(497)	1.467			
	Oto	164	379	439	616	1,95%	2,76%	3,85%	177	452	237			
	CF 2	-	1.256	1.170	980	0,00%	0,73%	0,60%	(190)	980	(277)			
	Mitraguna & Others	-	1.072	984	980	0,00%	0,67%	0,65%	(5)	980	(93)			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	21.719	5,34%	4,70%	5,23%	2.333	2.371	1.584	0,31%	94,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	1.770	2,77%	4,06%	3,65%	(258)	208	(32)			
	KUR	1.074	1.400	1.759	1.455	2,01%	3,70%	3,15%	(304)	381	56			
	Non KUR	488	402	269	315	16,47%	11,11%	13,41%	46	(173)	(87)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	11.549	1,59%	3,50%	3,65%	586	7.333	215			
	CF 1	4.193	10.055	10.140	10.540	2,70%	6,60%	6,86%	400	6.348	485			
	Total Griya	4.144	10.006	10.091	10.540	2,82%	7,33%	7,66%	449	6.397	534			
	Oto	49	49	49	-	0,58%	0,31%	0,00%	(49)	(49)	(49)			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,62%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,54%	(0)	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	13.499	1,65%	3,19%	3,25%	328	7.541	184	0,66%	79,61%	-2,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	380.203	400.234	427.134	46.931	
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,08	3,11	0,03	0,31
CIF Payroll	1.508	1.472	1.519	47	11

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	43.380	31.334	6.069	(12.047)	(20.211)	-39,21%	14.724	88,64%	28.863	108,56%	2.471
2	Tabungan	236.060	261.490	270.520	266.652	1.654	(3.868)	5.162	1,97%	30.592	12,96%	257.992	103,36%	8.660
3	Deposito	132.723	128.999	108.573	108.551	(2.769)	(22)	(20.448)	-15,85%	(24.171)	-18,21%	133.832	81,11%	(25.281)
	Total	385.393	442.035	422.473	406.537	4.953	(15.936)	(35.498)	-8,03%	21.144	5,49%	420.687	96,64%	(14.150)
	CASA	252.670	313.035	313.901	297.986	7.723	(15.915)	(15.050)	-4,81%	45.316	17,93%	286.855	103,88%	11.131
	(%) CASA	65,56%	70,82%	74,30%	73,30%									
	FDR	115,76%	125,82%	133,00%	138,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	42.393	42.928		535	(9.534)	-18,17%	1.386	3,34%	-	0,00%	42.928
2	Giro ISE	8.627	8.734	11.785	12.344		558	3.609	41,32%	3.717	43,08%		0,00%	12.344
3	Tabungan ISE	5.900	14.152	17.688	17.665		(23)	3.512	24,82%	11.765	199,40%		0,00%	17.665
4	Deposito ISE	27.015	29.575	12.920	12.920		0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211		0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	254.935	89.000	-	-89.000	85.148	-3.260	70.540	3.260	191.222	133,32%	63.713
	Linkage	161.832	240.200	238.869	89.000	-	(89.000)	87.708	-1.332	77.037	1.332	164.906	144,85%	73.963
	Non-Linkage	22.563	17.995	16.066	-	-	0	-2.559	-1.928	-6.496	1.928	26.316	61,05%	(10.250)
	• Local Champion	13.053	13.825	13.484	-	-	0	-322	-341	431	341	14.262	94,55%	(778)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.665	1.100	905	-195	461	204	4.858	701	21.559	95,85%	(894)
	KUR	15.684	19.746	19.962	900	905	5	264	217	4.278	688	21.276	93,83%	(1.313)
	Non KUR	123	715	702	200	-	-200	198	-12	580	12	283	248,40%	420
3	PWG	19.902	32.755	35.298	5.267	8.198	2.931	1.389	2.543	15.395	5.655	35.985	98,09%	(687)
	Cilem	10.166	18.541	21.133	2.755	3.775	1.020	1.349	2.592	10.967	1.183	21.740	97,21%	(607)
	Gadai	9.737	14.214	14.164	2.511	4.423	1.911	40	-50	4.428	4.472	14.245	99,43%	(81)
4	CFG	226.020	244.752	250.982	9.346	11.616	2.270	1.703	6.230	24.963	5.386	250.409	100,23%	573
	CF 1	15.856	23.020	24.195	2.152	1.600	-552	529	1.175	8.339	425	18.857	128,31%	5.339
	Total Griya	12.125	18.638	20.043	1.500	1.600	100	0	1.405	7.917	195	12.907	155,29%	7.136
	• Total Non Program	12.125	18.638	20.043	1.500	1.600	100	907	1.405	7.917	195	12.907	155,29%	7.136
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.153	652	-	-652	529	-229	422	229	5.950	69,79%	(1.797)
	CF 2	210.163	221.732	226.787	7.194	10.016	2.822	1.174	5.055	16.624	4.961	231.552	97,94%	(4.765)
	Mitraguna & Others	179.175	185.964	190.583	7.181	9.288	2.107	1.766	4.619	11.408	4.669	198.377	96,07%	(7.794)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	561.880	104.713	20.719	-83.994	88.702	5.718	115.756	15.001	499.175	112,56%	62.705

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	417	254	61	185	2,64%	0,30%	0,89%	124	(232)	(70)			
	KUR	294	254	61	185	1,87%	0,31%	0,93%	124	(109)	(70)			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	418	0,00%	0,00%	1,18%	418	418	418			
	Cilem	-	-	-	308	0,00%	0,00%	1,46%	308	308	308			
	Gadai	-	-	-	110	0,00%	0,00%	0,78%	110	110	110			
4	CFG	3.141	2.689	4.421	5.382	1,39%	1,81%	2,14%	962	2.241	2.693			
	CF 1	52	41	143	119	0,33%	0,62%	0,49%	(23)	68	78			
	Total Griya	52	41	40	39	0,43%	0,22%	0,19%	(1)	(13)	(2)			
	Oto	-	-	102	80	0,00%	2,34%	1,93%	(22)	80	80			
	CF 2	3.089	2.648	4.278	5.263	1,47%	1,93%	2,32%	985	2.174	2.615			
	Mitraguna & Others	2.920	2.648	3.836	4.824	1,63%	2,06%	2,53%	988	1.904	2.176			
	Pensiun	170	-	443	439	0,55%	1,24%	1,21%	(3)	269	439			
	Total Pembiayaan	3.558	2.943	4.482	5.986	0,80%	0,81%	1,07%	1.504	2.428	3.042	0,34%	67,95%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	182	0,52%	0,91%	0,88%	(4)	100	182			
	KUR	83	-	186	182	0,53%	0,94%	0,91%	(4)	100	182			
	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	3.558	5.136	4.566	4.264	1,57%	1,87%	1,70%	(302)	706	(872)			
	CF 1	753	301	19	18	4,75%	0,08%	0,07%	(2)	(736)	(283)			
	Total Griya	312	301	19	18	2,57%	0,10%	0,09%	(2)	(294)	(283)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.247	1,33%	2,05%	1,87%	(300)	1.442	(589)			
	Mitraguna & Others	2.805	4.836	4.547	4.247	1,57%	2,44%	2,23%	(300)	1.442	(589)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.447	1,05%	0,85%	0,79%	(305)	(229)	(690)	1,06%	-33,72%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,38	3,38	(0,00)	0,24
CIF Payroll	2.716	3.360	3.531	171	815

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	604.903	669.384	(189.493)	64.481	167.102	33,27%	40.413	6,43%	710.323	94,24%	(40.939)
2	Tabungan	522.123	612.606	612.952	635.562	78.303	22.610	22.956	3,75%	113.439	21,73%	554.516	114,62%	81.046
3	Deposito	264.012	230.344	229.778	229.873	(13.229)	95	(471)	-0,20%	(34.140)	-12,93%	264.620	86,87%	(34.747)
	Total	1.415.106	1.345.232	1.447.634	1.534.819	(124.419)	87.185	189.587	14,09%	119.713	8,46%	1.529.459	100,35%	5.361
	CASA	1.151.094	1.114.888	1.217.856	1.304.946	(111.190)	87.091	190.058	17,05%	153.852	13,37%	1.264.839	103,17%	40.107
	(%) CASA	81,34%	82,88%	84,13%	85,02%									
	FDR	55,59%	68,66%	63,75%	60,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	47.944	49.564		1.621	51	0,10%	9.956	25,14%	-	0,00%	49.564
2	Giro ISE	24.819	26.480	26.853	29.638		2.785	3.159	11,93%	4.819	19,41%		0,00%	29.638
3	Tabungan ISE	14.728	20.972	19.030	17.865		(1.165)	(3.107)	-14,82%	3.137	21,30%		0,00%	17.865
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	579.024	89.952	1.070	-88.882	90.687	-7.469	85.887	8.539	524.148	110,47%	54.876
	Linkage	388.874	450.575	447.158	88.200	-	(88.200)	84.653	-3.417	58.284	3.417	401.901	111,26%	45.256
	Non-Linkage	104.263	135.918	131.866	1.752	1.070	-682	6.034	-4.052	27.603	5.122	122.246	107,87%	9.620
	• Local Champion	71.739	90.083	85.784	1.500	-	-1.500	6.354	-4.299	14.045	4.299	76.862	111,61%	8.923
	• Value Chain	32.524	45.835	46.082	252	1.070	818	-320	247	13.558	823	45.385	101,54%	698
2	MBG	11.179	17.002	17.317	1.250	800	-450	766	314	6.137	486	15.758	109,89%	1.559
	KUR	10.795	16.732	17.053	1.250	800	-450	773	321	6.258	479	15.252	111,80%	1.800
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	72.475	15.861	14.381	-1.480	5.374	2.669	30.173	11.712	64.428	112,49%	8.047
	Cilem	16.301	31.198	33.793	3.980	4.368	388	1.799	2.595	17.492	1.773	36.881	91,63%	(3.088)
	Gadai	26.001	38.609	38.682	11.881	10.012	-1.869	3.575	74	12.681	9.939	27.547	140,42%	11.135
4	CFG	239.992	250.295	254.023	5.498	9.443	3.946	-1.767	3.728	14.031	5.716	267.745	94,87%	(13.723)
	CF 1	49.326	55.954	57.147	1.511	2.187	677	-242	1.193	7.820	995	52.741	108,35%	4.406
	Total Griya	38.490	43.621	44.833	1.291	1.700	409	0	1.212	6.344	488	39.379	113,85%	5.454
	• Total Non Program	38.490	43.621	44.833	1.291	1.700	409	250	1.212	6.344	488	39.379	113,85%	5.454
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.313	219	487	268	-242	-19	1.477	507	13.362	92,15%	(1.048)
	CF 2	190.665	194.341	196.876	3.987	7.256	3.269	-1.526	2.535	6.211	4.721	215.005	91,57%	(18.128)
	Mitraguna & Others	156.155	162.005	164.584	3.474	6.848	3.374	-1.703	2.579	8.429	4.269	178.005	92,46%	(13.421)
	Pensiun	34.510	32.337	32.292	513	408	-105	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	922.839	112.560	25.694	-86.866	95.059	-758	136.228	26.452	872.079	105,82%	50.760

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	484	0,00%	0,00%	0,00%	484	484	484			
	Cilem	-	-	-	244	0,00%	0,00%	0,72%	244	244	244			
	Gadai	-	-	-	241	0,00%	0,00%	0,62%	241	241	241			
4	CFG	1.445	2.548	3.699	2.288	0,60%	1,48%	0,90%	(1.410)	843	(259)			
	CF 1	161	732	2.349	861	0,33%	4,20%	1,51%	(1.488)	701	129			
	Total Griya	152	572	2.195	712	0,39%	5,03%	1,59%	(1.483)	560	139			
	Oto	9	160	154	150	0,08%	1,25%	1,22%	(4)	141	(10)			
	CF 2	1.284	1.816	1.350	1.427	0,67%	0,69%	0,72%	77	143	(389)			
	Mitraguna & Others	1.284	1.448	979	1.119	0,82%	0,60%	0,68%	139	(165)	(330)			
	Pensiun	-	367	370	308	0,00%	1,15%	0,95%	(62)	308	(59)			
	Total Pembiayaan	1.445	2.548	3.699	2.773	0,18%	0,40%	0,30%	(926)	1.328	225	0,15%	51,25%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	4.879	4.149	3.338	3.809	2,03%	1,33%	1,50%	471	(1.071)	(340)			
	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	4.879	4.149	3.338	3.809	2,56%	1,72%	1,93%	471	(1.071)	(340)			
	Mitraguna & Others	4.851	4.149	3.338	3.438	3,11%	2,06%	2,09%	100	(1.413)	(711)			
	Pensiun	28	-	-	370	0,00%	0,00%	1,15%	370	343	370			
	Total Pembiayaan	4.879	4.149	3.338	3.809	0,62%	0,36%	0,41%	471	(1.071)	(340)	0,12%	71,25%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602	138.916	
2	Contribution Margin	67.389	81.475	59.416	(7.973)	11,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,29	3,32	0,03	0,45
CIF Payroll	2.651	2.488	2.651	163	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	30.609	30.518	(9.448)	(91)	2.056	7,22%	2.375	8,44%	39.098	78,06%	(8.579)
2	Tabungan	312.220	335.697	352.029	351.621	573	(408)	15.924	4,74%	39.401	12,62%	334.511	105,11%	17.109
3	Deposito	88.440	68.089	70.918	70.917	(2.247)	(0)	2.828	4,15%	(17.523)	-19,81%	89.381	79,34%	(18.463)
	Total	428.803	432.249	453.556	453.056	(11.123)	(500)	20.808	4,81%	24.253	5,66%	462.990	97,85%	(9.933)
	CASA	340.363	364.159	382.638	382.139	(8.875)	(499)	17.979	4,94%	41.776	12,27%	373.609	102,28%	8.530
	(%) CASA	79,38%	84,25%	84,36%	84,35%									
	FDR	84,89%	91,40%	88,72%	88,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	46.392	46.637		244	2.957	6,77%	6.355	15,78%	-	0,00%	46.637
2	Giro ISE	7.566	4.370	6.706	7.017		311	2.647	60,56%	(549)	-7,26%		0,00%	7.017
3	Tabungan ISE	32.715	39.309	39.687	39.620		(67)	310	0,79%	6.904	21,10%		0,00%	39.620
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.105	-	-	0	-815	-847	-5.864	847	73.583	70,81%	(21.478)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	23.775	-	-	0	-517	-552	-2.454	552	35.153	67,63%	(11.378)
	• Local Champion	25.361	21.619	21.083	-	-	0	-502	-536	-4.279	536	27.992	75,32%	(6.910)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	31.217	700	2.150	1.450	-596	1.134	-2.785	1.016	35.710	87,42%	(4.493)
	KUR	32.921	28.859	30.024	700	2.150	1.450	-571	1.165	-2.897	985	34.485	87,07%	(4.460)
	Non KUR	1.081	1.224	1.192	-	-	0	-24	-32	112	32	1.225	97,31%	(33)
3	PWG	9.475	21.262	23.165	3.944	4.491	548	1.878	1.903	13.690	2.588	29.851	77,60%	(6.686)
	Cilem	5.148	13.382	14.099	1.657	1.409	-247	1.083	717	8.951	693	19.940	70,70%	(5.842)
	Gadai	4.327	7.880	9.067	2.287	3.082	795	796	1.187	4.739	1.895	9.911	91,48%	(844)
4	CFG	262.577	290.785	295.907	4.998	10.857	5.859	1.832	5.122	33.330	5.734	286.430	103,31%	9.477
	CF 1	159.367	166.652	168.703	580	5.283	4.703	-174	2.051	9.336	3.232	162.301	103,94%	6.402
	Total Griya	139.426	143.053	145.280	-	4.813	4.813	0	2.227	5.854	2.585	140.190	103,63%	5.090
1	• Total Non Program	139.426	143.053	145.280	-	4.813	4.813	-2.889	2.227	5.854	2.585	140.190	103,63%	5.090
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.423	580	470	-110	-174	-176	3.482	646	22.111	105,93%	1.312
	CF 2	103.210	124.133	127.204	4.418	5.574	1.156	2.007	3.071	23.994	2.503	124.128	102,48%	3.076
	Mitraguna & Others	99.172	118.844	121.909	4.388	5.524	1.136	2.034	3.065	22.737	2.459	117.952	103,36%	3.958
	Pensiun	4.038	5.289	5.295	30	50	20	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	402.394	9.642	17.498	7.857	2.300	7.312	38.371	10.186	425.574	94,55%	(23.180)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.207	2,57%	4,72%	3,87%	(212)	335	(434)			
	KUR	703	1.487	1.263	1.057	2,14%	4,38%	3,52%	(206)	353	(430)			
	Non KUR	169	154	156	150	15,61%	12,75%	12,60%	(6)	(18)	(4)			
3	PWG	-	-	-	132	0,00%	0,00%	0,57%	132	132	132			
	Cilem	-	-	-	38	0,00%	0,00%	0,27%	38	38	38			
	Gadai	-	-	-	94	0,00%	0,00%	1,04%	94	94	94			
4	CFG	4.689	3.445	2.895	4.823	1,79%	1,00%	1,63%	1.928	134	1.378			
	CF 1	4.583	2.690	2.084	3.584	2,88%	1,25%	2,12%	1.500	(999)	894			
	Total Griya	3.651	1.566	1.079	1.344	2,62%	0,75%	0,93%	264	(2.308)	(222)			
	Oto	932	1.124	1.004	2.240	4,67%	4,26%	9,56%	1.236	1.308	1.116			
	CF 2	106	755	812	1.239	0,10%	0,65%	0,97%	428	1.133	484			
	Mitraguna & Others	106	755	812	1.239	0,11%	0,68%	1,02%	428	1.133	484			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	6.162	1,53%	1,09%	1,53%	1.847	601	1.046	0,00%	100,00%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,65%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.720	1,53%	5,27%	5,51%	133	1.199	32			
	KUR	341	1.235	1.136	1.272	1,04%	3,94%	4,24%	136	931	37			
	Non KUR	180	453	450	448	16,68%	36,80%	37,57%	(3)	268	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.941	5.793	4.413	1,07%	1,99%	1,49%	(1.381)	1.616	(2.528)			
	CF 1	2.607	5.622	4.475	3.094	1,64%	2,69%	1,83%	(1.381)	487	(2.528)			
	Total Griya	2.357	4.994	3.638	2.499	1,69%	2,54%	1,72%	(1.139)	141	(2.495)			
	Oto	250	628	837	596	1,25%	3,55%	2,54%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,04%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,08%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	6.286	0,91%	1,91%	1,56%	(1.247)	2.968	(2.468)	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	413.890	431.152	444.499	30.609	
2	Contribution Margin	22.373	28.098	23.223	850	-3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,50	3,52	0,02	0,22
CIF Payroll	1.359	1.730	1.856	126	497

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	81	81	21	0	12	18,17%	(137)	-62,75%	5.816	1,39%	(5.735)
2	Tabungan	144.169	164.349	165.764	167.781	1.752	2.017	3.431	2,09%	23.612	16,38%	156.198	107,42%	11.582
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.526
	Total	155.304	185.469	187.990	190.007	2.683	2.017	4.539	2,45%	34.703	22,35%	173.634	109,43%	16.373
	CASA	144.386	164.418	165.845	167.862	1.774	2.017	3.444	2,09%	23.475	16,26%	162.014	103,61%	5.848
	(%) CASA	92,97%	88,65%	88,22%	88,34%									
	FDR	134,72%	123,06%	123,07%	121,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.595	1.627		32	111	7,34%	367	29,09%	-	0,00%	1.627
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.595	1.627		32	111	7,34%	367	29,12%		0,00%	1.627
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Local Champion	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.506	1.700	2.950	1.250	-418	917	5.592	2.033	61.295	98,71%	(790)
	KUR	53.824	58.285	59.231	1.700	2.950	1.250	-385	946	5.407	2.004	59.797	99,05%	(566)
	Non KUR	1.089	1.304	1.275	-	-	0	-32	-30	186	30	1.498	85,08%	(224)
3	PWG	2.063	7.845	8.439	473	980	507	79	595	6.376	385	10.922	77,27%	(2.483)
	Cilem	2.063	7.845	8.439	473	980	507	79	595	6.376	385	10.922	77,27%	(2.483)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.568	4.663	3.190	-1.473	1.534	1.613	10.570	1.577	161.312	99,54%	(744)
	CF 1	15.162	18.407	18.756	1.358	785	-573	980	349	3.594	436	16.602	112,97%	2.154
	Total Griya	4.320	3.786	3.747	-	-	0	0	-38	-573	38	4.736	79,11%	(989)
	• Total Non Program	3.984	3.473	3.437	-	-	0	-43	-36	-548	36	4.353	78,95%	(916)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	15.009	1.358	785	-573	980	387	4.167	398	11.866	126,49%	3.143
	CF 2	134.836	140.548	141.812	3.305	2.405	-900	554	1.264	6.976	1.141	144.710	98,00%	(2.898)
	Mitraguna & Others	130.780	136.767	138.053	3.305	2.405	-900	728	1.286	7.273	1.119	139.644	98,86%	(1.591)
	Pensiun	4.056	3.781	3.758	-	-	0	-175	-22	-297	22	5.065	74,20%	(1.307)
	Total Pembiayaan	209.233	228.246	231.361	6.836	7.119	283	1.181	3.116	22.128	4.004	235.787	98,12%	(4.426)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,68%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,68%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	398	0,00%	0,19%	0,66%	285	398	345			
	KUR	-	-	113	398	0,00%	0,19%	0,67%	285	398	398			
	Non KUR	-	53	-	-	0,00%	0,00%	0,00%	-	-	(53)			
3	PWG	-	-	-	52	0,00%	0,00%	0,61%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,61%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	2.323	0,72%	1,37%	1,45%	150	1.247	(281)			
	CF 1	278	426	376	746	1,83%	2,04%	3,98%	370	468	320			
	Total Griya	278	253	109	347	6,43%	2,87%	9,26%	239	69	94			
	Oto	-	173	267	399	0,00%	1,83%	2,66%	132	399	226			
	CF 2	799	2.179	1.797	1.577	0,59%	1,28%	1,11%	(220)	778	(601)			
	Mitraguna & Others	799	2.179	1.797	1.577	0,61%	1,31%	1,14%	(220)	778	(601)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	2.658	2.286	3.377	0,51%	1,00%	1,46%	1.091	2.300	719	0,45%	68,89%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,57%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,57%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	56	0,26%	0,10%	0,09%	(2)	(87)	49			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	56	3,71%	4,46%	4,43%	(2)	16	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.463	0,54%	0,83%	0,91%	146	653	399			
	CF 1	140	132	271	271	0,92%	1,47%	1,45%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,73%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,88%	-	-	-			
	CF 2	670	933	1.046	1.191	0,50%	0,74%	0,84%	146	521	259			
	Mitraguna & Others	670	865	978	1.124	0,51%	0,72%	0,81%	146	454	259			
	Pensiun	-	68	68	68	0,00%	0,03%	1,81%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.269	0,46%	0,93%	0,98%	144	1.316	447	0,14%	85,63%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	207.702	214.060	230.721	23.019	
2	Contribution Margin	8.723	11.297	11.039	2.316	-26,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,37	3,35	(0,02)	0,05
CIF Payroll	673	604	593	(11)	(80)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.136	2.101	(8)	(34)	(122)	-5,49%	1.864	783,84%	5.704	36,84%	(3.603)
2	Tabungan	85.480	97.428	101.441	102.162	3.265	722	4.734	4,86%	16.682	19,52%	95.843	106,59%	6.320
3	Deposito	55.765	41.842	40.693	40.693	(49)	0	(1.149)	-2,75%	(15.072)	-27,03%	56.657	71,82%	(15.964)
	Total	141.483	141.493	144.269	144.956	3.207	687	3.463	2,45%	3.474	2,46%	158.204	91,63%	(13.247)
	CASA	85.718	99.652	103.576	104.264	3.256	687	4.612	4,63%	18.546	21,64%	101.547	102,68%	2.717
	(%) CASA	60,59%	70,43%	71,79%	71,93%									
	FDR	57,51%	63,37%	64,45%	64,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.321	2.315	(6)	(60)	-2,53%	1.978	587,00%	-	0,00%	2.315	
2	Giro ISE	44	2.016	1.874	1.868	(6)	(148)	-7,34%	1.824	4101,35%		0,00%	1.868	
3	Tabungan ISE	293	359	447	447	0	88	24,48%	155	52,82%		0,00%	447	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%		0,00%	98	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	28.590	26.190	26.511	1.050	1.597	547	-30	321	-2.079	1.276	29.195	90,81%	(2.684)
	KUR	28.019	25.654	25.990	1.050	1.597	547	-14	336	-2.029	1.261	28.469	91,29%	(2.479)
	Non KUR	572	536	521	-	-	0	-16	-15	-51	15	726	71,80%	(205)
3	PWG	2.056	6.594	7.448	534	1.174	640	257	854	5.391	320	8.284	89,91%	(836)
	Cilem	2.056	6.594	7.448	534	1.174	640	257	854	5.391	320	8.284	89,91%	(836)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	59.027	1.568	2.989	1.421	842	2.140	8.302	849	59.828	98,66%	(801)
	CF 1	3.683	6.276	6.680	-	543	543	-153	403	2.997	140	4.803	139,08%	1.877
	Total Griya	695	353	348	-	-	0	0	-5	-347	5	987	35,25%	(639)
	• Total Non Program	695	353	348	-	-	0	-5	-5	-347	5	987	35,25%	(639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.332	-	543	543	-153	408	3.344	135	3.816	165,93%	2.516
	CF 2	47.042	50.610	52.347	1.568	2.446	878	995	1.737	5.305	709	55.025	95,13%	(2.678)
	Mitraguna & Others	38.019	40.795	42.599	1.568	2.446	878	1.067	1.804	4.580	642	45.186	94,28%	(2.587)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	92.985	3.152	5.760	2.608	1.069	3.316	11.614	2.444	97.307	95,56%	(4.321)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	574	300	215	960	2,01%	0,82%	3,62%	746	386	660			
	KUR	574	300	215	910	2,05%	0,84%	3,50%	696	336	610			
	Non KUR	-	-	-	50	0,00%	0,00%	9,59%	50	50	50			
3	PWG	-	-	-	103	0,00%	0,00%	1,38%	103	103	103			
	Cilem	-	-	-	103	0,00%	0,00%	1,38%	103	103	103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	721	0,46%	1,03%	1,22%	138	487	(212)			
	CF 1	134	320	301	297	3,65%	4,79%	4,45%	(3)	163	(23)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	297	4,50%	5,08%	4,70%	(3)	163	(23)			
	CF 2	100	613	283	424	0,21%	0,56%	0,81%	141	324	(189)			
	Mitraguna & Others	-	201	203	346	0,00%	0,50%	0,81%	143	346	145			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	1.785	0,99%	0,89%	1,92%	987	977	551	1,87%	2,83%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	315	544	573	311	1,10%	2,19%	1,17%	(262)	(4)	(232)			
	KUR	178	329	361	154	0,63%	1,41%	0,59%	(207)	(24)	(175)			
	Non KUR	138	215	212	158	24,08%	39,55%	30,25%	(54)	20	(57)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,34%	-	198	0			
	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	-	198	198	198	0,00%	0,39%	0,38%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,47%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	509	0,39%	0,86%	0,55%	(262)	194	(232)	0,04%	93,08%	-0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	41.822	42.076	1.972	255	(5.049)	-10,71%	21.903	108,58%	27.208	154,64%	14.868
2	Tabungan	135.101	153.880	156.272	156.917	8.266	645	3.037	1,97%	21.815	16,15%	147.092	106,68%	9.825
3	Deposito	28.599	26.589	26.423	26.423	384	0	(165)	-0,62%	(2.176)	-7,61%	29.253	90,33%	(2.829)
	Total	183.873	227.593	224.517	225.416	10.622	900	(2.177)	-0,96%	41.543	22,59%	203.553	110,74%	21.864
	CASA	155.274	201.005	198.093	198.993	10.238	900	(2.012)	-1,00%	43.719	28,16%	174.300	114,17%	24.693
	(%) CASA	84,45%	88,32%	88,23%	88,28%									
	FDR	85,47%	88,46%	91,78%	91,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.391	14.380		(11)	129	0,91%	5.711	65,88%	-	0,00%	14.380
2	Giro ISE	6.094	191	225	222		(3)	31	16,20%	(5.872)	-96,36%		0,00%	222
3	Tabungan ISE	2.575	12.260	12.366	12.358		(9)	98	0,80%	9.783	379,92%		0,00%	12.358
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.878	1.450	1.975	525	273	655	6.989	1.320	34.712	106,24%	2.165
	KUR	29.147	35.310	35.995	1.450	1.975	525	310	685	6.848	1.290	33.704	106,80%	2.292
	Non KUR	742	913	883	-	-	0	-38	-30	141	30	1.009	87,49%	(126)
3	PWG	5.787	18.975	20.715	3.092	3.074	-18	1.201	1.740	14.928	1.334	22.274	93,00%	(1.560)
	Cilem	4.662	15.117	16.792	1.968	2.374	406	1.328	1.675	12.130	699	17.028	98,62%	(236)
	Gadai	1.126	3.858	3.923	1.124	700	-424	-127	65	2.797	635	5.246	74,77%	(1.324)
4	CFG	121.436	146.124	148.478	5.468	5.217	-251	3.459	2.354	27.043	2.863	132.134	112,37%	16.345
	CF 1	20.925	20.500	21.391	-	1.150	1.150	-188	890	465	260	22.241	96,17%	(851)
	Total Griya	15.996	15.201	16.280	-	1.150	1.150	0	1.079	284	72	16.338	99,64%	(58)
	• Total Non Program	15.996	15.201	16.120	-	990	990	-75	918	124	72	16.338	98,66%	(219)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.930	5.299	5.110	-	-	0	-188	-189	181	189	5.903	86,58%	(792)
	CF 2	100.511	125.624	127.088	5.468	4.067	-1.401	3.647	1.464	26.577	2.603	109.892	115,65%	17.196
	Mitraguna & Others	63.905	83.472	85.125	4.558	3.975	-583	3.336	1.654	21.220	2.321	72.328	117,69%	12.798
	Pensiun	36.606	42.152	41.963	910	92	-818	311	-190	5.357	282	37.565	111,71%	4.398
	Total Pembiayaan	157.150	201.322	206.071	10.010	10.266	256	4.933	4.749	48.921	5.517	189.158	108,94%	16.912

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	179	179	32	213	0,60%	0,09%	0,58%	182	35	34			
	KUR	179	124	32	213	0,61%	0,09%	0,59%	182	35	89			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	211	1,27%	0,00%	1,02%	211	138	211			
	Cilem	74	-	-	184	1,58%	0,00%	1,10%	184	111	184			
	Gadai	-	-	-	27	0,00%	0,00%	0,69%	27	27	27			
4	CFG	1.115	2.206	812	2.428	0,92%	0,56%	1,64%	1.616	1.313	222			
	CF 1	120	73	-	1.030	0,57%	0,00%	4,81%	1.030	910	956			
	Total Griya	-	-	-	930	0,00%	0,00%	5,71%	930	930	930			
	Oto	120	73	-	100	2,43%	0,00%	1,96%	100	(20)	27			
	CF 2	995	2.132	812	1.398	0,99%	0,65%	1,10%	586	404	(734)			
	Mitraguna & Others	254	1.562	492	1.315	0,40%	0,59%	1,55%	823	1.061	(247)			
	Pensiun	740	570	319	83	2,02%	0,76%	0,20%	(236)	(657)	(487)			
	Total Pembiayaan	1.367	2.384	844	2.852	0,87%	0,42%	1,38%	2.009	1.485	468	0,15%	88,94%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	143	281	137	0,12%	0,78%	0,37%	(144)	102	(6)			
	KUR	-	143	229	86	0,00%	0,65%	0,24%	(143)	86	(58)			
	Non KUR	35	-	52	51	4,67%	5,71%	5,81%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,90%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,79%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,04%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,91%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,04%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.468	0,02%	0,91%	0,71%	(358)	1.434	(8)	0,06%	91,79%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.705	185.470	218.772	53.067	
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,04	3,07	0,04	0,31
CIF Payroll	1.621	1.536	1.110	(426)	(511)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	150	141	8	(10)	4	2,77%	(320)	-69,40%	5.769	2,44%	(5.628)
2	Tabungan	104.069	106.823	105.765	106.926	1.148	1.161	103	0,10%	2.856	2,74%	114.310	93,54%	(7.385)
3	Deposito	24.703	24.802	24.629	24.529	145	(100)	(273)	-1,10%	(174)	-0,70%	25.533	96,07%	(1.004)
	Total	129.233	131.762	130.544	131.596	1.301	1.051	(166)	-0,13%	2.363	1,83%	145.612	90,37%	(14.016)
	CASA	104.530	106.960	105.915	107.066	1.156	1.151	106	0,10%	2.537	2,43%	120.079	89,16%	(13.013)
	(%) CASA	80,88%	81,18%	81,13%	81,36%									
	FDR	125,49%	144,26%	147,39%	146,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.128	2.059		(69)	(447)	-17,83%	(1.974)	-48,94%	-	0,00%	2.059
2	Giro ISE	415	71	115	121		6	50	70,92%	(294)	-70,83%		0,00%	121
3	Tabungan ISE	3.618	2.435	2.013	1.938		(75)	(497)	-20,42%	(1.680)	-46,43%		0,00%	1.938
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	22.894	22.322	22.329	765	850	85	-200	7	-566	843	25.007	89,29%	(2.679)
	KUR	22.067	21.177	21.228	585	850	85	-345	51	-838	799	24.038	88,31%	(2.810)
	Non KUR	827	1.144	1.100	180	-	-180	145	-44	273	44	969	113,54%	131
3	PWG	1.733	7.305	7.419	482	509	27	17	114	5.686	395	11.387	65,15%	(3.968)
	Cilem	1.733	7.305	7.419	482	509	27	17	114	5.686	395	11.387	65,15%	(3.968)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	162.663	6.327	6.362	35	2.230	2.207	25.112	4.155	159.690	101,86%	2.973
	CF 1	5.904	8.366	7.784	559	-	-559	375	-582	1.880	582	8.628	90,22%	(844)
	Total Griya	1.926	1.730	1.713	-	-	0	0	-18	-213	18	2.635	64,98%	(923)
4	• Total Non Program	1.926	1.730	1.713	-	-	0	-18	-18	-213	18	2.635	64,98%	(923)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.072	559	-	-559	375	-564	2.093	564	5.993	101,32%	79
	CF 2	131.647	152.090	154.879	5.768	6.362	594	1.855	2.789	23.232	3.573	151.062	102,53%	3.817
	Mitraguna & Others	65.693	84.995	87.624	5.613	5.212	-401	3.295	2.629	21.931	2.583	83.123	105,41%	4.501
	Pensiun	65.954	67.095	67.255	155	1.150	995	-1.440	160	1.301	990	67.939	98,99%	(684)
	Total Pembiayaan	162.178	190.083	192.411	7.574	7.721	147	2.047	2.328	30.233	5.393	196.085	98,13%	(3.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	640	514	469	938	2,80%	2,10%	4,20%	468	298	424			
	KUR	508	460	469	938	2,30%	2,22%	4,42%	468	429	477			
	Non KUR	132	54	-	-	15,90%	0,00%	0,00%	-	(132)	(54)			
3	PWG	-	-	-	75	0,00%	0,00%	1,01%	75	75	75			
	Cilem	-	-	-	75	0,00%	0,00%	1,01%	75	75	75			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	372	0,75%	0,00%	0,23%	372	(663)	100			
	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	1.035	272	-	372	0,79%	0,00%	0,24%	372	(663)	100			
	Mitraguna & Others	403	-	-	-	0,61%	0,00%	0,00%	-	(403)	-			
	Pensiun	632	272	-	372	0,96%	0,00%	0,55%	372	(260)	100			
	Total Pembiayaan	1.675	786	469	1.385	1,03%	0,25%	0,72%	915	(290)	599	1,17%	-63,18%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	306	276	440	493	1,34%	1,97%	2,21%	54	188	217			
	KUR	52	180	292	354	0,23%	1,38%	1,67%	62	302	174			
	Non KUR	254	96	147	139	30,69%	12,87%	12,65%	(8)	(115)	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	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	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	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	530	0,19%	0,25%	0,28%	53	225	217	0,85%	-209,47%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	161.454	165.916	191.691	30.237	
2	Contribution Margin	6.104	7.913	8.525	2.421	-39,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,61	2,90	2,93	0,03	0,31
CIF Payroll	1.079	1.359	1.459	100	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	398.735	348.193	82.583	(50.542)	(252.177)	-42,00%	186.713	115,63%	170.261	204,51%	177.933
2	Tabungan	199.929	219.924	225.027	224.820	2.987	(207)	4.896	2,23%	24.890	12,45%	217.689	103,28%	7.131
3	Deposito	133.285	88.384	87.941	87.940	(2.287)	(2)	(444)	-0,50%	(45.345)	-34,02%	135.498	64,90%	(47.558)
	Total	494.695	908.679	711.704	660.953	83.283	(50.751)	(247.726)	-27,26%	166.258	33,61%	523.448	126,27%	137.505
	CASA	361.410	820.295	623.762	573.013	85.570	(50.749)	(247.282)	-30,15%	211.603	58,55%	387.950	147,70%	185.063
	(%) CASA	73,06%	90,27%	87,64%	86,70%									
	FDR	29,29%	19,85%	25,67%	27,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	21.323	21.286	(37)	846	4,14%	19.420	1040,86%	-	0,00%	21.286	
2	Giro ISE	28	33	35	35	(0)	2	5,68%	6	21,59%		0,00%	35	
3	Tabungan ISE	1.837	18.807	19.688	19.652	(37)	844	4,49%	17.814	969,53%		0,00%	19.652	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.128	-	-	0	-41	-41	-528	41	1.656	68,13%	(528)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.128	-	-	0	-41	-41	-528	41	1.656	68,13%	(528)
	• Local Champion	1.656	1.169	1.128	-	-	0	-41	-41	-528	41	1.656	68,13%	(528)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.569	2.890	2.601	-289	220	367	2.760	2.234	64.246	94,28%	(3.678)
	KUR	55.256	56.946	57.177	2.890	2.350	-540	344	231	1.922	2.119	61.291	93,29%	(4.113)
	Non KUR	2.553	3.256	3.391	-	251	251	-124	135	838	116	2.956	114,73%	435
3	PWG	4.560	21.203	21.888	2.441	2.013	-428	1.569	685	17.328	1.328	17.879	122,42%	4.009
	Cilem	4.560	21.203	21.888	2.441	2.013	-428	1.569	685	17.328	1.328	17.879	122,42%	4.009
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.119	3.079	2.807	-271	1.985	1.280	18.257	1.527	93.189	106,36%	5.930
	CF 1	35.630	44.241	45.006	394	1.641	1.248	-124	765	9.376	877	37.878	118,82%	7.128
	Total Griya	16.876	22.071	22.001	-	158	158	0	-69	5.125	227	18.078	121,70%	3.923
	• Total Non Program	11.817	17.375	17.187	-	-	0	-415	-188	5.370	188	12.305	139,68%	4.882
	• Program	5.059	4.695	4.814	-	158	158	-40	118	-245	39	5.773	83,38%	(959)
	Oto	18.754	22.170	23.005	394	1.484	1.090	-124	834	4.251	649	19.800	116,19%	3.205
	CF 2	45.232	53.598	54.114	2.685	1.166	-1.519	2.109	515	8.881	651	55.311	97,83%	(1.198)
	Mitraguna & Others	44.353	52.413	52.984	2.409	1.166	-1.243	1.854	571	8.632	595	53.401	99,22%	(417)
	Pensiun	880	1.185	1.129	276	-	-276	255	-56	250	56	1.910	59,13%	(781)
	Total Pembiayaan	144.886	180.413	182.704	8.409	7.422	-988	3.733	2.291	37.818	5.130	176.970	103,24%	5.734

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	1.555	0,03%	1,43%	2,57%	696	1.540	680			
	KUR	16	781	764	1.433	0,03%	1,34%	2,51%	669	1.418	652			
	Non KUR	-	94	95	122	0,00%	2,93%	3,61%	27	122	28			
3	PWG	36	-	-	210	0,78%	0,00%	0,96%	210	175	210			
	Cilem	36	-	-	210	0,78%	0,00%	0,96%	210	175	210			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	1.490	1,24%	1,49%	1,50%	37	489	(115)			
	CF 1	1.001	1.606	1.453	1.313	2,81%	3,28%	2,92%	(140)	312	(293)			
	Total Griya	582	882	696	687	3,45%	3,15%	3,12%	(9)	105	(195)			
	Oto	419	724	757	626	2,23%	3,41%	2,72%	(131)	207	(98)			
	CF 2	-	-	-	177	0,00%	0,00%	0,33%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,33%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	3.256	1,51%	1,28%	1,78%	943	1.072	775	0,56%	68,61%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	278	-	74	664	0,48%	0,12%	1,10%	590	386	664			
	KUR	271	-	74	569	0,49%	0,13%	0,99%	495	298	569			
	Non KUR	8	-	-	95	0,30%	0,00%	2,81%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.976	1,72%	2,04%	1,99%	(22)	588	231			
	CF 1	693	742	1.003	989	1,94%	2,27%	2,20%	(14)	296	247			
	Total Griya	592	631	622	613	3,51%	2,82%	2,79%	(9)	21	(18)			
	Oto	101	112	381	376	0,54%	1,72%	1,63%	(4)	275	264			
	CF 2	696	1.003	995	987	1,54%	1,86%	1,82%	(8)	292	(16)			
	Mitraguna & Others	696	1.003	995	987	1,57%	1,90%	1,86%	(8)	292	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.641	1,15%	1,15%	1,45%	569	974	895	0,04%	97,30%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	296	303	64	7	(32)	-9,64%	270	823,73%	7.711	3,93%	(7.408)
2	Tabungan	95.230	94.353	95.926	96.135	(4.503)	209	1.782	1,89%	905	0,95%	105.081	91,49%	(8.946)
3	Deposito	25.200	24.085	24.097	24.097	(648)	0	12	0,05%	(1.103)	-4,38%	26.127	92,23%	(2.030)
	Total	120.463	118.773	120.318	120.535	(5.087)	217	1.761	1,48%	72	0,06%	138.918	86,77%	(18.383)
	CASA	95.263	94.689	96.221	96.438	(4.439)	217	1.750	1,85%	1.176	1,23%	112.792	85,50%	(16.353)
	(%) CASA	79,08%	79,72%	79,97%	80,01%									
	FDR	167,21%	175,24%	173,91%	173,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.882	1.865		(17)	317	20,45%	849	83,52%	-	0,00%	1.865
2	Giro ISE	1	45	33	34		2	(10)	-23,10%	34	6625,10%		0,00%	34
3	Tabungan ISE	1.016	1.504	1.850	1.831		(19)	327	21,74%	815	80,23%		0,00%	1.831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	58.418	60.898	60.599	1.821	1.590	-231	-239	-299	2.181	1.889	59.109	102,52%	1.489
	KUR	53.406	57.154	57.011	1.821	1.590	-231	-146	-143	3.606	1.733	53.926	105,72%	3.085
	Non KUR	5.013	3.744	3.588	-	-	0	-92	-156	-1.425	156	5.183	69,21%	(1.596)
3	PWG	7.973	12.469	13.093	961	1.330	369	107	624	5.121	706	16.407	79,80%	(3.314)
	Cilem	7.973	12.469	13.093	961	1.330	369	107	624	5.121	706	16.407	79,80%	(3.314)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	135.551	850	3.432	2.581	-2.928	782	511	2.649	162.470	83,43%	(26.919)
	CF 1	25.995	30.348	31.148	385	1.377	991	23	801	5.153	576	29.370	106,06%	1.779
	Total Griya	13.277	16.005	15.972	-	115	115	0	-33	2.695	148	14.156	112,83%	1.816
	• Total Non Program	13.277	16.005	15.972	-	115	115	-149	-33	2.695	148	14.156	112,83%	1.816
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	15.176	385	1.262	876	23	833	2.458	428	15.213	99,75%	(37)
	CF 2	109.045	104.421	104.402	465	2.055	1.590	-2.952	-18	-4.643	2.073	133.100	78,44%	(28.698)
	Mitraguna & Others	98.253	93.901	93.856	265	1.965	1.700	-3.105	-44	-4.397	2.009	119.849	78,31%	(25.992)
	Pensiun	10.792	10.520	10.546	200	90	-110	154	26	-246	64	13.252	79,58%	(2.706)
	Total Pembiayaan	201.431	208.136	209.243	3.632	6.352	2.720	-3.060	1.107	7.812	5.245	237.987	87,92%	(28.744)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.180	1.618	1.713	3.081	2,02%	2,81%	5,08%	1.368	1.901	1.463			
	KUR	896	1.153	1.281	2.530	1,68%	2,24%	4,44%	1.249	1.634	1.377			
	Non KUR	284	465	431	551	5,67%	11,52%	15,36%	120	267	86			
3	PWG	-	-	-	191	0,00%	0,00%	1,46%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	1,46%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	2.969	0,59%	1,68%	2,19%	706	2.174	1.331			
	CF 1	92	107	224	625	0,35%	0,74%	2,01%	401	534	519			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	224	625	0,72%	1,56%	4,12%	401	534	519			
	CF 2	704	1.532	2.040	2.344	0,65%	1,95%	2,25%	304	1.641	812			
	Mitraguna & Others	704	1.532	2.040	2.202	0,72%	2,17%	2,35%	162	1.498	670			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	6.242	0,98%	1,91%	2,98%	2.265	4.267	2.985	0,88%	70,56%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	695	764	686	723	1,19%	1,13%	1,19%	37	28	(41)			
	KUR	639	605	528	567	1,20%	0,92%	0,99%	38	(72)	(39)			
	Non KUR	56	159	158	156	1,12%	4,21%	4,36%	(1)	100	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,92%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,73%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,50%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,97%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,08%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.964	0,89%	0,93%	0,94%	37	164	(41)	0,13%	85,66%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	195.455	204.546	214.231	18.776	
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	174	389	272	215	(139)	-26,27%	(786)	-66,89%	5.025	7,74%	(4.636)
2	Tabungan	91.378	107.649	108.882	111.309	1.819	2.427	3.660	3,40%	19.931	21,81%	99.264	112,13%	12.045
3	Deposito	20.885	16.970	16.981	16.981	(128)	0	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	126.037	128.679	1.964	2.642	3.533	2,82%	15.241	13,44%	125.918	102,19%	2.761
	CASA	92.553	108.176	109.056	111.698	2.092	2.642	3.521	3,26%	19.145	20,69%	104.289	107,10%	7.409
	(%) CASA	81,59%	86,44%	86,53%	86,80%									
	FDR	111,58%	121,41%	122,47%	119,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.833	1.833		(0)	205	12,60%	420	29,70%	-	0,00%	1.833
2	Giro ISE	4	140	3	3		0	(138)	-98,15%	(2)	-40,21%		0,00%	3
3	Tabungan ISE	1.409	1.488	1.831	1.831		(0)	343	23,03%	422	29,91%		0,00%	1.831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.108	2.875	2.955	80	781	886	3.919	2.069	67.018	92,67%	(4.911)
	KUR	54.166	56.888	57.886	2.875	2.955	80	910	998	3.720	1.957	62.682	92,35%	(4.796)
	Non KUR	4.022	4.333	4.222	-	-	0	-129	-111	200	111	4.337	97,35%	(115)
3	PWG	2.382	10.305	11.504	1.330	1.623	293	897	1.200	9.122	423	10.963	104,94%	541
	Cilem	2.382	10.305	11.504	1.330	1.623	293	897	1.200	9.122	423	10.963	104,94%	541
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.740	2.755	1.279	-1.476	1.572	328	14.797	951	74.165	108,87%	6.576
	CF 1	8.522	7.991	7.886	185	213	28	-69	-106	-637	319	9.534	82,71%	(1.648)
	Total Griya	5.933	5.700	5.449	185	-	-185	0	-252	-485	252	6.197	87,93%	(748)
	• Total Non Program	5.933	5.700	5.449	185	-	-185	140	-252	-485	252	6.197	87,93%	(748)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.437	-	213	213	-69	146	-152	67	3.337	73,03%	(900)
	CF 2	57.421	72.421	72.855	2.570	1.066	-1.504	1.641	434	15.434	632	64.631	112,72%	8.224
	Mitraguna & Others	56.582	71.055	71.337	2.570	906	-1.664	1.649	281	14.754	625	63.055	113,13%	8.281
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.352	6.960	5.857	-1.103	3.250	2.414	27.783	3.443	152.201	101,41%	2.151

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	130	560	553	1.880	0,22%	0,90%	3,03%	1.327	1.750	1.319			
	KUR	123	305	175	1.525	0,23%	0,31%	2,63%	1.349	1.401	1.220			
	Non KUR	6	255	377	355	0,16%	8,71%	8,41%	(22)	349	100			
3	PWG	-	-	-	282	0,00%	0,00%	2,45%	282	282	282			
	Cilem	-	-	-	282	0,00%	0,00%	2,45%	282	282	282			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	495	0,68%	0,23%	0,61%	309	48	(140)			
	CF 1	217	533	-	495	2,55%	0,00%	6,28%	495	278	(38)			
	Total Griya	-	533	-	411	0,00%	0,00%	7,54%	411	411	(122)			
	Oto	217	-	-	84	8,39%	0,00%	3,45%	84	(133)	84			
	CF 2	230	101	186	-	0,40%	0,26%	0,00%	(186)	(230)	(101)			
	Mitraguna & Others	230	101	186	-	0,41%	0,26%	0,00%	(186)	(230)	(101)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	2.656	0,46%	0,49%	1,72%	1.918	2.079	1.462	1,31%	24,04%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	47	114	114	94	0,08%	0,19%	0,15%	(20)	48	(20)			
	KUR	-	36	36	17	0,00%	0,06%	0,03%	(20)	17	(20)			
	Non KUR	47	78	78	78	1,16%	1,79%	1,84%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	507	189	0,00%	0,63%	0,23%	(318)	189	102			
	CF 1	-	-	421	-	0,00%	5,26%	0,00%	(421)	-	-			
	Total Griya	-	-	421	-	0,00%	7,38%	0,00%	(421)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Mitraguna & Others	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	283	0,04%	0,41%	0,18%	(338)	236	82	0,46%	-149,40%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.856	131.801	151.161	23.305	
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	4,16	4,29	0,13	1,35
CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	6.893	5.113	263	(1.780)	1.574	44,46%	3.235	172,31%	4.551	112,34%	562
2	Tabungan	48.550	62.403	57.859	57.961	3.671	102	(4.442)	-7,12%	9.411	19,38%	56.302	102,95%	1.659
3	Deposito	7.602	13.430	10.790	13.260	(120)	2.470	(170)	-1,27%	5.658	74,43%	8.529	155,48%	4.732
	Total	58.030	79.373	75.543	76.335	3.814	792	(3.038)	-3,83%	18.305	31,54%	69.382	110,02%	6.952
	CASA	50.428	65.943	64.752	63.074	3.934	(1.678)	(2.868)	-4,35%	12.646	25,08%	60.853	103,65%	2.221
	(%) CASA	86,90%	83,08%	85,72%	82,63%									
	FDR	148,42%	125,88%	132,54%	131,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	604	604		(0)	93	18,12%	146	31,79%	-	0,00%	604
2	Giro ISE	360	411	464	464		(0)	53	12,82%	104	28,95%		0,00%	464
3	Tabungan ISE	99	100	140	140		0	40	39,87%	42	42,14%		0,00%	140
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	45.037	49.670	49.366	2.330	1.370	-960	641	-304	4.329	1.674	53.035	93,08%	(3.668)
	KUR	43.986	48.092	47.834	2.230	1.370	-860	580	-259	3.848	1.629	51.611	92,68%	(3.777)
	Non KUR	1.052	1.578	1.533	100	-	-100	60	-45	481	45	1.424	107,66%	109
3	PWG	3.221	9.211	9.980	1.024	1.078	54	688	768	6.759	310	9.152	109,04%	827
	Cilem	3.221	9.211	9.980	1.024	1.078	54	688	768	6.759	310	9.152	109,04%	827
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.780	1.502	921	-580	690	-257	2.909	1.179	44.519	91,60%	(3.739)
	CF 1	26.387	25.220	25.084	652	886	-13	-13	-136	-1.304	1.022	27.205	92,20%	(2.122)
	Total Griya	5.331	5.249	5.189	-	-	0	0	-59	-141	59	5.544	93,61%	(354)
	• Total Non Program	5.331	4.918	4.860	-	-	0	-58	-58	-470	58	5.544	87,68%	(683)
	• Program	-	330	329	-	-	0	-2	-2	329	2	0	0,00%	329
	Oto	21.057	19.971	19.894	652	886	235	-13	-77	-1.162	963	21.662	91,84%	(1.767)
	CF 2	11.484	15.817	15.696	850	35	-815	703	-121	4.212	156	17.313	90,66%	(1.617)
	Mitraguna & Others	8.469	10.930	10.833	500	35	-465	375	-96	2.365	131	13.702	79,06%	(2.869)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.126	4.856	3.370	-1.486	2.019	207	13.996	3.162	106.706	93,83%	(6.580)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	409	293	285	57	0,91%	0,57%	0,12%	(228)	(352)	(236)			
	KUR	384	293	285	57	0,87%	0,59%	0,12%	(228)	(327)	(236)			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	40	0,18%	0,00%	0,40%	40	35	40			
	Cilem	6	-	-	40	0,18%	0,00%	0,40%	40	35	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	1.755	3,22%	6,13%	4,30%	(761)	535	(378)			
	CF 1	985	1.070	980	888	3,73%	3,88%	3,54%	(91)	(96)	(182)			
	Total Griya	-	63	62	61	0,00%	1,18%	1,18%	(1)	61	(2)			
	Oto	985	1.007	917	827	4,68%	4,59%	4,16%	(90)	(157)	(180)			
	CF 2	235	1.063	1.537	867	2,05%	9,71%	5,52%	(670)	631	(196)			
	Mitraguna & Others	235	799	1.176	867	2,78%	10,76%	8,00%	(309)	631	68			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)			
	Total Pembiayaan	1.635	2.426	2.801	1.853	1,90%	2,80%	1,85%	(948)	218	(573)	3,31%	-78,61%	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	324	291	253	142	0,72%	0,51%	0,29%	(110)	(182)	(148)			
	KUR	102	208	170	60	0,23%	0,35%	0,12%	(110)	(42)	(148)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,39%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,15%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,49%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,51%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,74%	227	406	227			
	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	662	938	900	1.017	0,77%	0,90%	1,02%	117	355	79	3,49%	-243,79%	2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	82.688	88.011	101.076	18.388	
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,92	3,55	3,60	0,05	0,67
CIF Payroll	239	188	222	34	(17)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	25.008	24.723	706	(286)	2.506	11,28%	(3.464)	-12,29%	36.108	68,47%	(11.385)
2	Tabungan	231.223	248.416	253.477	254.309	7.527	832	5.894	2,37%	23.086	9,98%	245.837	103,45%	8.473
3	Deposito	34.752	33.262	34.956	34.986	(6.292)	30	1.725	5,19%	235	0,67%	34.808	100,51%	178
	Total	294.162	303.894	313.442	314.019	1.941	576	10.124	3,33%	19.856	6,75%	316.753	99,14%	(2.734)
	CASA	259.410	270.633	278.486	279.032	8.233	546	8.400	3,10%	19.622	7,56%	281.944	98,97%	(2.912)
	(%) CASA	88,19%	89,05%	88,85%	88,86%									
	FDR	81,90%	86,14%	85,90%	85,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	5.115	5.115		0	179	3,62%	628	13,99%	-	0,00%	5.115
2	Giro ISE	733	748	797	793		(4)	45	6,06%	60	8,20%		0,00%	793
3	Tabungan ISE	3.754	4.189	4.318	4.322		4	133	3,18%	568	15,13%		0,00%	4.322
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.592	-	-	0	-56	-53	-1.650	53	3.242	49,10%	(1.650)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	669	-	-	0	-15	-12	-1.167	12	1.836	36,45%	(1.167)
	• Local Champion	1.836	681	669	-	-	0	-15	-12	-1.167	12	1.836	36,45%	(1.167)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	73.720	2.601	4.045	1.444	73	1.486	1.247	2.559	73.952	99,69%	(232)
	KUR	67.505	67.969	69.587	2.601	4.045	1.444	201	1.619	2.082	2.426	68.808	101,13%	779
	Non KUR	4.969	4.265	4.133	-	-	0	-128	-132	-836	132	5.144	80,35%	(1.011)
3	PWG	12.827	25.789	27.873	5.163	5.065	-97	1.040	2.084	15.047	2.982	30.742	90,67%	(2.869)
	Cilem	7.700	17.570	18.687	1.935	2.205	269	736	1.117	10.988	1.087	21.371	87,44%	(2.684)
	Gadai	5.127	8.219	9.186	3.227	2.861	-367	304	967	4.059	1.894	9.371	98,02%	(185)
4	CFG	152.377	162.097	166.051	5.175	8.398	3.223	1.627	3.954	13.674	4.443	175.490	94,62%	(9.439)
	CF 1	49.433	44.315	44.274	102	515	413	-46	-42	-5.159	556	55.718	79,46%	(11.444)
	Total Griya	45.444	38.769	38.674	-	321	321	0	-95	-6.770	416	49.984	77,37%	(11.310)
	• Total Non Program	21.636	16.200	15.942	-	-	0	-1.885	-259	-5.694	259	22.814	69,88%	(6.873)
	• Program	23.808	22.568	22.732	-	321	321	-274	163	-1.076	157	27.169	83,67%	(4.438)
	Oto	3.989	5.547	5.600	102	194	92	-46	54	1.612	140	5.734	97,66%	(134)
	CF 2	102.945	117.781	121.777	5.073	7.883	2.810	1.672	3.996	18.832	3.887	119.772	101,67%	2.005
	Mitraguna & Others	90.697	103.649	106.999	5.073	7.061	1.988	1.760	3.350	16.302	3.711	105.804	101,13%	1.195
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
Total Pembiayaan		240.919	261.764	269.236	12.938	17.508	4.570	2.684	7.472	28.317	10.036	283.427	94,99%	(14.190)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	190	935	1.497	1.582	0,26%	2,07%	2,15%	85	1.392	647			
	KUR	190	589	890	979	0,28%	1,31%	1,41%	89	789	390			
	Non KUR	-	346	607	603	0,00%	14,22%	14,60%	(3)	603	257			
3	PWG	-	-	-	184	0,00%	0,00%	0,66%	184	184	184			
	Cilem	-	-	-	163	0,00%	0,00%	0,87%	163	163	163			
	Gadai	-	-	-	21	0,00%	0,00%	0,23%	21	21	21			
4	CFG	3.319	4.033	4.628	3.455	2,18%	2,86%	2,08%	(1.173)	136	(578)			
	CF 1	1.762	3.096	3.322	3.271	3,57%	7,50%	7,39%	(50)	1.509	175			
	Total Griya	1.762	2.831	3.064	2.890	3,88%	7,90%	7,47%	(174)	1.127	59			
	Oto	-	265	258	382	0,00%	4,65%	6,81%	124	382	117			
	CF 2	1.556	937	1.306	184	1,51%	1,11%	0,15%	(1.122)	(1.373)	(753)			
	Mitraguna & Others	1.556	937	1.306	184	1,72%	1,26%	0,17%	(1.122)	(1.373)	(753)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		3.509	4.968	6.125	5.222	1,46%	2,34%	1,94%	(903)	1.713	253	8,33%	-329,65%	6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,26%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,77%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	330	0,27%	0,50%	0,45%	(32)	136	16			
	KUR	3	222	275	249	0,00%	0,40%	0,36%	(26)	246	27			
	Non KUR	191	92	87	82	3,84%	2,05%	1,97%	(6)	(109)	(11)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.255	3,15%	1,89%	2,56%	1.192	(539)	(802)			
	CF 1	2.642	3.279	1.534	1.862	5,34%	3,46%	4,21%	328	(780)	(1.417)			
	Total Griya	2.642	3.279	1.534	1.862	5,81%	3,96%	4,81%	328	(780)	(1.417)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.393	2,09%	1,30%	1,97%	865	240	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,96%	865	(54)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-			
Total Pembiayaan		5.357	5.426	3.477	4.637	2,22%	1,33%	1,72%	1.161	(720)	(789)	2,29%	-33,18%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	288.366	292.870	301.953	13.587	
2	Contribution Margin	13.737	17.537	13.072	(665)	4,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,51	3,51	(0,00)	0,36
CIF Payroll	1.163	1.228	1.257	29	94

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.454	8.538	(1.543)	84	95	1,12%	(5.807)	-40,48%	23.539	36,27%	(15.001)
2	Tabungan	145.625	420.167	238.235	235.790	224.839	(2.446)	(184.377)	-43,88%	90.165	61,92%	161.588	145,92%	74.201
3	Deposito	70.189	66.097	67.918	67.978	(20.386)	60	1.881	2,85%	(2.211)	-3,15%	71.125	95,58%	(3.147)
	Total	230.159	494.707	314.607	312.306	202.911	(2.302)	(182.401)	-36,87%	82.147	35,69%	256.252	121,87%	56.053
	CASA	159.970	428.610	246.690	244.328	223.297	(2.362)	(184.282)	-43,00%	84.357	52,73%	185.127	131,98%	59.201
	(%) CASA	69,50%	86,64%	78,41%	78,23%									
	FDR	49,05%	25,46%	41,44%	41,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.058	12.484		426	(322)	-2,51%	(160)	-1,26%	-	0,00%	12.484
2	Giro ISE	2.499	1.709	1.753	1.759		6	50	2,94%	(739)	-29,60%		0,00%	1.759
3	Tabungan ISE	9.095	10.047	9.255	9.674		419	(372)	-3,70%	580	6,37%		0,00%	9.674
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.151	-	-	0	-439	-370	-5.097	370	21.257	66,57%	(7.106)
	KUR	17.796	13.144	12.777	-	-	0	-433	-368	-5.020	368	19.713	64,81%	(6.936)
	Non KUR	1.452	1.377	1.375	-	-	0	-6	-2	-77	2	1.544	89,02%	(169)
3	PWG	5.178	13.671	15.373	3.101	3.665	564	1.707	1.702	10.195	1.963	22.093	69,58%	(6.720)
	Cilem	3.578	9.897	11.469	1.564	2.173	609	1.123	1.572	7.891	602	15.061	76,15%	(3.592)
	Gadai	1.600	3.774	3.905	1.537	1.492	-45	584	131	2.304	1.361	7.032	55,52%	(3.128)
4	CFG	88.436	97.737	100.849	2.780	4.449	1.668	1.409	3.112	12.412	1.337	112.870	89,35%	(12.022)
	CF 1	19.579	25.688	27.030	1.032	1.706	673	240	1.341	7.450	364	22.651	119,33%	4.379
	Total Griya	14.822	14.966	14.834	370	-	-370	0	-132	12	132	15.677	94,62%	(843)
	• Total Non Program	14.371	14.544	14.414	370	-	-370	241	-129	43	129	15.162	95,07%	(748)
	• Program	451	423	420	-	-	0	-3	-3	-31	3	515	81,54%	(95)
	Oto	4.757	10.722	12.195	662	1.706	1.043	240	1.473	7.439	232	6.973	174,89%	5.222
	CF 2	68.857	72.048	73.819	1.748	2.743	995	1.169	1.771	4.962	972	90.220	81,82%	(16.401)
	Mitraguna & Others	68.359	70.944	72.384	1.515	2.407	892	942	1.441	4.025	966	87.538	82,69%	(15.153)
	Pensiun	498	1.105	1.435	233	336	103	227	330	937	6	2.682	53,48%	(1.248)
	Total Pembiayaan	112.901	125.929	130.373	5.881	8.114	2.232	2.677	4.445	17.473	3.669	156.258	83,43%	(25.884)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.267	789	514	428	6,58%	3,54%	3,03%	(86)	(839)	(361)			
	KUR	1.267	789	514	428	7,12%	3,91%	3,35%	(86)	(839)	(361)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	376	0,00%	0,00%	2,44%	376	376	376			
	Cilem	-	-	-	376	0,00%	0,00%	3,28%	376	376	376			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.470	1.419	1.446	1.862	1,66%	1,48%	1,85%	416	392	443			
	CF 1	117	626	649	750	0,60%	2,53%	2,77%	101	633	124			
	Total Griya	-	232	460	565	0,00%	3,07%	3,81%	105	565	333			
	Oto	117	393	189	185	2,46%	1,77%	1,52%	(4)	68	(208)			
	CF 2	1.353	794	797	1.112	1,96%	1,11%	1,51%	315	(241)	318			
	Mitraguna & Others	1.353	794	797	1.112	1,98%	1,12%	1,54%	315	(241)	318			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	2.666	2,42%	1,56%	2,04%	706	(71)	458	2,40%	-17,38%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	10.076	9.991	9.863	9.892	52,35%	67,92%	69,90%	29	(184)	(99)			
	KUR	8.740	8.674	8.547	8.576	49,11%	65,02%	67,12%	29	(164)	(98)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,74%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	1.447	1,12%	1,42%	1,44%	58	458	56			
	CF 1	244	232	231	230	1,24%	0,90%	0,85%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,78%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	0,94%	-	115	-			
	CF 2	745	1.159	1.159	1.217	1,08%	1,61%	1,65%	59	472	58			
	Mitraguna & Others	745	1.159	1.159	1.217	1,09%	1,63%	1,68%	59	472	58			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	11.339	9,80%	8,94%	8,70%	87	274	(43)	1,40%	83,85%	-7,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855	
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.522	7.670	779	148	431	5,96%	(7.882)	-50,68%	27.974	27,42%	(20.304)
2	Tabungan	146.646	155.279	174.064	174.828	10.278	765	19.549	12,59%	28.182	19,22%	160.366	109,02%	14.462
3	Deposito	29.176	27.653	29.214	29.212	43	(2)	1.559	5,64%	36	0,12%	30.350	96,25%	(1.139)
	Total	191.374	190.171	210.799	211.710	11.100	911	21.539	11,33%	20.336	10,63%	218.690	96,81%	(6.981)
	CASA	162.198	162.518	181.585	182.498	11.057	913	19.980	12,29%	20.300	12,52%	188.340	96,90%	(5.842)
	(%) CASA	84,75%	85,46%	86,14%	86,20%									
	FDR	87,12%	105,44%	96,92%	96,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.370	10.387	17	1.839	21,52%	(3.716)	-26,35%	-	0,00%	10.387	
2	Giro ISE	4.458	3.516	3.788	3.705	(84)	188	5,36%	(753)	-16,90%		0,00%	3.705	
3	Tabungan ISE	9.645	5.032	6.582	6.682	100	1.651	32,81%	(2.962)	-30,72%		0,00%	6.682	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	16.150	19.292	19.727	1.000	1.075	75	522	434	3.577	641	22.027	89,56%	(2.301)
	KUR	14.812	18.197	18.664	1.000	1.075	75	555	466	3.851	609	20.506	91,02%	(1.842)
	Non KUR	1.337	1.095	1.063	-	-	0	-33	-32	-274	32	1.522	69,87%	(458)
3	PWG	15.238	31.852	33.193	7.193	7.632	439	2.328	1.342	17.956	6.291	31.893	104,08%	1.300
	Cilem	3.814	13.153	14.762	2.126	2.452	326	1.117	1.609	10.948	843	17.213	85,76%	(2.451)
	Gadai	11.423	18.698	18.431	5.067	5.180	113	1.211	-267	7.008	5.448	14.680	125,55%	3.751
4	CFG	135.343	149.379	151.395	6.794	4.440	-2.354	3.539	2.016	16.052	2.424	160.306	94,44%	(8.912)
	CF 1	16.023	19.533	20.323	1.831	1.355	-476	283	790	4.300	565	19.094	106,43%	1.229
	Total Griya	9.034	11.740	12.082	1.258	450	-808	0	341	3.047	109	9.834	122,85%	2.247
	• Total Non Program	9.034	11.740	12.082	1.258	450	-808	1.150	341	3.047	109	9.834	122,85%	2.247
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.241	573	905	332	283	449	1.252	456	9.260	89,00%	(1.019)
	CF 2	119.320	129.846	131.072	4.963	3.085	-1.878	3.256	1.226	11.752	1.859	141.212	92,82%	(10.140)
	Mitraguna & Others	104.787	116.468	117.800	4.763	3.085	-1.678	3.460	1.332	13.013	1.753	124.440	94,66%	(6.640)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	204.314	14.988	13.147	-1.840	6.388	3.792	37.584	9.356	214.227	95,37%	(9.912)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	46	460	441	761	0,29%	2,29%	3,86%	320	715	302			
	KUR	-	460	441	761	0,00%	2,43%	4,08%	320	761	302			
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	(46)	-			
3	PWG	-	-	-	706	0,00%	0,00%	2,13%	706	706	706			
	Cilem	-	-	-	687	0,00%	0,00%	4,66%	687	687	687			
	Gadai	-	-	-	19	0,00%	0,00%	0,10%	19	19	19			
4	CFG	993	406	854	1.370	0,73%	0,57%	0,91%	517	378	964			
	CF 1	153	406	637	402	0,95%	3,26%	1,98%	(235)	249	(4)			
	Total Griya	15	339	341	339	0,16%	2,90%	2,80%	(2)	324	(0)			
	Oto	138	67	297	64	1,98%	3,81%	0,77%	(233)	(74)	(4)			
	CF 2	840	-	216	968	0,70%	0,17%	0,74%	752	128	968			
	Mitraguna & Others	840	-	216	383	0,80%	0,19%	0,32%	166	(457)	383			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	2.838	0,62%	0,65%	1,39%	1.543	1.799	1.972	2,83%	-104,07%	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	261	481	480	491	1,61%	2,49%	2,49%	11	230	10			
	KUR	204	182	182	194	1,38%	1,00%	1,04%	12	(10)	12			
	Non KUR	57	298	298	297	4,24%	27,22%	27,91%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.150	1,59%	1,44%	1,42%	(1)	(7)	(334)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.150	1,79%	1,66%	1,64%	(1)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.150	1,31%	1,85%	1,82%	(1)	782	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.641	1,45%	1,31%	1,29%	10	224	(323)	1,44%	-11,27%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.931	191.374	198.204	20.273	
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,37	3,40	0,02	0,24
CIF Payroll	1.149	1.192	1.210	18	61

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.335	8.710	642	(624)	(575)	-6,19%	23	0,27%	21.655	40,22%	(12.945)
2	Tabungan	252.421	256.666	267.175	268.725	(5.161)	1.550	12.059	4,70%	16.304	6,46%	270.553	99,32%	(1.828)
3	Deposito	76.726	62.391	63.241	63.206	(10.114)	(35)	815	1,31%	(13.520)	-17,62%	78.055	80,98%	(14.850)
	Total	337.834	328.342	339.751	340.641	(14.632)	890	12.299	3,75%	2.807	0,83%	370.263	92,00%	(29.622)
	CASA	261.108	265.952	276.510	277.435	(4.518)	925	11.484	4,32%	16.327	6,25%	292.208	94,94%	(14.773)
	(%) CASA	77,29%	81,00%	81,39%	81,45%									
	FDR	106,55%	114,80%	112,08%	111,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	14.866	14.376		(489)	1.768	14,02%	5.928	70,17%	-	0,00%	14.376
2	Giro ISE	1.077	1.162	1.313	1.313		0	151	12,97%	236	21,90%		0,00%	1.313
3	Tabungan ISE	7.371	11.446	13.553	13.063		(490)	1.617	14,13%	5.692	77,22%		0,00%	13.063
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	26.910	450	1.210	760	275	304	-6.497	906	41.107	65,46%	(14.196)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	26.910	450	1.210	760	275	304	-6.493	906	37.670	71,44%	(10.760)
	• Local Champion	29.104	25.708	24.950	450	-	-450	275	-758	-4.154	758	30.454	81,93%	(5.504)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.666	1.450	2.000	550	441	800	3.822	1.200	28.156	98,26%	(490)
	KUR	21.881	24.944	25.878	1.450	2.000	550	572	934	3.997	1.066	26.074	99,25%	(196)
	Non KUR	1.963	1.922	1.788	-	-	0	-131	-134	-175	134	2.083	85,86%	(294)
3	PWG	18.313	36.508	38.302	7.648	9.777	2.129	1.708	1.794	19.989	7.983	33.743	113,51%	4.559
	Cilem	9.363	19.245	21.074	2.145	3.087	942	771	1.829	11.711	1.258	21.307	98,91%	(233)
	Gadai	8.950	17.263	17.228	5.503	6.690	1.187	937	-35	8.278	6.725	12.436	138,53%	4.792
4	CFG	284.398	286.972	287.901	5.150	7.102	1.951	-1.641	929	3.503	6.172	293.929	97,95%	(6.028)
	CF 1	38.670	35.236	35.286	752	447	-306	141	50	-3.384	397	39.842	88,56%	(4.557)
	Total Griya	32.928	29.492	29.265	442	-	-442	0	-227	-3.663	227	33.233	88,06%	(3.969)
	• Total Non Program	32.928	29.492	29.265	442	-	-442	-648	-227	-3.663	227	33.233	88,06%	(3.969)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	6.021	310	447	136	141	277	279	169	6.609	91,10%	(588)
	CF 2	245.728	251.736	252.615	4.398	6.655	2.257	-1.782	879	6.887	5.776	254.086	99,42%	(1.471)
	Mitraguna & Others	226.104	233.173	234.137	3.402	6.319	2.917	-2.660	969	8.032	5.356	233.608	100,23%	529
	Pensiun	19.624	18.563	18.479	996	336	-660	878	-84	-1.145	420	20.479	90,23%	(2.000)
	Total Pembiayaan	359.963	376.951	380.779	14.698	20.088	5.390	783	3.828	20.816	16.261	396.935	95,93%	(16.156)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	80	0,00%	0,32%	0,30%	(5)	80	(10)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	80	0,00%	0,32%	0,30%	(5)	80	(10)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	325	1,32%	0,82%	1,18%	104	11	158			
	KUR	205	122	138	280	0,94%	0,55%	1,08%	142	75	158			
	Non KUR	109	45	83	46	5,56%	4,33%	2,54%	(38)	(64)	1			
3	PWG	-	-	-	249	0,00%	0,00%	0,65%	249	249	249			
	Cilem	-	-	-	249	0,00%	0,00%	1,18%	249	249	249			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.834	8.636	3.357	5.086	1,70%	1,17%	1,77%	1.728	252	(3.550)			
	CF 1	1.936	3.537	302	1.266	5,01%	0,86%	3,59%	964	(671)	(2.271)			
	Total Griya	1.859	3.167	92	724	5,65%	0,31%	2,47%	632	(1.135)	(2.443)			
	Oto	77	370	209	541	1,35%	3,64%	8,99%	332	464	171			
	CF 2	2.897	5.099	3.056	3.820	1,18%	1,21%	1,51%	764	923	(1.279)			
	Mitraguna & Others	2.897	5.099	3.056	3.820	1,28%	1,31%	1,63%	764	923	(1.279)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	5.740	1,43%	0,97%	1,51%	2.077	592	(3.153)	0,89%	40,97%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	112	635	593	630	0,47%	2,21%	2,28%	38	519	(4)			
	KUR	77	397	396	401	0,35%	1,59%	1,55%	5	323	4			
	Non KUR	34	237	196	230	1,74%	10,22%	12,84%	33	195	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	8.390	0,97%	3,47%	2,91%	(1.571)	5.622	(3.808)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,40%	-	(159)	-			
	CF 2	1.777	10.694	9.756	8.185	0,72%	3,88%	3,24%	(1.571)	6.408	(2.509)			
	Mitraguna & Others	1.468	10.694	9.756	8.185	0,65%	4,18%	3,50%	(1.571)	6.717	(2.509)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	9.020	0,80%	2,80%	2,37%	(1.533)	6.140	(3.812)	2,99%	-26,02%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	355.409	364.485	381.393	25.984	
2	Contribution Margin	17.386	21.658	12.907	(4.479)	25,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,27	3,34	0,06	0,31
CIF Payroll	2.483	2.616	2.563	(53)	80

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.878	6.384	672	(1.494)	(317)	-4,73%	(1.219)	-16,04%	20.152	31,68%	(13.768)
2	Tabungan	169.083	165.994	171.972	173.298	(2.296)	1.326	7.304	4,40%	4.214	2,49%	184.507	93,92%	(11.209)
3	Deposito	159.534	163.489	162.518	161.817	(4.793)	(701)	(1.672)	-1,02%	2.283	1,43%	161.298	100,32%	519
	Total	336.221	336.184	342.368	341.499	(6.417)	(869)	5.315	1,58%	5.278	1,57%	365.957	93,32%	(24.458)
	CASA	176.687	172.695	179.850	179.682	(1.624)	(168)	6.987	4,05%	2.995	1,70%	204.659	87,80%	(24.977)
	(%) CASA	52,55%	51,37%	52,53%	52,62%									
	FDR	59,93%	63,66%	64,63%	64,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.452	9.598	9.245	(352)	793	9,38%	(1.928)	-17,26%	-	0,00%	9.245
2	Giro ISE	2.226	2.662	1.694	1.721	27	(941)	-35,34%	(505)	-22,68%		0,00%	1.721
3	Tabungan ISE	8.944	5.787	7.901	7.521	(380)	1.733	29,95%	(1.423)	-15,91%		0,00%	7.521
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	40.703	42.189	43.705	2.380	2.815	435	991	1.516	3.002	1.299	47.802	91,43%	(4.097)
	KUR	38.741	40.577	42.144	2.380	2.815	435	1.044	1.567	3.404	1.248	45.587	92,45%	(3.443)
	Non KUR	1.963	1.612	1.561	-	-	0	-53	-51	-401	51	2.215	70,48%	(654)
3	PWG	8.703	17.233	18.015	2.116	3.065	949	638	781	9.312	2.284	28.179	63,93%	(10.164)
	Cilem	6.698	12.816	13.651	1.125	1.806	681	303	835	6.953	971	19.460	70,15%	(5.809)
	Gadai	2.005	4.417	4.364	991	1.259	268	334	-54	2.359	1.313	8.719	50,05%	(4.355)
4	CFG	152.101	154.591	159.550	3.338	7.139	3.801	9	4.958	7.449	2.181	178.761	89,25%	(19.212)
	CF 1	24.823	20.454	20.774	-	675	675	-538	320	-4.049	355	28.103	73,92%	(7.329)
	Total Griya	16.607	12.539	12.415	-	-	0	0	-124	-4.192	124	17.461	71,10%	(5.046)
	• Total Non Program	16.607	12.539	12.415	-	-	0	-125	-124	-4.192	124	17.461	71,10%	(5.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.359	-	675	675	-538	444	143	231	10.641	78,55%	(2.283)
	CF 2	127.278	134.138	138.775	3.338	6.464	3.126	547	4.638	11.497	1.826	150.659	92,11%	(11.883)
	Mitraguna & Others	115.000	120.110	124.528	2.386	6.084	3.698	-38	4.418	9.528	1.666	135.990	91,57%	(11.462)
	Pensiun	12.278	14.028	14.248	952	380	-572	585	220	1.969	160	14.669	97,13%	(421)
	Total Pembiayaan	201.507	214.013	221.270	7.834	13.020	5.185	1.638	7.256	19.763	5.763	254.742	86,86%	(33.473)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	377	866	654	1.251	0,93%	1,55%	2,86%	597	874	385			
	KUR	327	833	622	1.148	0,84%	1,53%	2,72%	526	821	315			
	Non KUR	50	34	32	103	2,53%	2,01%	6,61%	71	54	70			
3	PWG	-	-	-	200	0,00%	0,00%	1,11%	200	200	200			
	Cilem	-	-	-	200	0,00%	0,00%	1,46%	200	200	200			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.268	2.491	3.709	1,80%	1,61%	2,32%	1.219	965	441			
	CF 1	932	577	547	913	3,75%	2,68%	4,40%	366	(19)	336			
	Total Griya	594	-	-	127	3,58%	0,00%	1,03%	127	(467)	127			
	Oto	337	577	547	786	4,11%	6,91%	9,40%	238	448	209			
	CF 2	1.812	2.691	1.943	2.796	1,42%	1,45%	2,01%	853	984	105			
	Mitraguna & Others	1.812	2.691	1.943	2.578	1,58%	1,62%	2,07%	634	765	(114)			
	Pensiun	-	-	-	219	0,00%	0,00%	1,53%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	5.160	1,55%	1,47%	2,33%	2.015	2.040	1.026	2,62%	-12,49%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	499	395	500	565	1,23%	1,19%	1,29%	65	65	170			
	KUR	125	265	370	435	0,32%	0,91%	1,03%	65	309	170			
	Non KUR	374	130	130	130	19,05%	8,06%	8,33%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.350	3.031	3.040	1,02%	1,96%	1,91%	8	1.495	(310)			
	CF 1	114	909	714	710	0,46%	3,49%	3,42%	(4)	596	(198)			
	Total Griya	114	620	616	613	0,69%	4,91%	4,93%	(4)	498	(7)			
	Oto	-	289	98	98	0,00%	1,24%	1,17%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.329	1,12%	1,73%	1,68%	12	898	(112)			
	Mitraguna & Others	1.388	2.441	2.317	2.329	1,21%	1,93%	1,87%	12	941	(112)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.604	1,01%	1,65%	1,63%	73	1.560	(141)	1,39%	14,52%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	310.263	336.221	342.600	32.337	
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,41	3,43	0,02	0,25
CIF Payroll	1.265	1.282	1.301	19	36

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.046	2.024	272	(22)	(538)	-21,01%	(11.161)	-84,65%	20.088	10,08%	(18.064)
2	Tabungan	147.923	149.529	151.928	155.184	10.877	3.256	5.656	3,78%	7.262	4,91%	159.714	97,16%	(4.529)
3	Deposito	54.920	80.181	79.495	77.993	(2.429)	(1.503)	(2.189)	-2,73%	23.072	42,01%	56.101	139,02%	21.892
	Total	216.028	232.273	233.470	235.201	8.720	1.732	2.929	1,26%	19.173	8,88%	235.903	99,70%	(701)
	CASA	161.108	152.091	153.974	157.209	11.149	3.234	5.118	3,36%	(3.899)	-2,42%	179.802	87,43%	(22.593)
	(%) CASA	74,58%	65,48%	65,95%	66,84%									
	FDR	99,10%	97,25%	97,93%	97,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.248	3.263		16	872	36,47%	674	26,01%	-	0,00%	3.263
2	Giro ISE	59	57	24	23		(0)	(34)	-59,25%	(35)	-60,19%		0,00%	23
3	Tabungan ISE	2.531	2.334	3.224	3.240		16	906	38,82%	709	28,02%		0,00%	3.240
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	45.734	49.781	50.833	2.250	2.845	595	612	1.053	5.099	1.792	51.039	99,60%	(205)
	KUR	43.301	47.907	48.955	2.250	2.765	515	674	1.049	5.654	1.716	48.404	101,14%	551
	Non KUR	2.433	1.874	1.878	-	80	80	-62	4	-555	76	2.634	71,30%	(756)
3	PWG	2.160	7.107	7.973	624	1.190	566	238	867	5.813	323	9.538	83,59%	(1.565)
	Cilem	2.160	7.107	7.973	624	1.190	566	238	867	5.813	323	9.538	83,59%	(1.565)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.828	4.341	5.449	1.107	-1.580	832	3.637	4.617	173.605	97,82%	(3.777)
	CF 1	15.140	17.633	18.084	848	929	80	126	451	2.944	478	16.052	112,66%	2.032
	Total Griya	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Total Non Program	1.118	992	980	-	-	0	-12	-12	-138	12	1.356	72,30%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	17.103	848	929	80	126	463	3.082	466	14.696	116,38%	2.408
	CF 2	151.051	151.364	151.745	3.493	4.520	1.027	-1.706	381	693	4.139	157.553	96,31%	(5.809)
	Mitraguna & Others	120.364	119.927	120.573	2.480	4.520	2.040	-2.058	646	209	3.874	126.201	95,54%	(5.628)
	Pensiun	30.687	31.437	31.172	1.013	-	-1.013	352	-265	485	265	31.352	99,42%	(180)
	Total Pembiayaan	214.086	225.884	228.635	7.215	9.483	2.268	-730	2.751	14.550	6.732	234.182	97,63%	(5.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	330	635	554	858	0,72%	1,11%	1,69%	304	528	222			
	KUR	190	611	529	825	0,44%	1,10%	1,69%	296	635	214			
	Non KUR	139	24	25	33	5,72%	1,31%	1,74%	8	(106)	8			
3	PWG	3	-	-	381	0,14%	0,14%	4,78%	381	378	381			
	Cilem	3	-	-	381	0,14%	0,00%	4,78%	381	378	381			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	2.037	0,84%	0,93%	1,20%	457	648	616			
	CF 1	197	679	766	825	1,30%	4,34%	4,56%	59	628	146			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	825	1,41%	4,60%	4,82%	59	628	146			
	CF 2	1.192	742	814	1.212	0,79%	0,54%	0,80%	398	20	470			
	Mitraguna & Others	1.192	354	616	860	0,99%	0,51%	0,71%	244	(332)	506			
	Pensiun	-	388	198	352	0,00%	0,63%	1,13%	154	352	(36)			
	Total Pembiayaan	1.722	2.057	2.134	3.276	0,80%	0,94%	1,43%	1.142	1.555	1.219	0,00%	100,00%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	508	185	191	152	1,11%	0,38%	0,30%	(39)	(357)	(33)			
	KUR	409	147	154	133	0,94%	0,32%	0,27%	(20)	(276)	(13)			
	Non KUR	100	38	37	18	4,09%	1,98%	0,98%	(19)	(81)	(20)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.374	0,82%	1,20%	1,40%	345	1.014	208			
	CF 1	113	249	113	266	0,75%	0,64%	1,47%	153	153	16			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	266	0,81%	0,68%	1,55%	153	153	16			
	CF 2	1.246	1.917	1.915	2.108	0,83%	1,27%	1,39%	193	862	191			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	193	0,06%	0,00%	0,62%	193	71	193			
	Total Pembiayaan	1.868	2.351	2.219	2.526	0,87%	0,98%	1,10%	306	658	175	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	225.173	222.162	233.545	8.372	
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,59	2,88	2,86	(0,02)	0,26
CIF Payroll	2.731	1.501	1.598	97	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	20	21	(7)	0	(9)	-31,15%	(46)	-69,00%	2.674	0,77%	(2.654)
2	Tabungan	73.366	68.269	69.895	70.419	92	524	2.150	3,15%	(2.947)	-4,02%	79.971	88,06%	(9.552)
3	Deposito	13.172	14.189	14.447	14.447	531	0	258	1,82%	1.275	9,68%	14.379	100,47%	68
	Total	86.605	82.488	84.362	84.886	615	524	2.398	2,91%	(1.719)	-1,98%	97.024	87,49%	(12.138)
	CASA	73.432	68.299	69.915	70.439	84	524	2.140	3,13%	(2.993)	-4,08%	82.645	85,23%	(12.206)
	(%) CASA	84,79%	82,80%	82,88%	82,98%									
	FDR	98,27%	110,98%	110,02%	109,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	390	403		14	9	2,16%	54	15,44%	-	0,00%	403
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	390	403		14	9	2,16%	54	15,44%	-	0,00%	403
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.662	717	1.204	487	367	887	5.951	317	5.032	152,26%	2.630
	Cilem	1.711	6.775	7.662	717	1.204	487	367	887	5.951	317	5.032	152,26%	2.630
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.137	1.720	1.427	-293	-246	386	1.770	1.041	91.686	92,86%	(6.550)
	CF 1	269	448	443	-	-	0	-3	-4	175	4	1.292	34,31%	(849)
	Total Griya	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Total Non Program	269	251	249	-	-	0	-2	-2	-20	2	535	46,56%	(286)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.693	1.720	1.427	-293	-243	390	1.595	1.037	90.394	93,69%	(5.701)
	Mitraguna & Others	38.271	38.205	38.310	890	835	-55	-672	105	39	730	44.821	85,47%	(6.511)
	Pensiun	44.827	46.098	46.383	830	592	-238	429	285	1.556	307	45.573	101,78%	810
	Total Pembiayaan	85.106	91.544	92.816	2.437	2.631	194	121	1.272	7.710	1.359	96.747	95,94%	(3.931)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	320	0,00%	0,00%	4,17%	320	320	320			
	Cilem	-	-	-	320	0,00%	0,00%	4,17%	320	320	320			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	339	0,00%	0,46%	0,40%	(47)	339	(50)			
	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	-	389	387	339	0,00%	0,46%	0,40%	(47)	339	(50)			
	Mitraguna & Others	-	389	387	339	0,00%	1,01%	0,89%	(47)	339	(50)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	389	387	659	0,00%	0,42%	0,71%	272	659	270	0,81%	-14,01%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	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	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-128,19%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	85.205	89.188	94.350	9.145	
2	Contribution Margin	3.278	4.188	4.359	1.081	-33,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,72	2,77	2,97	0,20	0,25
CIF Payroll	757	594	667	73	(90)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.449	23.481	26	32	857	3,79%	12.466	113,17%	17.115	137,19%	6.366
2	Tabungan	115.074	111.762	117.901	119.498	3.958	1.597	7.736	6,92%	4.423	3,84%	124.578	95,92%	(5.080)
3	Deposito	23.779	24.785	24.697	24.697	69	(0)	(89)	-0,36%	918	3,86%	24.677	100,08%	20
	Total	149.869	159.171	166.047	167.676	4.053	1.629	8.505	5,34%	17.807	11,88%	166.371	100,78%	1.305
	CASA	126.089	134.386	141.350	142.979	3.984	1.629	8.593	6,39%	16.890	13,39%	141.693	100,91%	1.286
	(%) CASA	84,13%	84,43%	85,13%	85,27%									
	FDR	105,52%	113,31%	109,49%	108,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.161	7.122		(39)	900	14,46%	(250)	-3,39%	-	0,00%	7.122
2	Giro ISE	1.170	279	927	925		(2)	646	231,48%	(245)	-20,94%		0,00%	925
3	Tabungan ISE	2.302	1.843	2.134	2.097		(37)	254	13,78%	(205)	-8,89%		0,00%	2.097
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	• Local Champion	731	554	526	100	-	-100	70	-28	-205	28	731	71,97%	(205)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.234	980	775	-205	425	171	6.780	604	19.012	111,69%	2.222
	KUR	11.979	19.003	19.242	980	775	-205	496	239	7.262	536	16.423	117,16%	2.819
	Non KUR	2.475	2.059	1.992	-	-	0	-71	-67	-483	67	2.589	76,95%	(597)
3	PWG	2.088	8.579	10.024	566	1.827	1.261	126	1.445	7.936	382	9.948	100,76%	76
	Cilem	1.902	8.366	9.783	490	1.774	1.284	150	1.417	7.881	357	9.762	100,21%	21
	Gadai	186	213	241	76	53	-23	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	149.136	3.410	3.493	83	-564	-116	8.262	3.609	153.851	96,94%	(4.715)
	CF 1	3.720	5.449	5.575	97	246	149	-22	126	1.855	120	5.317	104,86%	258
	Total Griya	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Total Non Program	422	1.164	1.158	-	-	0	-5	-5	736	5	838	138,19%	320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.417	97	246	149	-22	131	1.119	115	4.479	98,62%	(62)
	CF 2	137.153	143.803	143.561	3.313	3.247	-66	-542	-242	6.408	3.489	148.534	96,65%	(4.973)
	Mitraguna & Others	95.850	99.959	99.342	1.660	2.205	545	-1.303	-617	3.492	2.822	106.067	93,66%	(6.725)
	Pensiun	41.304	43.844	44.219	1.653	1.042	-611	761	375	2.915	667	42.468	104,12%	1.752
	Total Pembiayaan	158.147	180.352	181.804	5.056	6.095	1.039	38	1.452	23.657	4.642	183.542	99,05%	(1.738)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	256	0,16%	0,00%	1,20%	256	232	256			
	KUR	24	-	-	191	0,20%	0,00%	0,99%	191	167	191			
	Non KUR	-	-	-	64	0,00%	0,00%	3,24%	64	64	64			
3	PWG	-	-	-	393	0,00%	0,00%	3,92%	393	393	393			
	Cilem	-	-	-	393	0,00%	0,00%	4,02%	393	393	393			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	1.667	0,45%	1,13%	1,12%	(15)	1.031	205			
	CF 1	195	110	334	323	5,25%	6,13%	5,79%	(11)	127	212			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	323	5,92%	7,79%	7,30%	(11)	127	212			
	CF 2	441	1.352	1.348	1.344	0,32%	0,94%	0,94%	(4)	904	(7)			
	Mitraguna & Others	441	1.183	1.348	1.344	0,46%	1,35%	1,35%	(4)	904	162			
	Pensiun	-	169	-	-	0,00%	0,00%	0,00%	-	-	(169)			
	Total Pembiayaan	660	1.510	1.729	2.362	0,42%	0,96%	1,30%	633	1.703	853	1,37%	-5,28%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	11,00%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	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	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-681,98%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	191.076	162.108	185.571	(5.505)	
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,39	3,42	0,03	0,72
CIF Payroll	2.226	1.039	1.063	24	(1.163)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	Giro	6.790	6.505	6.565	5.323	(1.908)	(1.241)	(1.181)	-18,16%	(1.467)	-21,60%	14.374	37,03%	(9.051)	
2	Tabungan	175.767	198.253	206.338	207.498	4.592	1.160	9.245	4,66%	31.731	18,05%	191.167	108,54%	16.331	
3	Deposito	41.842	50.886	52.643	52.708	(773)	65	1.821	3,58%	10.866	25,97%	42.458	124,14%	10.249	
	Total	224.399	255.644	265.545	265.529	1.911	(16)	9.885	3,87%	41.130	18,33%	247.999	107,07%	17.530	
	CASA	182.557	204.758	212.902	212.821	2.684	(81)	8.063	3,94%	30.264	16,58%	205.541	103,54%	7.280	
	(%) CASA	81,35%	80,09%	80,18%	80,15%										
	FDR	108,91%	102,51%	100,26%	100,27%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.661	5.676		15	(517)	-8,35%	1.593	39,03%	-	0,00%	5.676
2	Giro ISE	1.486	3.178	2.429	2.427		(2)	(751)	-23,64%	940	63,28%		0,00%	2.427
3	Tabungan ISE	2.597	3.016	3.232	3.250		17	234	7,76%	653	25,15%		0,00%	3.250
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.349	-	-	0	-110	-69	755	69	1.595	147,32%	755
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.349	-	-	0	-110	-69	755	69	1.595	147,32%	755
	• Local Champion	1.595	2.418	2.349	-	-	0	-110	-69	755	69	1.595	147,32%	755
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.986	2.670	4.885	2.215	-1.166	1.309	253	3.576	103.342	94,82%	(5.357)
	KUR	92.544	90.757	92.204	2.670	4.885	2.215	-934	1.447	-340	3.438	97.667	94,41%	(5.462)
	Non KUR	5.189	5.919	5.781	-	-	0	-232	-138	592	138	5.676	101,86%	105
3	PWG	10.721	22.181	24.228	4.161	3.915		-246	1.305	2.047	1.868	32.125	75,42%	(7.897)
	Cilem	6.388	13.681	14.939	1.655	1.889	234	943	1.258	8.551	631	21.573	69,25%	(6.633)
	Gadai	4.333	8.500	9.289	2.505	2.026		-479	362	788	4.956	10.553	88,02%	(1.264)
4	CFG	134.342	140.777	141.670	5.054	4.902		-152	1.543	893	7.327	156.757	90,38%	(15.088)
	CF 1	27.563	25.063	24.620	-	-	0	-271	-443	-2.943	443	32.202	76,45%	(7.582)
	Total Griya	18.820	16.452	16.265	-	-	0	0	-187	-2.555	187	21.615	75,25%	(5.350)
	• Total Non Program	5.808	4.898	4.835	-	-	0	-59	-63	-973	63	6.766	71,46%	(1.931)
	• Program	13.012	11.553	11.430	-	-	0	-124	-123	-1.582	123	14.849	76,97%	(3.419)
	Oto	8.743	8.611	8.354	-	-	0	-271	-257	-388	257	10.587	78,91%	(2.232)
	CF 2	106.779	115.714	117.050	5.054	4.902		-152	1.813	1.336	10.271	124.556	93,97%	(7.506)
	Mitraguna & Others	66.464	74.478	75.175	4.386	3.758		-628	1.897	697	8.711	82.423	91,21%	(7.248)
	Pensiun	40.315	41.236	41.875	668	1.144		-84	639	1.560	505	42.133	99,39%	(258)
	Total Pembiayaan	244.391	262.053	266.233	11.885	13.702	1.817	1.571	4.180	21.842	9.522	293.820	90,61%	(27.587)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	691	0,95%	0,81%	0,71%	(89)	(240)	(255)			
	KUR	830	846	683	589	0,90%	0,75%	0,64%	(94)	(241)	(257)			
	Non KUR	101	100	97	102	1,95%	1,64%	1,77%	5	1	2			
3	PWG	7	-	-	386	0,06%	0,00%	0,00%	386	380	386			
	Cilem	-	-	-	381	0,00%	0,00%	2,55%	381	381	381			
	Gadai	7	-	-	6	0,15%	0,00%	0,06%	6	(1)	6			
4	CFG	949	1.067	1.430	1.994	0,71%	1,02%	1,41%	565	1.046	928			
	CF 1	949	1.067	983	1.086	3,44%	3,92%	4,41%	103	138	20			
	Total Griya	745	834	757	838	3,96%	4,60%	5,15%	81	94	4			
	Oto	204	232	226	248	2,34%	2,63%	2,97%	22	44	16			
	CF 2	-	-	446	908	0,00%	0,39%	0,78%	462	908	908			
	Mitraguna & Others	-	-	446	737	0,00%	0,60%	0,98%	291	737	737			
	Pensiun	-	-	171	171	0,00%	0,00%	0,41%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	3.072	0,81%	0,84%	1,15%	863	1.103	1.060	0,17%	85,39%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	1.105	1,10%	0,87%	1,13%	268	27	99			
	KUR	744	631	547	736	0,80%	0,60%	0,80%	189	(8)	105			
	Non KUR	334	375	290	369	6,43%	4,89%	6,38%	79	35	(6)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.299	0,59%	1,32%	1,62%	437	1.506	423			
	CF 1	666	701	687	680	2,42%	2,74%	2,76%	(6)	14	(21)			
	Total Griya	558	559	557	550	2,96%	3,38%	3,38%	(6)	(8)	(9)			
	Oto	108	142	130	130	1,24%	1,51%	1,56%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,38%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,15%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.410	0,79%	1,03%	1,28%	706	1.468	522	3,68%	-187,55%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.574	251.305	266.152	24.578	
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	1.858	1.641	261	(218)	(1.192)	-42,08%	(1.997)	-54,89%	9.639	17,02%	(7.998)
2	Tabungan	133.319	154.882	152.752	152.684	2.042	(68)	(2.197)	-1,42%	19.365	14,53%	144.556	105,62%	8.129
3	Deposito	34.970	33.332	33.613	33.613	560	0	281	0,84%	(1.356)	-3,88%	36.234	92,77%	(2.621)
	Total	171.926	191.046	188.224	187.938	2.862	(286)	(3.108)	-1,63%	16.012	9,31%	190.428	98,69%	(2.490)
	CASA	136.957	157.715	154.611	154.325	2.302	(286)	(3.389)	-2,15%	17.369	12,68%	154.194	100,08%	131
	(%) CASA	79,66%	82,55%	82,14%	82,11%									
	FDR	77,08%	67,13%	68,27%	68,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.382	2.391		9	90	3,90%	357	17,55%	-	0,00%	2.391
2	Giro ISE	95	517	229	229		0	(287)	-55,59%	135	141,98%		0,00%	229
3	Tabungan ISE	1.439	1.285	1.653	1.662		9	377	29,36%	222	15,44%		0,00%	1.662
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	18.945	18.568	18.497	100	845	745	-1.287	-70	-448	915	21.588	85,68%	(3.091)
	KUR	17.446	17.524	17.308	100	645	545	-984	-215	-138	860	19.977	86,64%	(2.669)
	Non KUR	1.500	1.044	1.189	-	200	200	-302	145	-311	55	1.611	73,81%	(422)
3	PWG	1.695	7.408	8.306	732	1.337	605	354	898	6.612	439	6.399	129,81%	1.908
	Cilem	1.695	7.408	8.306	732	1.337	605	354	898	6.612	439	6.399	129,81%	1.908
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.692	386	1.533	1.147	-2.978	-580	-10.182	2.113	115.400	88,12%	(13.707)
	CF 1	3.054	2.795	2.952	-	218	218	-55	157	-102	61	3.488	84,64%	(536)
	Total Griya	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Total Non Program	942	876	869	-	-	0	-6	-6	-72	6	1.055	82,43%	(185)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	2.083	-	218	218	-55	163	-30	55	2.433	85,60%	(350)
	CF 2	108.821	99.477	98.740	386	1.315	929	-2.923	-737	-10.080	2.052	111.912	88,23%	(13.172)
	Mitraguna & Others	34.866	41.418	41.059	300	1.285	985	-115	-359	6.193	1.644	37.641	109,08%	3.418
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	128.495	1.218	3.715	2.497	-3.910	248	-4.019	3.468	143.386	89,61%	(14.891)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	302	530	94	264	1,59%	0,51%	1,43%	170	(37)	(266)			
	KUR	199	530	94	124	1,14%	0,54%	0,72%	30	(75)	(406)			
	Non KUR	102	-	-	141	6,82%	0,00%	11,83%	141	38	141			
3	PWG	-	-	-	119	0,00%	0,00%	1,44%	119	119	119			
	Cilem	-	-	-	119	0,00%	0,00%	1,44%	119	119	119			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	1.925	0,05%	1,21%	1,89%	691	1.867	57			
	CF 1	54	31	28	25	1,76%	1,01%	0,86%	(3)	(28)	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	25	2,55%	1,47%	1,22%	(3)	(28)	(5)			
	CF 2	5	1.838	1.206	1.900	0,00%	1,21%	1,92%	694	1.895	62			
	Mitraguna & Others	5	1.758	1.125	1.900	0,01%	2,72%	4,63%	775	1.895	142			
	Pensiun	-	80	81	-	0,00%	0,14%	0,00%	(81)	-	(80)			
	Total Pembiayaan	360	2.399	1.328	2.309	0,27%	1,04%	1,80%	981	1.949	(89)	3,78%	-110,29%	2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	69	328	366	251	0,37%	1,97%	1,36%	(115)	182	(77)			
	KUR	60	232	366	251	0,34%	2,09%	1,45%	(115)	191	19			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	712	8,75%	0,62%	0,70%	80	(9.076)	(1.906)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	712	8,99%	0,64%	0,72%	80	(9.073)	(1.906)			
	Mitraguna & Others	915	322	322	322	2,62%	0,78%	0,79%	-	(592)	0			
	Pensiun	8.871	2.296	310	390	6,69%	0,24%	0,68%	80	(8.481)	(1.906)			
	Total Pembiayaan	9.858	2.947	999	963	7,44%	0,78%	0,75%	(35)	(8.894)	(1.983)	2,09%	-178,43%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.590	172.251	188.531	22.941	
2	Contribution Margin	761	2.198	8.358	7.597	-998,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,33	2,54	2,54	0,00	0,21
CIF Payroll	1.568	1.521	1.508	(13)	(60)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	2.067	2.055	(204)	(12)	(260)	-11,22%	(784)	-27,62%	7.495	27,41%	(5.440)
2	Tabungan	118.896	130.042	133.302	136.241	5.288	2.939	6.199	4,77%	17.345	14,59%	132.336	102,95%	3.905
3	Deposito	12.522	15.544	15.413	15.413	(147)	0	(131)	-0,84%	2.891	23,09%	13.338	115,56%	2.075
	Total	134.257	147.901	150.782	153.709	4.937	2.927	5.808	3,93%	19.452	14,49%	153.169	100,35%	540
	CASA	121.735	132.356	135.369	138.296	5.084	2.927	5.939	4,49%	16.561	13,60%	139.831	98,90%	(1.535)
	(%) CASA	90,67%	89,49%	89,78%	89,97%									
	FDR	193,63%	185,65%	186,02%	182,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.249	4.289		40	288	7,20%	365	9,29%	-	0,00%	4.289
2	Giro ISE	2.210	1.269	1.275	1.277		2	8	0,64%	(933)	-42,23%		0,00%	1.277
3	Tabungan ISE	1.714	2.732	2.974	3.012		38	280	10,25%	1.298	75,71%		0,00%	3.012
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.916	3.580	3.925	345	841	1.412	-3.345	2.513	76.854	94,88%	(3.938)
	KUR	69.790	66.016	67.279	3.580	3.625	45	1.010	1.263	-2.511	2.362	70.240	95,78%	(2.961)
	Non KUR	6.471	5.488	5.637	-	300	300	-168	149	-834	151	6.614	85,23%	(977)
3	PWG	2.698	8.741	9.652	734	1.424	690	301	911	6.954	513	11.023	87,57%	(1.370)
	Cilem	2.698	8.741	9.652	734	1.424	690	301	911	6.954	513	11.023	87,57%	(1.370)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	197.856	4.189	6.402	2.213	1.026	3.581	17.010	2.820	199.512	99,17%	(1.656)
	CF 1	24.361	31.792	33.372	764	2.302	1.537	41	1.579	9.010	722	26.703	124,97%	6.668
	Total Griya	4.158	5.304	5.462	-	200	200	0	158	1.304	42	4.806	113,64%	656
	• Total Non Program	3.841	5.012	5.172	-	200	200	-35	160	1.331	40	4.445	116,36%	727
	• Program	317	292	290	-	-	0	-2	-2	-27	2	361	80,22%	(71)
	Oto	20.203	26.488	27.909	764	2.102	1.337	41	1.421	7.706	680	21.897	127,46%	6.012
	CF 2	156.485	162.483	164.485	3.424	4.100	676	985	2.002	8.000	2.098	172.808	95,18%	(8.324)
	Mitraguna & Others	140.742	148.597	150.728	3.424	4.100	676	1.270	2.132	9.986	1.968	155.396	97,00%	(4.668)
	Pensiun	15.743	13.886	13.757	-	-	0	-285	-129	-1.986	129	17.412	79,01%	(3.655)
	Total Pembiayaan	259.960	274.582	280.478	8.503	11.750	3.248	2.160	5.896	20.517	5.854	287.544	97,54%	(7.066)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	439	551	431	0,00%	0,77%	0,59%	(119)	431	(8)			
	KUR	-	398	511	234	0,00%	0,77%	0,35%	(277)	234	(164)			
	Non KUR	-	41	40	198	0,00%	0,73%	3,50%	158	198	156			
3	PWG	-	-	-	221	0,00%	0,00%	2,29%	221	221	221			
	Cilem	-	-	-	221	0,00%	0,00%	2,29%	221	221	221			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	2.459	2,52%	1,36%	1,24%	(185)	(2.104)	320			
	CF 1	1.171	1.100	1.509	1.695	4,81%	4,75%	5,08%	185	524	595			
	Total Griya	405	-	379	377	9,74%	7,15%	6,89%	(3)	(28)	377			
	Oto	766	1.100	1.130	1.318	3,79%	4,27%	4,72%	188	552	218			
	CF 2	3.391	1.038	1.134	764	2,17%	0,70%	0,46%	(370)	(2.628)	(274)			
	Mitraguna & Others	3.391	1.038	1.134	534	2,41%	0,76%	0,35%	(600)	(2.858)	(504)			
	Pensiun	-	-	-	230	0,00%	0,00%	1,67%	230	230	230			
	Total Pembiayaan	4.563	2.577	3.194	3.111	1,76%	1,16%	1,11%	(83)	(1.452)	533	0,32%	71,41%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	46	519	518	518	0,06%	0,72%	0,71%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,77%	-	473	(1)			
	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	2.701	2.455	2.527	2.776	1,49%	1,30%	1,40%	249	75	322			
	CF 1	362	709	781	828	1,49%	2,46%	2,48%	48	466	120			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	828	1,79%	2,95%	2,97%	48	466	120			
	CF 2	2.339	1.746	1.746	1.948	1,49%	1,07%	1,18%	202	(391)	202			
	Mitraguna & Others	2.244	1.746	1.746	1.948	1,59%	1,18%	1,29%	202	(296)	202			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,17%	249	547	321	1,20%	-2,39%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	260.376	264.312	276.443	16.067	
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,23	3,28	0,05	0,51
CIF Payroll	636	1.542	1.643	101	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	196.600	349.157	-	(196.600)	
2	Contribution Margin	3.449	4.424	-	(3.449)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,64	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	214	668	-	(668)	(214)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.648	1.654	657	6	629	61,29%	147	9,74%	4.003	41,33%	(2.348)
2	Tabungan	77.097	95.902	95.758	96.677	2.511	919	775	0,81%	19.581	25,40%	82.429	117,29%	14.249
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	111.007	111.932	3.155	925	1.537	1,39%	24.995	28,75%	95.461	117,25%	16.471
	CASA	78.604	96.928	97.406	98.332	3.167	925	1.404	1,45%	19.727	25,10%	86.431	113,77%	11.900
	(%) CASA	90,42%	87,80%	87,75%	87,85%									
	FDR	27,35%	46,81%	48,03%	47,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	26.357	26.686		329	(1.479)	-5,25%	2.254	9,23%	-	0,00%	26.686
2	Giro ISE	1.505	1.023	1.639	1.645		6	622	60,86%	140	9,30%		0,00%	1.645
3	Tabungan ISE	19.127	23.343	20.919	21.241		323	(2.102)	-9,00%	2.114	11,05%		0,00%	21.241
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	7.909	18.124	18.829	1.220	1.530	310	809	706	10.920	824	17.599	106,99%	1.230
	KUR	7.722	16.929	17.098	1.040	970	-70	644	169	9.376	801	17.082	100,09%	16
	Non KUR	188	1.195	1.732	180	560	380	165	536	1.544	24	517	334,82%	1.214
3	PWG	1.199	7.125	7.768	1.180	905	-275	936	643	6.569	262	7.689	101,03%	79
	Cilem	1.199	7.125	7.768	1.180	905	-275	936	643	6.569	262	7.689	101,03%	79
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.719	1.477	693	-784	1.114	297	12.047	396	24.603	108,60%	2.116
	CF 1	4.501	8.858	8.969	1.077	327	-750	889	111	4.468	216	5.723	156,72%	3.246
	Total Griya	108	76	73	-	-	0	0	-3	-35	3	426	17,10%	(353)
	• Total Non Program	108	76	73	-	-	0	-3	-3	-35	3	426	17,10%	(353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.896	1.077	327	-750	889	114	4.503	213	5.297	167,95%	3.599
	CF 2	10.171	17.564	17.750	400	366	-34	224	187	7.579	179	18.880	94,02%	(1.130)
	Mitraguna & Others	10.171	15.574	15.502	400	100	-300	233	-72	5.331	172	17.990	86,17%	(2.488)
	Pensiun	-	1.989	2.248	-	266	266	-9	259	2.248	7	890	252,50%	1.358
	Total Pembiayaan	23.780	51.671	53.317	3.878	3.128	-749	2.859	1.646	29.536	1.483	49.891	106,87%	3.426

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	17	0,00%	0,00%	0,22%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,22%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	87	0,00%	0,34%	0,32%	(4)	87	(69)			
	CF 1	-	156	90	87	0,00%	1,02%	0,97%	(4)	87	(69)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	87	0,00%	1,03%	0,97%	(4)	87	(69)			
	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	-	156	90	104	0,00%	0,17%	0,20%	14	104	(52)	0,00%	100,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	81.816	86.938	108.244	26.428	
2	Contribution Margin	549	842	1.578	1.029	-187,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	9.072	10.092	(210)	1.020	4.662	85,86%	(69.948)	-87,39%	93.470	10,80%	(83.378)
2	Tabungan	33.280	44.566	46.695	46.958	939	263	2.392	5,37%	13.678	41,10%	38.014	123,53%	8.944
3	Deposito	18.866	77.656	62.474	63.174	1.032	700	(14.483)	-18,65%	44.307	234,85%	19.836	318,49%	43.338
	Total	132.186	127.652	118.240	120.223	1.760	1.983	(7.429)	-5,82%	(11.962)	-9,05%	151.319	79,45%	(31.096)
	CASA	113.319	49.996	55.766	57.050	729	1.283	7.054	14,11%	(56.269)	-49,66%	131.484	43,39%	(74.434)
	(%) CASA	85,73%	39,17%	47,16%	47,45%									
	FDR	12,66%	24,75%	28,20%	27,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	584	905	950	852	(99)	(53)	-5,91%	267	45,73%	-	0,00%	852
2	Giro ISE	18	55	41	41	0	(14)	-25,30%	24	135,07%		0,00%	41
3	Tabungan ISE	567	850	909	810	(99)	(39)	-4,65%	244	42,97%		0,00%	810
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36	0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	728	3.113	3.944	349	976	626	162	831	3.216	144	3.778	104,41%	167
	Cilem	728	3.113	3.944	349	976	626	162	831	3.216	144	3.778	104,41%	167
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.396	1.437	1.200	-237	1.046	912	13.388	288	27.778	105,82%	1.618
	CF 1	6.128	9.054	8.949	342	-	-342	122	-105	2.821	105	7.576	118,12%	1.373
	Total Griya	4.538	7.289	7.250	160	-	-160	0	-39	2.712	39	4.915	147,51%	2.335
	• Total Non Program	4.538	6.115	6.079	-	-	0	-36	-35	1.542	35	4.915	123,69%	1.164
	• Program	-	1.175	1.171	160	-	-160	172	-4	1.171	4	0	0,00%	1.171
	Oto	1.591	1.765	1.699	181	-	-181	122	-66	109	66	2.662	63,84%	(962)
	CF 2	9.879	19.429	20.446	1.095	1.200	105	924	1.017	10.567	183	20.202	101,21%	245
	Mitraguna & Others	9.209	18.517	19.540	1.095	1.200	105	929	1.022	10.331	178	18.475	105,76%	1.064
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.340	1.786	2.176	389	1.208	1.743	16.605	432	31.556	105,65%	1.784

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	258	257	-	0,00%	0,90%	0,00%	(257)	-	(258)			
	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	-	258	257	-	0,00%	1,32%	0,00%	(257)	-	(258)			
	Mitraguna & Others	-	258	257	-	0,00%	1,39%	0,00%	(257)	-	(258)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	-	0,00%	0,81%	0,00%	(257)	-	(258)	0,29%	#DIV/0!	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	141.620	132.186	125.892	(15.728)	
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,52	3,57	0,05	0,42
CIF Payroll	562	731	730	(1)	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	712	725	(2.713)	13	352	94,71%	(1.023)	-58,53%	8.707	8.32%	(7.983)
2	Tabungan	52.637	67.696	67.854	70.567	3.154	2.713	2.871	4,24%	17.930	34,06%	59.126	119,35%	11.442
3	Deposito	30.502	32.660	32.640	32.890	(207)	250	230	0,70%	2.389	7,83%	31.501	104,41%	1.389
	Total	84.886	100.728	101.206	104.182	234	2.976	3.454	3,43%	19.296	22,73%	99.334	104,88%	4.848
	CASA	54.385	68.068	68.566	71.292	442	2.726	3.224	4,74%	16.907	31,09%	67.833	105,10%	3.459
	(%) CASA	64,07%	67,58%	67,75%	68,43%									
	FDR	15,32%	28,93%	30,11%	29,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.579	1.615		36	463	40,19%	(364)	-18,39%	-	0,00%	1.615
2	Giro ISE	1.572	313	637	637		0	324	103,37%	(935)	-59,46%		0,00%	637
3	Tabungan ISE	407	839	942	978		36	139	16,59%	571	140,15%		0,00%	978
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	2.928	7.616	8.040	590	861	271	169	424	5.112	437	5.655	142,18%	2.385
	Cilem	2.928	7.616	8.040	590	861	271	169	424	5.112	437	5.655	142,18%	2.385
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.437	1.426	1.202	-224	925	911	12.358	291	18.905	118,68%	3.531
	CF 1	3.825	6.546	6.421	247	-	-247	135	-125	2.597	125	4.911	130,76%	1.511
	Total Griya	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
	• Total Non Program	789	1.474	1.470	-	-	0	-3	-5	681	5	1.072	137,14%	398
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.952	247	-	-247	135	-120	1.916	120	3.839	128,98%	1.113
	CF 2	6.254	14.979	16.015	1.179	1.202	23	789	1.036	9.762	166	13.995	114,44%	2.021
	Mitraguna & Others	5.039	13.436	14.463	884	1.182	298	660	1.027	9.424	155	11.989	120,64%	2.474
	Pensiun	1.215	1.544	1.552	295	20	-275	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.477	2.016	2.063	47	1.094	1.335	17.470	728	24.560	124,09%	5.917

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	21	0,00%	0,00%	0,26%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,26%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	-	0,82%	0,37%	0,00%	(79)	(83)	(31)			
	CF 1	83	-	79	-	2,17%	1,21%	0,00%	(79)	(83)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	-	2,73%	1,56%	0,00%	(79)	(83)	-			
	CF 2	-	31	-	-	0,00%	0,00%	0,00%	-	-	(31)			
	Mitraguna & Others	-	31	-	-	0,00%	0,00%	0,00%	-	-	(31)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	21	0,64%	0,27%	0,07%	(59)	(62)	(10)	8,14%	#####	8,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	14	45	45	0,00%	0,21%	0,20%	-	45	31			
	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	-	14	45	45	0,00%	0,30%	0,28%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,31%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	80.806	86.720	100.528	19.722	
2	Contribution Margin	1.002	1.421	1.630	628	-62,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,49	3,40	(0,09)	0,14
CIF Payroll	491	557	392	(165)	(99)