

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	43.137	47.112	(10.306)	3.975	(1.631)	-3,35%	(27.057)	-36,48%	247.274	19,05%	(200.161)
2	Tabungan	1.786.724	2.008.954	2.026.954	2.027.343	40.750	389	18.389	0,92%	240.619	13,47%	2.037.916	99,48%	(10.573)
3	Deposito	649.060	610.498	598.763	598.110	(5.364)	(653)	(12.388)	-2,03%	(50.950)	-7,85%	667.179	89,65%	(69.069)
Total		2.509.954	2.668.196	2.668.854	2.672.565	25.080	3.711	4.370	0,16%	162.612	6,48%	2.952.369	90,52%	(279.804)
CASA		1.860.893	2.057.697	2.070.091	2.074.455	30.444	4.364	16.758	0,81%	213.562	11,48%	2.285.190	90,78%	(210.734)
(% CASA		74,14%	77,12%	77,56%	77,62%									
FDR		125,36%	131,30%	131,50%	131,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.482	42.302		820	860	2,07%	(537)	-1,25%	83.611	50,59%	(41.310)
2	Giro ISE	4.948	2.786	3.115	3.427		312	641	23,01%	(1.521)	-30,75%	29.659	11,55%	(26.233)
3	Tabungan ISE	31.691	34.438	34.149	34.656		507	219	0,63%	2.965	9,36%	37.575	82,77%	(2.701)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.203	-	-	0	615	-77	58.633	77	223.889	108,63%	19.314
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.422	-	-	0	1.134	-77	34.283	77	120.072	110,29%	12.351
	• Local Champion	98.139	132.499	132.422	-	-	0	1.134	-77	34.283	77	116.221	113,94%	16.201
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.851	1.000	2.756	1.756	502	9	-2.026	2.747	507.692	87,62%	(62.841)
	KUR	419.345	420.474	420.575	1.000	2.756	1.756	1.113	101	1.230	2.655	477.116	88,15%	(56.541)
	Non KUR	27.532	24.367	24.276	-	-	0	-610	-91	-3.256	91	30.576	79,39%	(6.300)
3	PWG	258.833	422.883	430.867	26.790	29.202	2.412	16.622	7.984	172.033	21.218	433.208	99,46%	(2.341)
	Cilem	127.522	228.193	234.656	6.068	11.007	4.939	8.501	6.463	107.134	4.544	267.053	87,87%	(32.397)
	Gadai	131.312	194.690	196.211	20.722	18.194	-2.527	8.121	1.520	64.899	16.674	166.155	118,09%	30.056
4	CFG	2.256.170	2.392.296	2.390.530	7.055	16.764	9.709	12.190	-1.766	134.360	18.530	2.483.471	96,26%	(92.941)
	CF 1	461.418	474.026	473.369	1.883	709	-1.174	4.543	-658	11.951	1.367	498.650	94,93%	(25.281)
	Total Griya	417.205	391.149	390.509	200	-	-200	0	-641	-26.697	641	434.485	89,88%	(43.976)
	• Total Non Program	64.148	59.172	58.942	200	-	-200	-157	-230	-5.206	230	71.781	82,11%	(12.839)
	• Program	353.058	331.978	331.567	-	-	0	-1.952	-411	-21.491	411	362.704	91,42%	(31.138)
	Oto	44.213	82.877	82.860	1.683	709	-974	4.543	-17	38.647	726	64.165	129,14%	18.695
	CF 2	1.794.752	1.918.270	1.917.161	5.172	16.056	10.884	7.647	-1.108	122.409	17.164	1.984.822	96,59%	(67.660)
	Mitraguna & Others	1.323.695	1.437.274	1.438.766	4.268	14.461	10.193	6.250	1.492	115.070	12.968	1.494.383	96,28%	(55.617)
	Pensiun	471.056	480.996	478.395	904	1.595	691	1.397	-2.601	7.339	4.196	490.439	97,54%	(12.043)
Total Pembiayaan		3.146.451	3.503.301	3.509.451	34.845	48.722	13.877	29.929	6.150	363.000	42.572	3.648.260	96,20%	(138.809)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.148	0,10%	0,19%	0,47%	688	956	673			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.148	0,20%	0,35%	0,87%	688	956	673			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	27.825	1,09%	3,32%	6,25%	13.052	22.946	13.052			
	KUR	3.627	13.148	13.148	24.818	0,86%	3,13%	5,90%	11.670	21.192	11.670			
	Non KUR	1.252	1.625	1.625	3.007	4,55%	6,67%	12,39%	1.382	1.755	1.382			
3	PWG	275	122	122	12.237	0,11%	0,03%	2,84%	12.115	11.962	12.115			
	Cilem	275	-	-	9.196	0,22%	0,00%	3,92%	9.196	8.921	9.196			
	Gadai	-	122	122	3.041	0,00%	0,06%	1,55%	2.919	3.041	2.919			
4	CFG	67.344	65.451	70.806	103.398	2,98%	2,96%	4,33%	32.592	36.054	37.947			
	CF 1	43.373	41.926	45.314	58.518	9,40%	9,56%	12,36%	13.203	15.145	16.592			
	Total Griya	41.791	40.088	42.848	47.453	10,02%	10,95%	12,15%	4.605	5.662	7.365			
	Oto	1.583	1.838	2.467	11.065	3,58%	2,98%	13,35%	8.599	9.483	9.227			
	CF 2	23.971	23.525	25.491	44.880	1,34%	1,33%	2,34%	19.389	20.909	21.355			
	Mitraguna & Others	22.208	21.186	23.560	41.584	1,68%	1,64%	2,89%	18.024	19.376	20.398			
	Pensiun	1.763	2.338	1.931	3.296	0,37%	0,40%	0,69%	1.365	1.533	958			
Total Pembiayaan		72.690	80.822	86.161	144.609	2,31%	2,46%	4,12%	58.448	71.919	63.787	2,27%	44,90%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,59%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,95%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	8.957	0,79%	1,97%	2,01%	203	5.427	449			
	KUR	2.493	6.287	5.977	6.180	0,59%	1,42%	1,47%	203	3.687	(108)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,44%	-	1.740	556			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.915	4,40%	5,53%	5,56%	689	33.646	(2.988)			
	CF 1	73.505	94.254	94.513	94.661	15,93%	19,94%	20,00%	148	21.156	407			
	Total Griya	73.052	92.591	92.778	93.100	17,51%	23,72%	23,84%	321	20.048	509			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.254	1,44%	1,97%	2,00%	541	12.490	(3.395)			
	Mitraguna & Others	22.415	39.679	34.677	35.537	1,69%	2,41%	2,47%	860	13.122	(4.142)			
	Pensiun	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	175.110	4,41%	4,97%	4,99%	906	36.437	(2.548)	3,99%	20,01%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.711	7.914	286	202	725	10,09%	6.769	591,51%	11.144	71,01%	(3.231)
3	Deposito	-	2.650	2.650	3.150	0	500	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	10.361	11.064	286	702	1.225	12,45%	9.919	866,76%	11.496	96,24%	(432)
	CASA	1.144	7.189	7.711	7.914	286	202	725	10,09%	6.769	591,51%	11.144	71,01%	(3.231)
	(%) CASA	100,00%	73,07%	74,42%	71,53%									
	FDR	0,00%	33,29%	31,48%	29,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	140	140		0	0	0,33%	140	#DIV/0!	-	0,00%	140
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	140	140		0	0	0,33%	140	#DIV/0!		0,00%	140
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.261	-	-	0	435	-14	3.261	14	2.402	135,76%	859
	KUR	-	3.040	3.026	-	-	0	440	-14	3.026	14	2.282	132,59%	744
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	3.276	3.261	-	-	0	435	-14	3.261	14	2.402	135,76%	859

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	47	0,00%	0,00%	1,45%	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	47	0,00%	0,00%	20,15%	47	47	47			
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	-	-	-	47	0,00%	0,00%	1,45%	47	47	47	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	10-Dec-25	31-Dec-24	30-Nov-25	10-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	-	1.144	10.088	10.088	
2	Contribution Margin	-	(120)	(707)	(707)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	#DIV/0!	3,04	3,12	0,08	#DIV/0!
CIF Payroll	-	81	82	1	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	6.808	6.279	(437)	(529)	436	7,47%	(5.632)	-47,29%	32.340	19,41%	(26.062)
2	Tabungan	224.769	228.193	229.822	232.645	2.933	2.823	4.452	1,95%	7.876	3,50%	248.413	93,65%	(15.768)
3	Deposito	43.574	34.668	34.833	34.823	153	(10)	156	0,45%	(8.751)	-20,08%	44.995	77,39%	(10.172)
	Total	280.254	268.703	271.463	273.747	2.648	2.284	5.044	1,88%	(6.507)	-2,32%	325.749	84,04%	(52.002)
	CASA	236.680	234.036	236.630	238.924	2.496	2.294	4.888	2,09%	2.244	0,95%	280.753	85,10%	(41.830)
	(%) CASA	84,45%	87,10%	87,17%	87,28%									
	FDR	105,53%	134,63%	133,29%	132,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec 25)				Target Dec 25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.748	6.594	7.625	7.646	21	1.052	15,96%	(1.102)	-12,59%	-	0,00%	7.646
2	Giro ISE	799	583	1.425	1.433	8	849	145,58%	633	79,24%		0,00%	1.433
3	Tabungan ISE	1.949	3.011	3.201	3.213	13	203	6,73%	1.265	64,90%		0,00%	3.213
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234	0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	46.794	-	-	0	-931	-50	15.886	50	40.885	114,45%	5.909
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	44.311	-	-	0	-769	-50	13.403	50	36.624	120,99%	7.687
	• Local Champion	30.908	44.361	44.311	-	-	0	-769	-50	13.403	50	35.340	125,38%	8.971
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	32.868	-	-	0	-689	-213	-2.176	213	39.284	83,67%	(6.416)
	KUR	33.160	31.456	31.248	-	-	0	-660	-208	-1.913	208	37.188	84,03%	(5.940)
	Non KUR	1.883	1.624	1.620	-	-	0	-29	-5	-263	5	2.096	77,27%	(477)
3	PWG	42.057	65.501	66.108	6.869	4.850	-2.019	262	607	24.051	4.243	61.948	106,72%	4.160
	Cilem	12.529	18.576	19.415	599	1.082	483	481	839	6.885	243	26.953	72,03%	(7.538)
	Gadai	29.527	46.925	46.693	6.270	3.768	-2.502	-218	-232	17.166	4.000	34.995	133,43%	11.698
4	CFG	187.744	216.327	216.065	1.189	1.586	397	3.617	-262	28.321	1.848	210.406	102,69%	5.659
	CF 1	15.514	21.606	21.536	659	214	-445	1.116	-70	6.022	283	18.043	119,36%	3.493
	Total Griya	12.407	11.645	11.487	-	-	0	0	-158	-920	158	12.758	90,03%	(1.271)
	• Total Non Program	12.280	11.525	11.367	-	-	0	-163	-158	-914	158	12.628	90,01%	(1.261)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	10.049	659	214	-445	1.116	88	6.942	125	5.285	190,14%	4.764
	CF 2	172.230	194.722	194.529	530	1.372	842	2.501	-192	22.299	1.564	192.363	101,13%	2.167
	Mitraguna & Others	136.376	155.730	155.890	530	1.372	842	1.883	159	19.514	1.213	154.735	100,75%	1.155
	Pensiun	35.854	38.991	38.640	-	-	0	618	-352	2.786	352	37.628	102,69%	1.012
	Total Pembiayaan	295.752	361.753	361.835	8.058	6.436	-1.622	2.259	82	66.082	6.354	352.523	102,64%	9.312

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	898	0,00%	0,76%	1,92%	541	898	547			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	898	0,00%	0,80%	2,03%	541	898	547			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	2.137	0,40%	3,78%	6,50%	888	1.998	1.048			
	KUR	69	1.080	1.249	2.137	0,21%	3,97%	6,84%	888	2.069	1.058			
	Non KUR	70	10	-	-	3,74%	0,00%	0,00%	-	(70)	(10)			
3	PWG	-	-	-	1.218	0,00%	0,00%	1,84%	1.218	1.218	1.218			
	Cilem	-	-	-	760	0,00%	0,00%	3,91%	760	760	760			
	Gadai	-	-	-	458	0,00%	0,00%	0,98%	458	458	458			
4	CFG	606	1.400	2.021	5.234	0,32%	0,93%	2,42%	3.213	4.627	3.834			
	CF 1	136	665	679	1.467	0,88%	3,14%	6,81%	788	1.332	802			
	Total Griya	124	274	277	284	1,00%	2,38%	2,47%	7	160	10			
	Oto	12	391	402	1.184	0,39%	4,04%	11,78%	781	1.171	792			
	CF 2	470	734	1.342	3.766	0,27%	0,69%	1,94%	2.424	3.296	3.032			
	Mitraguna & Others	382	734	1.199	3.623	0,28%	0,77%	2,32%	2.424	3.241	2.889			
	Pensiun	88	-	143	143	0,24%	0,37%	0,37%	-	55	143			
	Total Pembiayaan	745	2.840	3.627	9.487	0,25%	1,00%	2,62%	5.859	8.742	6.647	1,13%	56,81%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	1.119	4,43%	2,39%	2,39%	-	(249)	0			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	1.119	4,43%	2,52%	2,53%	-	(249)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	421	0,58%	1,42%	1,28%	(49)	219	(77)			
	KUR	-	153	118	69	0,00%	0,38%	0,22%	(49)	69	(84)			
	Non KUR	202	346	353	353	10,74%	21,70%	21,77%	-	150	7			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,70%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,70%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,18%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,59%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,65%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	3.055	1,27%	0,84%	0,84%	10	(714)	(583)	10,41%	#####	9,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	291.672	311.873	363.312	71.640	
2	Contribution Margin	6.735	8.183	16.883	10.148	-150,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,79	3,03	2,99	(0,03)	0,20
CIF Payroll	2.500	2.694	2.652	(42)	152

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	12.009	12.007	(4.227)	(2)	(2.793)	-18,87%	537	4,69%	32.177	37,32%	(20.170)
2	Tabungan	240.508	313.726	309.985	308.597	3.063	(1.388)	(5.129)	-1,63%	68.089	28,31%	264.258	116,78%	44.339
3	Deposito	185.720	182.362	183.103	183.094	1.513	(10)	731	0,40%	(2.626)	-1,41%	187.162	97,83%	(4.069)
	Total	437.698	510.888	505.097	503.698	349	(1.399)	(7.190)	-1,41%	66.000	15,08%	483.598	104,16%	20.100
	CASA	251.978	328.526	321.994	320.604	(1.164)	(1.389)	(7.922)	-2,41%	68.627	27,24%	296.436	108,15%	24.169
	(%) CASA	57,57%	64,30%	63,75%	63,65%									
	FDR	88,88%	84,80%	86,06%	86,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.118	5.328		210	279	5,53%	1.202	29,15%	-	0,00%	5.328
2	Giro ISE	544	449	352	381		28	(68)	-15,21%	(163)	-30,05%		0,00%	381
3	Tabungan ISE	3.581	4.600	4.765	4.947		182	347	7,55%	1.366	38,14%		0,00%	4.947
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.716	-	-	0	2.060	0	18.682	-	98.792	106,00%	5.924
	Linkage	44.151	42.730	42.730	-	-	-	-210	0	-1.421	-	49.776	85,84%	(7.046)
	Non-Linkage	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	49.016	126,46%	12.970
	• Local Champion	41.883	61.986	61.986	-	-	0	2.270	0	20.103	-	47.733	129,86%	14.254
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	29.937	300	135	-165	-56	-26	284	161	34.174	87,60%	(4.237)
	KUR	28.300	29.002	28.976	300	135	-165	-40	-26	676	161	32.594	88,90%	(3.618)
	Non KUR	1.354	961	961	-	-	0	-16	0	-392	-	1.580	60,84%	(619)
3	PWG	33.844	48.286	49.026	1.767	3.059	1.292	1.553	740	15.182	2.318	53.646	91,39%	(4.619)
	Cilem	16.485	25.714	26.345	447	1.168	721	613	632	9.861	537	32.084	82,11%	(5.738)
	Gadai	17.360	22.572	22.681	1.320	1.891	571	939	109	5.321	1.782	21.562	105,19%	1.119
4	CFG	239.485	250.290	251.023	176	2.416	2.240	1.387	733	11.538	1.683	267.205	93,94%	(16.182)
	CF 1	40.558	44.440	44.522	103	217	114	791	82	3.964	135	44.275	100,56%	247
	Total Griya	29.064	28.761	28.721	-	-	0	0	-41	-343	41	30.122	95,35%	(1.401)
	• Total Non Program	12.679	13.464	13.450	-	-	0	-111	-14	771	14	13.290	101,21%	160
	• Program	16.385	15.297	15.271	-	-	0	-100	-26	-1.114	26	16.832	90,72%	(1.561)
	Oto	11.494	15.679	15.801	103	217	114	791	123	4.307	94	14.153	111,65%	1.648
	CF 2	198.927	205.850	206.501	73	2.199	2.126	596	651	7.574	1.548	222.929	92,63%	(16.428)
	Mitraguna & Others	182.594	188.301	189.117	73	2.199	2.126	-334	816	6.522	1.383	204.325	92,56%	(15.208)
	Pensiun	16.332	17.549	17.384	-	-	0	930	-164	1.052	164	18.604	93,44%	(1.220)
	Total Pembiayaan	389.016	433.255	434.702	2.243	5.610	3.367	4.943	1.448	45.686	4.162	453.816	95,79%	(19.114)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	1.384	0,33%	0,96%	4,62%	1.095	1.288	1.014			
	KUR	-	370	289	1.384	0,00%	1,00%	4,78%	1.095	1.384	1.014			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	1.769	0,23%	0,06%	3,61%	1.738	1.691	1.769			
	Cilem	78	-	-	790	0,47%	0,00%	3,00%	790	713	790			
	Gadai	-	-	30	978	0,00%	0,13%	4,31%	948	978	978			
4	CFG	3.097	3.356	4.038	8.057	1,29%	1,61%	3,21%	4.020	4.960	4.701			
	CF 1	2.023	2.761	3.429	6.484	4,99%	7,72%	14,56%	3.056	4.461	3.723			
	Total Griya	1.062	2.366	2.482	4.439	3,65%	8,63%	15,46%	1.957	3.377	2.073			
	Oto	961	395	947	2.045	8,36%	6,04%	12,94%	1.098	1.084	1.651			
	CF 2	1.074	595	609	1.573	0,54%	0,30%	0,76%	964	499	978			
	Mitraguna & Others	1.074	500	609	1.573	0,59%	0,32%	0,83%	964	499	1.073			
	Pensiun	-	95	-	-	0,00%	0,00%	0,00%	-	-	(95)			
	Total Pembiayaan	3.271	3.726	4.357	11.210	0,84%	1,01%	2,58%	6.853	7.939	7.484	8,37%	-224,75%	5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,42%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	49,70%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	271	0,73%	0,90%	0,91%	-	53	-			
	KUR	191	-	-	-	0,68%	0,00%	0,00%	-	(191)	-			
	Non KUR	26	271	271	271	1,95%	28,19%	28,19%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.925	1,53%	1,92%	1,96%	123	1.267	(266)			
	CF 1	2.180	2.673	2.670	2.794	5,37%	6,01%	6,27%	124	614	120			
	Total Griya	1.878	2.047	2.048	2.171	6,46%	7,12%	7,56%	124	294	125			
	Oto	302	627	622	622	2,62%	3,97%	3,94%	-	320	(4)			
	CF 2	1.479	2.517	2.133	2.132	0,74%	1,04%	1,03%	(1)	653	(386)			
	Mitraguna & Others	1.217	2.517	2.041	2.040	0,67%	1,08%	1,08%	(1)	822	(478)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.003	8,98%	8,28%	8,28%	123	1.073	(288)	13,65%	-64,75%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	401.918	437.801	485.717	83.799	
2	Contribution Margin	7.153	9.961	15.519	8.366	-117,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.40	2.67	2.67	(0,00)	0,27
CIF Payroll	6.548	5.682	6.226	544	(322)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	7.161	4.473	(10.173)	(2.688)	(1.519)	-25,36%	956	27,20%	23.250	19,24%	(18.778)
2	Tabungan	249.031	282.568	287.293	286.510	3.113	(783)	3.943	1,40%	37.479	15,05%	269.131	106,46%	17.380
3	Deposito	114.464	71.107	69.818	69.758	9.139	(59)	(1.348)	-1,90%	(44.706)	-39,03%	115.929	60,17%	(46.170)
	Total	367.012	359.666	364.271	360.741	2.079	(3.530)	1.075	0,30%	(6.271)	-1,71%	408.310	88,35%	(47.568)
	CASA	252.547	288.559	294.454	290.983	(7.060)	(3.471)	2.423	0,84%	38.435	15,22%	292.381	99,52%	(1.398)
	(%) CASA	68,81%	80,23%	80,83%	80,66%									
	FDR	140,41%	152,41%	150,54%	152,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	3.309	3.162		(146)	(54)	-1,67%	(243)	-7,13%	-	0,00%	3.162
2	Giro ISE	179	34	12	12		1	(22)	-63,45%	(167)	-93,03%		0,00%	12
3	Tabungan ISE	3.226	3.182	3.297	3.150		(147)	(32)	-1,01%	(76)	-2,36%		0,00%	3.150
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	83.420	-	-	0	-401	-25	25.304	25	74.700	111,67%	8.720
	Linkage	33.720	57.778	-	-	-	-	-74	0	24.058	-	41.220	140,17%	16.558
	Non-Linkage	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	33.480	76,59%	(7.838)
	• Local Champion	24.397	25.667	25.642	-	-	0	-327	-25	1.245	25	32.196	79,64%	(6.554)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.172	-	600	600	-757	279	-6.539	321	47.216	76,61%	(11.044)
	KUR	42.080	34.773	35.055	-	600	600	-732	282	-7.025	318	46.419	75,52%	(11.363)
	Non KUR	631	1.120	1.116	-	-	0	-25	-4	485	4	797	140,05%	319
3	PWG	35.041	54.796	55.919	2.924	3.515	591	1.923	1.123	20.879	2.391	53.675	104,18%	2.244
	Cilem	13.016	25.836	26.707	604	1.315	711	1.052	871	13.692	443	27.246	98,02%	(539)
	Gadai	22.025	28.960	29.212	2.321	2.200	-121	871	252	7.187	1.948	26.429	110,53%	2.783
4	CFG	379.443	374.048	372.860	627	718	91	757	-1.188	-6.583	1.906	406.672	91,69%	(33.812)
	CF 1	241.455	234.905	234.649	175	118	-57	1.425	-256	-6.807	374	252.666	92,87%	(18.017)
	Total Griya	235.660	221.091	220.812	-	-	0	0	-279	-14.848	279	244.973	90,14%	(24.161)
	• Total Non Program	5.587	4.754	4.749	-	-	0	-58	-5	-838	5	8.614	55,13%	(3.865)
	• Program	230.073	216.336	216.063	-	-	0	-1.172	-274	-14.010	274	236.359	91,41%	(20.296)
	Oto	5.795	13.814	13.837	175	118	-57	1.425	23	8.042	95	7.693	179,86%	6.144
	CF 2	137.987	139.143	138.211	452	600	148	-668	-932	224	1.532	154.006	89,74%	(15.795)
	Mitraguna & Others	90.056	90.516	89.942	364	520	156	-645	-574	-114	1.094	104.634	85,96%	(14.692)
	Pensiun	47.932	48.628	48.269	88	80	-8	-24	-359	338	439	49.373	97,77%	(1.103)
	Total Pembiayaan	515.311	548.182	548.371	3.551	4.833	1.282	1.521	189	33.060	4.644	582.263	94,18%	(33.892)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	147	0,33%	0,00%	0,18%	147	(45)	147			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	147	0,79%	0,00%	0,57%	147	(45)	147			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	841	2,11%	1,12%	2,32%	437	(62)	320			
	KUR	903	418	403	841	2,15%	1,16%	2,40%	437	(62)	423			
	Non KUR	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
3	PWG	99	-	-	749	0,28%	0,00%	1,34%	749	650	749			
	Cilem	99	-	-	432	0,76%	0,00%	1,62%	432	333	432			
	Gadai	-	-	-	317	0,00%	0,00%	1,08%	317	317	317			
4	CFG	32.852	30.578	30.678	33.791	8,66%	8,20%	9,06%	3.113	939	3.213			
	CF 1	31.606	27.466	28.543	30.146	13,09%	12,15%	12,85%	1.602	(1.460)	2.680			
	Total Griya	31.469	27.355	28.435	29.691	13,35%	12,86%	13,45%	1.256	(1.778)	2.337			
	Oto	136	111	108	454	2,35%	0,78%	3,28%	346	318	343			
	CF 2	1.247	3.113	2.135	3.646	0,90%	1,53%	2,64%	1.511	2.399	533			
	Mitraguna & Others	1.122	2.540	1.807	3.010	1,25%	2,00%	3,35%	1.203	1.888	470			
	Pensiun	124	572	328	636	0,26%	0,67%	1,32%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	35.528	6,61%	5,67%	6,48%	4.447	1.482	4.429	0,20%	96,89%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,12%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,65%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.104	1,07%	3,00%	3,05%	27	648	30			
	KUR	456	1.074	979	1.006	1,08%	2,82%	2,87%	27	550	(67)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,77%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,34%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,63%	-	(0)	-			
4	CFG	57.168	72.616	74.308	74.697	15,07%	19,87%	20,03%	389	17.529	2.080			
	CF 1	55.413	69.760	70.022	70.305	22,95%	29,81%	29,96%	283	14.892	545			
	Total Griya	55.413	69.760	70.022	70.305	23,51%	31,67%	31,84%	283	14.892	545			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,18%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,41%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,88%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	76.924	11,82%	13,96%	14,03%	420	16.028	2.115	0,02%	99,82%	-14,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	240.829	530.211	560.428	319.599	
2	Contribution Margin	6.246	11.173	4.978	(1.268)	20,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,94	2,90	(0,03)	0,20
CIF Payroll	1.935	1.468	1.759	291	(176)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	60	60	(56)	0	1	1,27%	(1.745)	-96,69%	12.155	0,49%	(12.096)
2	Tabungan	71.593	76.850	85.013	85.937	1.714	924	9.087	11,82%	14.344	20,03%	87.712	97,98%	(1.775)
3	Deposito	17.657	22.158	22.408	22.408	(380)	0	250	1,13%	4.752	26,91%	19.029	117,76%	3.379
	Total	91.055	99.068	107.481	108.405	1.278	924	9.337	9,43%	17.350	19,05%	118.897	91,18%	(10.492)
	CASA	73.398	76.909	85.073	85.997	1.658	924	9.087	11,82%	12.599	17,16%	99.868	86,11%	(13.871)
	(%) CASA	80,61%	77,63%	79,15%	79,33%									
	FDR	229,29%	239,29%	219,38%	217,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.260	1.298		38	132	11,29%	(98)	-7,04%	-	0,00%	1.298
2	Giro ISE	302	41	43	43		0	2	4,51%	(260)	-85,92%		0,00%	43
3	Tabungan ISE	1.094	1.126	1.217	1.256		38	130	11,53%	161	14,74%		0,00%	1.256
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	20.012	-	400	400	117	281	954	119	22.107	90,52%	(2.095)
	KUR	17.594	18.200	18.482	-	400	400	144	281	888	119	20.461	90,33%	(1.979)
	Non KUR	1.464	1.530		-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.092	2.456	998	-1.458	2.752	-762	13.842	1.760	30.315	95,97%	(1.223)
	Cilem	9.140	17.519	17.381	880	316	-564	1.866	-138	8.241	454	21.218	81,92%	(3.837)
	Gadai	6.110	12.335	11.712	1.576	682	-894	886	-624	5.601	1.306	9.098	128,73%	2.614
4	CFG	174.474	187.470	186.687	1.248	1.308	60	154	-783	12.213	2.091	189.674	98,43%	(2.986)
	CF 1	2.726	4.273	4.247	200	-	-200	-31	-26	1.522	26	3.975	106,85%	272
	Total Griya	1.978	1.974	1.967	200	-	-200	0	-7	-11	7	2.215	88,80%	(248)
	• Total Non Program	1.978	1.974	1.967	200	-	-200	163	-7	-11	7	2.215	88,80%	(248)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.280	-	-	0	-31	-19	1.532	19	1.760	129,56%	520
	CF 2	171.748	183.197	182.440	1.048	1.308	260	185	-757	10.692	2.065	185.699	98,25%	(3.259)
	Mitraguna & Others	111.863	118.892	117.907	712	666	-46	276	-985	6.044	1.651	124.277	94,88%	(6.369)
	Pensiun	59.885	64.304	64.532	336	642	306	-91	228	4.648	414	61.422	105,06%	3.111
	Total Pembiayaan	208.782	237.055	235.791	3.704	2.706	-998	3.023	-1.263	27.009	3.969	242.096	97,40%	(6.305)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	4.093	1,81%	15,26%	20,45%	1.082	3.749	4.057			
	KUR	344	36	2.773	3.662	1,96%	15,23%	19,81%	889	3.317	3.625			
	Non KUR	-	-	238	431	0,00%	15,53%	28,18%	194	431	431			
3	PWG	-	-	14	1.561	0,00%	0,05%	5,37%	1.547	1.561	1.561			
	Cilem	-	-	-	1.475	0,00%	0,00%	8,48%	1.475	1.475	1.475			
	Gadai	-	-	14	86	0,00%	0,11%	0,74%	72	86	86			
4	CFG	621	471	2.688	6.591	0,36%	1,43%	3,53%	3.903	5.971	6.121			
	CF 1	122	-	-	82	4,46%	0,00%	1,93%	82	(40)	82			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	471	2.688	6.509	0,29%	1,47%	3,57%	3.821	6.010	6.039			
	Mitraguna & Others	499	471	2.587	6.062	0,45%	2,18%	5,14%	3.475	5.563	5.591			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	12.245	0,46%	2,41%	5,19%	6.533	11.281	11.739	0,61%	88,24%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	328	0,58%	1,69%	1,64%	(7)	217	29			
	KUR	66	299	334	328	0,37%	1,84%	1,77%	(7)	262	29			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,03%	-	1.875	(342)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,42%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.242	0,07%	0,95%	0,95%	(7)	2.092	(314)	1,17%	-23,16%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.912	222.249	246.467	30.555	
2	Contribution Margin	7.508	10.360	7.781	273	-3,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,38	(0,03)	0,21
CIF Payroll	1.150	1.123	1.475	352	325

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	87	95	(133)	8	14	17,90%	51	115,21%	9.894	0,96%	(9.799)
2	Tabungan	126.106	145.807	139.477	138.956	4.307	(522)	(6.851)	-4,70%	12.850	10,19%	141.567	98,16%	(2.612)
3	Deposito	46.391	51.246	51.199	51.199	(8.517)	0	(47)	-0,09%	4.808	10,36%	47.572	107,62%	3.627
	Total	172.540	197.134	190.763	190.250	(4.343)	(514)	(6.884)	-3,49%	17.709	10,26%	199.033	95,59%	(8.784)
	CASA	126.150	145.888	139.564	139.051	4.174	(514)	(6.837)	-4,69%	12.901	10,23%	151.462	91,81%	(12.411)
	(%) CASA	73,11%	74,00%	73,16%	73,09%									
	FDR	92,15%	84,68%	87,59%	87,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	717	716		(1)	(75)	-9,44%	115	19,05%	-	0,00%	716
2	Giro ISE	8	2	2	2		0	0	0,00%	(6)	-72,01%		0,00%	2
3	Tabungan ISE	593	789	714	714		(1)	(75)	-9,47%	121	20,31%		0,00%	714
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.354	-	-	0	545	-71	3.826	71	20.174	100,89%	180
	KUR	15.208	19.215	19.145	-	-	0	586	-70	3.937	70	18.673	102,53%	472
	Non KUR	1.319	1.210	1.209	-	-	0	-41	-1	-111	1	1.501	80,51%	(293)
3	PWG	4.082	8.586	8.619	135	160	25	-223	33	4.537	127	8.709	98,97%	(90)
	Cilem	4.082	8.586	8.619	135	160	25	-223	33	4.537	127	8.709	98,97%	(90)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.116	287	1.058	771	73	195	-217	863	151.416	91,22%	(13.301)
	CF 1	3.556	3.661	3.617	-	-	0	-166	-44	61	44	5.044	71,71%	(1.427)
	Total Griya	1.390	1.305	1.303	-	-	0	0	-3	-87	3	1.622	80,33%	(319)
	• Total Non Program	1.390	1.013	1.010	-	-	0	-17	-3	-380	3	1.622	62,27%	(612)
	• Program	-	293	293	-	-	0	293	0	293	-	0	0,00%	293
	Oto	2.165	2.356	2.314	-	-	0	-166	-41	149	41	3.422	67,63%	(1.108)
	CF 2	134.777	134.260	134.499	287	1.058	771	239	239	-279	819	146.373	91,89%	(11.874)
	Mitraguna & Others	92.204	95.035	95.624	287	1.058	771	970	588	3.420	470	102.550	93,25%	(6.926)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	167.095	422	1.218	796	393	157	8.100	1.061	180.352	92,65%	(13.257)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	1.290	1,04%	0,63%	6,34%	1.161	1.118	1.154			
	KUR	85	-	-	1.161	0,56%	0,00%	6,07%	1.161	1.076	1.161			
	Non KUR	87	136	129	129	6,58%	10,63%	10,65%	-	42	(7)			
3	PWG	-	1	-	115	0,00%	0,00%	1,33%	115	115	114			
	Cilem	-	1	-	115	0,00%	0,00%	1,33%	115	115	114			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	4.094	0,82%	0,87%	2,96%	2.891	2.966	2.594			
	CF 1	123	-	147	861	3,46%	4,02%	23,79%	714	738	861			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	861	5,68%	6,24%	37,19%	714	738	861			
	CF 2	1.005	1.500	1.056	3.233	0,75%	0,79%	2,40%	2.177	2.228	1.733			
	Mitraguna & Others	743	1.195	1.056	3.226	0,81%	1,11%	3,37%	2.169	2.482	2.031			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	5.505	0,82%	0,80%	3,29%	4.167	4.204	3.860	0,23%	92,90%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,64%	(1)	(1.699)	136	0,60%	6,43%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	161.020	172.540	194.375	33.355	
2	Contribution Margin	6.691	9.606	9.885	3.194	-47,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,93	3,16	3,20	0,04	0,27
CIF Payroll	1.390	1.528	1.528	-	138

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	430	506	20	76	26	5,33%	(2.899)	-85,14%	12.585	4,02%	(12.079)
2	Tabungan	80.230	94.233	95.026	94.953	4.587	(73)	720	0,76%	14.723	18,35%	94.513	100,47%	440
3	Deposito	12.294	14.848	14.880	14.880	(2.510)	0	32	0,22%	2.586	21,04%	13.135	113,29%	1.746
	Total	95.930	109.561	110.336	110.340	2.097	4	778	0,71%	14.410	15,02%	120.233	91,77%	(9.893)
	CASA	83.636	94.713	95.455	95.459	4.608	4	746	0,79%	11.823	14,14%	107.098	89,13%	(11.639)
	(%) CASA	87,18%	86,45%	86,51%	86,51%									
	FDR	162,31%	168,82%	167,79%	167,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.743	2.744		1	(37)	-1,35%	1.202	78,00%	-	0,00%	2.744
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.724	1.725		1	(37)	-2,13%	184	11,92%	-	0,00%	1.725
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Local Champion	267	101	101	-	-	0	-14	0	-165	-	267	38,02%	(165)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	56.643	250	350	100	236	43	2.829	307	59.614	95,02%	(2.971)
	KUR	50.217	53.821	53.875	250	350	100	366	54	3.658	296	55.758	96,62%	(1.882)
	Non KUR	3.596	2.779	2.767	-	-	0	-130	-11	-829	11	3.856	71,76%	(1.089)
3	PWG	27.769	44.158	45.032	2.482	3.220	738	1.908	875	17.263	2.346	41.295	109,05%	3.738
	Cilem	10.764	20.583	21.080	593	969	376	1.090	497	10.315	473	20.846	101,12%	234
	Gadai	17.005	23.575	23.953	1.889	2.251	362	819	378	6.948	1.873	20.449	117,13%	3.504
4	CFG	73.851	84.100	83.352	532	796	264	892	-748	9.501	1.544	86.681	96,16%	(3.329)
	CF 1	1.222	2.030	2.016	-	-	0	-92	-13	795	13	2.492	80,93%	(475)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.267	-	-	0	-92	-13	984	13	1.393	90,99%	(125)
	CF 2	72.630	82.070	81.335	532	796	264	984	-735	8.706	1.531	84.189	96,61%	(2.854)
	Mitraguna & Others	46.537	52.181	52.005	532	796	264	-235	-176	5.468	972	56.880	91,43%	(4.874)
	Pensiun	26.093	29.889	29.330	-	-	0	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	185.128	3.264	4.366	1.102	3.022	169	29.428	4.197	187.856	98,55%	(2.728)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	2.719	0,48%	1,65%	4,80%	1.783	2.459	2.015			
	KUR	228	545	766	2.131	0,45%	1,42%	3,96%	1.365	1.903	1.586			
	Non KUR	33	159	170	588	0,91%	6,13%	21,26%	418	555	429			
3	PWG	-	-	-	2.374	0,00%	0,00%	5,27%	2.374	2.374	2.374			
	Cilem	-	-	-	2.243	0,00%	0,00%	10,64%	2.243	2.243	2.243			
	Gadai	-	-	-	131	0,00%	0,00%	0,55%	131	131	131			
4	CFG	61	252	149	1.441	0,08%	0,18%	1,73%	1.292	1.380	1.189			
	CF 1	-	-	-	497	0,00%	0,00%	24,64%	497	497	497			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	476	0,00%	0,00%	37,57%	476	476	476			
	CF 2	61	252	149	944	0,08%	0,18%	1,16%	796	883	692			
	Mitraguna & Others	61	208	104	570	0,13%	0,20%	1,10%	466	509	362			
	Pensiun	-	45	45	374	0,00%	0,15%	1,28%	329	374	330			
	Total Pembiayaan	322	957	1.085	6.534	0,21%	0,59%	3,53%	5.449	6.213	5.578	8,76%	-148,26%	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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,38%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,88%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,13%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	523	0,86%	0,73%	0,63%	(89)	(115)	(425)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	638	948	611	523	0,88%	0,75%	0,64%	(89)	(115)	(425)			
	Mitraguna & Others	346	948	611	523	0,74%	1,17%	1,01%	(89)	177	(425)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.304	0,72%	0,67%	0,70%	71	189	(190)	4,44%	-529,90%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	153.146	159.806	184.968	31.822	
2	Contribution Margin	6.487	9.504	7.713	1.226	-18,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,45	2,72	2,79	0,08	0,35
CIF Payroll	1.484	1.552	1.551	(1)	67

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	5.348	6.096	5.703	748	(4.730)	-43,69%	(8.585)	-58,47%	28.261	21,57%	(22.165)
2	Tabungan	126.637	123.445	121.672	122.387	634	715	(1.058)	-0,86%	(4.251)	-3,36%	141.573	86,45%	(19.186)
3	Deposito	60.864	54.876	56.466	56.321	(1.285)	(146)	1.445	2,63%	(4.543)	-7,46%	62.398	90,26%	(6.077)
	Total	202.183	189.147	183.486	184.804	5.053	1.317	(4.343)	-2,30%	(17.379)	-8,60%	232.232	79,58%	(47.428)
	CASA	141.318	134.271	127.020	128.483	6.337	1.463	(5.788)	-4,31%	(12.835)	-9,08%	169.834	75,65%	(41.351)
	(%) CASA	69,90%	70,99%	69,23%	69,52%									
	FDR	127,02%	126,34%	129,83%	128,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.900	4.015		116	517	14,77%	597	17,47%	-	0,00%	4.015
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.700	3.815		116	517	15,67%	597	18,56%	-	0,00%	3.815
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	108	-	-	0	-22	-1	-133	1	241	44,73%	(133)
	Linkage	46	36	36	-	-	-	-1	0	-9	-	46	79,54%	(9)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	21.191	-	-	0	-818	-174	-6.299	174	31.121	68,09%	(9.930)
	KUR	24.649	19.536	19.369	-	-	0	-735	-168	-5.281	168	28.072	69,00%	(8.703)
	Non KUR	2.840	1.828	1.822	-	-	0	-82	-6	-1.018	6	3.049	59,76%	(1.227)
3	PWG	10.361	9.671	9.602	14	95	81	-137	-69	-758	164	19.402	49,49%	(9.799)
	Cilem	10.361	9.671	9.602	14	95	81	-137	-69	-758	164	19.402	49,49%	(9.799)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.312	200	785	585	-3.776	-502	-11.411	1.287	235.220	88,14%	(27.908)
	CF 1	7.216	7.651	7.566	-	-	0	-89	-85	350	85	9.051	83,59%	(1.485)
	Total Griya	3.957	4.371	4.350	-	-	0	0	-21	392	21	4.296	101,24%	53
	• Total Non Program	3.667	3.593	3.572	-	-	0	268	-21	-94	21	3.998	89,37%	(425)
	• Program	291	778	777	-	-	0	-4	-1	486	1	299	260,10%	478
	Oto	3.258	3.280	3.216	-	-	0	-89	-64	-42	64	4.755	67,64%	(1.539)
	CF 2	211.508	200.163	199.746	200	785	585	-3.687	-417	-11.762	1.202	226.169	88,32%	(26.423)
	Mitraguna & Others	176.747	169.319	169.207	200	785	585	-3.116	-112	-7.541	897	189.944	89,08%	(20.737)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	238.213	214	880	666	-4.753	-746	-18.602	1.626	285.983	83,30%	(47.770)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,18%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.310	0,56%	4,58%	6,18%	331	1.156	602			
	KUR	154	428	699	1.004	0,62%	3,58%	5,18%	305	850	576			
	Non KUR	-	279	280	306	0,00%	15,31%	16,79%	26	306	27			
3	PWG	25	-	-	160	0,24%	0,00%	1,67%	160	136	160			
	Cilem	25	-	-	160	0,24%	0,00%	1,67%	160	136	160			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	11.222	6,82%	4,70%	5,41%	1.448	(3.685)	1.169			
	CF 1	-	33	176	459	0,00%	2,30%	6,07%	283	459	426			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	459	0,00%	5,36%	14,27%	283	459	426			
	CF 2	14.908	10.021	9.598	10.763	7,05%	4,80%	5,39%	1.165	(4.144)	742			
	Mitraguna & Others	14.471	9.714	9.403	10.568	8,19%	5,55%	6,25%	1.165	(3.903)	854			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	12.714	5,87%	4,51%	5,34%	1.939	(2.372)	1.911	0,48%	90,96%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.176	1,31%	5,36%	5,55%	31	815	88			
	KUR	269	910	967	998	1,09%	4,95%	5,15%	31	729	88			
	Non KUR	93	178	178	178	3,26%	9,75%	9,78%	-	86	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,10%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,10%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.314	3,60%	8,68%	8,83%	272	10.438	(3.631)			
	CF 1	-	216	216	216	0,00%	2,83%	2,86%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,73%	-	216	-			
	CF 2	7.876	21.729	17.826	18.098	3,72%	8,91%	9,06%	272	10.222	(3.631)			
	Mitraguna & Others	7.422	21.292	17.305	17.577	4,20%	10,22%	10,39%	272	10.155	(3.715)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.500	3,21%	8,03%	8,19%	312	11.263	(3.533)	1,09%	86,72%	-7,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	258.220	263.262	253.929	(4.291)	
2	Contribution Margin	7.010	9.342	(1.899)	(8.909)	127,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,57	2,89	2,77	(0,12)	0,21
CIF Payroll	3.324	2.077	2.582	505	(742)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.299	5.264	(542)	(35)	(544)	-9,37%	(2.249)	-29,93%	22.127	23,79%	(16.863)
2	Tabungan	148.174	173.709	176.065	176.113	(1.253)	48	2.405	1,38%	27.940	18,86%	164.061	107,35%	12.053
3	Deposito	29.593	37.696	27.345	27.045	383	(300)	(10.652)	-28,26%	(2.549)	-8,61%	30.915	87,48%	(3.871)
	Total	185.281	217.214	208.709	208.423	(1.412)	(286)	(8.792)	-4,05%	23.142	12,49%	217.103	96,00%	(8.681)
	CASA	155.687	179.518	181.364	181.378	(1.795)	14	1.860	1,04%	25.691	16,50%	186.188	97,42%	(4.810)
	(%) CASA	84,03%	82,65%	86,90%	87,02%									
	FDR	129,17%	131,26%	137,99%	138,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.361	5.128	5.042	5.691	649	563	10,97%	(2.670)	-31,93%	-	0,00%	5.691
2	Giro ISE	1.674	480	471	744	274	264	55,10%	(930)	-55,54%		0,00%	744
3	Tabungan ISE	6.686	4.648	4.571	4.946	375	298	6,42%	(1.740)	-26,02%		0,00%	4.946
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%		0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.242	-	450	450	429	263	1.851	187	51.533	93,61%	(3.292)
	KUR	42.708	44.232	44.503	-	450	450	484	270	1.794	180	47.624	93,45%	(3.121)
	Non KUR	3.682	3.746	3.739	-	-	0	-55	-7	56	7	3.910	95,63%	(171)
3	PWG	25.907	49.126	52.313	3.956	5.996	2.040	2.667	3.187	26.406	2.809	44.094	118,64%	8.219
	Cilem	11.633	29.592	31.835	1.571	3.123	1.552	2.140	2.243	20.202	880	24.677	129,00%	7.157
	Gadai	14.275	19.533	20.478	2.385	2.874	488	527	945	6.203	1.929	19.416	105,47%	1.062
4	CFG	167.028	188.016	187.446	380	516	136	1.443	-570	20.418	1.086	184.607	101,54%	2.839
	CF 1	10.804	15.629	15.540	-	-	0	820	-90	4.736	90	12.990	119,63%	2.550
	Total Griya	4.197	5.377	5.374	-	-	0	0	-3	1.177	3	4.504	119,32%	870
	• Total Non Program	4.197	5.224	5.221	-	-	0	-54	-3	1.024	3	4.504	115,92%	717
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	10.166	-	-	0	820	-87	3.559	87	8.486	119,80%	1.680
	CF 2	156.224	172.386	171.906	380	516	136	623	-480	15.682	996	171.617	100,17%	289
	Mitraguna & Others	100.077	114.669	114.498	250	406	156	341	-171	14.422	577	113.744	100,66%	754
	Pensiun	56.148	57.718	57.408	130	110	-20	282	-309	1.260	419	57.873	99,20%	(465)
	Total Pembiayaan	239.326	285.120	288.001	4.336	6.962	2.626	4.540	2.881	48.674	4.081	280.234	102,77%	7.767

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	3.053	0,43%	0,49%	6,33%	2.819	2.855	2.730			
	KUR	198	249	162	2.459	0,46%	0,37%	5,53%	2.297	2.261	2.210			
	Non KUR	-	74	72	594	0,00%	1,92%	15,88%	522	594	520			
3	PWG	-	-	-	1.101	0,00%	0,00%	2,10%	1.101	1.101	1.101			
	Cilem	-	-	-	476	0,00%	0,00%	1,49%	476	476	476			
	Gadai	-	-	-	625	0,00%	0,00%	3,05%	625	625	625			
4	CFG	1.021	788	1.127	2.976	0,61%	0,60%	1,59%	1.849	1.955	2.187			
	CF 1	202	371	242	1.738	1,87%	1,55%	11,18%	1.496	1.536	1.367			
	Total Griya	-	212	211	893	0,00%	3,92%	16,62%	682	893	681			
	Oto	202	160	31	845	3,06%	0,30%	8,31%	814	643	685			
	CF 2	819	417	885	1.238	0,52%	0,51%	0,72%	352	419	821			
	Mitraguna & Others	819	161	356	578	0,82%	0,31%	0,50%	222	(242)	416			
	Pensiun	-	256	530	660	0,00%	0,92%	1,15%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	7.129	0,51%	0,48%	2,48%	5.768	5.910	6.018	1,08%	56,34%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	478	0,99%	1,00%	0,99%	(1)	17	69			
	KUR	366	358	429	428	0,86%	0,97%	0,96%	(1)	62	70			
	Non KUR	95	51	50	50	2,57%	1,33%	1,33%	-	(45)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,89%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,89%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.946	1,30%	0,68%	0,68%	(1)	(1.163)	114	1,79%	-165,42%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	235.260	242.722	276.897	41.637	
2	Contribution Margin	8.041	12.126	13.940	5.899	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	2,75	2,76	0,01	0,09
CIF Payroll	1.910	2.051	2.066	15	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	931	780	(98)	(152)	(91)	-10,43%	(583)	-42,80%	9.620	8,10%	(8.840)
2	Tabungan	77.945	101.306	100.908	100.677	3.787	(231)	(629)	-0,62%	22.733	29,17%	90.999	110,63%	9.678
3	Deposito	9.935	10.260	8.046	8.046	433	0	(2.214)	-21,58%	(1.889)	-19,02%	10.702	75,18%	(2.656)
	Total	89.243	112.436	109.885	109.503	4.121	(383)	(2.934)	-2,61%	20.260	-22,70%	111.321	98,37%	(1.819)
	CASA	79.307	102.177	101.840	101.457	3.688	(383)	(720)	-0,70%	22.149	27,93%	100.619	100,83%	837
	(%) CASA	88,87%	90,88%	92,68%	92,65%									
	FDR	131,75%	135,15%	138,27%	138,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.083	2.111		28	(343)	-13,98%	(685)	-24,49%	-	0,00%	2.111
2	Giro ISE	1.018	584	319	319		0	(265)	-45,33%	(699)	-68,66%		0,00%	319
3	Tabungan ISE	1.778	1.870	1.764	1.792		28	(78)	-4,19%	14	0,80%		0,00%	1.792
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	23.929	-	-	0	557	-105	4.524	105	22.874	104,61%	1.056
	KUR	19.311	23.042	22.946	-	-	0	578	-96	3.635	96	22.603	101,52%	342
	Non KUR	95	993	984	-	-	0	-20	-9	889	9	271	363,43%	713
3	PWG	2.291	6.450	6.539	156	131	-25	-144	89	4.248	42	6.471	101,06%	68
	Cilem	2.291	6.450	6.539	156	131	-25	-144	89	4.248	42	6.471	101,06%	68
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.472	715	795	80	4.317	-2	25.686	797	106.301	114,27%	15.171
	CF 1	18.535	22.457	22.390	505	-	-505	625	-67	3.855	67	20.252	110,56%	2.138
	Total Griya	17.245	15.716	15.714	-	-	0	0	-2	-1.531	2	18.033	87,14%	(2.319)
	• Total Non Program	1.070	691	691	-	-	0	-10	0	-379	-	1.416	48,78%	(725)
	• Program	16.174	15.025	15.023	-	-	0	-468	-2	-1.151	2	16.616	90,41%	(1.593)
	Oto	1.291	6.741	6.676	505	-	-505	625	-65	5.386	65	2.220	300,77%	4.457
	CF 2	77.250	99.017	99.082	210	795	585	3.692	65	21.831	730	86.049	115,15%	13.033
	Mitraguna & Others	58.013	80.885	81.092	210	795	585	3.843	207	23.079	588	65.912	123,03%	15.180
	Pensiun	19.237	18.132	17.990	-	-	0	-150	-142	-1.247	142	20.137	89,34%	(2.147)
	Total Pembiayaan	117.580	151.958	151.941	871	926	55	4.730	-18	34.361	944	135.743	111,93%	16.198

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	403	0,86%	2,22%	1,68%	(132)	236	(219)			
	KUR	167	622	534	403	0,87%	2,32%	1,76%	(132)	236	(219)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	9	0,00%	0,00%	0,14%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,14%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	5.350	2,69%	1,97%	4,40%	2.951	2.778	3.212			
	CF 1	1.875	1.540	1.780	3.821	10,12%	7,93%	17,07%	2.041	1.946	2.281			
	Total Griya	1.875	1.449	1.567	2.194	10,87%	9,97%	13,96%	627	319	745			
	Oto	-	91	213	1.627	0,00%	3,16%	24,37%	1.414	1.627	1.536			
	CF 2	697	598	619	1.529	0,90%	0,63%	1,54%	910	832	931			
	Mitraguna & Others	583	598	619	1.529	1,01%	0,77%	1,88%	910	945	931			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	5.761	2,33%	1,93%	3,79%	2.828	3.022	3.002	0,81%	78,58%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	650	0,00%	2,71%	2,72%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,83%	(1)	650	(14)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.935	5.422	5.300	5.166	5,15%	4,36%	4,25%	(134)	232	(256)			
	CF 1	4.826	5.269	4.994	4.860	26,04%	22,24%	21,71%	(134)	34	(409)			
	Total Griya	4.826	5.269	4.994	4.860	27,99%	31,78%	30,93%	(134)	34	(409)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,31%	-	198	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,38%	-	198	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	5.816	4,20%	3,92%	3,83%	(135)	882	(270)	1,85%	51,57%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	114.806	119.588	146.239	31.433	
2	Contribution Margin	3.119	4.675	2.966	(153)	4,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,29	3,15	(0,14)	0,20
CIF Payroll	767	676	815	139	48

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	97	97	(16)	0	8	9,50%	(64)	-39,75%	8.912	1,09%	(8.814)
2	Tabungan	112.107	105.488	113.479	114.523	2.418	1.044	9.035	8,56%	2.416	2,16%	127.186	90,04%	(12.662)
3	Deposito	7.734	11.503	11.460	11.472	(753)	12	(32)	-0,27%	3.738	48,33%	8.925	128,53%	2.546
	Total	120.003	117.080	125.036	126.092	1.648	1.056	9.012	7,70%	6.090	5,07%	145.022	86,95%	(18.930)
	CASA	112.269	105.577	113.577	114.621	2.402	1.044	9.043	8,57%	2.352	2,09%	136.097	84,22%	(21.477)
	(%) CASA	93,56%	90,17%	90,83%	90,90%									
	FDR	119,28%	128,26%	119,54%	118,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.791	1.795		3	47	2,67%	246	15,91%	-	0,00%	1.795
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%	-	0,00%	7
3	Tabungan ISE	1.542	1.741	1.784	1.787		3	47	2,68%	245	15,92%	-	0,00%	1.787
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Local Champion	68	50	50	-	-	0	-2	0	-18	-	68	73,42%	(18)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.706	-	201	201	-145	167	-2.805	34	21.533	72,94%	(5.827)
	KUR	17.071	14.073	14.244	-	201	201	-164	170	-2.827	31	19.918	71,51%	(5.674)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	18.000	831	676	-155	1.020	-35	7.631	710	21.336	84,36%	(3.336)
	Cilem	7.309	11.518	11.636	42	409	367	75	118	4.327	291	15.842	73,45%	(4.207)
	Gadai	3.060	6.516	6.364	789	267	-522	945	-152	3.304	419	5.494	115,84%	870
4	CFG	114.187	116.546	115.718	714	862	148	-66	-828	1.532	1.689	125.520	92,19%	(9.802)
	CF 1	709	1.829	1.963	-	142	142	-43	134	1.254	8	1.960	100,12%	2
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.719	-	142	142	-43	134	1.288	8	1.522	112,92%	197
	CF 2	113.478	114.717	113.756	714	720	6	-23	-961	278	1.681	123.560	92,07%	(9.804)
	Mitraguna & Others	95.023	97.391	96.601	414	720	306	-48	-790	1.578	1.510	104.219	92,69%	(7.618)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	149.474	1.545	1.738	193	807	-695	6.339	2.433	168.458	88,73%	(18.984)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	1.170	1,73%	6,21%	7,45%	205	849	442			
	KUR	302	728	923	1.127	1,77%	6,56%	7,91%	205	826	399			
	Non KUR	19	-	43	43	1,33%	2,90%	2,91%	-	23	43			
3	PWG	-	-	-	706	0,00%	0,00%	3,92%	706	706	706			
	Cilem	-	-	-	684	0,00%	0,00%	5,88%	684	684	684			
	Gadai	-	-	-	22	0,00%	0,00%	0,34%	22	22	22			
4	CFG	617	842	1.148	2.523	0,54%	0,98%	2,18%	1.375	1.906	1.681			
	CF 1	-	-	-	136	0,00%	0,00%	6,92%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	7,90%	136	136	136			
	CF 2	617	842	1.148	2.387	0,54%	1,00%	2,10%	1.239	1.771	1.545			
	Mitraguna & Others	617	842	1.148	2.387	0,65%	1,18%	2,47%	1.239	1.771	1.545			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.398	0,65%	1,41%	2,94%	2.286	3.461	2.829	5,13%	-74,29%	2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.084	2,24%	6,68%	6,90%	46	669	19			
	KUR	236	968	942	989	1,38%	6,70%	6,94%	46	752	20			
	Non KUR	179	96	95	95	12,41%	6,48%	6,50%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,02%	(3)	(944)	(813)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.181	1,87%	1,03%	1,04%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,20%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.265	1,77%	1,48%	1,52%	43	(275)	(794)	7,80%	-414,81%	6,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	144.199	147.619	153.173	8.974	
2	Contribution Margin	5.784	7.943	5.521	(263)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,00	3,26	3,26	0,00	0,26
CIF Payroll	1.413	1.495	1.132	(363)	(281)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	740	1.231	(22)	491	375	43,71%	(1.774)	-59,02%	13.658	9,02%	(12.426)
2	Tabungan	56.317	64.168	64.432	63.997	392	(435)	(171)	-0,27%	7.680	13,64%	71.329	89,72%	(7.332)
3	Deposito	45.220	60.141	60.161	59.961	(2.889)	(200)	(179)	-0,30%	14.741	32,60%	46.637	128,57%	13.325
	Total	104.542	125.166	125.334	125.190	(2.519)	(144)	24	0,02%	20.648	19,75%	131.623	95,11%	(6.433)
	CASA	59.322	65.025	65.173	65.229	370	56	203	0,31%	5.906	9,96%	84.987	76,75%	(19.758)
	(%) CASA	56,74%	51,95%	52,00%	52,10%									
	FDR	207,64%	192,09%	192,24%	192,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.017	2.021		4	(102)	-4,80%	(789)	-28,09%	-	0,00%	2.021
2	Giro ISE	19	387	258	259		2	(128)	-33,04%	240	1253,66%		0,00%	259
3	Tabungan ISE	2.791	1.736	1.760	1.762		2	26	1,49%	(1.029)	-36,87%		0,00%	1.762
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	0	-761	-	8.515	91,07%	(761)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.068	-	-	0	-485	-261	-4.507	261	38.794	77,51%	(8.726)
	KUR	29.907	26.736	26.499	-	-	0	-378	-237	-3.408	237	33.893	78,19%	(7.394)
	Non KUR	4.668	3.593	3.569	-	-	0	-107	-24	-1.099	24	4.901	72,82%	(1.332)
3	PWG	5.791	10.002	10.200	36	462	426	-202	198	4.409	264	14.991	68,04%	(4.791)
	Cilem	5.791	10.002	10.200	36	462	426	-202	198	4.409	264	14.991	68,04%	(4.791)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	192.734	602	1.667	1.065	3.928	563	24.726	1.104	186.413	103,39%	6.322
	CF 1	111.105	105.092	104.887	242	-	-242	651	-205	-6.218	205	116.457	90,07%	(11.570)
	Total Griya	105.380	96.415	96.299	-	-	0	0	-116	-9.082	116	109.231	88,16%	(12.932)
	• Total Non Program	15.372	12.439	12.431	-	-	0	-116	-8	-2.940	8	16.763	74,16%	(4.331)
	• Program	90.009	83.975	83.867	-	-	0	-499	-108	-6.141	108	92.468	90,70%	(8.601)
	Oto	5.724	8.677	8.588	242	-	-242	651	-89	2.864	89	7.226	118,85%	1.362
	CF 2	56.904	87.079	87.847	360	1.667	1.307	3.277	768	30.944	899	69.956	125,58%	17.891
	Mitraguna & Others	52.060	75.127	75.954	360	1.667	1.307	2.692	827	23.894	840	63.627	119,37%	12.327
	Pensiun	4.844	11.953	11.894	-	-	0	586	-59	7.050	59	6.329	187,92%	5.565
	Total Pembiayaan	217.069	240.436	240.936	638	2.129	1.491	3.170	500	23.867	1.629	248.892	96,80%	(7.956)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	1.744	1,36%	3,88%	5,80%	568	1.273	549			
	KUR	56	592	740	1.243	0,19%	2,77%	4,69%	503	1.187	652			
	Non KUR	415	603	436	501	8,89%	12,14%	14,03%	65	86	(102)			
3	PWG	-	-	-	472	0,00%	0,00%	4,62%	472	472	472			
	Cilem	-	-	-	472	0,00%	0,00%	4,62%	472	472	472			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	14.330	4,36%	5,75%	7,44%	3.275	7.001	4.628			
	CF 1	7.221	8.741	10.093	11.625	6,50%	9,60%	11,08%	1.532	4.404	2.883			
	Total Griya	7.194	8.389	9.787	9.741	6,83%	10,15%	10,12%	(46)	2.547	1.352			
	Oto	26	352	306	1.884	0,46%	3,53%	21,93%	1.577	1.857	1.532			
	CF 2	108	960	962	2.705	0,19%	1,10%	3,08%	1.743	2.597	1.745			
	Mitraguna & Others	-	960	962	2.705	0,00%	1,28%	3,56%	1.743	2.705	1.745			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	16.546	3,59%	5,09%	6,87%	4.314	8.745	5.649	0,05%	99,32%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,26%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	839	0,76%	2,76%	2,79%	-	576	137			
	KUR	164	99	98	98	0,55%	0,37%	0,37%	-	(65)	(0)			
	Non KUR	98	603	740	740	2,11%	20,60%	20,73%	-	642	137			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.002	7,41%	8,39%	8,30%	(124)	3.548	248			
	CF 1	10.689	15.097	15.469	15.345	9,62%	14,72%	14,63%	(124)	4.656	249			
	Total Griya	10.577	14.830	15.029	15.078	10,04%	15,59%	15,66%	49	4.501	249			
	Oto	112	267	440	267	1,96%	5,07%	3,11%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,75%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,86%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.020	5,94%	7,13%	7,06%	(124)	4.124	386	0,04%	99,37%	-7,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	215.335	219.091	239.170	23.835	
2	Contribution Margin	230	1.145	2.222	1.992	-866,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,67	1,85	2,02	0,16	0,35
CIF Payroll	1.638	1.786	2.057	271	419

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.461	7.599	(32)	6.138	6.291	480,91%	518	7,32%	16.932	44,88%	(9.333)
2	Tabungan	82.750	97.023	100.117	98.507	8.832	(1.610)	1.484	1,53%	15.757	19,04%	97.775	100,75%	731
3	Deposito	20.500	30.747	30.153	29.713	(11)	(440)	(1.033)	-3,36%	9.213	44,94%	21.287	139,59%	8.427
	Total	110.331	129.078	131.731	135.819	8.789	4.088	6.742	5,22%	25.488	23,10%	135.994	99,87%	(175)
	CASA	89.831	98.331	101.578	106.106	8.800	4.528	7.775	7,91%	16.275	18,12%	114.707	92,50%	(8.602)
	(%) CASA	81,42%	76,18%	77,11%	78,12%									
	FDR	132,60%	132,08%	130,96%	127,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	794	2.186	1.281	1.268	(13)	(918)	-41,99%	474	59,63%	-	0,00%	1.268
2	Giro ISE	389	146	153	153	(0)	7	5,10%	(235)	-60,57%		0,00%	153
3	Tabungan ISE	406	2.040	1.127	1.115	(13)	(925)	-45,36%	709	174,87%		0,00%	1.115
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118	0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.444	250	550	300	462	291	-207	259	41.294	90,68%	(3.850)
	KUR	36.457	36.207	36.505	250	550	300	491	298	48	252	39.946	91,39%	(3.441)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	27.668	2.245	2.521	276	2.042	647	13.040	1.874	26.021	106,33%	1.647
	Cilem	6.737	14.413	15.099	798	881	83	946	686	8.362	195	14.271	105,80%	828
	Gadai	7.891	12.608	12.569	1.447	1.640	193	1.096	-39	4.678	1.680	11.750	106,97%	819
4	CFG	94.017	106.314	107.408	-	2.214	2.214	853	1.095	13.392	1.120	108.286	99,19%	(878)
	CF 1	1.650	2.775	2.781	-	18	18	-44	6	1.131	13	2.811	98,93%	(30)
	Total Griya	348	256	256	-	-	0	0	0	-92	-	509	50,35%	(253)
	• Total Non Program	348	256	256	-	-	0	-9	0	-92	-	509	50,35%	(253)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.525	-	18	18	-44	6	1.222	13	2.302	109,67%	223
	CF 2	92.366	103.539	104.628	-	2.196	2.196	897	1.089	12.261	1.107	105.475	99,20%	(848)
	Mitraguna & Others	54.628	64.218	65.451	-	2.016	2.016	1.225	1.234	10.823	782	66.375	98,61%	(923)
	Pensiun	37.738	39.321	39.176	-	180	180	-328	-145	1.438	325	39.101	100,19%	76
	Total Pembiayaan	146.295	170.488	172.520	2.495	5.286	2.790	3.357	2.033	26.225	3.253	175.601	98,25%	(3.081)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	843	0,22%	0,09%	2,25%	808	760	789			
	KUR	-	19	-	808	0,00%	0,00%	2,21%	808	808	789			
	Non KUR	83	35	35	35	6,98%	3,66%	3,69%	-	(49)	(1)			
3	PWG	-	-	-	784	0,00%	0,00%	2,83%	784	784	784			
	Cilem	-	-	-	654	0,00%	0,00%	4,33%	654	654	654			
	Gadai	-	-	-	130	0,00%	0,00%	1,03%	130	130	130			
4	CFG	-	732	816	3.001	0,00%	0,77%	2,79%	2.186	3.001	2.270			
	CF 1	-	152	135	1.061	0,00%	4,88%	38,14%	925	1.061	909			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	1.061	0,00%	5,38%	42,01%	925	1.061	909			
	CF 2	-	580	680	1.941	0,00%	0,66%	1,85%	1.260	1.941	1.361			
	Mitraguna & Others	-	479	579	1.839	0,00%	0,90%	2,81%	1.260	1.839	1.360			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	4.628	0,06%	0,50%	2,68%	3.778	4.545	3.843	0,56%	79,30%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,38%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,60%	-	90	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19	3.059	2.744	2.743	0,02%	2,58%	2,55%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,61%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,33%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,67%	(1)	2.771	(449)	0,70%	58,04%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	142.526	155.632	167.737	25.211	
2	Contribution Margin	6.195	9.101	5.902	(293)	4,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	3,09	3,12	0,03	0,42
CIF Payroll	1.793	1.072	1.150	78	(643)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	680	765	(337)	84	432	130,13%	608	388,70%	8.656	8,83%	(7.892)
2	Tabungan	45.583	50.262	50.258	50.134	1.727	(124)	(128)	-0,25%	4.551	9,98%	56.511	88,72%	(6.377)
3	Deposito	28.548	6.821	6.824	6.824	6	0	2	0,04%	(21.724)	-76,10%	29.786	22,91%	(22.963)
	Total	74.288	57.415	57.762	57.722	1.396	(40)	307	0,54%	(16.565)	-22,30%	94.953	60,79%	(37.231)
	CASA	45.740	50.594	50.939	50.899	1.390	(40)	305	0,60%	5.159	11,28%	65.167	78,10%	(14.268)
	(%) CASA	61,57%	88,12%	88,19%	88,18%									
	FDR	155,10%	226,45%	225,57%	225,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.251	1.230		(21)	(34)	-2,73%	435	54,69%	-	0,00%	1.230
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.180	1.158		(21)	(34)	-2,89%	370	46,93%		0,00%	1.158
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.048	-	-	0	794	-230	6.901	230	27.194	114,17%	3.854
	KUR	23.464	30.534	30.307	-	-	0	809	-228	6.843	228	26.337	115,07%	3.969
	Non KUR	683	744	741	-	-	0	-15	-3	58	3	857	86,49%	(116)
3	PWG	2.751	6.017	6.057	-	105	105	185	41	3.306	64	7.141	84,82%	(1.084)
	Cilem	2.751	6.017	6.057	-	105	105	185	41	3.306	64	7.141	84,82%	(1.084)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.188	200	1.131	931	-539	468	4.866	663	97.427	95,65%	(4.239)
	CF 1	3.542	3.547	3.535	-	-	0	-16	-12	-8	12	4.547	77,73%	(1.012)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.022	-	-	0	-16	-1	864	1	1.002	102,01%	20
	CF 2	84.780	89.174	89.653	200	1.131	931	-523	480	4.873	651	92.880	96,53%	(3.226)
	Mitraguna & Others	72.402	77.082	77.372	200	848	648	-419	290	4.970	558	79.470	97,36%	(2.098)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	130.293	200	1.236	1.036	441	278	15.072	958	131.762	98,88%	(1.469)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	946	1,08%	0,28%	3,05%	860	685	931			
	KUR	188	-	72	825	0,80%	0,23%	2,72%	753	637	825			
	Non KUR	73	15	15	121	10,64%	2,01%	16,34%	106	48	106			
3	PWG	-	-	-	141	0,00%	0,00%	2,33%	141	141	141			
	Cilem	-	-	-	141	0,00%	0,00%	2,33%	141	141	141			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.787	0,64%	1,94%	2,99%	992	2.224	1.715			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	563	1.072	1.795	2.787	0,66%	2,01%	3,11%	992	2.224	1.715			
	Mitraguna & Others	408	998	1.795	2.787	0,56%	2,33%	3,60%	992	2.379	1.789			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	3.874	0,72%	1,45%	2,97%	1.992	3.050	2.787	2,44%	18,03%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,54%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	8,03%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.150	1,34%	1,03%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,06%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,93%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,01%	198	106	202	1,38%	-35,85%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.091	117.396	130.285	13.194	
2	Contribution Margin	3.831	5.086	4.194	363	-9,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,72	3,74	0,02	0,37
CIF Payroll	585	625	627	2	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	2.025	1.860	44	(165)	463	33,12%	(6.197)	-76,91%	16.705	11,13%	(14.845)
2	Tabungan	114.229	121.095	121.027	120.837	4.229	(189)	(258)	-0,21%	6.609	5,79%	128.618	93,95%	(7.780)
3	Deposito	24.505	17.298	17.298	17.298	(905)	0	0	0,00%	(7.207)	-29,41%	25.776	67,11%	(8.478)
	Total	146.791	139.790	140.349	139.996	3.368	(354)	205	0,15%	(6.795)	-4,63%	171.099	81,82%	(31.104)
	CASA	122.286	122.493	123.052	122.698	4.273	(354)	205	0,17%	411	0,34%	145.323	84,43%	(22.625)
	(%) CASA	83,31%	87,63%	87,68%	87,64%									
	FDR	111,90%	129,28%	129,66%	129,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	809	813		4	31	3,92%	248	43,91%	-	0,00%	813
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	808	812		4	31	3,93%	248	44,13%		0,00%	812
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.064	100	70	-30	617	-115	-642	185	21.722	83,16%	(3.658)
	KUR	17.857	17.662	17.557	100	70	-30	645	-105	-300	175	20.701	84,81%	(3.144)
	Non KUR	848	516	506	-	-	0	-28	-10	-342	10	1.021	49,58%	(515)
3	PWG	28.691	45.381	46.690	2.917	3.413	496	3.017	1.309	17.998	2.104	44.164	105,72%	2.526
	Cilem	14.633	23.716	24.140	193	791	597	760	424	9.508	366	27.201	88,75%	(3.060)
	Gadai	14.059	21.665	22.550	2.724	2.622	-102	2.256	885	8.491	1.738	16.963	132,93%	5.587
4	CFG	116.769	117.085	117.148	186	913	727	-850	62	378	850	127.644	91,78%	(10.496)
	CF 1	2.827	4.132	4.120	-	-	0	-404	-11	1.293	11	4.086	100,84%	34
	Total Griya	979	721	721	-	-	0	0	0	-258	-	1.140	63,28%	(419)
	• Total Non Program	979	721	721	-	-	0	-13	0	-258	-	1.140	63,28%	(419)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.399	-	-	0	-404	-11	1.551	11	2.946	115,37%	453
	CF 2	113.942	112.953	113.027	186	913	727	-446	74	-915	839	123.557	91,48%	(10.530)
	Mitraguna & Others	55.116	57.928	58.106	136	613	477	-183	178	2.991	435	63.692	91,23%	(5.586)
	Pensiun	58.827	55.025	54.921	50	300	250	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	181.976	3.203	4.396	1.192	2.784	1.256	17.716	3.139	193.623	93,98%	(11.647)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	745	3,30%	2,15%	4,13%	355	128	419			
	KUR	461	291	368	716	2,58%	2,08%	4,08%	348	255	425			
	Non KUR	156	35	23	29	18,40%	4,37%	5,83%	7	(127)	(6)			
3	PWG	74	-	78	1.080	0,26%	0,17%	2,31%	1.002	1.006	1.080			
	Cilem	74	-	-	785	0,51%	0,00%	3,25%	785	711	785			
	Gadai	-	-	78	295	0,00%	0,36%	1,31%	217	295	295			
4	CFG	1.969	2.567	1.914	2.000	1,69%	1,63%	1,71%	86	31	(567)			
	CF 1	66	197	90	142	2,32%	2,17%	3,44%	52	76	(55)			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	34	0,00%	0,00%	1,01%	34	34	(120)			
	CF 2	1.904	2.371	1.825	1.859	1,67%	1,62%	1,64%	34	(45)	(512)			
	Mitraguna & Others	1.427	1.787	1.337	1.128	2,59%	2,31%	1,94%	(209)	(299)	(659)			
	Pensiun	477	583	488	730	0,81%	0,89%	1,33%	243	254	147			
	Total Pembiayaan	2.661	2.969	2.458	3.901	1,62%	1,36%	2,14%	1.442	1.240	932	0,00%	100,00%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	560	1,22%	3,09%	3,10%	(1)	331	(83)			
	KUR	229	541	459	458	1,28%	2,60%	2,61%	(1)	229	(83)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,15%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,97%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,61%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,37%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,91%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,34%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.863	1,11%	1,58%	1,57%	(1)	1.037	769	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.764	167.709	183.004	15.240	
2	Contribution Margin	8.174	11.234	10.742	2.568	-31,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	1,81	1,98	2,05	0,07	0,24
CIF Payroll	1.647	1.557	1.729	172	82

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.044	24.043	(336)	(2)	1.282	5,63%	(858)	-3,45%	34.925	68,84%	(10.883)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.162	26.160	(75)	(2)	1.282	5,15%	(801)	-2,97%	37.365	70,01%	(11.205)
	CASA	24.901	22.760	24.044	24.043	(336)	(2)	1.282	5,63%	(858)	-3,45%	34.925	68,84%	(10.883)
	(%) CASA	92,36%	91,49%	91,91%	91,91%									
	FDR	86,03%	80,47%	76,12%	76,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.270	2.198		(73)	(147)	-6,27%	263	13,62%	-	0,00%	2.198
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.270	2.198		(73)	(147)	-6,27%	263	13,62%		0,00%	2.198
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.913	100	-	-100	-741	-106	-3.281	106	26.655	74,71%	(6.741)
	KUR	21.361	18.943	18.839	100	-	-100	-721	-104	-2.522	104	24.648	76,43%	(5.809)
	Non KUR	1.833	1.076	1.074	-	-	0	-19	-2	-759	2	2.006	53,54%	(932)
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	23.194	20.019	19.913	100	-	-100	-741	-106	-3.281	106	26.655	74,71%	(6.741)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	5.101	2,98%	21,76%	25,62%	744	4.409	3.928			
	KUR	472	1.000	4.171	4.918	2,21%	22,02%	26,10%	746	4.445	3.918			
	Non KUR	220	173	185	183	11,98%	17,23%	17,06%	(2)	(36)	10			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	692	1.173	4.357	5.101	2,98%	21,76%	25,62%	744	4.409	3.928	5,81%	77,32%	-19,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	900	0,77%	4,50%	4,52%	-	723	152			
	KUR	161	483	467	467	0,75%	2,47%	2,48%	-	307	(16)			
	Non KUR	17	266	433	433	0,91%	40,23%	40,31%	-	416	168			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	178	749	900	900	0,77%	4,50%	4,52%	-	723	152	24,95%	-451,84%	20,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	22.780	26.961	24.974	2.194	
2	Contribution Margin	613	1.153	980	367	-59,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	3,65	3,57	(0,09)	0,24
CIF Payroll	80	81	92	11	12

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	278	888	434	156	
2	Contribution Margin	(360)	(458)	(219)	141	39,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,67	3,20	3,00	(0,20)	0,33
CIF Payroll	9	5	5	-	(4)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,92%	(301)	-99,91%	302	0,09%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,92%	(301)	-99,91%	302	0,09%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,92%	(301)	-99,91%	302	0,09%	(301)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec 25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	376	302	73	(303)	
2	Contribution Margin	(77)	(117)	(27)	50	64,9%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	625	612	726	(13)	(175)	-22,23%	(2.897)	-82,56%	7.010	8,73%	(6.397)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	625	612	726	(13)	(175)	-22,23%	(2.897)	-82,56%	7.150	8,56%	(6.538)
	CASA	3.509	787	625	612	726	(13)	(175)	-22,23%	(2.897)	-82,56%	7.010	8,73%	(6.397)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.125	3.509	820	(2.305)	
2	Contribution Margin	(300)	(404)	(113)	187	62,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,61	2,60	2,50	(0,10)	(0,11)
CIF Payroll	18	10	10	-	(8)