

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	47.089	43.137	(10.306)	(3.951)	(5.606)	-11,50%	(31.032)	-41,84%	247.274	17,45%	(204.137)
2	Tabungan	1.786.724	2.008.954	2.013.067	2.026.954	40.750	13.887	18.000	0,90%	240.230	13,45%	2.037.916	99,46%	(10.962)
3	Deposito	649.060	610.498	598.604	598.763	(5.364)	158	(11.735)	-1,92%	(50.298)	-7,75%	667.179	89,75%	(68.417)
Total		2.509.954	2.668.196	2.658.760	2.668.854	25.080	10.094	658	0,02%	158.900	6,33%	2.952.369	90,40%	(283.515)
CASA		1.860.893	2.057.697	2.060.155	2.070.091	30.444	9.936	12.394	0,60%	209.198	11,24%	2.285.190	90,59%	(215.098)
(% CASA		74,14%	77,12%	77,49%	77,56%									
FDR		125,36%	131,30%	131,89%	131,39%									

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%	37.579	92,77%	(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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.208	-	-	0	615	-73	58.637	73	223.889	108,63%	19.318
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	120.072	110,29%	12.355
	• Local Champion	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	116.221	113,94%	16.206
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.688	1.000	2.171	1.171	502	-153	-2.189	2.324	507.692	87,59%	(63.004)
	KUR	419.345	420.474	420.401	1.000	2.171	1.171	1.113	-73	1.056	2.244	477.116	88,11%	(56.715)
	Non KUR	27.532	24.367	24.287	-	-	0	-610	-80	-3.245	80	30.576	79,43%	(6.289)
3	PWG	258.833	422.883	429.639	22.170	24.441	2.271	16.622	6.756	170.805	17.685	433.208	99,18%	(3.569)
	Cilem	127.522	228.193	233.780	5.570	9.066	3.496	8.501	5.587	106.258	3.479	267.053	87,54%	(33.273)
	Gadai	131.312	194.690	195.859	16.600	15.375	-1.225	8.121	1.168	64.547	14.207	166.155	117,88%	29.703
4	CFG	2.256.170	2.392.296	2.389.037	6.164	14.797	8.633	12.190	-3.259	132.867	18.056	2.483.471	96,20%	(94.434)
	CF 1	461.418	474.026	473.478	1.883	709	-1.174	4.543	-548	12.060	1.257	498.650	94,95%	(25.172)
	Total Griya	417.205	391.149	390.564	200	-	-200	0	-585	-26.641	585	434.485	89,89%	(43.921)
	• Total Non Program	64.148	59.172	58.954	200	-	-200	-157	-217	-5.193	217	71.781	82,13%	(12.826)
	• Program	353.058	331.978	331.610	-	-	0	-1.952	-368	-21.448	368	362.704	91,43%	(31.095)
	Oto	44.213	82.877	82.914	1.683	709	-974	4.543	37	38.701	672	64.165	129,22%	18.749
	CF 2	1.794.752	1.918.270	1.915.559	4.281	14.089	9.808	7.647	-2.711	120.807	16.799	1.984.822	96,51%	(69.263)
	Mitraguna & Others	1.323.695	1.437.274	1.437.244	3.507	12.576	9.069	6.250	-30	113.548	12.606	1.494.383	96,18%	(57.139)
	Pensiun	471.056	480.996	478.315	774	1.513	739	1.397	-2.681	7.259	4.194	490.439	97,53%	(12.123)
Total Pembiayaan		3.146.451	3.503.301	3.506.571	29.334	41.409	12.075	29.929	3.271	360.121	38.138	3.648.260	96,12%	(141.689)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.157	0,10%	0,19%	0,48%	697	965	681			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.157	0,20%	0,35%	0,87%	697	965	681			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	25.702	1,09%	3,32%	5,78%	10.929	20.823	10.929			
	KUR	3.627	13.148	13.148	22.911	0,86%	3,13%	5,45%	9.763	19.284	9.763			
	Non KUR	1.252	1.625	1.625	2.791	4,55%	6,67%	11,49%	1.167	1.539	1.167			
3	PWG	275	122	122	8.847	0,11%	0,03%	2,06%	5.902	8.572	8.725			
	Cilem	275	-	-	5.902	0,22%	0,00%	2,52%	5.902	5.627	5.902			
	Gadai	-	122	122	2.945	0,00%	0,06%	1,50%	2.823	2.945	2.823			
4	CFG	67.344	65.451	70.806	99.139	2,98%	2,96%	4,15%	28.333	31.795	33.688			
	CF 1	43.373	41.926	45.314	53.224	9,40%	9,56%	11,24%	7.909	9.851	11.298			
	Total Griya	41.791	40.088	42.848	46.110	10,02%	10,95%	11,81%	3.262	4.319	6.022			
	Oto	1.583	1.838	2.467	7.114	3,58%	2,98%	8,58%	4.647	5.531	5.276			
	CF 2	23.971	23.525	25.491	45.915	1,34%	1,33%	2,40%	20.424	21.944	22.390			
	Mitraguna & Others	22.208	21.186	23.560	42.572	1,68%	1,64%	2,96%	19.012	20.365	21.386			
	Pensiun	1.763	2.338	1.931	3.343	0,37%	0,40%	0,70%	1.411	1.580	1.004			
Total Pembiayaan		72.690	80.822	86.161	134.846	2,31%	2,46%	3,85%	48.684	62.155	54.024	2,27%	40,96%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	8.911	0,79%	1,97%	2,00%	157	5.381	403			
	KUR	2.493	6.287	5.977	6.133	0,59%	1,42%	1,46%	157	3.641	(154)			
	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	132.525	4,40%	5,53%	5,55%	300	33.256	(3.378)			
	CF 1	73.505	94.254	94.513	94.271	15,93%	19,94%	19,91%	(242)	20.765	16			
	Total Griya	73.052	92.591	92.778	92.709	17,51%	23,72%	23,74%	(69)	19.657	118			
	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	38.255	1,44%	1,97%	2,00%	542	12.491	(3.394)			
	Mitraguna & Others	22.415	39.679	34.677	35.538	1,69%	2,41%	2,47%	861	13.123	(4.141)			
	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	174.674	4,41%	4,97%	4,98%	470	36.001	(2.984)	3,99%	19,87%	-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 (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.590	7.711	286	121	523	7,27%	6.567	573,83%	11.144	69,19%	(3.433)
3	Deposito	-	2.650	2.650	2.650	0	0	0	0,00%	2.650	#DIV/0!	352	753,70%	2.298
	Total	1.144	9.839	10.240	10.361	286	121	523	5,31%	9.217	805,39%	11.496	90,13%	(1.135)
	CASA	1.144	7.189	7.590	7.711	286	121	523	7,27%	6.567	573,83%	11.144	69,19%	(3.433)
	(%) CASA	100,00%	73,07%	74,12%	74,42%									
	FDR	0,00%	33,29%	31,86%	31,49%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.263	-	-	0	435	-13	3.263	13	2.402	135,81%	860
	KUR	-	3.040	3.027	-	-	0	440	-13	3.027	13	2.282	132,65%	745
	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	3.263	-	-	0	435	-13	3.263	13	2.402	135,81%	860

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	6.894	6.808	(437)	(86)	966	16,53%	(5.103)	-42,84%	32.340	21,05%	(25.532)
2	Tabungan	224.769	228.193	229.481	229.822	2.933	341	1.629	0,71%	5.053	2,25%	248.413	92,52%	(18.591)
3	Deposito	43.574	34.668	34.834	34.833	153	(1)	166	0,48%	(8.741)	-20,06%	44.995	77,42%	(10.162)
	Total	280.254	268.703	271.209	271.463	2.648	254	2.760	1,03%	(8.791)	-3,14%	325.749	83,34%	(54.285)
	CASA	236.680	234.036	236.375	236.630	2.496	255	2.594	1,11%	(50)	-0,02%	280.753	84,28%	(44.124)
	(%) CASA	84,45%	87,10%	87,16%	87,17%									
	FDR	105,53%	134,63%	133,52%	133,40%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	46.798	-	-	0	-931	-46	15.890	46	40.885	114,46%	5.913
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	44.315	-	-	0	-769	-46	13.407	46	36.624	121,00%	7.691
	• Local Champion	30.908	44.361	44.315	-	-	0	-769	-46	13.407	46	35.340	125,40%	8.975
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	32.897	-	-	0	-689	-184	-2.147	184	39.284	83,74%	(6.387)
	KUR	33.160	31.456	31.276	-	-	0	-660	-180	-1.885	180	37.188	84,10%	(5.912)
	Non KUR	1.883	1.624	1.621	-	-	0	-29	-3	-262	3	2.096	77,32%	(475)
3	PWG	42.057	65.501	66.350	6.271	3.977	-2.294	262	848	24.293	3.129	61.948	107,11%	4.402
	Cilem	12.529	18.576	19.379	599	968	369	481	803	6.850	165	26.953	71,90%	(7.574)
	Gadai	29.527	46.925	46.970	5.672	3.009	-2.663	-218	45	17.443	2.964	34.995	134,22%	11.976
4	CFG	187.744	216.327	216.077	1.189	1.586	397	3.617	-250	28.333	1.836	210.406	102,70%	5.671
	CF 1	15.514	21.606	21.548	659	214	-445	1.116	-58	6.034	272	18.043	119,42%	3.505
	Total Griya	12.407	11.645	11.499	-	-	0	0	-146	-908	146	12.758	90,13%	(1.259)
	• Total Non Program	12.280	11.525	11.379	-	-	0	-163	-146	-902	146	12.628	90,11%	(1.249)
	• 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	362.122	7.459	5.563	-1.896	2.259	369	66.369	5.194	352.523	102,72%	9.599

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	907	0,00%	0,76%	1,94%	550	907	556			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	907	0,00%	0,80%	2,05%	550	907	556			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	1.689	0,40%	3,78%	5,13%	440	1.550	600			
	KUR	69	1.080	1.249	1.689	0,21%	3,97%	5,40%	440	1.621	609			
	Non KUR	70	10	-	-	3,74%	0,00%	0,00%	-	(70)	(10)			
3	PWG	-	-	-	1.090	0,00%	0,00%	1,64%	1.090	1.090	1.090			
	Cilem	-	-	-	544	0,00%	0,00%	2,81%	544	544	544			
	Gadai	-	-	-	546	0,00%	0,00%	1,16%	546	546	546			
4	CFG	606	1.400	2.021	5.246	0,32%	0,93%	2,43%	3.225	4.640	3.846			
	CF 1	136	665	679	1.480	0,88%	3,14%	6,87%	801	1.344	814			
	Total Griya	124	274	277	296	1,00%	2,38%	2,58%	20	173	22			
	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	8.932	0,25%	1,00%	2,47%	5.304	8.187	6.092	1,13%	54,09%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	21,75%	-	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%	1,69%	-	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	12.110	12.009	(4.227)	(101)	(2.791)	-18,86%	539	4,70%	32.177	37,32%	(20.169)
2	Tabungan	240.508	313.726	307.152	309.985	3.063	2.833	(3.742)	-1,19%	69.477	28,89%	264.258	117,30%	45.726
3	Deposito	185.720	182.362	183.103	183.103	1.513	0	741	0,41%	(2.616)	-1,41%	187.162	97,83%	(4.059)
	Total	437.698	510.888	502.366	505.097	349	2.731	(5.791)	-1,13%	67.399	15,40%	483.598	104,45%	21.499
	CASA	251.978	328.526	319.263	321.994	(1.164)	2.731	(6.533)	-1,99%	70.016	27,79%	296.436	108,62%	25.558
	(%) CASA	57,57%	64,30%	63,55%	63,75%									
	FDR	88,88%	84,80%	86,50%	86,03%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	29.922	300	100	-200	-56	-41	269	141	34.174	87,56%	(4.252)
	KUR	28.300	29.002	28.961	300	100	-200	-40	-41	661	141	32.594	88,85%	(3.633)
	Non KUR	1.354	961	961	-	-	0	-16	0	-392	-	1.580	60,84%	(619)
3	PWG	33.844	48.286	48.884	1.485	2.763	1.278	1.553	598	15.040	2.164	53.646	91,12%	(4.762)
	Cilem	16.485	25.714	26.236	404	1.015	611	613	522	9.751	493	32.084	81,77%	(5.848)
	Gadai	17.360	22.572	22.648	1.081	1.748	667	939	76	5.288	1.672	21.562	105,04%	1.086
4	CFG	239.485	250.290	251.000	176	2.372	2.196	1.387	710	11.515	1.662	267.205	93,94%	(16.205)
	CF 1	40.558	44.440	44.530	103	217	114	791	90	3.972	127	44.275	100,57%	254
	Total Griya	29.064	28.761	28.725	-	-	0	0	-36	-338	36	30.122	95,36%	(1.397)
	• Total Non Program	12.679	13.464	13.450	-	-	0	-111	-14	771	14	13.290	101,21%	160
	• Program	16.385	15.297	15.276	-	-	0	-100	-22	-1.109	22	16.832	90,75%	(1.557)
	Oto	11.494	15.679	15.804	103	217	114	791	125	4.310	91	14.153	111,67%	1.651
	CF 2	198.927	205.850	206.470	73	2.155	2.082	596	621	7.544	1.534	222.929	92,62%	(16.459)
	Mitraguna & Others	182.594	188.301	189.086	73	2.155	2.082	-334	785	6.492	1.370	204.325	92,54%	(15.239)
	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	434.523	1.961	5.234	3.273	4.943	1.268	45.506	3.967	453.816	95,75%	(19.294)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	1.142	0,33%	0,96%	3,82%	853	1.045	772			
	KUR	-	370	289	1.142	0,00%	1,00%	3,94%	853	1.142	772			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	1.734	0,23%	0,06%	3,55%	1.703	1.656	1.734			
	Cilem	78	-	-	763	0,47%	0,00%	2,91%	763	686	763			
	Gadai	-	-	30	970	0,00%	0,13%	4,28%	940	970	970			
4	CFG	3.097	3.356	4.038	7.171	1,29%	1,61%	2,86%	3.133	4.074	3.815			
	CF 1	2.023	2.761	3.429	5.343	4,99%	7,72%	12,00%	1.914	3.319	2.581			
	Total Griya	1.062	2.366	2.482	3.863	3,65%	8,63%	13,45%	1.381	2.800	1.496			
	Oto	961	395	947	1.480	8,36%	6,04%	9,36%	533	519	1.085			
	CF 2	1.074	595	609	1.828	0,54%	0,30%	0,89%	1.219	754	1.234			
	Mitraguna & Others	1.074	500	609	1.809	0,59%	0,32%	0,96%	1.200	735	1.309			
	Pensiun	-	95	-	20	0,00%	0,00%	0,11%	20	20	(75)			
	Total Pembiayaan	3.271	3.726	4.357	10.046	0,84%	1,01%	2,31%	5.689	6.775	6.320	8,37%	-262,23%	6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	8,29%	123	1.073	(288)	13,65%	-64,68%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	6.803	7.161	(10.173)	358	1.169	19,51%	3.645	103,65%	23.250	30,80%	(16.090)
2	Tabungan	249.031	282.568	286.403	287.293	3.113	890	4.725	1,67%	38.262	15,36%	269.131	106,75%	18.162
3	Deposito	114.464	71.107	69.469	69.818	9.139	349	(1.289)	-1,81%	(44.647)	-39,03%	115.929	60,22%	(46.111)
	Total	367.012	359.666	362.675	364.271	2.079	1.597	4.605	1,28%	(2.741)	-0,75%	408.310	89,21%	(44.038)
	CASA	252.547	288.559	293.206	294.454	(7.060)	1.248	5.894	2,04%	41.906	16,59%	292.381	100,71%	2.073
	(%) CASA	68,81%	80,23%	80,85%	80,83%									
	FDR	140,41%	152,41%	151,22%	150,55%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	83.420	-	-	0	-401	-25	25.304	25	74.700	111,67%	8.720
	Linkage	33.720	57.778	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	36.152	-	550	550	-757	259	-6.560	291	47.216	76,57%	(11.064)
	KUR	42.080	34.773	35.032	-	550	550	-732	259	-7.049	291	46.419	75,47%	(11.387)
	Non KUR	631	1.120	1.120	-	-	0	-25	0	489	-	797	140,51%	323
3	PWG	35.041	54.796	55.768	2.272	2.890	618	1.923	972	20.728	1.918	53.675	103,90%	2.093
	Cilem	13.016	25.836	26.492	516	1.021	505	1.052	656	13.476	365	27.246	97,23%	(755)
	Gadai	22.025	28.960	29.277	1.756	1.869	114	871	317	7.251	1.553	26.429	110,78%	2.848
4	CFG	379.443	374.048	373.078	307	718	411	757	-970	-6.364	1.688	406.672	91,74%	(33.594)
	CF 1	241.455	234.905	234.680	175	118	-57	1.425	-225	-6.775	343	252.666	92,88%	(17.986)
	Total Griya	235.660	221.091	220.839	-	-	0	0	-252	-14.821	252	244.973	90,15%	(24.134)
	• 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	216.090	-	-	0	-1.172	-246	-13.983	246	236.359	91,42%	(20.269)
	Oto	5.795	13.814	13.841	175	118	-57	1.425	27	8.045	91	7.693	179,91%	6.148
	CF 2	137.987	139.143	138.398	132	600	468	-668	-745	411	1.345	154.006	89,87%	(15.608)
	Mitraguna & Others	90.056	90.516	90.129	44	520	476	-645	-387	73	907	104.634	86,14%	(14.505)
	Pensiun	47.932	48.628	48.270	88	80	-8	-24	-358	338	438	49.373	97,77%	(1.103)
	Total Pembiayaan	515.311	548.182	548.418	2.578	4.158	1.580	1.521	236	33.107	3.922	582.263	94,19%	(33.845)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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	829	2,11%	1,12%	2,29%	425	(74)	308			
	KUR	903	418	403	829	2,15%	1,16%	2,37%	425	(74)	411			
	Non KUR	-	103	-	-	0,00%	0,00%	0,00%	-	-	(103)			
3	PWG	99	-	-	643	0,28%	0,00%	1,15%	643	544	643			
	Cilem	99	-	-	433	0,76%	0,00%	1,64%	433	334	433			
	Gadai	-	-	-	210	0,00%	0,00%	0,72%	210	210	210			
4	CFG	32.852	30.578	30.678	33.529	8,66%	8,20%	8,99%	2.850	676	2.950			
	CF 1	31.606	27.466	28.543	30.084	13,09%	12,15%	12,82%	1.540	(1.522)	2.618			
	Total Griya	31.469	27.355	28.435	29.812	13,35%	12,86%	13,50%	1.377	(1.657)	2.457			
	Oto	136	111	108	271	2,35%	0,78%	1,96%	163	135	160			
	CF 2	1.247	3.113	2.135	3.445	0,90%	1,53%	2,49%	1.310	2.198	332			
	Mitraguna & Others	1.122	2.540	1.807	2.640	1,25%	2,00%	2,93%	833	1.518	100			
	Pensiun	124	572	328	805	0,26%	0,67%	1,67%	477	680	232			
	Total Pembiayaan	34.046	31.099	31.082	35.147	6,61%	5,67%	6,41%	4.066	1.102	4.048	0,20%	96,86%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	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%	8,74%	-	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	74.426	15,07%	19,87%	19,95%	118	17.258	1.809			
	CF 1	55.413	69.760	70.022	70.033	22,95%	29,81%	29,84%	12	14.621	273			
	Total Griya	55.413	69.760	70.022	70.033	23,51%	31,67%	31,71%	12	14.621	273			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,17%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,40%	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	76.653	11,82%	13,96%	13,98%	149	15.757	1.844	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	60	60	(56)	0	1	1,25%	(1.745)	-96,69%	12.155	0,49%	(12.096)
2	Tabungan	71.593	76.850	82.941	85.013	1.714	2.072	8.163	10,62%	13.420	18,74%	87.712	96,92%	(2.700)
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	105.409	107.481	1.278	2.072	8.413	8,49%	16.426	18,04%	118.897	90,40%	(11.416)
	CASA	73.398	76.909	83.001	85.073	1.658	2.072	8.163	10,61%	11.675	15,91%	99.868	85,19%	(14.795)
	(%) CASA	80,61%	77,63%	78,74%	79,15%									
	FDR	229,29%	239,29%	222,98%	218,68%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.629	-	-	0	117	-102	570	102	22.107	88,79%	(2.479)
	KUR	17.594	18.200	18.098	-	-	0	144	-102	504	102	20.461	88,45%	(2.362)
	Non KUR	1.464	1.530	1.530	-	-	0	-27	-0	66	0	1.646	92,94%	(116)
3	PWG	15.250	29.854	29.105	1.774	880	-894	2.752	-749	13.855	1.629	30.315	96,01%	(1.211)
	Cilem	9.140	17.519	17.396	826	213	-613	1.866	-123	8.256	336	21.218	81,99%	(3.822)
	Gadai	6.110	12.335	11.709	948	667	-281	886	-626	5.599	1.293	9.098	128,70%	2.611
4	CFG	174.474	187.470	186.307	1.134	920	-214	154	-1.162	11.834	2.082	189.674	98,23%	(3.366)
	CF 1	2.726	4.273	4.252	200	-	-200	-31	-21	1.526	21	3.975	106,96%	277
	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	2.285	-	-	0	-31	-14	1.537	14	1.760	129,81%	525
	CF 2	171.748	183.197	182.056	934	920	-14	185	-1.141	10.308	2.061	185.699	98,04%	(3.643)
	Mitraguna & Others	111.863	118.892	117.604	598	360	-238	276	-1.288	5.740	1.648	124.277	94,63%	(6.673)
	Pensiun	59.885	64.304	64.452	336	560	224	-91	147	4.567	413	61.422	104,93%	3.030
	Total Pembiayaan	208.782	237.055	235.041	2.908	1.800	-1.108	3.023	-2.014	26.259	3.814	242.096	97,09%	(7.056)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	4.123	1,81%	15,26%	21,01%	1.113	3.779	4.087			
	KUR	344	36	2.773	3.692	1,96%	15,23%	20,40%	919	3.348	3.656			
	Non KUR	-	-	238	431	0,00%	15,53%	28,18%	194	431	431			
3	PWG	-	-	14	1.082	0,00%	0,05%	3,72%	1.068	1.082	1.082			
	Cilem	-	-	-	993	0,00%	0,00%	5,71%	993	993	993			
	Gadai	-	-	14	90	0,00%	0,11%	0,77%	76	90	90			
4	CFG	621	471	2.688	6.854	0,36%	1,43%	3,68%	4.166	6.233	6.383			
	CF 1	122	-	-	320	4,46%	0,00%	7,54%	320	199	320			
	Total Griya	-	-	-	82	0,00%	0,00%	4,17%	82	82	82			
	Oto	122	-	-	238	16,27%	0,00%	10,43%	238	117	238			
	CF 2	499	471	2.688	6.533	0,29%	1,47%	3,59%	3.845	6.034	6.063			
	Mitraguna & Others	499	471	2.587	6.086	0,45%	2,18%	5,17%	3.499	5.587	5.615			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	12.059	0,46%	2,41%	5,13%	6.347	11.095	11.553	0,61%	88,09%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	110	299	334	328	0,58%	1,69%	1,67%	(7)	217	29			
	KUR	66	299	334	328	0,37%	1,84%	1,81%	(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%	-22,76%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	95	87	(133)	(8)	6	7,97%	43	97,09%	9.894	0,88%	(9.807)
2	Tabungan	126.106	145.807	139.743	139.477	4.307	(266)	(6.330)	-4,34%	13.372	10,60%	141.567	98,52%	(2.090)
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	191.037	190.763	(4.343)	(273)	(6.370)	-3,23%	18.223	10,56%	199.033	95,84%	(8.270)
	CASA	126.150	145.888	139.838	139.564	4.174	(273)	(6.323)	-4,33%	13.415	10,63%	151.462	92,15%	(11.897)
	(%) CASA	73,11%	74,00%	73,20%	73,16%									
	FDR	92,15%	84,68%	87,52%	87,64%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	20.378	-	-	0	545	-47	3.850	47	20.174	101,01%	204
	KUR	15.208	19.215	19.169	-	-	0	586	-46	3.961	46	18.673	102,66%	496
	Non KUR	1.319	1.210	1.209	-	-	0	-41	-1	-111	1	1.501	80,51%	(293)
3	PWG	4.082	8.586	8.658	135	140	5	-223	72	4.576	68	8.709	99,41%	(51)
	Cilem	4.082	8.586	8.658	135	140	5	-223	72	4.576	68	8.709	99,41%	(51)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.146	67	1.058	991	73	225	-187	833	151.416	91,24%	(13.270)
	CF 1	3.556	3.661	3.629	-	-	0	-166	-32	74	32	5.044	71,96%	(1.415)
	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	2.327	-	-	0	-166	-29	161	29	3.422	67,99%	(1.095)
	CF 2	134.777	134.260	134.517	67	1.058	991	239	257	-261	801	146.373	91,90%	(11.856)
	Mitraguna & Others	92.204	95.035	95.642	67	1.058	991	970	606	3.438	452	102.550	93,26%	(6.908)
	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	167.188	202	1.198	996	393	250	8.193	948	180.352	92,70%	(13.164)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	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	1.279	1,04%	0,63%	6,28%	1.150	1.107	1.143			
	KUR	85	-	-	1.150	0,56%	0,00%	6,00%	1.150	1.065	1.150			
	Non KUR	87	136	129	129	6,58%	10,63%	10,65%	-	42	(7)			
3	PWG	-	1	-	96	0,00%	0,00%	1,11%	96	96	95			
	Cilem	-	1	-	96	0,00%	0,00%	1,11%	96	96	95			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	4.725	0,82%	0,87%	3,42%	3.522	3.597	3.225			
	CF 1	123	-	147	808	3,46%	4,02%	22,27%	661	685	808			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	808	5,68%	6,24%	34,74%	661	685	808			
	CF 2	1.005	1.500	1.056	3.917	0,75%	0,79%	2,91%	2.861	2.912	2.417			
	Mitraguna & Others	743	1.195	1.056	3.909	0,81%	1,11%	4,09%	2.853	3.166	2.714			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	6.106	0,82%	0,80%	3,65%	4.768	4.806	4.462	0,23%	93,60%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	0,78%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,64%	(1)	(1.699)	136	0,60%	6,37%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	429	430	20	1	(51)	-10,58%	(2.976)	-87,38%	12.585	3,41%	(12.155)
2	Tabungan	80.230	94.233	94.481	95.026	4.587	545	793	0,84%	14.795	18,44%	94.513	100,54%	513
3	Deposito	12.294	14.848	14.770	14.880	(2.510)	110	32	0,22%	2.586	21,04%	13.135	113,29%	1.746
	Total	95.930	109.561	109.680	110.336	2.097	656	774	0,71%	14.406	15,02%	120.233	91,77%	(9.897)
	CASA	83.636	94.713	94.910	95.455	4.608	546	742	0,78%	11.820	14,13%	107.098	89,13%	(11.643)
	(%) CASA	87,18%	86,45%	86,53%	86,51%									
	FDR	162,31%	168,82%	168,53%	167,53%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	56.572	250	250	0	236	-28	2.759	278	59.614	94,90%	(3.041)
	KUR	50.217	53.821	53.805	250	250	0	366	-16	3.588	266	55.758	96,50%	(1.952)
	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	44.925	2.177	2.442	265	1.908	767	17.156	1.675	41.295	108,79%	3.630
	Cilem	10.764	20.583	21.096	593	768	174	1.090	513	10.331	255	20.846	101,20%	250
	Gadai	17.005	23.575	23.829	1.583	1.674	91	819	254	6.824	1.420	20.449	116,53%	3.380
4	CFG	73.851	84.100	83.242	425	686	261	892	-858	9.391	1.544	86.681	96,03%	(3.439)
	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	81.225	425	686	261	984	-845	8.596	1.531	84.189	96,48%	(2.964)
	Mitraguna & Others	46.537	52.181	51.895	425	686	261	-235	-286	5.358	972	56.880	91,24%	(4.984)
	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	184.841	2.852	3.378	526	3.022	-119	29.140	3.497	187.856	98,39%	(3.016)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	2.474	0,48%	1,65%	4,37%	1.537	2.213	1.769			
	KUR	228	545	766	1.885	0,45%	1,42%	3,50%	1.119	1.657	1.340			
	Non KUR	33	159	170	589	0,91%	6,13%	21,27%	418	556	430			
3	PWG	-	-	-	381	0,00%	0,00%	0,85%	381	381	381			
	Cilem	-	-	-	250	0,00%	0,00%	1,19%	250	250	250			
	Gadai	-	-	-	131	0,00%	0,00%	0,55%	131	131	131			
4	CFG	61	252	149	1.093	0,08%	0,18%	1,31%	945	1.032	841			
	CF 1	-	-	-	149	0,00%	0,00%	7,39%	149	149	149			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	128	0,00%	0,00%	10,11%	128	128	128			
	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	3.948	0,21%	0,59%	2,14%	2.863	3.627	2.992	8,76%	-310,23%	6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	0,71%	71	189	(190)	4,44%	-528,92%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	9.946	5.348	5.703	(4.598)	(5.478)	-50,60%	(9.333)	-63,57%	28.261	18,92%	(22.913)
2	Tabungan	126.637	123.445	123.066	121.672	634	(1.394)	(1.773)	-1,44%	(4.966)	-3,92%	141.573	85,94%	(19.901)
3	Deposito	60.864	54.876	56.466	56.466	(1.285)	0	1.590	2,90%	(4.398)	-7,23%	62.398	90,49%	(5.931)
	Total	202.183	189.147	189.479	183.486	5.053	(5.992)	(5.661)	-2,99%	(18.696)	-9,25%	232.232	79,01%	(48.745)
	CASA	141.318	134.271	133.012	127.020	6.337	(5.992)	(7.251)	-5,40%	(14.298)	-10,12%	169.834	74,79%	(42.814)
	(%) CASA	69,90%	70,99%	70,20%	69,23%									
	FDR	127,02%	126,34%	125,74%	129,84%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	21.217	-	-	0	-818	-147	-6.273	147	31.121	68,18%	(9.904)
	KUR	24.649	19.536	19.393	-	-	0	-735	-143	-5.256	143	28.072	69,08%	(8.679)
	Non KUR	2.840	1.828	1.824	-	-	0	-82	-4	-1.016	4	3.049	59,82%	(1.225)
3	PWG	10.361	9.671	9.597	14	84	70	-137	-75	-764	159	19.402	49,46%	(9.805)
	Cilem	10.361	9.671	9.597	14	84	70	-137	-75	-764	159	19.402	49,46%	(9.805)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.321	200	785	585	-3.776	-494	-11.403	1.279	235.220	88,14%	(27.899)
	CF 1	7.216	7.651	7.568	-	-	0	-89	-83	353	83	9.051	83,62%	(1.483)
	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	3.218	-	-	0	-89	-62	-40	62	4.755	67,69%	(1.536)
	CF 2	211.508	200.163	199.753	200	785	585	-3.687	-411	-11.755	1.196	226.169	88,32%	(26.416)
	Mitraguna & Others	176.747	169.319	169.213	200	785	585	-3.116	-106	-7.534	891	189.944	89,09%	(20.731)
	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	238.242	214	869	655	-4.753	-717	-18.573	1.587	285.983	83,31%	(47.741)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	1.130	0,56%	4,58%	5,33%	151	976	423			
	KUR	154	428	699	824	0,62%	3,58%	4,25%	125	671	396			
	Non KUR	-	279	280	306	0,00%	15,31%	16,77%	26	306	27			
3	PWG	25	-	-	117	0,24%	0,00%	1,22%	117	93	117			
	Cilem	25	-	-	117	0,24%	0,00%	1,22%	117	93	117			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	11.068	6,82%	4,70%	5,34%	1.294	(3.840)	1.014			
	CF 1	-	33	176	280	0,00%	2,30%	3,70%	104	280	247			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	280	0,00%	5,36%	8,70%	104	280	247			
	CF 2	14.908	10.021	9.598	10.788	7,05%	4,80%	5,40%	1.190	(4.120)	767			
	Mitraguna & Others	14.471	9.714	9.403	10.593	8,19%	5,55%	6,26%	1.190	(3.879)	879			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	12.337	5,87%	4,51%	5,18%	1.563	(2.749)	1.534	0,48%	90,69%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.176	1,31%	5,36%	5,54%	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%	9,77%	-	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%	6,72%	-	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.153	5.299	(542)	146	(510)	-8,78%	(2.214)	-29,47%	22.127	23,95%	(16.828)
2	Tabungan	148.174	173.709	172.692	176.065	(1.253)	3.373	2.356	1,36%	27.891	18,82%	164.061	107,32%	12.004
3	Deposito	29.593	37.696	27.645	27.345	383	(300)	(10.352)	-27,46%	(2.249)	-7,60%	30.915	88,45%	(3.571)
	Total	185.281	217.214	205.489	208.709	(1.412)	3.219	(8.505)	-3,92%	23.428	12,64%	217.103	96,13%	(8.394)
	CASA	155.687	179.518	177.845	181.364	(1.795)	3.519	1.846	1,03%	25.677	16,49%	186.188	97,41%	(4.824)
	(%) CASA	84,03%	82,65%	86,55%	86,90%									
	FDR	129,17%	131,26%	139,82%	137,67%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.303	-	450	450	429	325	1.913	125	51.533	93,73%	(3.230)
	KUR	42.708	44.232	44.563	-	450	450	484	331	1.855	119	47.624	93,57%	(3.061)
	Non KUR	3.682	3.746	3.740	-	-	0	-55	-6	58	6	3.910	95,67%	(169)
3	PWG	25.907	49.126	51.855	3.413	5.104	1.691	2.667	2.729	25.947	2.375	44.094	117,60%	7.761
	Cilem	11.633	29.592	31.459	1.271	2.477	1.206	2.140	1.867	19.826	610	24.677	127,48%	6.781
	Gadai	14.275	19.533	20.396	2.142	2.627	485	527	863	6.121	1.765	19.416	105,05%	980
4	CFG	167.028	188.016	187.167	250	220	-30	1.443	-849	20.138	1.069	184.607	101,39%	2.560
	CF 1	10.804	15.629	15.554	-	-	0	820	-76	4.750	76	12.990	119,74%	2.564
	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	10.180	-	-	0	820	-73	3.573	73	8.486	119,96%	1.694
	CF 2	156.224	172.386	171.613	250	220	-30	623	-774	15.389	994	171.617	100,00%	(4)
	Mitraguna & Others	100.077	114.669	114.205	250	110	-140	341	-464	14.128	574	113.744	100,40%	460
	Pensiun	56.148	57.718	57.408	-	110	110	282	-309	1.260	419	57.873	99,20%	(465)
	Total Pembiayaan	239.326	285.120	287.325	3.663	5.774	2.111	4.540	2.205	47.998	3.569	280.234	102,53%	7.091

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	2.778	0,43%	0,49%	5,75%	2.544	2.580	2.455			
	KUR	198	249	162	2.345	0,46%	0,37%	5,26%	2.184	2.147	2.097			
	Non KUR	-	74	72	432	0,00%	1,92%	11,56%	360	432	359			
3	PWG	-	-	-	1.009	0,00%	0,00%	1,95%	1.009	1.009	1.009			
	Cilem	-	-	-	440	0,00%	0,00%	1,40%	440	440	440			
	Gadai	-	-	-	568	0,00%	0,00%	2,79%	568	568	568			
4	CFG	1.021	788	1.127	2.411	0,61%	0,60%	1,29%	1.284	1.390	1.622			
	CF 1	202	371	242	899	1,87%	1,55%	5,78%	657	697	528			
	Total Griya	-	212	211	-	0,00%	3,92%	0,00%	(211)	-	(212)			
	Oto	202	160	31	899	3,06%	0,30%	8,83%	868	697	739			
	CF 2	819	417	885	1.512	0,52%	0,51%	0,88%	626	693	1.095			
	Mitraguna & Others	819	161	356	851	0,82%	0,31%	0,75%	495	32	690			
	Pensiun	-	256	530	660	0,00%	0,92%	1,15%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	6.197	0,51%	0,48%	2,16%	4.836	4.978	5.086	1,08%	49,89%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	-164,79%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	738	931	(98)	193	61	7,00%	(432)	-31,67%	9.620	9,68%	(8.689)
2	Tabungan	77.945	101.306	101.597	100.908	3.787	(689)	(398)	-0,39%	22.964	29,46%	90.999	110,89%	9.909
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	110.381	109.885	4.121	(496)	(2.551)	-2,27%	20.643	23,13%	111.321	98,71%	(1.436)
	CASA	79.307	102.177	102.335	101.840	3.688	(496)	(337)	-0,33%	22.532	28,41%	100.619	101,21%	1.220
	(%) CASA	88,87%	90,88%	92,71%	92,68%									
	FDR	131,75%	135,15%	137,64%	138,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	23.937	-	-	0	557	-97	4.531	97	22.874	104,65%	1.063
	KUR	19.311	23.042	22.953	-	-	0	578	-88	3.642	88	22.603	101,55%	350
	Non KUR	95	993	984	-	-	0	-20	-9	889	9	271	363,43%	713
3	PWG	2.291	6.450	6.515	156	105	-51	-144	66	4.224	39	6.471	100,69%	44
	Cilem	2.291	6.450	6.515	156	105	-51	-144	66	4.224	39	6.471	100,69%	44
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.479	715	795	80	4.317	5	25.694	790	106.301	114,28%	15.179
	CF 1	18.535	22.457	22.395	505	-	-505	625	-62	3.860	62	20.252	110,58%	2.143
	Total Griya	17.245	15.716	15.714	-	-	0	0	-2	-1.530	2	18.033	87,14%	(2.318)
	• Total Non Program	1.070	691	691	-	-	0	-10	0	-379	-	1.416	48,78%	(725)
	• Program	16.174	15.025	15.024	-	-	0	-468	-2	-1.151	2	16.616	90,41%	(1.593)
	Oto	1.291	6.741	6.681	505	-	-505	625	-60	5.390	60	2.220	300,97%	4.461
	CF 2	77.250	99.017	99.084	210	795	585	3.692	68	21.834	727	86.049	115,15%	13.036
	Mitraguna & Others	58.013	80.885	81.094	210	795	585	3.843	209	23.081	586	65.912	123,03%	15.182
	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	151.932	871	900	29	4.730	-26	34.352	926	135.743	111,93%	16.189

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	504	0,86%	2,22%	2,10%	(31)	337	(118)			
	KUR	167	622	534	504	0,87%	2,32%	2,19%	(31)	337	(118)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	16	0,00%	0,00%	0,25%	16	16	16			
	Cilem	-	-	-	16	0,00%	0,00%	0,25%	16	16	16			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	4.043	2,69%	1,97%	3,33%	1.644	1.471	1.905			
	CF 1	1.875	1.540	1.780	2.501	10,12%	7,93%	11,17%	721	626	962			
	Total Griya	1.875	1.449	1.567	2.195	10,87%	9,97%	13,97%	628	319	746			
	Oto	-	91	213	307	0,00%	3,16%	4,59%	94	307	216			
	CF 2	697	598	619	1.541	0,90%	0,63%	1,56%	923	845	944			
	Mitraguna & Others	583	598	619	1.541	1,01%	0,77%	1,90%	923	958	944			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.563	2,33%	1,93%	3,00%	1.629	1.824	1.803	0,81%	72,96%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	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%	21,70%	(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%	51,58%	-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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	97	97	(16)	0	8	9,50%	(64)	-39,75%	8.912	1,09%	(8.814)
2	Tabungan	112.107	105.488	110.586	113.479	2.418	2.894	7.991	7,58%	1.372	1,22%	127.186	89,22%	(13.706)
3	Deposito	7.734	11.503	11.460	11.460	(753)	(0)	(43)	-0,38%	3.726	48,17%	8.925	128,40%	2.535
	Total	120.003	117.080	122.143	125.036	1.648	2.894	7.956	6,80%	5.034	4,19%	145.022	86,22%	(19.986)
	CASA	112.269	105.577	110.683	113.577	2.402	2.894	8.000	7,58%	1.308	1,17%	136.097	83,45%	(22.520)
	(%) CASA	93,56%	90,17%	90,62%	90,83%									
	FDR	119,28%	128,26%	121,79%	118,97%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	15.714	-	201	201	-145	176	-2.797	25	21.533	72,98%	(5.819)
	KUR	17.071	14.073	14.252	-	201	201	-164	179	-2.819	22	19.918	71,56%	(5.665)
	Non KUR	1.440	1.465	1.462	-	-	0	19	-3	22	3	1.615	90,50%	(153)
3	PWG	10.369	18.035	17.971	321	588	268	1.020	-63	7.602	651	21.336	84,23%	(3.365)
	Cilem	7.309	11.518	11.599	42	331	289	75	81	4.290	250	15.842	73,22%	(4.243)
	Gadai	3.060	6.516	6.372	279	258	-21	945	-144	3.312	402	5.494	115,98%	878
4	CFG	114.187	116.546	115.018	714	162	-552	-66	-1.528	832	1.689	125.520	91,63%	(10.502)
	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	113.056	714	20	-694	-23	-1.661	-422	1.681	123.560	91,50%	(10.504)
	Mitraguna & Others	95.023	97.391	95.901	414	20	-394	-98	-1.490	878	1.510	104.219	92,02%	(8.318)
	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	148.754	1.035	951	-84	807	-1.415	5.619	2.366	168.458	88,30%	(19.704)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	1.251	1,73%	6,21%	7,96%	286	930	523			
	KUR	302	728	923	1.209	1,77%	6,56%	8,48%	286	907	481			
	Non KUR	19	-	43	43	1,33%	2,90%	2,91%	-	23	43			
3	PWG	-	-	-	593	0,00%	0,00%	3,30%	593	593	593			
	Cilem	-	-	-	571	0,00%	0,00%	4,92%	571	571	571			
	Gadai	-	-	-	22	0,00%	0,00%	0,34%	22	22	22			
4	CFG	617	842	1.148	2.523	0,54%	0,98%	2,19%	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%	2,11%	1.239	1.771	1.545			
	Mitraguna & Others	617	842	1.148	2.387	0,65%	1,18%	2,49%	1.239	1.771	1.545			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.367	0,65%	1,41%	2,94%	2.254	3.429	2.797	5,13%	-74,72%	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.037	2,24%	6,68%	6,60%	-	622	(27)			
	KUR	236	968	942	942	1,38%	6,70%	6,61%	-	706	(26)			
	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%	1,03%	(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%	1,21%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.219	1,77%	1,48%	1,49%	(3)	(322)	(840)	7,80%	-423,01%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	743	740	(22)	(3)	(116)	-13,60%	(2.265)	-75,36%	13.658	5,42%	(12.917)
2	Tabungan	56.317	64.168	64.332	64.432	392	100	264	0,41%	8.115	14,41%	71.329	90,33%	(6.897)
3	Deposito	45.220	60.141	60.161	60.161	(2.889)	0	21	0,03%	14.941	33,04%	46.637	129,00%	13.525
	Total	104.542	125.166	125.236	125.334	(2.519)	98	168	0,13%	20.792	19,89%	131.623	95,22%	(6.289)
	CASA	59.322	65.025	65.075	65.173	370	98	147	0,23%	5.851	9,86%	84.987	76,69%	(19.814)
	(%) CASA	56,74%	51,95%	51,96%	52,00%									
	FDR	207,64%	192,09%	192,38%	192,23%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.933	-	-	0	-72	0	-761	-	8.694	91,25%	(761)
	Linkage	8.515	7.754	7.754	-	-	-	-72	-	-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	30.135	-	-	0	-485	-194	-4.440	194	38.794	77,68%	(8.659)
	KUR	29.907	26.736	26.565	-	-	0	-378	-172	-3.342	172	33.893	78,38%	(7.328)
	Non KUR	4.668	3.593	3.571	-	-	0	-107	-22	-1.098	22	4.901	72,85%	(1.331)
3	PWG	5.791	10.002	10.194	36	450	414	-202	192	4.403	258	14.991	68,00%	(4.797)
	Cilem	5.791	10.002	10.194	36	450	414	-202	192	4.403	258	14.991	68,00%	(4.797)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	192.661	602	1.578	976	3.928	490	24.653	1.088	186.413	103,35%	6.249
	CF 1	111.105	105.092	104.903	242	-	-242	651	-189	-6.202	189	116.457	90,08%	(11.554)
	Total Griya	105.380	96.415	96.310	-	-	0	0	-105	-9.071	105	109.231	88,17%	(12.921)
	• Total Non Program	15.372	12.439	12.432	-	-	0	-116	-7	-2.940	7	16.763	74,16%	(4.331)
	• Program	90.009	83.975	83.878	-	-	0	-499	-98	-6.131	98	92.468	90,71%	(8.590)
	Oto	5.724	8.677	8.593	242	-	-242	651	-84	2.869	84	7.226	118,92%	1.367
	CF 2	56.904	87.079	87.758	360	1.578	1.218	3.277	679	30.855	899	69.956	125,45%	17.802
	Mitraguna & Others	52.060	75.127	75.865	360	1.578	1.218	2.692	738	23.805	840	63.627	119,23%	12.238
	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	240.924	638	2.028	1.390	3.170	488	23.855	1.540	248.892	96,80%	(7.968)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	1.738	1,36%	3,88%	5,77%	562	1.267	543			
	KUR	56	592	740	1.246	0,19%	2,77%	4,69%	507	1.190	655			
	Non KUR	415	603	436	491	8,89%	12,14%	13,76%	55	77	(112)			
3	PWG	-	-	-	471	0,00%	0,00%	4,62%	471	471	471			
	Cilem	-	-	-	471	0,00%	0,00%	4,62%	471	471	471			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	13.362	4,36%	5,75%	6,94%	2.307	6.033	3.661			
	CF 1	7.221	8.741	10.093	10.750	6,50%	9,60%	10,25%	657	3.529	2.009			
	Total Griya	7.194	8.389	9.787	9.734	6,83%	10,15%	10,11%	(53)	2.539	1.345			
	Oto	26	352	306	1.016	0,46%	3,53%	11,83%	710	990	664			
	CF 2	108	960	962	2.612	0,19%	1,10%	2,98%	1.650	2.504	1.652			
	Mitraguna & Others	-	960	962	2.612	0,00%	1,28%	3,44%	1.650	2.612	1.652			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	15.571	3,59%	5,09%	6,46%	3.339	7.771	4.674	0,05%	99,27%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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%	2,78%	-	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	15.883	7,41%	8,39%	8,24%	(243)	3.429	129			
	CF 1	10.689	15.097	15.469	15.226	9,62%	14,72%	14,51%	(243)	4.537	129			
	Total Griya	10.577	14.830	15.029	14.959	10,04%	15,59%	15,53%	(70)	4.382	129			
	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%	0,87%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	16.900	5,94%	7,13%	7,01%	(243)	4.005	266	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.260	1.461	(32)	201	153	11,71%	(5.620)	-79,36%	16.932	8,63%	(15.471)
2	Tabungan	82.750	97.023	97.580	100.117	8.832	2.537	3.094	3,19%	17.367	20,99%	97.775	102,39%	2.341
3	Deposito	20.500	30.747	30.153	30.153	(11)	0	(593)	-1,93%	9.653	47,09%	21.287	141,65%	8.867
	Total	110.331	129.078	128.993	131.731	8.789	2.738	2.654	2,06%	21.401	19,40%	135.994	96,87%	(4.263)
	CASA	89.831	98.331	98.840	101.578	8.800	2.738	3.247	3,30%	11.747	13,08%	114.707	88,55%	(13.129)
	(%) CASA	81,42%	76,18%	76,62%	77,11%									
	FDR	132,60%	132,08%	133,45%	130,68%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.478	250	550	300	462	325	-173	225	41.294	90,76%	(3.816)
	KUR	36.457	36.207	36.538	250	550	300	491	332	81	218	39.946	91,47%	(3.408)
	Non KUR	1.194	946	940	-	-	0	-29	-6	-254	6	1.348	69,68%	(409)
3	PWG	14.628	27.021	27.410	1.738	2.028	290	2.042	389	12.783	1.639	26.021	105,34%	1.390
	Cilem	6.737	14.413	15.039	784	775	-9	946	626	8.302	149	14.271	105,38%	768
	Gadai	7.891	12.608	12.372	954	1.253	299	1.096	-237	4.481	1.490	11.750	105,29%	622
4	CFG	94.017	106.314	107.256	-	1.942	1.942	853	942	13.239	1.001	108.286	99,05%	(1.031)
	CF 1	1.650	2.775	2.782	-	18	18	-44	7	1.132	12	2.811	98,97%	(29)
	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	2.526	-	18	18	-44	7	1.224	12	2.302	109,72%	224
	CF 2	92.366	103.539	104.473	-	1.924	1.924	897	935	12.107	989	105.475	99,05%	(1.002)
	Mitraguna & Others	54.628	64.218	65.297	-	1.744	1.744	1.225	1.080	10.669	664	66.375	98,38%	(1.078)
	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	172.144	1.988	4.521	2.533	3.357	1.656	25.849	2.865	175.601	98,03%	(3.458)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	476	0,22%	0,09%	1,27%	441	392	421			
	KUR	-	19	-	441	0,00%	0,00%	1,21%	441	441	422			
	Non KUR	83	35	35	35	6,98%	3,66%	3,69%	-	(49)	(1)			
3	PWG	-	-	-	604	0,00%	0,00%	2,20%	604	604	604			
	Cilem	-	-	-	495	0,00%	0,00%	3,29%	495	495	495			
	Gadai	-	-	-	110	0,00%	0,00%	0,89%	110	110	110			
4	CFG	-	732	816	2.179	0,00%	0,77%	2,03%	1.363	2.179	1.448			
	CF 1	-	152	135	238	0,00%	4,88%	8,57%	103	238	86			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	238	0,00%	5,38%	9,44%	103	238	86			
	CF 2	-	580	680	1.941	0,00%	0,66%	1,86%	1.260	1.941	1.361			
	Mitraguna & Others	-	479	579	1.839	0,00%	0,90%	2,82%	1.260	1.839	1.360			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	3.259	0,06%	0,50%	1,89%	2.409	3.176	2.473	0,56%	70,66%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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	2.744	0,02%	2,58%	2,56%	-	2.726	(315)			
	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	2.731	0,02%	2,64%	2,61%	-	2.712	(328)			
	Mitraguna & Others	19	2.509	2.181	2.181	0,03%	3,40%	3,34%	-	2.163	(328)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.888	0,08%	1,69%	1,68%	-	2.772	(448)	0,70%	58,15%	-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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	744	680	(337)	(63)	348	104,78%	524	334,86%	8.656	7,86%	(7.976)
2	Tabungan	45.583	50.262	50.366	50.258	1.727	(107)	(4)	-0,01%	4.675	10,26%	56.511	88,94%	(6.253)
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	57.933	57.762	1.396	(170)	347	0,60%	(16.525)	-22,25%	94.953	60,83%	(37.191)
	CASA	45.740	50.594	51.109	50.939	1.390	(170)	345	0,68%	5.199	11,37%	65.167	78,17%	(14.229)
	(%) CASA	61,57%	88,12%	88,22%	88,19%									
	FDR	155,10%	226,45%	224,75%	225,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.069	-	-	0	794	-209	6.923	209	27.194	114,25%	3.876
	KUR	23.464	30.534	30.329	-	-	0	809	-206	6.864	206	26.337	115,15%	3.991
	Non KUR	683	744	741	-	-	0	-15	-3	58	3	857	86,49%	(116)
3	PWG	2.751	6.017	6.003	-	41	41	185	-14	3.252	55	7.141	84,06%	(1.139)
	Cilem	2.751	6.017	6.003	-	41	41	185	-14	3.252	55	7.141	84,06%	(1.139)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.133	200	1.063	863	-539	413	4.811	650	97.427	95,59%	(4.294)
	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	89.599	200	1.063	863	-523	425	4.819	638	92.880	96,47%	(3.281)
	Mitraguna & Others	72.402	77.082	77.318	200	780	580	-419	236	4.916	544	79.470	97,29%	(2.153)
	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	130.206	200	1.104	904	441	191	14.985	914	131.762	98,82%	(1.557)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	864	1,08%	0,28%	2,78%	778	603	849			
	KUR	188	-	72	743	0,80%	0,23%	2,45%	671	555	743			
	Non KUR	73	15	15	121	10,64%	2,01%	16,34%	106	48	106			
3	PWG	-	-	-	135	0,00%	0,00%	2,25%	135	135	135			
	Cilem	-	-	-	135	0,00%	0,00%	2,25%	135	135	135			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.984	0,64%	1,94%	3,20%	1.189	2.421	1.912			
	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	2.984	0,66%	2,01%	3,33%	1.189	2.421	1.912			
	Mitraguna & Others	408	998	1.795	2.984	0,56%	2,33%	3,86%	1.189	2.576	1.986			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	3.983	0,72%	1,45%	3,06%	2.102	3.160	2.896	2,44%	20,33%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	1,24%	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%	-35,75%	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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	2.016	2.025	44	9	628	44,93%	(6.032)	-74,87%	16.705	12,12%	(14.680)
2	Tabungan	114.229	121.095	120.676	121.027	4.229	351	(69)	-0,06%	6.798	5,95%	128.618	94,10%	(7.591)
3	Deposito	24.505	17.298	17.298	17.298	(905)	(0)	0	0,00%	(7.207)	-29,41%	25.776	67,11%	(8.479)
	Total	146.791	139.790	139.990	140.349	3.368	359	559	0,40%	(6.442)	-4,39%	171.099	82,03%	(30.750)
	CASA	122.286	122.493	122.692	123.052	4.273	360	559	0,46%	765	0,63%	145.323	84,67%	(22.271)
	(%) CASA	83,31%	87,63%	87,64%	87,68%									
	FDR	111,90%	129,28%	129,80%	129,47%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	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	18.081	100	70	-30	617	-97	-624	167	21.722	83,24%	(3.641)
	KUR	17.857	17.662	17.575	100	70	-30	645	-87	-282	157	20.701	84,90%	(3.126)
	Non KUR	848	516	506	-	-	0	-28	-10	-342	10	1.021	49,58%	(515)
3	PWG	28.691	45.381	46.404	2.379	2.948	569	3.017	1.023	17.712	1.925	44.164	105,07%	2.240
	Cilem	14.633	23.716	24.118	193	679	485	760	402	9.485	277	27.201	88,67%	(3.083)
	Gadai	14.059	21.665	22.286	2.186	2.269	84	2.256	621	8.227	1.649	16.963	131,38%	5.323
4	CFG	116.769	117.085	117.151	186	913	727	-850	66	381	847	127.644	91,78%	(10.493)
	CF 1	2.827	4.132	4.124	-	-	0	-404	-8	1.296	8	4.086	100,92%	37
	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	3.402	-	-	0	-404	-8	1.554	8	2.946	115,48%	456
	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	181.711	2.665	3.931	1.266	2.784	992	17.451	2.939	193.623	93,85%	(11.912)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	559	3,30%	2,15%	3,09%	169	(58)	233			
	KUR	461	291	368	530	2,58%	2,08%	3,02%	162	69	239			
	Non KUR	156	35	23	29	18,40%	4,37%	5,83%	7	(127)	(6)			
3	PWG	74	-	78	876	0,26%	0,17%	1,89%	799	802	876			
	Cilem	74	-	-	578	0,51%	0,00%	2,40%	578	504	578			
	Gadai	-	-	78	299	0,00%	0,36%	1,34%	221	299	299			
4	CFG	1.969	2.567	1.914	1.952	1,69%	1,63%	1,67%	37	(17)	(616)			
	CF 1	66	197	90	235	2,32%	2,17%	5,70%	145	170	39			
	Total Griya	66	43	90	107	6,70%	12,45%	14,87%	17	42	64			
	Oto	-	154	-	128	0,00%	0,00%	3,76%	128	128	(26)			
	CF 2	1.904	2.371	1.825	1.717	1,67%	1,62%	1,52%	(108)	(187)	(654)			
	Mitraguna & Others	1.427	1.787	1.337	1.128	2,59%	2,31%	1,94%	(209)	(299)	(659)			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	101	112	5			
	Total Pembiayaan	2.661	2.969	2.458	3.463	1,62%	1,36%	1,91%	1.005	802	494	0,00%	100,00%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	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%	3,60%	-	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%	1,58%	(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 (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	23.747	24.044	(336)	297	1.284	5,64%	(856)	-3,44%	34.925	68,85%	(10.881)
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	25.865	26.162	(75)	297	1.284	5,16%	(799)	-2,96%	37.365	70,02%	(11.203)
	CASA	24.901	22.760	23.747	24.044	(336)	297	1.284	5,64%	(856)	-3,44%	34.925	68,85%	(10.881)
	(%) CASA	92,36%	91,49%	91,81%	91,91%									
	FDR	86,03%	80,47%	77,10%	76,22%									

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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.941	100	-	-100	-741	-78	-3.254	78	26.655	74,81%	(6.714)
	KUR	21.361	18.943	18.864	100	-	-100	-721	-78	-2.496	78	24.648	76,53%	(5.784)
	Non KUR	1.833	1.076	1.076	-	-	0	-19	0	-757	-	2.006	53,64%	(930)
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	19.941	100	-	-100	-741	-78	-3.254	78	26.655	74,81%	(6.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	4.868	2,98%	21,76%	24,41%	511	4.175	3.695	5,81%	76,20%	-18,6%
	KUR	472	1.000	4.171	4.682	2,21%	22,02%	24,82%	511	4.210	3.682			
	Non KUR	220	173	185	185	11,98%	17,23%	17,23%	-	(34)	12			
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	4.868	2,98%	21,76%	24,41%	511	4.175	3.695	5,81%	76,20%	-18,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	900	0,77%	4,50%	4,52%	-	723	152	24,95%	-452,60%	20,4%
	KUR	161	483	467	467	0,75%	2,47%	2,48%	-	307	(16)			
	Non KUR	17	266	433	433	0,91%	40,23%	40,23%	-	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%	-452,60%	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 (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	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

[illegible]

## 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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Cilem	-	-	-	-	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%	-	-	-				
	Pensium	-	-	-	-	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 (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	635	625	726	(10)	(162)	-20,61%	(2.884)	-82,19%	7.010	8,92%	(6.385)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	635	625	726	(10)	(162)	-20,61%	(2.884)	-82,19%	7.150	8,74%	(6.525)
	CASA	3.509	787	635	625	726	(10)	(162)	-20,61%	(2.884)	-82,19%	7.010	8,92%	(6.385)
	(%) 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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	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)