

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	143.119	140.024	(4.060)	(3.095)	11.158	8,66%	(15.842)	-10,16%	346.235	40,44%	(206.210)
2	Tabungan	1.803.617	1.980.739	2.038.089	2.058.180	51.335	20.091	77.441	3,91%	254.564	14,11%	2.083.113	98,80%	(24.933)
3	Deposito	681.198	762.342	743.280	744.066	(32.431)	786	(18.277)	-2,40%	62.868	9,23%	699.248	106,41%	44.818
Total		2.640.681	2.871.948	2.924.489	2.942.270	14.844	17.781	70.323	2,45%	301.589	11,42%	3.128.596	94,04%	(186.326)
CASA		1.959.483	2.109.605	2.181.209	2.198.205	47.274	16.996	88.599	4,20%	238.722	12,18%	2.429.348	90,49%	(231.143)
(% CASA		74,20%	73,46%	74,58%	74,71%									
FDR		99,99%	104,53%	104,60%	103,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.971	84.200		(4.771)	1.530	1,85%	18.590	28,33%	95.806	87,89%	(11.606)
2	Giro ISE	23.758	19.536	22.501	18.260		(4.241)	(1.276)	-6,53%	(5.498)	-23,14%	42.060	43,41%	(23.800)
3	Tabungan ISE	30.646	53.467	56.802	56.272		(530)	2.806	5,25%	25.626	83,62%	34.843	106,50%	21.430
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.637	5.900	3.585	-2.316	3.622	1.726	21.239	1.858	115.782	87,78%	(14.145)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.551	5.900	907	-4.993	3.623	-951	9.018	1.858	85.508	87,19%	(10.957)
	• Local Champion	62.373	72.430	71.530	5.900	907	-4.993	3.655	-900	9.157	1.807	71.843	99,56%	(313)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.151	17.020	15.577	-1.443	2.543	2.308	23.092	13.269	422.292	92,63%	(31.141)
	KUR	343.457	362.300	364.564	15.160	14.932	-228	1.434	2.264	21.107	12.668	394.978	92,30%	(30.414)
	Non KUR	24.602	26.544	26.587	1.860	645	-1.215	1.108	44	1.985	601	27.314	97,34%	(727)
3	PWG	200.888	356.932	380.150	80.571	75.029	-5.543	19.828	23.217	179.261	51.811	371.423	102,35%	8.727
	Cilem	92.590	195.267	211.140	28.093	27.866	-227	15.699	15.873	118.549	11.992	231.018	91,40%	(19.878)
	Gadai	108.298	161.666	169.010	52.479	47.163	-5.316	4.129	7.344	60.712	39.819	140.405	120,37%	28.605
4	CFG	1.991.066	2.156.639	2.186.217	49.085	69.614	20.529	11.052	29.849	195.152	39.765	2.211.667	98,85%	(25.450)
	CF 1	271.158	283.057	285.549	4.117	6.587	2.470	1.942	2.902	14.391	4.094	309.258	92,33%	(23.709)
	Total Griya	236.939	232.575	233.476	821	3.277	2.456	0	900	-3.463	2.376	255.971	91,21%	(22.495)
	• Total Non Program	155.508	155.596	157.018	500	3.119	-2.038	1.421	1.509	1.698	1.698	163.915	95,79%	(6.898)
	• Program	81.431	76.979	76.458	321	158	-163	-302	-521	-4.973	678	92.056	83,06%	(15.598)
	Oto	34.219	50.482	52.074	3.296	3.310	13	1.942	1.592	17.855	1.718	53.287	97,72%	(1.214)
	CF 2	1.719.908	1.873.311	1.900.668	44.968	63.027	18.059	9.111	27.356	180.760	35.671	1.902.409	99,91%	(1.741)
	Mitraguna & Others	1.474.657	1.605.638	1.629.416	40.015	56.763	16.748	8.035	23.778	154.759	32.985	1.638.476	99,45%	(9.060)
	Pensiun	245.250	267.674	271.252	4.953	6.264	1.311	1.076	3.578	26.002	2.686	263.933	102,77%	7.319
Total Pembiayaan		2.640.411	3.002.055	3.059.155	152.576	163.804	11.227	37.045	57.100	418.744	106.704	3.121.164	98,01%	(62.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.173	0,00%	0,00%	1,15%	1.173	1.173	1.173			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.173	0,00%	0,00%	1,57%	1.173	1.173	1.173			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	17.869	0,62%	2,50%	4,57%	8.154	15.594	8.154			
	KUR	1.785	8.311	8.311	15.434	0,52%	2,29%	4,23%	7.123	13.649	7.123			
	Non KUR	489	1.404	1.404	2.435	1,99%	5,29%	9,16%	1.031	1.945	1.031			
3	PWG	10	-	-	6.071	0,00%	0,00%	1,60%	6.071	6.061	6.071			
	Cilem	10	-	-	4.526	0,01%	0,00%	2,14%	4.526	4.516	4.526			
	Gadai	-	-	-	1.545	0,00%	0,00%	0,91%	1.545	1.545	1.545			
4	CFG	19.717	28.500	30.393	28.691	0,99%	1,41%	1,31%	(1.703)	8.974	191			
	CF 1	13.249	16.070	16.284	17.602	4,89%	5,75%	6,16%	1.318	4.353	1.531			
	Total Griya	12.780	15.301	15.217	15.273	5,39%	6,54%	6,54%	55	2.493	(28)			
	Oto	469	769	1.066	2.329	1,37%	2,11%	4,47%	1.262	1.860	1.560			
	CF 2	6.468	12.430	14.110	11.089	0,38%	0,75%	0,58%	(3.020)	4.621	(1.340)			
	Mitraguna & Others	5.999	11.068	12.944	9.336	0,41%	0,78%	0,57%	(3.158)	3.337	(1.732)			
	Pensiun	470	1.361	1.615	1.753	0,19%	0,60%	0,65%	138	1.284	392			
Total Pembiayaan		22.002	38.215	40.108	53.804	0,83%	1,34%	1,76%	13.696	31.802	15.589	0,87%	50,38%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	23.989	22,59%	24,11%	23,60%	(101)	5.830	(533)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.149	5,06%	12,25%	12,27%	(100)	5.835	(532)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.658	0,70%	0,76%	0,94%	717	1.086	925			
	KUR	1.118	1.434	1.463	2.080	0,33%	0,40%	0,57%	617	962	646			
	Non KUR	1.455	1.300	1.478	1.579	5,91%	5,57%	5,94%	100	124	279			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.742	1,29%	1,06%	1,09%	987	(1.925)	251			
	CF 1	9.750	9.855	10.152	9.814	3,60%	3,59%	3,44%	(337)	65	(40)			
	Total Griya	9.274	9.315	9.438	9.101	3,91%	4,06%	3,90%	(337)	(172)	(214)			
	Oto	476	540	714	713	1,39%	1,41%	1,37%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.927	0,93%	0,67%	0,73%	1.324	(1.990)	291			
	Mitraguna & Others	14.983	12.664	11.647	13.032	1,02%	0,73%	0,80%	1.385	(1.951)	368			
	Pensiun	934	972	956	896	0,04%	0,03%	0,33%	(60)	(39)	(77)			
Total Pembiayaan		46.399	50.747	49.786	51.390	1,76%	1,66%	1,68%	1.603	4.991	643	1,79%	-6,38%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	24.453	23.062	2.218	(1.391)	(1.118)	-4,63%	(2.943)	-11,32%	42.690	54,02%	(19.628)
2	Tabungan	211.719	211.403	221.846	226.213	4.525	4.366	14.810	7,01%	14.494	6,85%	235.399	96,10%	(9.186)
3	Deposito	98.613	78.216	57.749	57.749	(26.842)	0	(20.466)	-26,17%	(40.864)	-41,44%	100.158	57,66%	(42.409)
	Total	336.337	313.799	304.048	307.024	(20.100)	2.976	(6.775)	-2,16%	(29.313)	-8,72%	378.247	81,17%	(71.223)
	CASA	237.724	235.583	246.299	249.274	6.742	2.975	13.692	5,81%	11.551	4,86%	278.089	89,64%	(28.815)
	(%) CASA	70,68%	75,07%	81,01%	81,19%									
	FDR	113,34%	133,66%	141,69%	140,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.959	16.249		(2.710)	(2.052)	-11,21%	774	5,00%	-	0,00%	16.249
2	Giro ISE	9.559	9.188	11.352	9.284		(2.068)	97	1,05%	(275)	-2,88%		0,00%	9.284
3	Tabungan ISE	5.622	9.114	7.607	6.964		(643)	(2.149)	-23,58%	1.342	23,88%		0,00%	6.964
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	26.415	68,06%	(8.437)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	17.977	5.000	-	-5.000	4.885	-506	422	506	22.557	79,70%	(4.579)
	• Local Champion	16.779	17.786	17.288	5.000	-	-5.000	4.892	-498	509	498	19.150	90,28%	(1.862)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.231	1.050	1.020	-30	-629	-340	-8.225	1.360	53.547	75,13%	(13.316)
	KUR	46.158	37.777	37.484	1.050	1.020	-30	-573	-293	-8.674	1.313	51.001	73,50%	(13.517)
	Non KUR	2.298	2.794	2.747	-	-	0	-56	-47	449	47	2.546	107,91%	201
3	PWG	20.904	27.647	29.874	5.525	5.879	354	840	2.227	8.969	3.652	36.253	82,40%	(6.379)
	Cilem	9.146	13.553	14.505	619	1.761	1.142	-228	953	5.360	808	21.665	66,95%	(7.160)
	Gadai	11.759	14.094	15.369	4.905	4.118	-788	1.067	1.274	3.610	2.843	14.588	105,35%	781
4	CFG	294.292	332.720	342.724	7.365	19.651	12.286	2.166	10.004	48.432	9.647	310.587	110,35%	32.137
	CF 1	11.437	13.673	14.323	150	853	703	30	650	2.886	204	13.443	106,55%	880
	Total Griya	7.624	9.813	10.223	-	500	500	0	409	2.599	91	8.137	125,63%	2.086
	• Total Non Program	7.624	9.813	10.223	-	500	500	-285	409	2.599	91	8.137	125,63%	2.086
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	4.100	150	353	203	30	240	287	113	5.306	77,28%	(1.206)
	CF 2	282.855	319.047	328.401	7.215	18.798	11.583	2.137	9.354	45.546	9.444	297.144	110,52%	31.257
	Mitraguna & Others	252.904	279.776	284.903	6.628	14.297	7.669	1.839	5.127	31.999	9.170	265.729	107,22%	19.174
	Pensiun	29.951	39.271	43.498	587	4.501	3.914	297	4.227	13.547	274	31.415	138,46%	12.083
	Total Pembiayaan	381.208	419.421	430.806	18.939	26.550	7.610	7.261	11.385	49.597	15.165	426.801	100,94%	4.005

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	2.089	0,14%	5,03%	5,19%	46	2.023	608			
	KUR	66	1.317	1.944	1.991	0,14%	5,14%	5,31%	47	1.924	673			
	Non KUR	-	163	99	98	0,00%	3,54%	3,58%	(1)	98	(65)			
3	PWG	-	-	-	387	0,00%	0,00%	1,29%	387	387	387			
	Cilem	-	-	-	129	0,00%	0,00%	0,89%	129	129	129			
	Gadai	-	-	-	258	0,00%	0,00%	1,68%	258	258	258			
4	CFG	-	2.414	1.589	1.356	0,00%	0,48%	0,40%	(233)	1.356	(1.058)			
	CF 1	-	92	144	385	0,00%	1,05%	2,69%	241	385	293			
	Total Griya	-	-	-	87	0,00%	0,00%	0,85%	87	87	87			
	Oto	-	92	144	298	0,00%	3,72%	7,26%	154	298	206			
	CF 2	-	2.322	1.445	971	0,00%	0,45%	0,30%	(474)	971	(1.351)			
	Mitraguna & Others	-	1.933	838	677	0,00%	0,30%	0,24%	(161)	677	(1.256)			
	Pensiun	-	389	607	294	0,00%	1,55%	0,68%	(313)	294	(95)			
	Total Pembiayaan	66	3.895	3.632	3.831	0,02%	0,87%	0,89%	200	3.765	(64)	0,00%	100,00%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,77%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,77%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	746	0,36%	1,12%	1,85%	293	571	472			
	KUR	175	56	174	467	0,38%	0,46%	1,24%	293	291	411			
	Non KUR	-	218	279	279	0,00%	10,00%	10,17%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.682	0,52%	0,65%	0,78%	506	1.160	506			
	CF 1	290	290	290	290	2,54%	2,12%	2,03%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,08%	-	-	-			
	CF 2	1.232	1.885	1.885	2.391	0,44%	0,59%	0,73%	506	1.160	506			
	Mitraguna & Others	1.232	1.885	1.885	2.391	0,49%	0,67%	0,84%	506	1.160	506			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.981	0,62%	1,47%	1,62%	799	4.610	960	0,70%	57,10%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	376.749	387.886	419.770	43.021	
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,46	3,46	0,01	0,20
CIF Payroll	3.623	3.545	3.572	27	(51)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.076	1.676	341	(400)	(7.881)	-82,46%	(2.611)	-60,91%	20.184	8,30%	(18.508)
2	Tabungan	160.765	165.013	185.300	187.536	(430)	2.236	22.523	13,65%	26.771	16,65%	183.329	102,29%	4.206
3	Deposito	65.984	39.292	39.283	39.183	(2.258)	(100)	(108)	-0,28%	(26.801)	-40,62%	67.399	58,14%	(28.216)
	Total	231.036	213.861	226.659	228.395	(2.347)	1.736	14.534	6,80%	(2.641)	-1,14%	270.912	84,31%	(42.517)
	CASA	165.052	174.570	187.376	189.212	(89)	1.836	14.642	8,39%	24.160	14,64%	203.513	92,97%	(14.302)
	(%) CASA	71,44%	81,63%	82,67%	82,84%									
	FDR	120,56%	147,01%	140,83%	139,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.510	2.341		(168)	123	5,54%	786	50,57%	-	0,00%	2.341
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.506	2.338		(168)	121	5,45%	783	50,35%	-	0,00%	2.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.438	-	907	-	-71	264	4.367	643	4.308	103,02%	130
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.438	-	907	907	-71	264	4.387	643	2.443	181,66%	1.995
	• Local Champion	51	4.174	4.438	-	907	907	-71	264	4.387	643	1.185	374,43%	3.253
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.742	815	440	-375	275	-98	5.097	538	18.040	109,44%	1.702
	KUR	12.693	16.593	16.462	415	340	-75	-70	-131	3.769	471	15.923	103,39%	539
	Non KUR	1.952	3.247	3.280	400	100	-300	345	33	1.328	67	2.117	154,92%	1.163
3	PWG	16.365	27.522	28.552	5.085	4.640	-445	1.216	1.030	12.187	3.610	30.835	92,60%	(2.283)
	Cilem	8.190	16.328	17.626	1.881	2.065	183	1.079	1.299	9.436	766	19.829	88,89%	(2.203)
	Gadai	8.175	11.195	10.926	3.204	2.575	-629	137	-269	2.751	2.844	11.006	99,27%	(80)
4	CFG	247.446	262.863	266.482	6.789	9.555	2.766	1.576	3.619	19.037	5.936	264.150	100,88%	2.333
	CF 1	12.247	10.155	9.990	-	-	0	-71	-164	-2.257	164	14.252	70,10%	(4.261)
	Total Griya	9.062	7.492	7.429	-	-	0	0	-63	-1.634	63	9.532	77,94%	(2.103)
	• Total Non Program	9.062	7.492	7.429	-	-	0	-360	-63	-1.634	63	9.532	77,94%	(2.103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.562	-	-	0	-71	-101	-623	101	4.720	54,27%	(2.158)
	CF 2	235.199	252.708	256.492	6.789	9.555	2.766	1.648	3.784	21.293	5.771	249.898	102,64%	6.594
	Mitraguna & Others	206.067	222.689	227.093	5.979	9.555	3.576	1.518	4.403	21.026	5.152	219.260	103,57%	7.832
	Pensiun	29.132	30.019	29.399	810	-	-810	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	319.215	12.689	15.542	2.853	2.996	4.815	40.687	10.727	317.333	100,59%	1.882

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	347	0,00%	0,40%	1,76%	267	347	267			
	KUR	-	79	80	229	0,00%	0,48%	1,39%	149	229	149			
	Non KUR	-	-	-	118	0,00%	0,00%	3,60%	118	118	118			
3	PWG	-	-	-	124	0,00%	0,00%	0,43%	124	124	124			
	Cilem	-	-	-	49	0,00%	0,00%	0,28%	49	49	49			
	Gadai	-	-	-	75	0,00%	0,00%	0,69%	75	75	75			
4	CFG	713	728	670	1.952	0,29%	0,25%	0,73%	1.282	1.239	1.224			
	CF 1	8	466	462	699	0,06%	4,55%	7,00%	237	692	233			
	Total Griya	-	257	254	250	0,00%	3,39%	3,37%	(4)	250	(6)			
	Oto	8	210	208	449	0,24%	7,81%	17,53%	241	441	240			
	CF 2	705	262	208	1.253	0,30%	0,08%	0,49%	1.045	547	991			
	Mitraguna & Others	705	262	208	1.253	0,34%	0,09%	0,55%	1.045	547	991			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	807	749	2.422	0,26%	0,24%	0,76%	1.673	1.709	1.615	1,18%	-56,08%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.765	0,93%	0,67%	0,66%	4	(545)	(294)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.765	0,86%	0,70%	0,69%	4	(249)	2			
	Mitraguna & Others	2.013	1.763	1.761	1.765	0,98%	0,79%	0,78%	4	(249)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.765	0,83%	0,56%	0,55%	4	(545)	(294)	5,87%	-961,38%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	277.711	283.958	316.621	38.910	
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,66	2,94	2,99	0,05	0,33
CIF Payroll	3.777	3.979	4.088	109	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.412	29.013	(952)	(399)	137	0,47%	1.596	5,82%	37.560	77,25%	(8.547)
2	Tabungan	55.536	64.217	62.532	62.536	(4.016)	4	(1.681)	-2,62%	6.999	12,60%	70.166	89,13%	(7.630)
3	Deposito	6.088	6.210	6.948	7.013	(599)	65	803	12,93%	924	15,18%	7.064	99,27%	(51)
	Total	89.042	99.304	98.892	98.562	(5.566)	(330)	(742)	-0,75%	9.520	10,69%	114.790	85,86%	(16.228)
	CASA	82.953	93.094	91.944	91.549	(4.967)	(395)	(1.545)	-1,66%	8.596	10,36%	107.726	84,98%	(16.177)
	(%) CASA	93,16%	93,75%	92,97%	92,89%									
	FDR	82,33%	98,54%	102,51%	102,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.192	1.222	30	100	8,87%	(1.896)	-60,81%	-	0,00%	1.222	
2	Giro ISE	560	497	401	401	(0)	(96)	-19,35%	(160)	-28,48%		0,00%	401	
3	Tabungan ISE	2.557	626	791	821	30	196	31,27%	(1.736)	-67,89%		0,00%	821	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%		0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Local Champion	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.860	560	890	330	-51	125	39	765	22.370	79,84%	(4.510)
	KUR	16.625	17.059	17.200	560	890	330	-39	141	576	749	20.952	82,09%	(3.752)
	Non KUR	1.196	676	660	-	-	0	-12	-16	-537	16	1.417	46,54%	(758)
3	PWG	2.171	7.816	8.375	1.594	1.314	-281	1.321	559	6.204	754	8.900	94,10%	(525)
	Cilem	2.171	7.816	8.375	1.594	1.314	-281	1.321	559	6.204	754	8.900	94,10%	(525)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	73.060	1.821	4.157	2.336	666	2.889	22.973	1.268	64.162	113,87%	8.898
	CF 1	13.142	15.768	15.989	201	450	249	128	221	2.848	229	15.592	102,55%	397
	Total Griya	12.152	13.369	13.666	-	450	450	0	296	1.513	154	13.324	102,57%	342
	• Total Non Program	7.615	9.249	9.586	-	450	450	-114	337	1.971	113	8.194	116,98%	1.391
	• Program	4.537	4.121	4.080	-	-	0	-42	-41	-457	41	5.130	79,54%	(1.049)
	Oto	989	2.399	2.324	201	-	-201	128	-76	1.334	76	2.268	102,43%	55
	CF 2	36.945	54.402	57.071	1.620	3.707	2.087	538	2.668	20.126	1.039	48.570	117,50%	8.501
	Mitraguna & Others	31.987	49.469	52.110	1.620	3.629	2.009	590	2.641	20.123	988	42.422	122,84%	9.688
	Pensiun	4.958	4.933	4.961	-	78	78	-52	28	3	50	6.147	80,70%	(1.187)
	Total Pembiayaan	73.308	97.854	101.370	3.975	6.361	2.386	1.464	3.516	28.062	2.845	98.660	102,75%	2.709

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	595	1,40%	9,80%	3,33%	(1.143)	346	(634)			
	KUR	249	1.229	1.660	595	1,50%	9,73%	3,46%	(1.065)	346	(634)			
	Non KUR	-	-	79	-	0,00%	11,62%	0,00%	(79)	-	-			
3	PWG	-	-	-	1.050	0,00%	0,00%	12,53%	1.050	1.050	1.050			
	Cilem	-	-	-	1.050	0,00%	0,00%	12,53%	1.050	1.050	1.050			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	648	2,00%	1,00%	0,89%	(52)	(353)	(141)			
	CF 1	727	789	700	500	5,53%	4,44%	3,13%	(200)	(227)	(289)			
	Total Griya	727	789	700	500	5,98%	5,24%	3,66%	(200)	(227)	(289)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	274	-	-	148	0,74%	0,00%	0,26%	148	(126)	148			
	Mitraguna & Others	274	-	-	148	0,86%	0,00%	0,28%	148	(126)	148			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	2.293	1,71%	2,49%	2,26%	(146)	1.043	275	1,57%	30,62%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	456	4,80%	1,27%	2,55%	231	(399)	297			
	KUR	438	38	106	338	2,63%	0,62%	1,97%	232	(100)	300			
	Non KUR	417	120	119	117	34,85%	17,55%	17,80%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,49%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,47%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,51%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	812	2,47%	0,59%	0,80%	231	(1.002)	(117)	0,74%	7,48%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	79.959	89.045	104.873	24.914	
2	Contribution Margin	1.689	2.395	4.079	2.390	-141,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,74	3,03	3,08	0,05	0,34
CIF Payroll	471	488	531	43	60

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	15.290	14.709	2.186	(582)	(2.520)	-14,62%	(11.010)	-42,81%	36.162	40,67%	(21.453)
2	Tabungan	122.400	140.636	142.461	143.495	2.338	1.034	2.859	2,03%	21.095	17,23%	137.421	104,42%	6.074
3	Deposito	49.497	49.561	50.103	50.102	(2.738)	(1)	541	1,09%	605	1,22%	50.468	99,27%	(366)
	Total	197.616	207.425	207.855	208.306	1.785	451	881	0,42%	10.691	5,41%	224.051	92,97%	(15.745)
	CASA	148.118	157.864	157.751	158.204	4.523	453	340	0,22%	10.086	6,81%	173.583	91,14%	(15.379)
	(%) CASA	74,95%	76,11%	75,90%	75,95%									
	FDR	74,94%	87,70%	89,07%	88,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.078	13.425		(653)	285	2,17%	4.042	43,08%	-	0,00%	13.425
2	Giro ISE	3.509	2.112	2.631	1.937		(694)	(175)	-8,27%	(1.572)	-44,80%		0,00%	1.937
3	Tabungan ISE	5.874	11.028	11.447	11.488		41	460	4,17%	5.614	95,57%		0,00%	11.488
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Local Champion	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.769	930	1.175	245	-332	214	5.868	961	39.101	104,27%	1.668
	KUR	33.390	38.124	38.202	860	1.000	140	-355	78	4.812	922	37.386	102,18%	816
	Non KUR	1.512	2.432	2.568	70	175	105	23	136	1.056	39	1.716	149,64%	852
3	PWG	20.337	37.095	39.491	7.241	7.322	81	1.166	2.396	19.154	4.926	33.298	118,60%	6.193
	Cilem	6.847	17.994	19.155	1.333	2.041	708	245	1.162	12.308	880	16.729	114,50%	2.426
	Gadai	13.490	19.101	20.335	5.908	5.281	-628	921	1.234	6.846	4.046	16.568	122,74%	3.767
4	CFG	92.645	101.402	102.041	2.207	1.590	-617	711	639	9.395	951	103.901	98,21%	(1.861)
	CF 1	21.426	20.084	20.525	109	720	611	-11	441	-902	278	22.810	89,98%	(2.285)
	Total Griya	17.556	15.276	15.118	-	-	0	0	-158	-2.438	158	17.910	84,41%	(2.792)
	• Total Non Program	17.556	15.276	15.118	-	-	0	-239	-158	-2.438	158	17.910	84,41%	(2.792)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.406	109	720	611	-11	599	1.537	120	4.900	110,34%	507
	CF 2	71.219	81.318	81.516	2.098	870	-1.228	722	198	10.297	672	81.092	100,52%	424
	Mitraguna & Others	67.517	77.732	77.973	2.098	870	-1.228	759	241	10.456	629	76.380	102,09%	1.593
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	185.136	11.078	10.087	-992	2.231	3.232	37.037	6.854	176.516	104,88%	8.620

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	3.275	0,38%	0,47%	8,03%	3.086	3.144	3.169			
	KUR	131	106	189	2.689	0,39%	0,50%	7,04%	2.500	2.557	2.583			
	Non KUR	-	-	-	586	0,00%	0,00%	22,83%	586	586	586			
3	PWG	-	-	-	312	0,00%	0,00%	0,79%	312	312	312			
	Cilem	-	-	-	312	0,00%	0,00%	1,63%	312	312	312			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	616	1.495	1.745	1.457	0,67%	1,72%	1,43%	(288)	841	(38)			
	CF 1	588	325	659	856	2,74%	3,28%	4,17%	197	268	531			
	Total Griya	588	202	535	603	3,35%	3,50%	3,99%	67	15	400			
	Oto	-	122	123	253	0,00%	2,57%	4,69%	130	253	131			
	CF 2	28	1.170	1.086	601	0,04%	1,34%	0,74%	(485)	572	(569)			
	Mitraguna & Others	28	1.170	1.086	601	0,04%	1,40%	0,77%	(485)	572	(569)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	5.044	0,50%	1,06%	2,72%	3.110	4.296	3.443	0,05%	98,13%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,62%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,49%	-	135	(359)	1,62%	-227,07%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	192.979	197.616	205.640	12.661	
2	Contribution Margin	8.094	11.720	9.967	1.873	-23,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,97	3,02	0,05	0,22
CIF Payroll	1.477	1.572	1.566	(6)	89

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	201	196	(34)	(6)	14	7,79%	(224)	-53,36%	10.045	1,95%	(9.849)
2	Tabungan	44.796	53.465	54.407	55.461	1.206	1.054	1.996	3,73%	10.665	23,81%	58.577	94,68%	(3.116)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	60.803	61.851	1.037	1.048	2.208	3,70%	(12.102)	-16,36%	98.196	62,99%	(36.345)
	CASA	45.216	53.647	54.609	55.657	1.173	1.048	2.010	3,75%	10.441	23,09%	68.621	81,11%	(12.965)
	(%) CASA	61,14%	89,95%	89,81%	89,99%									
	FDR	129,31%	186,39%	186,70%	183,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.763	2.879		115	659	29,71%	1.971	217,26%	-	0,00%	2.879
2	Giro ISE	390	176	194	194		(0)	18	10,11%	(195)	-50,17%		0,00%	194
3	Tabungan ISE	518	2.043	2.569	2.685		115	642	31,40%	2.167	418,45%		0,00%	2.685
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Local Champion	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.325	500	800	300	-363	92	-448	708	23.156	83,45%	(3.832)
	KUR	19.175	18.331	18.442	300	800	500	-552	112	-733	688	22.394	82,35%	(3.952)
	Non KUR	597	902	882	200	-	-200	189	-20	285	20	762	115,79%	120
3	PWG	2.596	8.106	10.017	949	2.876	1.927	270	1.910	7.420	965	9.570	104,67%	447
	Cilem	2.069	5.806	7.380	174	1.959	1.784	-159	1.573	5.311	385	7.446	99,11%	(66)
	Gadai	527	2.300	2.637	774	917	143	429	337	2.110	580	2.124	124,15%	513
4	CFG	73.258	83.093	83.453	2.086	1.250	-837	1.084	360	10.195	890	84.432	98,84%	(979)
	CF 1	2.294	4.232	4.385	660	235	-426	608	153	2.090	82	3.672	119,40%	712
	Total Griya	712	1.588	1.567	-	-	0	0	-21	855	21	1.065	147,13%	502
	• Total Non Program	712	1.588	1.567	-	-	0	-23	-21	855	21	1.065	147,13%	502
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.818	660	235	-426	608	174	1.235	60	2.607	108,07%	210
	CF 2	70.963	78.861	79.068	1.426	1.015	-411	476	207	8.105	808	80.759	97,91%	(1.691)
	Mitraguna & Others	52.047	61.433	61.499	1.264	725	-539	625	66	9.452	659	60.842	101,08%	657
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.522	3.535	4.925	1.390	986	2.357	17.896	2.569	117.158	96,90%	(3.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	1.375	0,34%	1,80%	7,11%	1.028	1.308	1.061			
	KUR	67	286	321	1.350	0,35%	1,75%	7,32%	1.030	1.284	1.064			
	Non KUR	-	28	26	24	0,00%	2,91%	2,77%	(2)	24	(4)			
3	PWG	-	-	-	241	0,00%	0,00%	2,40%	241	241	241			
	Cilem	-	-	-	241	0,00%	0,00%	3,26%	241	241	241			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.203	0,00%	1,98%	1,44%	(440)	1.202	(1.106)			
	CF 1	-	-	-	187	0,00%	0,00%	4,26%	187	187	187			
	Total Griya	-	-	-	50	0,00%	0,00%	3,18%	50	50	50			
	Oto	-	-	-	137	0,00%	0,00%	4,85%	137	137	137			
	CF 2	1	2.308	1.642	1.016	0,00%	2,08%	1,28%	(626)	1.015	(1.292)			
	Mitraguna & Others	1	2.308	1.370	844	0,00%	2,23%	1,37%	(527)	842	(1.465)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	2.818	0,07%	1,79%	2,48%	829	2.750	196	4,10%	-65,10%	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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	333	0,91%	0,70%	1,72%	198	152	212			
	KUR	181	120	135	333	0,94%	0,74%	1,80%	198	152	212			
	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	-	352	352	872	0,00%	0,42%	1,05%	520	872	520			
	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	-	352	352	872	0,00%	0,45%	1,10%	520	872	520			
	Mitraguna & Others	-	207	207	727	0,00%	0,34%	1,18%	520	727	520			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	1.205	0,19%	0,44%	1,06%	718	1.025	732	8,57%	-706,94%	7,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	17.756	16.871	(958)	(886)	(4.152)	-19,75%	(21.708)	-56,27%	54.014	31,23%	(37.144)
2	Tabungan	168.056	194.347	197.941	197.496	20.638	(445)	3.149	1,62%	29.441	17,52%	190.494	103,68%	7.002
3	Deposito	55.027	66.644	66.709	66.864	(946)	155	219	0,33%	11.837	21,51%	56.479	118,39%	10.385
	Total	261.662	282.015	282.407	281.231	18.734	(1.176)	(784)	-0,28%	19.569	7,48%	300.987	93,44%	(19.757)
	CASA	206.634	215.370	215.698	214.367	19.680	(1.331)	(1.004)	-0,47%	7.732	3,74%	244.508	87,67%	(30.142)
	(%) CASA	78,97%	76,37%	76,38%	76,22%									
	FDR	64,72%	70,65%	72,98%	73,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.098	3.891		(206)	398	11,39%	852	28,03%	-	0,00%	3.891
2	Giro ISE	335	359	244	209		(34)	(150)	-41,72%	(125)	-37,43%		0,00%	209
3	Tabungan ISE	2.705	3.134	3.854	3.682		(172)	548	17,48%	977	36,14%		0,00%	3.682
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.876	-	-	0	-242	-108	102	108	32.098	77,50%	(7.222)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.876	-	-	0	-242	-108	102	108	28.908	86,05%	(4.032)
	• Local Champion	24.387	24.639	24.534	-	-	0	-238	-105	147	105	26.347	93,12%	(1.813)
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)
2	MBG	21.941	25.041	26.108	1.510	1.930	420	743	1.067	4.167	863	25.317	103,13%	792
	KUR	20.349	23.692	24.789	1.510	1.930	420	772	1.097	4.440	833	23.561	105,21%	1.228
	Non KUR	1.592	1.349	1.319	-	-	0	-29	-30	-273	30	1.756	75,13%	(437)
3	PWG	23.945	38.099	40.593	9.436	8.576	-860	1.696	2.494	16.649	6.082	38.282	106,04%	2.311
	Cilem	8.631	16.931	19.007	2.202	3.106	904	1.195	2.076	10.376	1.030	20.185	94,16%	(1.178)
	Gadai	15.314	21.168	21.587	7.234	5.470	-1.764	501	419	6.273	5.051	18.097	119,28%	3.489
4	CFG	98.692	111.123	114.517	2.649	4.536	1.888	1.111	3.394	15.825	1.142	115.254	99,36%	(737)
	CF 1	13.574	20.547	21.317	857	1.016	160	453	769	7.743	247	15.606	136,60%	5.711
	Total Griya	9.477	14.186	14.728	250	630	380	0	542	5.251	88	9.997	147,32%	4.731
	• Total Non Program	9.477	14.186	14.728	250	630	380	157	542	5.251	88	9.997	147,32%	4.731
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.589	607	386	-220	453	227	2.492	159	5.608	117,48%	980
	CF 2	85.118	90.576	93.200	1.792	3.520	1.728	658	2.625	8.083	895	99.648	93,53%	(6.448)
	Mitraguna & Others	51.909	56.147	58.804	1.492	3.340	1.848	757	2.657	6.895	683	64.959	90,53%	(6.155)
	Pensiun	33.208	34.428	34.396	300	180	-120	-99	-32	1.188	212	34.690	99,15%	(294)
	Total Pembiayaan	169.351	199.247	206.095	13.595	15.042	1.448	3.308	6.847	36.744	8.195	210.951	97,70%	(4.856)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.173	0,00%	0,00%	4,71%	1.173	1.173	1.173			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.173	0,00%	0,00%	4,71%	1.173	1.173	1.173			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	171	0,51%	1,74%	0,66%	(264)	58	101			
	KUR	113	11	213	171	0,55%	0,90%	0,69%	(41)	58	160			
	Non KUR	-	60	222	-	0,00%	16,47%	0,00%	(222)	-	(60)			
3	PWG	-	-	-	474	0,00%	0,00%	1,17%	474	474	474			
	Cilem	-	-	-	104	0,00%	0,00%	0,55%	104	104	104			
	Gadai	-	-	-	370	0,00%	0,00%	1,71%	370	370	370			
4	CFG	211	851	488	188	0,21%	0,44%	0,16%	(300)	(24)	(664)			
	CF 1	-	505	348	-	0,00%	1,70%	0,00%	(348)	-	(505)			
	Total Griya	-	349	348	-	0,00%	2,46%	0,00%	(348)	-	(349)			
	Oto	-	156	-	-	0,00%	0,00%	0,00%	-	-	(156)			
	CF 2	211	347	140	188	0,25%	0,15%	0,20%	48	(24)	(159)			
	Mitraguna & Others	211	13	13	188	0,41%	0,02%	0,32%	175	(24)	175			
	Pensiun	-	334	127	-	0,00%	0,37%	0,00%	(127)	-	(334)			
	Total Pembiayaan	324	922	923	2.006	0,19%	0,46%	0,97%	1.083	1.682	1.084	0,35%	64,30%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.888	0,00%	11,96%	11,61%	(100)	2.888	(100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.888	0,00%	11,96%	11,61%	(100)	2.888	(100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	59	0,20%	0,00%	0,22%	59	15	59			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	59	2,77%	0,00%	4,45%	59	15	59			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.794	2,15%	1,50%	1,57%	129	(330)	316			
	CF 1	445	402	402	402	3,28%	1,96%	1,89%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,62%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,25%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.392	1,97%	1,39%	1,49%	129	(287)	316			
	Mitraguna & Others	1.585	1.076	1.061	1.064	3,05%	1,89%	1,81%	3	(521)	(13)			
	Pensiun	94	-	202	329	0,06%	0,10%	0,96%	127	234	329			
	Total Pembiayaan	2.169	4.466	4.652	4.741	1,28%	2,34%	2,30%	88	2.572	275	1,28%	44,48%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.347	261.587	263.207	20.860	
2	Contribution Margin	9.072	12.167	9.857	785	-8,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,40	2,62	2,65	0,03	0,25
CIF Payroll	1.726	1.821	1.790	(31)	64

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.298	2.154	120	857	1.331	161,77%	(2.453)	-53,24%	14.468	14,89%	(12.314)
2	Tabungan	52.069	52.710	55.369	56.725	1.187	1.356	4.015	7,62%	4.656	8,94%	66.297	85,56%	(9.572)
3	Deposito	11.396	8.232	8.232	8.232	10	0	0	0,00%	(3.164)	-27,77%	12.288	66,99%	(4.056)
	Total	68.072	61.765	64.898	67.111	1.317	2.213	5.346	8,66%	(961)	-1,41%	93.052	72,12%	(25.941)
	CASA	56.676	53.533	56.666	58.879	1.307	2.213	5.346	9,99%	2.203	3,89%	80.764	72,90%	(21.885)
	(%) CASA	83,26%	86,67%	87,32%	87,73%									
	FDR	200,44%	258,79%	246,79%	238,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.517	1.389		(128)	9	0,63%	(195)	-12,29%	-	0,00%	1.389
2	Giro ISE	116	4	155	154		(0)	150	3456,01%	39	33,70%		0,00%	154
3	Tabungan ISE	1.468	1.376	1.363	1.234		(128)	(142)	-10,29%	(233)	-15,91%		0,00%	1.234
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.662	960	1.140	180	-445	-5	1.008	1.145	42.833	94,93%	(2.171)
	KUR	35.878	37.940	37.982	960	1.140	180	-396	42	2.104	1.098	38.902	97,63%	(921)
	Non KUR	3.776	2.727	2.680	-	-	0	-49	-47	-1.096	47	3.930	68,19%	(1.250)
3	PWG	12.336	26.900	27.118	7.518	6.002	-1.516	289	218	14.782	5.784	22.523	120,40%	4.595
	Cilem	3.767	9.204	9.461	1.277	724	-553	743	257	5.694	467	9.302	101,71%	159
	Gadai	8.569	17.696	17.657	6.240	5.278	-963	-454	-39	9.088	5.317	13.221	133,55%	4.436
4	CFG	84.451	92.273	92.385	3.036	1.517	-1.519	1.205	112	7.934	1.405	96.059	96,17%	(3.675)
	CF 1	4.785	7.190	7.287	-	158	158	-8	97	2.502	60	6.182	117,89%	1.106
	Total Griya	4.537	6.323	6.432	-	158	158	0	109	1.894	49	4.928	130,51%	1.504
	• Total Non Program	4.383	5.674	5.628	-	-	0	-46	-46	1.244	46	4.754	118,38%	874
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	855	-	-	0	-8	-11	608	11	1.253	68,24%	(398)
	CF 2	79.665	85.083	85.098	3.036	1.359	-1.677	1.213	15	5.432	1.344	89.878	94,68%	(4.780)
	Mitraguna & Others	63.755	66.325	66.460	2.536	1.359	-1.177	997	135	2.704	1.224	72.922	91,14%	(6.462)
	Pensiun	15.910	18.758	18.638	500	-	-500	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	160.165	11.514	8.658	-2.855	1.049	325	23.724	8.333	161.415	99,23%	(1.250)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	2.963	0,47%	1,63%	7,29%	2.302	2.776	2.661			
	KUR	48	302	528	2.315	0,13%	1,39%	6,09%	1.787	2.267	2.013			
	Non KUR	140	-	133	648	3,70%	4,88%	24,19%	515	509	648			
3	PWG	-	-	-	520	0,00%	0,00%	1,92%	520	520	520			
	Cilem	-	-	-	461	0,00%	0,00%	4,88%	461	461	461			
	Gadai	-	-	-	59	0,00%	0,00%	0,33%	59	59	59			
4	CFG	1.300	445	814	810	1,54%	0,88%	0,88%	(4)	(490)	366			
	CF 1	-	-	371	371	0,00%	5,16%	5,10%	-	371	371			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	371	371	0,00%	42,84%	43,41%	-	371	371			
	CF 2	1.300	445	443	439	1,63%	0,52%	0,52%	(4)	(861)	(6)			
	Mitraguna & Others	1.135	445	443	439	1,78%	0,67%	0,66%	(4)	(696)	(6)			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	4.294	1,09%	0,92%	2,68%	2.819	2.806	3.547	0,50%	81,23%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	231	0,00%	0,57%	0,57%	(1)	231	(211)			
	KUR	-	238	159	158	0,00%	0,42%	0,42%	(1)	158	(80)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,72%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	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	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,42%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	513	0,47%	0,32%	0,32%	(1)	(130)	(374)	0,59%	-85,49%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626	
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	259

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.090	4.516	(1.873)	426	499	12,42%	136	3,10%	14.235	31,73%	(9.719)
2	Tabungan	121.239	138.582	135.963	137.196	11.673	1.234	(1.386)	-1,00%	15.958	13,16%	135.409	101,32%	1.788
3	Deposito	26.839	21.172	21.463	21.428	(118)	(35)	256	1,21%	(5.411)	-20,16%	27.773	77,16%	(6.344)
	Total	152.459	163.772	161.516	163.141	9.683	1.625	(631)	-0,39%	10.682	7,01%	177.417	91,95%	(14.275)
	CASA	125.619	142.600	140.053	141.713	9.801	1.660	(887)	-0,62%	16.093	12,81%	149.644	94,70%	(7.931)
	(%) CASA	82,40%	87,07%	86,71%	86,87%									
	FDR	80,08%	78,58%	79,96%	79,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.096	3.224		128	47	1,47%	(26)	-0,81%	-	0,00%	3.224
2	Giro ISE	1.707	1.640	1.358	1.474		116	(166)	-10,11%	(233)	-13,64%		0,00%	1.474
3	Tabungan ISE	1.544	1.538	1.738	1.750		12	212	13,81%	206	13,37%		0,00%	1.750
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.158	2.350	850	-1.500	1.444	-30	-2.028	880	34.587	84,30%	(5.429)
	KUR	27.378	26.486	26.502	2.350	850	-1.500	1.513	16	-876	834	30.615	86,57%	(4.113)
	Non KUR	3.809	2.702	2.656	-	-	0	-69	-46	-1.152	46	3.973	66,87%	(1.316)
3	PWG	1.449	5.298	5.325	690	373	-317	309	27	3.876	345	7.317	72,78%	(1.992)
	Cilem	1.449	5.298	5.325	690	373	-317	309	27	3.876	345	7.317	72,78%	(1.992)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.086	1.128	2.005	877	-144	487	5.524	1.518	88.282	90,72%	(8.196)
	CF 1	26.770	24.458	23.953	-	-	0	-85	-506	-2.818	506	28.904	82,87%	(4.951)
	Total Griya	26.477	21.402	20.981	-	-	0	0	-421	-5.496	421	27.398	76,58%	(6.417)
	• Total Non Program	23.147	18.529	18.148	-	-	0	-264	-381	-4.999	381	23.633	76,79%	(5.485)
	• Program	3.330	2.873	2.833	-	-	0	-40	-40	-497	40	3.765	75,25%	(932)
	Oto	293	3.056	2.971	-	-	0	-85	-85	2.678	85	1.506	197,36%	1.466
	CF 2	47.792	55.141	56.134	1.128	2.005	877	-59	993	8.342	1.012	59.379	94,54%	(3.245)
	Mitraguna & Others	41.537	46.597	47.581	1.033	1.945	912	-97	984	6.044	961	51.936	91,62%	(4.355)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.148	4.168	3.228	-940	1.607	462	7.065	2.766	145.072	89,02%	(15.923)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.703	0,27%	3,71%	9,27%	1.620	2.619	1.990			
	KUR	83	159	731	2.373	0,30%	2,76%	8,96%	1.642	2.290	2.215			
	Non KUR	-	554	352	329	0,00%	13,01%	12,40%	(22)	329	(225)			
3	PWG	10	-	-	341	0,69%	0,00%	6,39%	341	331	341			
	Cilem	10	-	-	341	0,69%	0,00%	6,39%	341	331	341			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	4.488	2,19%	4,19%	5,60%	1.153	2.853	1.386			
	CF 1	1.522	2.499	2.687	2.977	5,68%	10,99%	12,43%	290	1.456	478			
	Total Griya	1.522	2.499	2.687	2.977	5,75%	12,56%	14,19%	290	1.456	478			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	1.511	0,24%	1,18%	2,69%	863	1.397	908			
	Mitraguna & Others	114	603	648	1.326	0,27%	1,39%	2,79%	678	1.212	723			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	7.532	1,42%	3,43%	5,83%	3.114	5.803	3.716	0,93%	84,03%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.325	1,54%	3,75%	4,54%	230	846	269			
	KUR	111	479	256	398	0,41%	0,97%	1,50%	142	286	(82)			
	Non KUR	368	577	839	927	9,65%	31,03%	34,89%	88	559	350			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	2.050	1,83%	1,98%	2,56%	473	685	784			
	CF 1	1.118	388	699	981	4,18%	2,86%	4,09%	282	(137)	593			
	Total Griya	1.118	388	699	981	4,22%	3,27%	4,67%	282	(137)	593			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	1.069	0,52%	1,59%	1,90%	192	822	192			
	Mitraguna & Others	247	878	878	1.069	0,59%	1,88%	2,25%	192	822	192			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.933	11,32%	11,83%	12,34%	703	2.108	1.053	1,27%	89,71%	-11,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.572	152.359	154.089	8.517	
2	Contribution Margin	9.573	12.583	6.023	(3.550)	37,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,06	3,11	0,05	0,32
CIF Payroll	876	929	895	(34)	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	31.378	31.451	(595)	72	28.625	1013,09%	25.532	431,33%	16.485	190,78%	14.966
2	Tabungan	49.567	51.826	54.391	54.720	(1.999)	329	2.895	5,59%	5.154	10,40%	64.759	84,50%	(10.038)
3	Deposito	19.983	50.082	52.952	52.952	(145)	0	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	Total	75.469	104.733	138.722	139.123	(2.739)	402	34.390	32,84%	63.654	84,34%	102.209	136,12%	36.914
	CASA	55.486	54.651	85.770	86.171	(2.594)	402	31.520	57,67%	30.685	55,30%	81.244	106,06%	4.927
	(%) CASA	73,52%	52,18%	61,83%	61,94%									
	FDR	164,25%	131,16%	101,79%	101,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.685	1.535		(150)	684	80,35%	366	31,26%	-	0,00%	1.535
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.534	1.384		(150)	684	97,69%	390	39,26%		0,00%	1.384
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.147	930	533	-397	587	235	2.644	298	9.300	55,34%	(4.154)
	Cilem	2.503	4.911	5.147	930	533	-397	587	235	2.644	298	9.300	55,34%	(4.154)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	136.058	2.076	4.529	2.453	173	3.598	14.618	931	134.385	101,25%	1.674
	CF 1	4.796	5.941	6.251	111	393	282	83	310	1.455	82	6.387	97,86%	(136)
	Total Griya	4.549	4.720	4.867	-	189	189	0	147	318	42	4.956	98,21%	(89)
1	• Total Non Program	4.549	4.720	4.867	-	189	189	-44	147	318	42	4.956	98,21%	(89)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.384	111	204	93	83	164	1.137	40	1.431	96,68%	(48)
	CF 2	116.645	126.519	129.807	1.965	4.136	2.171	90	3.288	13.162	848	127.997	101,41%	1.810
	Mitraguna & Others	110.497	118.905	122.262	1.965	4.136	2.171	160	3.358	11.766	778	120.687	101,31%	1.576
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	141.205	3.007	5.062	2.056	760	3.834	17.247	1.229	143.781	98,21%	(2.577)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	35	0,00%	0,00%	0,68%	35	35	35			
	Cilem	-	-	-	35	0,00%	0,00%	0,68%	35	35	35			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	708	0,00%	2,60%	0,52%	(2.736)	708	(799)			
	CF 1	-	-	130	237	0,00%	2,19%	3,79%	107	237	237			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	237	0,00%	10,64%	17,12%	107	237	237			
	CF 2	-	1.507	3.315	471	0,00%	2,62%	0,36%	(2.843)	471	(1.036)			
	Mitraguna & Others	-	1.507	3.315	471	0,00%	2,79%	0,39%	(2.843)	471	(1.036)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	743	0,00%	2,51%	0,53%	(2.701)	743	(764)	0,79%	-50,52%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,86%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,11%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-982,70%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	123.370	127.118	140.997	17.627	
2	Contribution Margin	3.238	3.873	4.485	1.247	-38,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,45	3,47	0,02	0,18
CIF Payroll	789	858	863	5	74

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.938	2.206	771	268	(455)	-17,10%	605	37,82%	16.568	13,32%	(14.362)
2	Tabungan	117.228	124.352	136.876	137.170	(5.693)	294	12.818	10,31%	19.942	17,01%	138.543	99,01%	(1.373)
3	Deposito	47.162	44.209	41.810	41.810	(74)	0	(2.400)	-5,43%	(5.353)	-11,35%	48.540	86,13%	(6.730)
	Total	165.991	171.222	180.624	181.186	(4.996)	562	9.964	5,82%	15.195	9,15%	203.651	88,97%	(22.465)
	CASA	118.829	127.013	138.814	139.376	(4.922)	562	12.363	9,73%	20.547	17,29%	155.111	89,86%	(15.735)
	(%) CASA	71,59%	74,18%	76,85%	76,92%									
	FDR	85,30%	89,69%	85,82%	85,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	5.008	5.501		493	926	20,23%	2.434	79,35%	-	0,00%	5.501
2	Giro ISE	515	1.528	593	677		85	(850)	-55,66%	163	31,61%		0,00%	677
3	Tabungan ISE	2.552	3.048	4.415	4.824		408	1.776	58,28%	2.271	88,98%		0,00%	4.824
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.731	740	1.010	270	-287	114	3.183	896	26.741	99,96%	(10)
	KUR	22.685	26.059	25.985	740	810	70	-266	-74	3.301	884	25.722	101,02%	263
	Non KUR	863	558	746	-	200	200	-21	188	-118	12	1.019	73,20%	(273)
3	PWG	16.913	31.730	34.434	7.529	6.876	-654	2.791	2.704	17.521	4.172	31.322	109,94%	3.112
	Cilem	9.701	21.303	23.074	4.416	3.073	-1.343	2.741	1.770	13.373	1.302	21.277	108,44%	1.797
	Gadai	7.212	10.427	11.360	3.113	3.803	690	50	934	4.148	2.870	10.045	113,10%	1.316
4	CFG	101.109	95.227	93.852	1.431	1.811	380	-999	-1.374	-7.256	3.185	115.283	81,41%	(21.431)
	CF 1	13.632	14.370	15.494	368	1.297	929	307	1.124	1.861	173	15.375	100,77%	119
	Total Griya	12.067	11.849	12.341	-	600	600	0	492	274	108	12.512	98,63%	(171)
	• Total Non Program	12.067	11.849	12.341	-	600	600	-193	492	274	108	12.512	98,63%	(171)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	3.152	368	697	329	307	632	1.587	65	2.863	110,13%	290
	CF 2	87.476	80.857	78.359	1.063	514	-549	-1.306	-2.498	-9.118	3.012	99.908	78,43%	(21.550)
	Mitraguna & Others	79.108	72.826	70.392	650	514	-136	-1.610	-2.434	-8.716	2.948	90.268	77,98%	(19.875)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	155.017	9.700	9.696	-4	1.505	1.444	13.427	8.253	173.366	89,42%	(18.349)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	563	0,81%	2,55%	2,11%	(116)	373	563			
	KUR	-	-	679	538	0,00%	2,61%	2,07%	(141)	538	538			
	Non KUR	190	-	-	25	21,98%	0,00%	3,37%	25	(165)	25			
3	PWG	-	-	-	147	0,00%	0,00%	0,43%	147	147	147			
	Cilem	-	-	-	92	0,00%	0,00%	0,40%	92	92	92			
	Gadai	-	-	-	55	0,00%	0,00%	0,49%	55	55	55			
4	CFG	854	82	883	1.353	0,84%	0,93%	1,44%	470	499	1.272			
	CF 1	-	82	227	155	0,00%	1,58%	1,00%	(71)	155	74			
	Total Griya	-	70	216	145	0,00%	1,82%	1,18%	(70)	145	75			
	Oto	-	11	11	10	0,00%	0,42%	0,31%	(1)	10	(2)			
	CF 2	854	-	657	1.198	0,98%	0,81%	1,53%	541	344	1.198			
	Mitraguna & Others	854	-	657	1.198	1,08%	0,90%	1,70%	541	344	1.198			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	2.063	0,74%	1,02%	1,33%	500	1.019	1.981	0,71%	46,27%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	0,97%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	4,78%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-639,85%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.239	165.991	176.218	7.979	
2	Contribution Margin	6.452	8.178	7.599	1.147	-17,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	2,99	3,01	0,01	0,12
CIF Payroll	928	1.012	1.023	11	95

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.848	2.432	(318)	(415)	(1.522)	-38,48%	(3.630)	-59,87%	20.486	11,87%	(18.053)
2	Tabungan	115.416	132.994	128.949	130.546	5.618	1.596	(2.448)	-1,84%	15.129	13,11%	135.976	96,01%	(5.431)
3	Deposito	39.351	38.307	40.659	40.659	1.801	(0)	2.352	6,14%	1.308	3,32%	40.694	99,91%	(35)
	Total	160.829	175.254	172.456	173.637	7.101	1.181	(1.618)	-0,92%	12.808	7,96%	197.156	88,07%	(23.520)
	CASA	121.478	136.948	131.797	132.978	5.300	1.181	(3.970)	-2,90%	11.500	9,47%	156.462	84,99%	(23.484)
	(%) CASA	75,53%	78,14%	76,42%	76,58%									
	FDR	76,61%	86,29%	90,10%	89,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.534	2.319		(215)	(935)	-28,74%	838	56,55%	-	0,00%	2.319
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,86%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.530	2.315		(215)	(711)	-23,51%	876	60,92%		0,00%	2.315
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Local Champion	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	8.892	-	-	0	-263	-417	558	417	10.980	80,99%	(2.087)
	KUR	8.171	9.135	8.722	-	-	0	-258	-412	552	412	10.688	81,61%	(1.965)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	35.042	7.272	5.950	-1.322	1.078	1.520	12.572	4.430	36.072	97,15%	(1.029)
	Cilem	8.736	16.980	18.040	2.086	1.894	-192	1.241	1.060	9.304	834	19.753	91,33%	(1.713)
	Gadai	13.734	16.542	17.002	5.186	4.056	-1.130	-163	460	3.268	3.596	16.319	104,19%	684
4	CFG	92.027	106.936	110.008	3.976	4.525	549	1.273	3.072	17.981	1.453	104.206	105,57%	5.802
	CF 1	36.305	37.194	36.863	795	-	-795	123	-331	559	331	37.801	97,52%	(938)
	Total Griya	33.468	33.428	33.201	571	-	-571	0	-227	-267	227	33.850	98,08%	(649)
	• Total Non Program	33.468	31.094	30.878	250	-	-250	-80	-216	-2.591	216	33.850	91,22%	(2.973)
	• Program	-	2.334	2.323	321	-	-321	332	-11	2.323	11	0	0,00%	2.323
	Oto	2.837	3.766	3.662	224	-	-224	123	-104	826	104	3.951	92,70%	(289)
	CF 2	55.722	69.741	73.145	3.181	4.525	1.344	1.150	3.403	17.423	1.122	66.405	110,15%	6.740
	Mitraguna & Others	47.599	56.199	59.483	2.671	4.325	1.654	849	3.284	11.884	1.041	57.188	104,01%	2.295
	Pensiun	8.123	13.543	13.662	510	200	-310	301	119	5.539	81	9.216	148,23%	4.445
	Total Pembiayaan	123.205	151.225	155.375	11.448	10.475	-974	2.272	4.150	32.171	6.324	151.631	102,47%	3.744

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	492	0,00%	2,62%	5,53%	248	492	398			
	KUR	-	94	244	492	0,00%	2,67%	5,64%	248	492	398			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	100	0,00%	0,00%	0,29%	100	100	100			
	Cilem	-	-	-	100	0,00%	0,00%	0,56%	100	100	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.195	701	288	723	1,30%	0,27%	0,66%	434	(473)	21			
	CF 1	69	536	95	152	0,19%	0,25%	0,41%	57	83	(384)			
	Total Griya	69	536	95	152	0,21%	0,28%	0,46%	57	83	(384)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	571	2,02%	0,28%	0,78%	377	(556)	405			
	Mitraguna & Others	1.127	165	194	349	2,37%	0,34%	0,59%	155	(778)	183			
	Pensiun	-	-	-	222	0,00%	0,00%	1,62%	222	222	222			
	Total Pembiayaan	1.195	795	532	1.315	0,97%	0,35%	0,85%	783	120	520	0,48%	43,37%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	-	0,00%	1,00%	0,00%	(93)	-	(94)			
	KUR	-	94	93	-	0,00%	1,02%	0,00%	(93)	-	(94)			
	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	802	819	851	693	0,87%	0,80%	0,63%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,73%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,79%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.066	0,95%	0,87%	0,69%	(252)	(109)	(220)	0,08%	88,72%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,35	3,36	0,01	0,21
CIF Payroll	930	1.066	1.100	34	170

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	5.434	4.801	(610)	(633)	(137)	-2,77%	(1.928)	-28,66%	22.902	20,96%	(18.101)
2	Tabungan	220.302	240.640	247.620	248.935	4.326	1.315	8.295	3,45%	28.633	13,00%	243.291	102,32%	5.644
3	Deposito	143.210	175.577	173.373	173.374	3.891	1	(2.203)	-1,25%	30.163	21,06%	144.726	119,79%	28.648
	Total	370.242	421.155	426.427	427.110	7.607	683	5.955	1,41%	56.868	15,36%	410.919	103,94%	16.191
	CASA	227.032	245.578	253.054	253.736	3.716	683	8.158	3,32%	26.705	11,76%	266.193	95,32%	(12.457)
	(%) CASA	61,32%	58,31%	59,34%	59,41%									
	FDR	58,19%	64,52%	65,73%	65,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	25.556	24.282		(1.273)	1.909	8,53%	3.771	18,38%	-	0,00%	24.282
2	Giro ISE	3.669	2.672	4.364	2.991		(1.374)	319	11,92%	(678)	-18,49%		0,00%	2.991
3	Tabungan ISE	6.637	10.184	11.674	11.774		100	1.590	15,62%	5.137	77,41%		0,00%	11.774
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	14.765	-	2.678	2.678	-1.028	2.601	14.736	77	11.017	134,01%	3.747
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460
	Non-Linkage	28	2.596	2.519	-	-	0	-1.027	-77	2.491	77	6.232	40,43%	(3.712)
	• Local Champion	28	2.386	2.330	-	-	0	-1.007	-56	2.301	56	2.969	78,46%	(640)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	13.326	1.170	700	-470	870	381	5.509	319	12.716	104,80%	610
	KUR	7.418	12.544	12.930	1.170	700	-470	876	387	5.512	313	12.079	107,05%	851
	Non KUR	399	401	396	-	-	0	-6	-6	-3	6	637	62,12%	(241)
3	PWG	19.390	36.456	39.316	11.201	8.674	-2.527	4.588	2.860	19.926	5.814	33.462	117,49%	5.854
	Cilem	9.334	18.717	20.375	5.890	3.233	-2.657	3.910	1.658	11.041	1.575	20.079	101,47%	296
	Gadai	10.057	17.739	18.941	5.311	5.441	130	678	1.202	8.885	4.238	13.383	141,53%	5.558
4	CFG	188.225	210.165	212.880	7.418	6.085	-1.333	1.935	2.715	24.655	3.370	203.074	104,83%	9.806
	CF 1	13.467	13.402	14.385	-	1.298	1.298	-139	983	918	315	15.350	93,71%	(965)
	Total Griya	8.915	8.509	9.074	-	750	750	0	565	159	185	9.380	96,74%	(306)
	• Total Non Program	8.915	8.509	9.074	-	750	750	-264	565	159	185	9.380	96,74%	(306)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	5.311	-	548	548	-139	417	760	131	5.970	88,96%	(659)
	CF 2	174.758	196.763	198.495	7.418	4.787	-2.631	2.074	1.732	23.737	3.055	187.724	105,74%	10.771
	Mitraguna & Others	169.164	191.102	192.593	7.418	4.511	-2.907	2.115	1.492	23.429	3.019	180.802	106,52%	11.791
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	280.286	19.789	18.136	-1.653	6.365	8.556	64.826	9.580	260.269	107,69%	20.018

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	142	2,32%	0,51%	1,07%	76	(39)	76			
	KUR	181	-	-	76	2,44%	0,00%	0,59%	76	(105)	76			
	Non KUR	-	66	66	66	0,00%	16,52%	16,76%	-	66	0			
3	PWG	-	-	-	175	0,00%	0,00%	0,45%	175	175	175			
	Cilem	-	-	-	108	0,00%	0,00%	0,53%	108	108	108			
	Gadai	-	-	-	67	0,00%	0,00%	0,36%	67	67	67			
4	CFG	461	-	-	436	0,24%	0,00%	0,20%	436	(25)	436			
	CF 1	356	-	-	327	2,64%	0,00%	2,27%	327	(29)	327			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	327	7,82%	0,00%	6,16%	327	(29)	327			
	CF 2	105	-	-	109	0,06%	0,00%	0,05%	109	4	109			
	Mitraguna & Others	105	-	-	109	0,06%	0,00%	0,06%	109	4	109			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	753	0,30%	0,02%	0,27%	687	111	687	0,11%	58,46%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204	
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,62	3,65	3,58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.573	4.550	(5.987)	(23)	(104)	-2.24%	4.405	3028,19%	5.050	90,10%	(500)
2	Tabungan	93.148	116.881	119.203	121.543	2.876	2.340	4.662	3,99%	28.395	30,48%	107.697	112,86%	13.846
3	Deposito	25.397	122.898	123.245	123.095	849	(149)	197	0,16%	97.698	384,68%	26.335	467,42%	96.760
	Total	118.690	244.434	247.020	249.188	(2.262)	2.168	4.754	1,94%	130.498	109,95%	139.082	179,17%	110.106
	CASA	93.293	121.536	123.775	126.093	(3.111)	2.318	4.557	3,75%	32.800	35,16%	112.747	111,84%	13.346
	(%) CASA	78,60%	49,72%	50,11%	50,60%									
	FDR	96,89%	56,70%	57,35%	56,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.872	1.904		32	(168)	-8,09%	1.086	132,87%	-	0,00%	1.904
2	Giro ISE	33	60	61	61		(0)	1	2,21%	28	83,13%		0,00%	61
3	Tabungan ISE	784	2.012	1.811	1.843		32	(169)	-8,39%	1.059	134,98%		0,00%	1.843
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.546	2.445	1.305	-1.140	855	68	5.776	1.237	33.908	104,83%	1.638
	KUR	28.200	33.600	33.737	2.445	1.305	-1.140	932	137	5.537	1.168	32.137	104,98%	1.600
	Non KUR	1.570	1.879	1.809	-	-	0	-77	-70	240	70	1.771	102,16%	38
3	PWG	4.527	10.075	10.872	885	1.383	498	381	797	6.345	585	11.726	92,71%	(855)
	Cilem	4.527	10.075	10.872	885	1.383	498	381	797	6.345	585	11.727	92,71%	(855)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	95.236	1.828	5.207	3.379	-86	2.195	14.535	3.012	93.904	101,42%	1.333
	CF 1	1.386	8.677	8.737	867	168	-699	787	60	7.351	108	3.013	289,96%	5.724
	Total Griya	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
	• Total Non Program	404	3.742	3.732	-	-	0	-10	-10	3.328	10	820	454,94%	2.912
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.005	867	168	-699	787	70	4.023	98	2.193	228,24%	2.812
	CF 2	79.315	84.364	86.499	961	5.039	4.078	-872	2.135	7.184	2.904	90.890	95,17%	(4.391)
	Mitraguna & Others	60.800	65.509	67.544	961	4.839	3.878	-349	2.035	6.744	2.804	71.191	94,88%	(3.647)
	Pensiun	18.515	18.855	18.955	-	200	200	-524	100	440	100	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	141.654	5.158	7.895	2.737	1.150	3.060	26.657	4.835	139.538	101,52%	2.116

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	613	0,72%	3,30%	1,72%	(556)	399	263			
	KUR	129	349	935	502	0,46%	2,78%	1,49%	(433)	373	153			
	Non KUR	85	-	234	111	5,40%	12,46%	6,11%	(123)	26	111			
3	PWG	-	-	-	159	0,00%	0,00%	1,46%	159	159	159			
	Cilem	-	-	-	159	0,00%	0,00%	1,46%	159	159	159			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	409	0,00%	1,82%	0,43%	(1.284)	405	(58)			
	CF 1	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	CF 2	3	289	1.692	409	0,00%	2,01%	0,47%	(1.284)	405	119			
	Mitraguna & Others	3	289	1.527	409	0,01%	2,33%	0,61%	(1.118)	405	119			
	Pensiun	-	-	165	-	0,00%	0,88%	0,00%	(165)	-	-			
	Total Pembiayaan	217	816	2.861	1.180	0,19%	2,06%	0,83%	(1.681)	963	364	0,06%	92,28%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,03%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	2,27%	2,25%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,46%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,11%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,66%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,04%	(113)	177	20	0,09%	95,39%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	119.405	122.107	246.696	127.291	
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.668	1.686	864	18	(1.048)	-38,34%	(1.770)	-51,22%	18.681	9,02%	(16.995)
2	Tabungan	145.385	157.293	158.960	161.449	6.451	2.488	4.155	2,64%	16.063	11,05%	166.928	96,72%	(5.480)
3	Deposito	14.811	12.473	12.055	12.905	(133)	850	432	3,46%	(1.906)	-12,87%	16.208	79,62%	(3.303)
	Total	163.652	172.500	172.683	176.039	7.182	3.356	3.539	2,05%	12.387	7,57%	201.817	87,23%	(25.778)
	CASA	148.841	160.027	160.628	163.134	7.315	2.506	3.107	1,94%	14.293	9,60%	185.609	87,89%	(22.475)
	(%) CASA	90,95%	92,77%	93,02%	92,67%									
	FDR	119,93%	124,79%	125,63%	123,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.547	2.596		49	382	17,26%	63	2,47%	-	0,00%	2.596
2	Giro ISE	1.520	841	931	703		(227)	(138)	-16,43%	(816)	-53,73%		0,00%	703
3	Tabungan ISE	1.014	1.373	1.617	1.893		277	520	37,91%	879	86,68%		0,00%	1.893
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.207	-	-	0	-17	-17	-361	17	4.568	92,09%	(361)
	Linkage	4.142	4.138	4.138	-	-	-	-0	-0	-4	0	4.142	99,90%	(4)
	Non-Linkage	426	85	69	-	-	0	-16	-17	-357	17	426	16,10%	(357)
	• Local Champion	426	85	69	-	-	0	-16	-17	-357	17	426	16,10%	(357)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.292	2.280	1.982	-298	701	378	2.367	1.604	40.296	95,03%	(2.004)
	KUR	33.748	34.564	34.900	1.960	1.812	-148	468	336	1.152	1.476	37.907	92,07%	(3.007)
	Non KUR	2.176	3.350	3.392	320	170	-150	233	42	1.215	128	2.389	141,98%	1.003
3	PWG	12.551	26.160	28.042	7.008	5.871	-1.137	2.174	1.881	15.491	3.990	26.104	107,42%	1.938
	Cilem	6.245	14.255	15.112	1.689	1.631	-58	854	857	8.867	774	17.229	87,72%	(2.116)
	Gadai	6.305	11.905	12.929	5.318	4.240	-1.079	1.320	1.024	6.624	3.216	8.875	145,68%	4.054
4	CFG	143.228	146.957	146.398	2.638	1.060	-1.578	636	-559	3.170	1.619	160.820	91,03%	(14.422)
	CF 1	29.589	26.185	25.793	-	-	0	-145	-391	-3.796	391	34.824	74,07%	(9.031)
	Total Griya	26.165	23.465	23.214	-	-	0	0	-251	-2.951	251	30.110	77,10%	(6.896)
	• Total Non Program	3.355	2.399	2.356	-	-	0	-40	-43	-999	43	4.324	54,49%	(1.968)
	• Program	22.810	21.066	20.858	-	-	0	-169	-208	-1.952	208	25.786	80,89%	(4.928)
	Oto	3.424	2.720	2.579	-	-	0	-145	-140	-844	140	4.714	54,72%	(2.134)
	CF 2	113.639	120.772	120.605	2.638	1.060	-1.578	781	-168	6.966	1.228	125.996	95,72%	(5.391)
	Mitraguna & Others	94.023	97.434	97.439	1.579	1.060	-519	125	5	3.416	1.055	105.113	92,70%	(7.674)
	Pensiun	19.615	23.338	23.166	1.059	-	-1.059	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.938	11.926	8.913	-3.013	3.495	1.683	20.668	7.230	231.787	93,59%	(14.849)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	347	1,77%	1,11%	0,91%	(75)	(288)	256			
	KUR	580	91	417	347	1,72%	1,21%	0,99%	(70)	(233)	256			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	496	0,00%	0,00%	1,77%	496	496	496			
	Cilem	-	-	-	316	0,00%	0,00%	2,09%	316	316	316			
	Gadai	-	-	-	180	0,00%	0,00%	1,39%	180	180	180			
4	CFG	3.895	3.612	3.411	4.539	2,72%	2,32%	3,10%	1.128	644	927			
	CF 1	3.671	2.934	3.216	4.451	12,41%	12,28%	17,26%	1.234	780	1.517			
	Total Griya	3.671	2.934	3.216	4.204	14,03%	13,71%	18,11%	988	533	1.270			
	Oto	-	-	-	247	0,00%	0,00%	9,56%	247	247	247			
	CF 2	224	678	194	88	0,20%	0,16%	0,07%	(106)	(136)	(590)			
	Mitraguna & Others	224	678	194	88	0,24%	0,20%	0,09%	(106)	(136)	(590)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	5.382	2,31%	1,78%	2,48%	1.549	852	1.679	3,64%	-46,67%	1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	98,37%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	33	0,93%	0,51%	0,09%	(162)	(301)	(167)			
	KUR	146	145	143	14	0,43%	0,41%	0,04%	(129)	(132)	(131)			
	Non KUR	188	54	51	19	8,65%	1,53%	0,56%	(32)	(169)	(35)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.093	2,51%	2,38%	2,11%	(407)	(497)	(309)			
	CF 1	3.133	3.018	3.178	2.827	10,59%	12,14%	10,96%	(351)	(306)	(191)			
	Total Griya	3.118	3.018	3.178	2.827	11,91%	13,55%	12,18%	(351)	(291)	(191)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.264	4,11%	3,64%	3,35%	(569)	(802)	(476)	3,61%	-7,67%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.967	206.366	217.689	17.722	
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,06	3,08	0,03	0,18
CIF Payroll	1.810	2.281	2.345	64	535

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	704	702	766	(3)	(510)	-42,11%	161	29,87%	16.705	4,20%	(16.004)
2	Tabungan	125.992	136.380	136.270	137.160	2.634	890	780	0,57%	11.168	8,86%	148.828	92,16%	(11.668)
3	Deposito	49.100	43.473	42.504	42.505	(4.993)	1	(968)	-2,23%	(6.595)	-13,43%	50.576	84,04%	(8.071)
	Total	175.632	181.065	179.479	180.366	(1.593)	888	(699)	-0,39%	4.735	2,70%	216.109	83,46%	(35.743)
	CASA	126.532	137.592	136.975	137.862	3.400	887	269	0,20%	11.330	8,95%	165.533	83,28%	(27.672)
	(%) CASA	72,04%	75,99%	76,32%	76,43%									
	FDR	182,36%	177,72%	180,09%	179,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.409	1.296		(113)	(842)	-39,39%	44	3,48%	-	0,00%	1.296
2	Giro ISE	222	228	209	165		(43)	(63)	-27,59%	(57)	-25,43%		0,00%	165
3	Tabungan ISE	1.030	1.910	1.201	1.131		(70)	(779)	-40,80%	100	9,73%		0,00%	1.131
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.725	-	-	0	-293	-382	-953	382	18.653	73,58%	(4.928)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.725	-	-	0	-293	-382	-953	382	16.922	81,11%	(3.197)
	• Local Champion	14.678	14.108	13.725	-	-	0	-293	-382	-953	382	15.742	87,19%	(2.017)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.508	1.710	2.335	625	24	761	235	1.574	38.605	89,39%	(4.096)
	KUR	31.590	30.397	31.226	840	2.335	1.495	-618	829	-364	1.506	35.711	87,44%	(4.486)
	Non KUR	2.684	3.351	3.283	870	-	-870	642	-68	599	68	2.894	113,45%	389
3	PWG	22.430	35.595	37.952	7.708	8.762	1.054	1.123	2.358	15.522	6.405	36.459	104,10%	1.493
	Cilem	9.274	16.096	17.686	2.424	2.777	352	1.481	1.590	8.412	1.187	20.279	87,21%	(2.594)
	Gadai	13.156	19.499	20.266	5.284	5.985	702	-358	768	7.110	5.217	16.180	125,26%	4.087
4	CFG	248.904	238.340	237.037	2.638	2.137	-501	-257	-1.303	-11.867	3.440	273.169	86,77%	(36.133)
	CF 1	66.307	61.181	60.257	-	-	0	-118	-923	-6.050	923	76.049	79,24%	(15.791)
	Total Griya	63.771	57.411	56.902	-	-	0	0	-509	-6.869	509	72.051	78,97%	(15.149)
	• Total Non Program	13.172	11.476	11.343	-	-	0	-233	-133	-1.829	133	14.850	76,38%	(3.507)
	• Program	50.599	45.935	45.559	-	-	0	-380	-376	-5.040	376	57.201	79,65%	(11.642)
	Oto	2.536	3.769	3.355	-	-	0	-118	-414	819	414	3.998	83,92%	(643)
	CF 2	182.596	177.159	176.780	2.638	2.137	-501	-139	-380	-5.817	2.517	197.121	89,68%	(20.341)
	Mitraguna & Others	145.742	143.496	143.279	2.121	1.658	-463	-245	-217	-2.462	1.875	158.776	90,24%	(15.497)
	Pensiun	36.854	33.663	33.500	517	479	-38	106	-163	-3.354	642	38.344	87,37%	(4.844)
	Total Pembiayaan	320.285	321.790	323.223	12.056	13.234	1.178	597	1.433	2.937	11.801	366.886	88,10%	(43.664)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	2.194	0,46%	1,66%	6,36%	1.635	2.036	1.646			
	KUR	138	452	371	1.766	0,44%	1,22%	5,66%	1.395	1.628	1.314			
	Non KUR	20	96	187	428	0,75%	5,59%	13,04%	241	408	332			
3	PWG	-	-	-	1.512	0,00%	0,00%	3,99%	1.512	1.512	1.512			
	Cilem	-	-	-	1.031	0,00%	0,00%	5,83%	1.031	1.031	1.031			
	Gadai	-	-	-	481	0,00%	0,00%	2,37%	481	481	481			
4	CFG	7.829	9.999	9.690	8.421	3,15%	4,07%	3,55%	(1.270)	592	(1.578)			
	CF 1	6.309	7.665	7.244	6.304	9,51%	11,84%	10,46%	(940)	(5)	(1.361)			
	Total Griya	6.204	7.665	7.165	6.304	9,73%	12,48%	11,08%	(861)	100	(1.361)			
	Oto	105	-	79	-	4,15%	2,10%	0,00%	(79)	(105)	-			
	CF 2	1.520	2.334	2.446	2.117	0,83%	1,38%	1,20%	(330)	597	(217)			
	Mitraguna & Others	1.215	1.695	2.002	1.237	0,83%	1,39%	0,86%	(764)	22	(458)			
	Pensiun	305	638	445	879	0,83%	1,32%	2,62%	435	575	241			
	Total Pembiayaan	7.988	10.547	10.249	12.127	2,49%	3,18%	3,75%	1.878	4.140	1.581	0,61%	83,64%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	407	0,50%	0,99%	1,18%	74	237	199			
	KUR	12	193	326	303	0,04%	1,07%	0,97%	(23)	291	110			
	Non KUR	158	15	7	104	5,88%	0,21%	3,17%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.240	2,65%	2,65%	2,63%	(78)	(357)	142			
	CF 1	4.154	4.894	4.930	4.663	6,26%	8,06%	7,74%	(267)	510	(230)			
	Total Griya	4.071	4.811	4.848	4.581	6,38%	8,44%	8,05%	(267)	510	(230)			
	Oto	82	82	82	82	3,25%	2,19%	2,46%	-	-	-			
	CF 2	2.444	1.205	1.388	1.577	1,34%	0,78%	0,89%	189	(867)	372			
	Mitraguna & Others	1.967	1.059	1.056	1.432	1,35%	0,74%	1,00%	376	(535)	372			
	Pensiun	477	145	332	145	0,15%	0,10%	0,43%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	6.911	2,20%	2,15%	2,14%	(4)	(120)	341	0,30%	86,03%	-1,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	323.033	324.841	328.881	5.848	
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,06	3,09	0,03	0,23
CIF Payroll	2.206	2.316	2.345	29	139