

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	422.172	421.188	177.355	(984)	2.360	0,56%	182.891	76,75%	420.906	100,07%	282
2	Tabungan	1.732.891	1.903.991	1.944.142	1.936.070	44.961	(8.072)	32.079	1,68%	203.179	11,72%	2.000.816	96,76%	(64.746)
3	Deposito	877.742	950.883	831.079	831.009	(55.963)	(70)	(119.874)	-12,61%	(46.733)	-5,32%	896.431	92,70%	(65.422)
Total		2.848.930	3.273.702	3.197.392	3.188.266	166.354	(9.125)	(85.435)	-2,61%	339.337	11,91%	3.318.152	96,09%	(129.886)
CASA		1.971.188	2.322.819	2.366.313	2.357.258	222.316	(9.056)	34.439	1,48%	386.070	19,59%	2.421.722	97,34%	(64.464)
(% CASA)		69,19%	70,95%	74,01%	73,94%									
FDR		84,13%	83,44%	86,37%	86,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	95.697	94.197		(1.500)	6.894	7,90%	14.787	18,62%	118.145	79,73%	(23.948)
2	Giro ISE	37.094	35.022	34.444	33.084		(1.360)	(1.937)	-5,53%	(4.009)	-10,81%	60.551	54,64%	(27.467)
3	Tabungan ISE	39.484	49.856	60.798	60.658		(140)	10.802	21,67%	21.174	53,63%	44.877	135,16%	15.781
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	121.167	4.240	500	-3.740	1.457	-5.581	-1.795	6.081	162.236	74,69%	(41.069)
	Linkage	22.750	25.937	25.569	740	500	(240)	-200	-368	2.819	868	39.853	64,16%	(14.284)
	Non-Linkage	100.212	100.811	95.598	3.500	-	-3.500	1.657	-5.213	-4.615	5.213	122.383	78,11%	(26.785)
	• Local Champion	83.501	66.595	64.595	3.500	-	-3.500	-804	-1.999	-18.905	1.999	94.012	68,71%	(29.416)
	• Value Chain	16.712	34.216	31.003	-	-	-	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	328.558	13.920	13.730	-190	1.228	2.791	17.742	10.939	362.288	90,69%	(33.729)
	KUR	291.370	306.564	310.027	13.660	13.705	45	1.900	3.463	18.657	10.242	340.266	91,11%	(30.239)
	Non KUR	19.446	19.203	18.531	260	25	-235	-673	-672	-915	697	22.022	84,15%	(3.491)
3	PWG	193.140	323.731	338.314	54.304	52.069	-2.235	11.995	14.583	145.174	37.486	362.681	93,28%	(24.368)
	Cilem	122.752	218.666	229.178	22.148	24.900	2.752	7.938	10.511	106.426	14.388	262.581	87,28%	(33.403)
	Gadai	70.389	105.064	109.136	32.156	27.169	-4.987	4.057	4.072	38.747	23.097	100.101	109,03%	9.036
4	CFG	1.770.026	1.955.435	1.973.626	47.219	55.197	7.978	10.668	18.191	203.600	37.006	2.003.011	98,53%	(29.385)
	CF 1	463.002	520.993	531.254	11.486	17.747	6.261	1.760	10.261	68.252	7.486	503.674	105,48%	27.580
	Total Griya	392.209	436.373	445.355	7.592	14.182	6.590	0	8.982	53.146	5.200	412.745	107,90%	32.609
	• Total Non Program	388.279	424.924	433.285	7.257	13.522	6.265	372	8.361	45.006	5.161	397.351	109,04%	35.934
	• Program	3.930	11.449	12.070	334	660	326	302	621	8.140	39	15.395	78,40%	(3.325)
	Oto	70.793	84.620	85.899	3.894	3.565	-329	1.760	1.279	15.106	2.286	90.929	94,47%	(5.029)
	CF 2	1.307.024	1.434.442	1.442.372	35.733	37.450	1.717	8.908	7.930	135.348	29.520	1.499.337	96,20%	(56.965)
	Mitraguna & Others	1.211.757	1.335.736	1.343.245	34.901	34.774	-127	9.546	7.509	131.488	27.265	1.384.316	97,03%	(41.071)
	Pensium	95.268	98.706	99.127	832	2.676	1.844	-638	421	3.859	2.255	115.021	86,18%	(15.894)
Total Pembiayaan		2.396.945	2.731.682	2.761.665	119.683	121.496	1.813	25.347	29.983	364.720	91.512	2.890.216	95,55%	(128.551)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	3.574	0,41%	0,00%	2,95%	3.574	3.066	3.568			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	3.574	0,46%	0,00%	3,74%	3.574	3.110	3.574			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	27.030	1,43%	1,90%	8,23%	20.840	22.589	20.840			
	KUR	3.770	4.599	4.599	23.793	1,29%	1,50%	7,67%	19.194	20.024	19.194			
	Non KUR	671	1.590	1.590	3.236	3,45%	8,28%	17,46%	1.646	2.565	1.646			
3	PWG	155	-	-	18.427	0,08%	0,00%	5,45%	18.427	18.272	18.427			
	Cilem	155	-	-	16.649	0,13%	0,00%	7,26%	16.649	16.494	16.649			
	Gadai	-	-	-	1.777	0,00%	0,00%	1,63%	1.777	1.777	1.777			
4	CFG	19.018	28.147	27.679	59.461	1,07%	1,42%	3,01%	31.783	40.444	31.314			
	CF 1	8.456	11.479	12.737	24.204	1,83%	2,44%	4,56%	11.467	15.748	12.725			
	Total Griya	6.832	10.463	10.710	18.961	1,74%	2,45%	4,26%	8.250	12.128	8.498			
	Oto	1.624	1.016	2.026	5.243	2,29%	2,39%	6,10%	3.217	3.619	4.227			
	CF 2	10.562	16.669	14.942	35.258	0,81%	1,04%	2,44%	20.316	24.696	18.589			
	Mitraguna & Others	10.315	16.481	14.431	33.945	0,85%	1,08%	2,53%	19.514	23.631	17.464			
	Pensium	247	188	511	1.313	0,26%	0,52%	1,32%	802	1.066	1.125			
Total Pembiayaan		24.121	34.343	33.868	108.492	1,01%	1,24%	3,93%	74.624	84.371	74.149	1,03%	73,82%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	4.744	0,88%	1,38%	3,92%	3.000	3.661	3.006			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,57%	-	612	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	4,64%	3.000	3.000	3.000			
2	MBG	3.227	4.684	5.129	4.798	1,04%	1,57%	1,46%	(331)	1.571	114			
	KUR	1.952	4.075	4.391	4.043	0,67%	1,43%	1,30%	(348)	2.091	(32)			
	Non KUR	1.274	609	737	754	6,55%	3,84%	4,07%	17	(520)	146			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.314	1,90%	1,35%	1,38%	1.005	(6.377)	(452)			
	CF 1	5.942	4.809	5.093	6.317	1,28%	0,98%	1,19%	1.224	375	1.508			
	Total Griya	5.028	4.373	4.557	5.412	1,28%	1,04%	1,22%	855	384	1.039			
	Oto	914	436	536	905	1,29%	0,63%	1,05%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.997	2,12%	1,48%	1,46%	(219)	(6.751)	(1.960)			
	Mitraguna & Others	27.082	22.326	20.725	20.680	2,23%	1,55%	1,54%	(45)	(6.402)	(1.646)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	36.867	1,59%	1,21%	1,33%	3.685	(1.133)	2.679	1,41%	-5,37%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.631.251	2.808.415	3.116.999	485.748	
2	Contribution Margin	94.855	121.560	104.888	10.033	-10,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,82	3,13	3,21	0,07	0,39
CIF Payroll	21.776	22.023	21.254	(769)	(522)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	40.277	40.336	(911)	59	15.852	64,75%	10.800	36,56%	46.170	87,36%	(5.834)
2	Tabungan	75.287	90.912	96.491	96.252	(1.569)	(239)	5.340	5,87%	20.965	27,85%	96.129	100,13%	123
3	Deposito	166.481	116.868	76.413	76.413	(25.835)	0	(40.455)	-34,62%	(90.068)	-54,10%	168.336	45,39%	(91.922)
	Total	271.304	232.264	213.181	213.001	(28.315)	(180)	(19.263)	-8,29%	(58.303)	-21,49%	310.634	68,57%	(97.633)
	CASA	104.823	115.396	136.768	136.588	(2.480)	(180)	21.192	18,36%	31.765	30,30%	142.299	95,99%	(5.711)
	(%) CASA	38,64%	49,68%	64,16%	64,13%									
	FDR	71,62%	87,88%	95,59%	95,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.648	20.669		22	1.142	5,85%	4.405	27,08%	-	0,00%	20.669
2	Giro ISE	12.924	10.849	7.895	8.505		610	(2.344)	-21,61%	(4.420)	-34,20%		0,00%	8.505
3	Tabungan ISE	1.712	6.998	12.728	12.140		(588)	5.142	73,48%	10.428	609,23%		0,00%	12.140
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.454	-	-	0	-130	-79	4.563	79	19.916	72,58%	(5.462)
	Linkage	1.111	804	787	-	-	-	-17	-17	-324	17	5.477	14,37%	(4.690)
	Non-Linkage	8.780	13.729	13.667	-	-	0	-113	-62	4.887	62	14.439	94,65%	(772)
	• Local Champion	6.630	9.079	9.017	-	-	0	-113	-62	2.387	62	9.312	96,82%	(296)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	5.126	90,71%	(476)
2	MBG	65.409	59.042	57.868	1.310	675	-635	-1.380	-1.174	-7.541	1.849	70.008	82,66%	(12.140)
	KUR	63.164	56.360	55.252	1.310	675	-635	-1.263	-1.108	-7.912	1.783	67.553	81,79%	(12.301)
	Non KUR	2.245	2.683	2.616	-	-	0	-118	-67	371	67	2.455	106,57%	161
3	PWG	10.519	15.081	15.345	1.686	1.220	-466	635	264	4.826	956	18.008	85,21%	(2.663)
	Cilem	10.519	15.081	15.345	1.686	1.220	-466	635	264	4.826	956	18.008	85,21%	(2.663)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.111	3.070	2.947	-123	147	650	7.634	2.296	134.112	86,58%	(18.001)
	CF 1	58.498	62.127	61.696	1.128	298	-830	256	-432	3.198	729	60.416	102,12%	1.279
	Total Griya	56.812	59.059	58.701	764	298	-467	0	-358	1.889	656	56.783	103,38%	1.917
	• Total Non Program	55.952	58.249	57.896	764	298	-467	-422	-353	1.945	650	53.414	108,39%	4.483
	• Program	860	810	804	-	-	0	-8	-6	-56	6	3.370	23,87%	(2.565)
	Oto	1.686	3.069	2.995	364	-	-364	256	-73	1.310	73	3.633	82,44%	(638)
	CF 2	49.980	53.333	54.415	1.942	2.649	707	-109	1.082	4.435	1.567	73.695	73,84%	(19.280)
	Mitraguna & Others	49.699	53.068	54.156	1.942	2.649	707	-102	1.088	4.456	1.561	72.662	74,53%	(18.507)
	Pensiun	281	266	260	-	-	0	-6	-6	-21	6	1.033	25,13%	(773)
	Total Pembiayaan	194.296	204.118	203.778	6.066	4.841	-1.224	-728	-340	9.482	5.181	242.044	84,19%	(38.266)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	1.202	0,00%	0,00%	8,32%	1.202	1.202	1.196			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.202	0,00%	0,00%	8,80%	1.202	1.202	1.202			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	4.044	1,64%	2,24%	6,99%	2.720	2.973	2.540			
	KUR	1.022	1.029	880	3.625	1,62%	1,56%	6,56%	2.745	2.603	2.596			
	Non KUR	49	475	444	419	2,19%	16,55%	16,01%	(25)	370	(56)			
3	PWG	95	-	-	809	0,91%	0,00%	5,27%	809	714	809			
	Cilem	95	-	-	809	0,91%	0,00%	5,27%	809	714	809			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	5.374	1,72%	2,07%	4,63%	2.978	3.509	2.971			
	CF 1	1.284	1.880	1.863	3.941	2,19%	3,00%	6,39%	2.078	2.657	2.061			
	Total Griya	1.284	1.880	1.863	3.667	2,26%	3,15%	6,25%	1.804	2.383	1.786			
	Oto	-	-	-	275	0,00%	0,00%	9,17%	275	275	275			
	CF 2	581	522	532	1.432	1,16%	1,00%	2,63%	900	852	910			
	Mitraguna & Others	581	522	532	1.432	1,17%	1,00%	2,65%	900	852	910			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	11.429	1,56%	1,82%	5,61%	7.710	8.398	7.516	0,59%	89,47%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,40%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,65%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	866	0,65%	1,48%	1,50%	(6)	443	(40)			
	KUR	260	859	716	711	0,41%	1,27%	1,29%	(6)	451	(148)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,95%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	1.240	2,17%	0,32%	1,07%	867	(1.113)	861			
	CF 1	1.777	379	374	1.240	3,04%	0,60%	2,01%	867	(537)	861			
	Total Griya	1.777	379	374	1.240	3,13%	0,63%	2,11%	867	(537)	861			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.309	1,53%	0,71%	1,13%	861	(664)	826	0,33%	70,65%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	268.780	271.304	260.579	(8.201)	
2	Contribution Margin	9.396	11.836	9.878	482	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,65	2,86	2,91	0,04	0,25
CIF Payroll	1.791	1.950	1.987	37	196

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	20.375	20.212	(1.392)	(164)	(440)	-2,13%	(4.550)	-18,37%	41.105	49,17%	(20.894)
2	Tabungan	139.675	139.420	143.269	142.151	2.493	(1.118)	2.731	1,96%	2.476	1,77%	160.468	88,59%	(18.317)
3	Deposito	81.953	77.952	88.186	88.188	(820)	2	10.236	13,13%	6.235	7,61%	83.487	105,63%	4.701
	Total	246.389	238.023	251.830	250.551	281	(1.280)	12.527	5,26%	4.161	1,69%	285.060	87,89%	(34.509)
	CASA	164.436	160.072	163.644	162.362	1.101	(1.282)	2.291	1,43%	(2.074)	-1,26%	201.573	80,55%	(39.210)
	(%) CASA	66,74%	67,25%	64,98%	64,80%									
	FDR	63,49%	72,41%	69,16%	69,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	12.275	10.393		(1.882)	(485)	-4,46%	(517)	-4,74%	-	0,00%	10.393
2	Giro ISE	6.429	4.866	6.731	4.865		(1.867)	(1)	-0,02%	(1.565)	-24,34%		0,00%	4.865
3	Tabungan ISE	3.915	6.012	5.544	5.528		(16)	(484)	-8,05%	1.613	41,19%		0,00%	5.528
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	17.505	-	-	0	-293	-1.397	-1.544	1.397	26.482	66,10%	(8.978)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.505	-	-	0	-293	-1.397	-1.544	1.397	23.245	75,30%	(5.740)
	• Local Champion	15.448	17.199	16.950	-	-	0	-249	-249	1.502	249	17.438	97,20%	(488)
	• Value Chain	3.600	1.702	554	-	-	-	-44	-1.148	-3.046	1.148	5.807	9,55%	(5.253)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.629	1.300	1.785	484	627	1.218	5.792	567	13.639	85,27%	(2.009)
	Cilem	5.838	10.412	11.629	1.300	1.785	484	627	1.218	5.792	567	13.639	85,27%	(2.009)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.037	3.560	4.484	924	1.095	1.989	13.495	2.495	152.446	95,14%	(7.409)
	CF 1	81.145	74.508	74.244	634	1.323	689	-233	-264	-6.901	1.587	80.815	91,87%	(6.571)
	Total Griya	74.220	68.592	68.512	634	1.323	689	0	-79	-5.708	1.402	72.670	94,28%	(4.158)
	• Total Non Program	73.552	67.965	67.890	634	1.323	689	-1.118	-76	-5.662	1.399	70.051	96,91%	(2.161)
	• Program	669	626	623	-	-	0	-4	-4	-46	4	2.619	23,77%	(1.997)
	Oto	6.925	5.916	5.732	-	-	0	-233	-184	-1.193	184	8.145	70,38%	(2.413)
	CF 2	50.397	68.540	70.793	2.926	3.161	235	1.328	2.253	20.395	908	71.632	98,83%	(839)
	Mitraguna & Others	49.913	67.543	69.805	2.824	3.161	337	1.303	2.262	19.892	899	70.238	99,38%	(433)
	Pensiun	484	996	988	102	-	-102	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	174.171	4.860	6.269	1.408	1.428	1.810	17.742	4.458	192.588	90,44%	(18.417)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	11	-	-	842	0,19%	0,00%	7,24%	842	830	842			
	Cilem	11	-	-	842	0,19%	0,00%	7,24%	842	830	842			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	5.465	0,88%	1,52%	3,77%	3.290	4.303	4.028			
	CF 1	1.162	1.383	2.039	4.609	1,43%	2,74%	6,21%	2.570	3.447	3.226			
	Total Griya	1.162	1.383	1.962	4.575	1,57%	2,86%	6,68%	2.613	3.414	3.192			
	Oto	-	-	77	34	0,00%	1,30%	0,59%	(43)	34	34			
	CF 2	-	54	136	856	0,00%	0,20%	1,21%	719	856	802			
	Mitraguna & Others	-	54	136	856	0,00%	0,20%	1,23%	719	856	802			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	6.306	0,75%	1,26%	3,62%	4.131	5.133	4.869	0,23%	93,60%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	778	1.299	1.455	1.455	0,59%	1,02%	1,00%	-	677	156			
	CF 1	342	585	864	864	0,42%	1,16%	1,16%	-	522	280			
	Total Griya	342	585	864	864	0,46%	1,26%	1,26%	-	522	280			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,85%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.455	0,50%	0,84%	0,84%	-	677	156	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	239.310	246.389	237.742	(1.568)	
2	Contribution Margin	18.177	20.650	11.367	(6.810)	37,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,85	3,28	3,33	0,05	0,48
CIF Payroll	1.030	1.230	1.250	20	220

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	51.027	50.267	3.771	(760)	(4.764)	-8,66%	31.492	167,74%	36.087	139,29%	14.180
2	Tabungan	206.902	265.449	267.336	266.661	6.039	(676)	1.211	0,46%	59.758	28,88%	228.586	116,66%	38.074
3	Deposito	118.442	96.974	49.776	49.777	(7.411)	1	(47.197)	-48,67%	(68.665)	-57,97%	120.549	41,29%	(70.772)
	Total	344.119	417.454	368.139	366.704	2.400	(1.435)	(50.750)	-12,16%	22.585	6,56%	385.222	95,19%	(18.518)
	CASA	225.677	320.480	318.364	316.928	9.811	(1.436)	(3.553)	-1,11%	91.251	40,43%	264.674	119,74%	52.254
	(%) CASA	65,58%	76,77%	86,48%	86,43%									
	FDR	96,55%	93,29%	106,80%	107,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	4.407	4.330		(76)	786	22,17%	400	10,18%	-	0,00%	4.330
2	Giro ISE	1.420	1.163	2.644	2.538		(106)	1.375	118,17%	1.118	78,72%		0,00%	2.538
3	Tabungan ISE	2.001	1.767	1.462	1.493		30	(274)	-15,52%	(508)	-25,41%		0,00%	1.493
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	86.144	3.740	500	-3.240	2.407	-3.838	3.159	4.338	104.800	82,20%	(18.656)
	Linkage	21.612	25.120	24.771	740	500	(240)	-182	-350	3.158	850	31.112	79,62%	(6.342)
	Non-Linkage	61.373	64.862	61.374	3.000	-	-3.000	2.589	-3.488	1	3.488	73.688	83,29%	(12.314)
	• Local Champion	55.173	36.998	35.576	3.000	-	-3.000	-336	-1.422	-19.597	1.422	61.011	58,31%	(25.436)
	• Value Chain	6.200	27.864	25.798	-	-	-	2.925	-2.066	19.598	2.066	12.677	203,51%	13.122
2	MBG	43.181	44.128	44.562	2.455	2.100	-355	866	434	1.381	1.666	46.897	95,02%	(2.335)
	KUR	40.519	42.067	42.575	2.455	2.100	-355	952	508	2.055	1.592	44.012	96,74%	(1.437)
	Non KUR	2.662	2.060	1.987	-	-	0	-87	-73	-675	73	2.885	68,87%	(898)
3	PWG	26.463	44.214	45.438	7.583	6.286	-1.297	1.033	1.225	18.975	5.061	38.240	118,82%	7.198
	Cilem	12.356	24.595	25.022	2.038	2.021	-17	397	426	12.666	1.595	18.392	136,04%	6.629
	Gadai	14.108	19.618	20.417	5.545	4.264	-1.281	636	798	6.309	3.466	19.848	102,86%	569
4	CFG	179.631	211.118	217.016	3.321	12.288	8.967	3.044	5.897	37.384	6.390	199.790	108,62%	17.226
	CF 1	55.651	68.035	76.756	826	9.466	8.640	208	8.721	21.105	745	59.885	128,17%	16.871
	Total Griya	50.392	59.216	67.983	400	9.300	8.900	0	8.767	17.591	533	52.642	129,14%	15.341
	• Total Non Program	50.392	59.216	67.983	400	9.300	8.900	-368	8.767	17.591	533	52.642	129,14%	15.341
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.773	426	166	-260	208	-46	3.514	212	7.243	121,12%	1.530
	CF 2	123.980	143.083	140.259	2.495	2.822	327	2.836	-2.824	16.279	5.646	139.905	100,25%	354
	Mitraguna & Others	122.658	141.684	138.867	2.495	2.822	327	2.843	-2.817	16.209	5.639	137.456	101,03%	1.411
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	393.160	17.099	21.173	4.074	7.350	3.719	60.900	17.455	389.727	100,88%	3.433

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	2.372	0,61%	0,00%	2,75%	2.372	1.864	2.372			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	2.372	0,76%	0,00%	3,86%	2.372	1.907	2.372			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	4.143	0,95%	1,36%	9,30%	3.541	3.733	3.403			
	KUR	305	686	498	3.800	0,75%	1,18%	8,93%	3.303	3.495	3.114			
	Non KUR	104	53	104	342	3,92%	5,04%	17,22%	238	238	289			
3	PWG	-	-	-	5.996	0,00%	0,00%	13,20%	5.996	5.996	5.996			
	Cilem	-	-	-	5.306	0,00%	0,00%	21,20%	5.306	5.306	5.306			
	Gadai	-	-	-	691	0,00%	0,00%	3,38%	691	691	691			
4	CFG	673	1.279	1.367	7.384	0,37%	0,65%	3,40%	6.017	6.710	6.105			
	CF 1	295	196	490	2.903	0,53%	0,72%	3,78%	2.413	2.608	2.706			
	Total Griya	295	-	227	2.071	0,58%	0,38%	3,05%	1.843	1.776	2.071			
	Oto	-	196	263	832	0,00%	2,98%	9,48%	569	832	636			
	CF 2	379	1.083	877	4.481	0,31%	0,61%	3,19%	3.604	4.103	3.398			
	Mitraguna & Others	379	1.083	877	4.481	0,31%	0,62%	3,23%	3.604	4.103	3.398			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	19.895	0,48%	0,51%	5,06%	17.926	18.304	17.876	0,68%	86,56%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	3.042	0,23%	0,05%	3,53%	3.000	2.849	3.000			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	8,43%	3.000	3.000	3.000			
2	MBG	-	209	440	237	0,00%	1,00%	0,53%	(203)	237	28			
	KUR	-	209	440	237	0,00%	1,05%	0,56%	(203)	237	28			
	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	968	2.042	2.240	2.437	0,54%	1,06%	1,12%	196	1.468	395			
	CF 1	153	113	112	308	0,27%	0,16%	0,40%	196	155	195			
	Total Griya	153	113	112	111	0,30%	0,19%	0,16%	(1)	(42)	(3)			
	Oto	-	-	-	198	0,00%	0,00%	2,25%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,52%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,53%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	5.716	0,35%	0,70%	1,45%	2.993	4.555	3.423	1,06%	27,42%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	335.606	345.686	416.438	80.832	
2	Contribution Margin	19.241	23.898	17.546	(1.695)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,22	3,26	0,04	0,39
CIF Payroll	1.150	1.859	1.893	34	743



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	2.742	2.481	40.645	(261)	(40.799)	-94,27%	(17.338)	-87,48%	34.705	7,15%	(32.223)
2	Tabungan	188.323	172.953	175.867	175.276	4.147	(592)	2.323	1,34%	(13.047)	-6,93%	209.136	83,81%	(33.860)
3	Deposito	54.534	66.101	57.912	57.917	(25.458)	6	(8.183)	-12,38%	3.383	6,20%	56.040	103,35%	1.877
	Total	262.676	282.334	236.521	235.674	19.334	(847)	(46.660)	-16,53%	(27.002)	-10,28%	299.881	78,59%	(64.207)
	CASA	208.142	216.233	178.609	177.757	44.791	(853)	(38.477)	-17,79%	(30.385)	-14,60%	243.841	72,90%	(66.084)
	(%) CASA	79,24%	76,59%	75,52%	75,42%									
	FDR	66,71%	72,21%	87,78%	88,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	3.952	3.947	(5)	279	7,60%	(2.240)	-36,21%	-	0,00%	3.947
2	Giro ISE	879	331	636	621	(15)	290	87,76%	(258)	-29,37%		0,00%	621
3	Tabungan ISE	5.307	3.337	3.316	3.326	9	(12)	-0,35%	(1.982)	-37,34%		0,00%	3.326
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	11	-	-	0	-421	-1	-6.975	1	6.986	0,16%	(6.975)
	Linkage	26	12	11	-	-	-	-1	-1	-15	1	26	42,69%	(15)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	10.157	750	840	90	436	663	9.451	177	5.700	178,21%	4.458
	KUR	498	8.282	8.961	750	840	90	453	678	8.463	162	5.134	174,55%	3.827
	Non KUR	209	1.212	1.197	-	-	0	-17	-16	988	16	566	211,47%	631
3	PWG	23.244	35.104	37.455	7.570	7.945	375	1.358	2.351	14.211	5.594	38.714	96,75%	(1.260)
	Cilem	7.809	11.949	13.226	1.363	2.095	732	458	1.277	5.417	819	18.851	70,16%	(5.626)
	Gadai	15.435	23.155	24.229	6.207	5.850	-356	899	1.075	8.794	4.776	19.863	121,98%	4.366
4	CFG	144.290	159.268	160.005	2.671	3.131	460	-69	736	15.714	2.395	166.155	96,30%	(6.150)
	CF 1	8.588	12.193	12.344	420	250	-170	-25	151	3.755	99	12.165	101,47%	179
	Total Griya	7.701	11.174	11.347	420	250	-170	0	173	3.646	77	10.127	112,05%	1.220
	• Total Non Program	7.409	10.560	10.735	420	250	-170	598	176	3.327	74	8.983	119,50%	1.752
	• Program	292	614	612	-	-	0	-3	-2	320	2	1.144	53,49%	(532)
	Oto	888	1.019	997	-	-	0	-25	-23	109	23	2.038	48,90%	(1.041)
	CF 2	135.702	147.075	147.661	2.251	2.881	630	-44	586	11.959	2.295	153.990	95,89%	(6.329)
	Mitraguna & Others	125.011	133.616	133.325	2.159	1.732	-427	-1	-291	8.314	2.023	140.961	94,58%	(7.636)
	Pensiun	10.691	13.459	14.336	92	1.149	1.057	-43	877	3.645	272	13.029	110,03%	1.307
	Total Pembiayaan	175.227	203.879	207.628	10.991	11.916	925	1.303	3.749	32.401	8.168	217.555	95,44%	(9.927)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	188	1.053	0,00%	1,98%	10,37%	865	1.053	863			
	KUR	-	-	-	532	0,00%	0,00%	5,93%	532	532	532			
	Non KUR	-	190	188	521	0,00%	15,50%	43,55%	333	521	332			
3	PWG	-	-	-	1.584	0,00%	0,00%	4,23%	1.584	1.584	1.584			
	Cilem	-	-	-	1.322	0,00%	0,00%	10,00%	1.322	1.322	1.322			
	Gadai	-	-	-	261	0,00%	0,00%	1,08%	261	261	261			
4	CFG	2.296	3.664	3.194	6.767	1,59%	2,01%	4,23%	3.572	4.471	3.103			
	CF 1	66	33	67	1.064	0,77%	0,55%	8,62%	997	998	1.031			
	Total Griya	66	33	67	1.064	0,86%	0,60%	9,38%	997	998	1.031			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	5.703	1,64%	2,13%	3,86%	2.575	3.473	2.072			
	Mitraguna & Others	2.230	3.631	3.127	5.313	1,78%	2,34%	3,99%	2.186	3.084	1.682			
	Pensiun	-	-	-	389	0,00%	0,00%	2,72%	389	389	389			
	Total Pembiayaan	2.296	3.853	3.382	9.403	1,31%	1,66%	4,53%	6.021	7.107	5.550	1,63%	64,05%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,18%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,37%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,62%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,68%	-	(627)	53	5,73%	-240,80%	4,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	230.397	264.224	263.686	33.289	
2	Contribution Margin	8.825	11.671	13.639	4.814	-54,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,88	3,15	3,37	0,21	0,49
CIF Payroll	4.696	3.752	2.993	(759)	(1.703)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	402	403	72	1	(99)	-19,69%	(1.684)	-80,70%	3.184	12,65%	(2.782)
2	Tabungan	37.117	38.758	40.158	39.892	(407)	(267)	1.134	2,93%	2.775	7,48%	42.859	93,08%	(2.967)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	53.161	52.895	(334)	(266)	1.086	2,10%	2.951	5,91%	56.871	93,01%	(3.976)
	CASA	39.204	39.260	40.561	40.295	(336)	(266)	1.035	2,64%	1.091	2,78%	46.043	87,51%	(5.749)
	(%) CASA	78,50%	75,78%	76,30%	76,18%									
	FDR	145,08%	122,64%	120,07%	120,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	531	537		6	40	8,06%	(44)	-7,54%	-	0,00%	537
2	Giro ISE	1	64	2	2		0	(62)	-96,90%	1	101,52%		0,00%	2
3	Tabungan ISE	580	433	529	535		6	102	23,59%	(45)	-7,73%		0,00%	535
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.820	495	902	407	279	666	2.585	236	2.809	136,00%	1.011
	Cilem	1.235	3.154	3.820	495	902	407	279	666	2.585	236	2.809	136,00%	1.011
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.011	1.133	1.303	170	-65	-375	-11.211	1.678	64.578	92,93%	(4.567)
	CF 1	464	823	815	223	-	-223	415	-9	351	9	457	178,32%	358
	Total Griya	301	269	266	-	-	0	0	-3	-35	3	294	90,50%	(28)
	• Total Non Program	301	269	266	-	-	0	-3	-3	-35	3	294	90,50%	(28)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	223	-	-223	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.196	910	1.303	393	-479	-366	-11.562	1.669	64.121	92,32%	(4.925)
	Mitraguna & Others	66.540	55.109	55.065	910	1.303	393	-326	-44	-11.475	1.347	56.810	96,93%	(1.745)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.830	1.629	2.205	576	214	291	-8.626	1.914	67.386	94,72%	(3.556)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	56	0,00%	0,00%	1,46%	56	56	56			
	Cilem	-	-	-	56	0,00%	0,00%	1,46%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.971	4,24%	3,25%	4,95%	1.009	(52)	634			
	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	3.023	2.337	1.961	2.971	4,27%	3,29%	5,02%	1.009	(52)	634			
	Mitraguna & Others	2.931	2.337	1.961	2.971	4,41%	3,56%	5,39%	1.009	39	634			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	3.026	4,17%	3,09%	4,74%	1.065	3	689	0,00%	100,00%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	12.313	4.188	3.608	3.423	17,29%	5,97%	5,70%	(185)	(8.891)	(765)			
	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	12.313	4.188	3.608	3.423	17,40%	6,06%	5,78%	(185)	(8.891)	(765)			
	Mitraguna & Others	11.834	4.013	3.433	3.423	17,79%	6,23%	6,22%	(11)	(8.412)	(590)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.423	16,99%	5,68%	5,36%	(185)	(8.891)	(765)	0,00%	100,00%	-5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	75.314	74.633	65.178	(10.136)	
2	Contribution Margin	536	1.330	4.767	4.231	-789,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,34	2,60	2,62	0,02	0,28
CIF Payroll	424	431	409	(22)	(15)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	130.596	130.627	136.989	30	(32.554)	-19,95%	71.464	120,79%	71.025	183,92%	59.601
2	Tabungan	111.248	121.777	127.418	127.225	2.975	(193)	5.448	4,47%	15.977	14,36%	125.447	101,42%	1.778
3	Deposito	16.666	20.185	19.005	19.005	815	0	(1.180)	-5,84%	2.339	14,03%	18.148	104,72%	857
	Total	187.077	305.142	277.019	276.857	140.778	(162)	(28.285)	-9,27%	89.780	47,99%	214.620	129,00%	62.237
	CASA	170.411	284.957	258.014	257.852	139.963	(162)	(27.106)	-9,51%	87.441	51,31%	196.472	131,24%	61.379
	(%) CASA	91,09%	93,39%	93,14%	93,14%									
	FDR	105,51%	72,96%	81,15%	81,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.700	3.780		80	899	31,22%	(40)	-1,05%	-	0,00%	3.780
2	Giro ISE	954	1.351	1.778	1.804		26	453	33,55%	850	89,06%		0,00%	1.804
3	Tabungan ISE	2.866	1.530	1.923	1.976		53	446	29,17%	(890)	-31,05%		0,00%	1.976
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.413	-	-	0	-589	-240	-888	240	3.301	73,11%	(888)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.413	-	-	0	-589	-240	-888	240	3.301	73,11%	(888)
	• Local Champion	3.301	2.653	2.413	-	-	0	-589	-240	-888	240	3.301	73,11%	(888)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.386	2.220	1.860	-360	357	238	4.288	1.622	52.094	96,72%	(1.708)
	KUR	42.963	47.819	48.159	2.220	1.860	-360	487	340	5.197	1.520	48.796	98,70%	(637)
	Non KUR	3.135	2.328	2.226	-	-	0	-130	-102	-908	102	3.298	67,51%	(1.071)
3	PWG	20.876	34.349	36.429	9.294	8.202	-1.092	2.703	2.080	15.554	6.122	37.410	97,38%	(981)
	Cilem	7.514	14.546	15.073	2.752	1.593	-1.160	1.847	526	7.558	1.067	18.308	82,33%	(3.235)
	Gadai	13.361	19.803	21.357	6.541	6.609	68	857	1.554	7.996	5.055	19.102	111,80%	2.255
4	CFG	127.111	135.478	135.577	4.916	1.985	-2.931	3.703	98	8.465	1.887	140.604	96,42%	(5.028)
	CF 1	49.510	50.142	50.050	1.018	645	-373	546	-92	540	737	51.291	97,58%	(1.241)
	Total Griya	39.898	39.046	38.980	304	340	36	0	-67	-918	407	40.836	95,46%	(1.856)
	• Total Non Program	39.898	39.046	38.980	304	340	36	-132	-67	-918	407	40.836	95,46%	(1.856)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.070	714	305	-409	546	-25	1.459	330	10.456	105,88%	615
	CF 2	77.602	85.337	85.527	3.898	1.340	-2.558	3.156	190	7.925	1.150	89.313	95,76%	(3.786)
	Mitraguna & Others	75.812	83.282	83.493	3.898	1.340	-2.558	3.177	211	7.681	1.129	86.964	96,01%	(3.471)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	224.805	16.430	12.047	-4.383	6.174	2.176	27.420	9.871	233.409	96,31%	(8.604)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	124	548	366	4.276	0,27%	0,73%	8,49%	3.911	4.153	3.728			
	KUR	68	433	250	4.058	0,16%	0,52%	8,43%	3.808	3.990	3.625			
	Non KUR	56	115	116	218	1,79%	4,98%	9,81%	103	162	104			
3	PWG	-	-	-	1.208	0,00%	0,00%	3,32%	1.208	1.208	1.208			
	Cilem	-	-	-	914	0,00%	0,00%	6,07%	914	914	914			
	Gadai	-	-	-	294	0,00%	0,00%	1,38%	294	294	294			
4	CFG	2.018	4.027	4.014	4.073	1,59%	2,96%	3,00%	58	2.054	46			
	CF 1	1.770	1.931	2.188	1.267	3,58%	4,36%	2,53%	(921)	(504)	(664)			
	Total Griya	1.463	1.931	2.032	922	3,67%	5,20%	2,37%	(1.110)	(541)	(1.009)			
	Oto	307	-	156	345	3,19%	1,40%	3,11%	189	38	345			
	CF 2	248	2.096	1.826	2.806	0,32%	2,14%	3,28%	979	2.558	710			
	Mitraguna & Others	248	2.096	1.826	2.806	0,33%	2,19%	3,36%	979	2.558	710			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	9.557	1,09%	1,97%	4,25%	5.177	7.415	4.982	0,35%	91,75%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	62,16%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	62,16%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	343	1,07%	0,85%	0,68%	(84)	(151)	83			
	KUR	115	169	343	298	0,27%	0,62%	0,62%	(45)	182	129			
	Non KUR	378	91	84	45	12,06%	3,61%	2,02%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,24%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,27%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	2.997	0,42%	1,38%	1,33%	(84)	2.168	303	0,25%	81,58%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.189	199.917	220.566	21.377	
2	Contribution Margin	11.304	13.833	10.253	(1.051)	9,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,15	3,18	0,03	0,45
CIF Payroll	897	1.087	1.053	(34)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	7.409	7.512	1.942	103	4.178	125,33%	5.585	289,79%	12.865	58,39%	(5.353)
2	Tabungan	70.495	83.412	87.061	87.093	1.034	32	3.681	4,41%	16.598	23,54%	86.396	100,81%	697
3	Deposito	64.264	92.567	92.685	92.685	(828)	0	118	0,13%	28.421	44,23%	65.350	141,83%	27.334
	Total	136.686	179.313	187.154	187.290	2.149	136	7.977	4,45%	50.604	37,02%	164.612	113,78%	22.678
	CASA	72.423	86.746	94.470	94.605	2.977	136	7.859	9,06%	22.183	30,63%	99.261	95,31%	(4.656)
	(%) CASA	52,98%	48,38%	50,48%	50,51%									
	FDR	94,77%	84,69%	82,46%	82,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	8.731	8.166	(565)	2.213	37,19%	6.844	517,65%	-	0,00%	8.166	
2	Giro ISE	771	687	614	579	(36)	(108)	-15,72%	(192)	-24,92%		0,00%	579	
3	Tabungan ISE	551	5.265	8.116	7.587	(529)	2.321	44,09%	7.036	1276,69%		0,00%	7.587	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	31.758	34.892	34.271	935	750	-185	-419	-621	2.513	1.371	37.072	92,44%	(2.801)
	KUR	29.577	32.463	32.066	860	750	-110	-418	-397	2.488	1.147	34.653	92,53%	(2.587)
	Non KUR	2.181	2.429	2.206	75	-	-75	-1	-223	24	223	2.419	91,16%	(214)
3	PWG	6.201	9.141	10.590	820	2.063	1.243	200	1.448	4.389	615	14.494	73,06%	(3.904)
	Cilem	6.201	9.141	10.590	820	2.063	1.243	200	1.448	4.389	615	14.494	73,06%	(3.904)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.468	3.061	3.321	259	1.191	1.648	17.886	1.672	102.726	106,56%	6.742
	CF 1	23.474	30.943	31.512	1.611	968	-644	982	569	8.038	399	26.735	117,87%	4.777
	Total Griya	17.263	20.411	20.587	599	360	-239	0	176	3.324	184	18.392	111,94%	2.196
	• Total Non Program	17.263	20.411	20.587	599	360	-239	414	176	3.324	184	18.392	111,94%	2.196
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.925	1.013	608	-405	982	393	4.713	215	8.343	130,94%	2.582
	CF 2	68.107	76.876	77.956	1.450	2.353	903	208	1.079	9.849	1.274	75.991	102,59%	1.964
	Mitraguna & Others	64.272	73.105	74.212	1.450	2.353	903	236	1.107	9.941	1.246	71.937	103,16%	2.275
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.328	4.816	6.134	1.317	972	2.476	24.787	3.658	154.293	100,02%	36

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	4	43	110	2.625	0,01%	0,32%	7,66%	2.515	2.620	2.582			
	KUR	-	43	110	2.334	0,00%	0,34%	7,28%	2.224	2.334	2.291			
	Non KUR	4	-	-	291	0,19%	0,00%	13,17%	291	286	291			
3	PWG	48	-	-	527	0,78%	0,00%	4,98%	527	479	527			
	Cilem	48	-	-	527	0,78%	0,00%	4,98%	527	479	527			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	2.975	0,60%	0,79%	2,72%	2.128	2.428	1.553			
	CF 1	172	1.125	364	1.237	0,73%	1,18%	3,92%	873	1.065	112			
	Total Griya	-	1.125	207	292	0,00%	1,01%	1,42%	85	292	(833)			
	Oto	172	-	157	945	2,76%	1,49%	8,65%	788	773	945			
	CF 2	375	297	483	1.738	0,55%	0,63%	2,23%	1.255	1.363	1.441			
	Mitraguna & Others	375	297	483	1.738	0,58%	0,66%	2,34%	1.255	1.363	1.441			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	6.126	0,46%	0,63%	3,97%	5.170	5.527	4.662	0,77%	80,54%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	353	0,54%	0,36%	0,32%	(34)	(139)	(35)			
	CF 1	203	203	203	203	0,87%	0,66%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,86%	-	-	-			
	CF 2	289	185	184	150	0,42%	0,24%	0,19%	(34)	(139)	(35)			
	Mitraguna & Others	289	185	184	150	0,45%	0,25%	0,20%	(34)	(139)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	353	0,44%	0,46%	0,23%	(348)	(214)	(350)	0,37%	-63,00%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.946	136.686	177.165	49.219	
2	Contribution Margin	4.030	5.714	6.790	2.760	-68,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,03	3,07	0,04	0,37
CIF Payroll	1.136	1.022	992	(30)	(144)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	3.396	3.401	(175)	5	(2.949)	-46,44%	(904)	-21,00%	15.629	21,76%	(12.228)
2	Tabungan	84.533	90.823	87.693	87.841	1.455	148	(2.981)	-3,28%	3.309	3,91%	99.104	88,64%	(11.262)
3	Deposito	19.903	27.815	28.065	28.065	981	0	250	0,90%	8.162	41,01%	20.749	135,26%	7.316
	Total	108.741	124.988	119.154	119.308	2.261	154	(5.680)	-4,54%	10.567	9,72%	135.482	88,06%	(16.174)
	CASA	88.838	97.173	91.090	91.243	1.280	153	(5.930)	-6,10%	2.405	2,71%	114.733	79,53%	(23.490)
	(%) CASA	81,70%	77,75%	76,45%	76,48%									
	FDR	78,57%	82,40%	87,46%	87,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.916	3.814	2.270	2.520	250	(1.294)	-33,93%	(1.395)	-35,64%	-	0,00%	2.520
2	Giro ISE	3.001	2.815	1.349	1.569	220	(1.246)	-44,27%	(1.432)	-47,72%		0,00%	1.569
3	Tabungan ISE	915	999	921	952	30	(48)	-4,78%	37	4,00%		0,00%	952
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121	0	0	0,00%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	6.270	1.370	1.430	60	1.300	1.097	3.201	333	7.633	82,14%	(1.363)
	KUR	2.657	4.943	6.047	1.370	1.430	60	1.320	1.104	3.389	326	6.955	86,94%	(908)
	Non KUR	412	230	224	-	-	0	-20	-7	-188	7	679	32,95%	(455)
3	PWG	13.521	19.100	19.239	3.778	3.235	-543	297	139	5.718	3.096	28.683	67,07%	(9.444)
	Cilem	6.370	9.563	9.554	1.073	703	-370	275	-9	3.183	712	17.921	53,31%	(8.367)
	Gadai	7.151	9.537	9.685	2.705	2.532	-173	22	148	2.534	2.384	10.762	89,99%	(1.077)
4	CFG	68.150	78.720	78.701	2.306	1.175	-1.131	519	-19	10.552	1.194	87.921	89,51%	(9.220)
	CF 1	32.030	33.138	32.609	-	-	0	-302	-529	579	529	33.769	96,56%	(1.160)
	Total Griya	25.555	25.944	25.586	-	-	0	0	-358	31	358	25.634	99,81%	(49)
	• Total Non Program	25.555	25.944	25.586	-	-	0	-476	-358	31	358	25.634	99,81%	(49)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.023	-	-	0	-302	-171	548	171	8.135	86,33%	(1.112)
	CF 2	36.119	45.582	46.092	2.306	1.175	-1.131	821	510	9.973	665	54.152	85,12%	(8.059)
	Mitraguna & Others	32.486	42.242	42.785	2.306	1.175	-1.131	855	544	10.299	631	50.435	84,83%	(7.649)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	104.210	7.454	5.840	-1.614	2.115	1.217	18.776	4.623	124.931	83,41%	(20.721)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	100	98	241	0,00%	1,89%	3,85%	143	241	142			
	KUR	-	100	98	241	0,00%	1,98%	3,99%	143	241	142			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	799	0,00%	0,00%	4,15%	799	799	799			
	Cilem	-	-	-	678	0,00%	0,00%	7,10%	678	678	678			
	Gadai	-	-	-	120	0,00%	0,00%	1,24%	120	120	120			
4	CFG	1.050	794	-	2.347	1,54%	0,00%	2,98%	2.347	1.297	1.554			
	CF 1	1.050	669	-	1.578	3,28%	0,00%	4,84%	1.578	527	909			
	Total Griya	697	669	-	1.410	2,73%	0,00%	5,51%	1.410	713	741			
	Oto	353	-	-	168	5,46%	0,00%	2,39%	168	(186)	168			
	CF 2	-	125	-	770	0,00%	0,00%	1,67%	770	770	645			
	Mitraguna & Others	-	125	-	770	0,00%	0,00%	1,80%	770	770	645			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	3.387	1,23%	0,09%	3,25%	3.289	2.337	2.494	1,36%	58,26%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,12%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,43%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.219	0,49%	1,56%	1,55%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,83%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,06%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,06%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,22%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,24%	(7)	125	310	3,93%	-217,77%	2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.176	108.741	122.727	21.551	
2	Contribution Margin	4.249	5.501	5.576	1.327	-31,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,05	3,34	3,37	0,03	0,31
CIF Payroll	1.069	1.225	1.228	3	159

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	11.296	11.309	(1.933)	13	3.882	52,27%	3.628	47,23%	18.391	61,49%	(7.082)
2	Tabungan	96.197	119.337	118.644	118.455	2.870	(188)	(882)	-0,74%	22.258	23,14%	113.070	104,76%	5.385
3	Deposito	50.701	45.104	43.864	43.865	(846)	1	(1.239)	-2,75%	(6.836)	-13,48%	51.803	84,68%	(7.937)
	Total	154.579	171.868	173.804	173.629	91	(175)	1.761	1,02%	19.050	12,32%	183.263	94,74%	(9.634)
	CASA	103.878	126.764	129.940	129.764	937	(176)	3.000	2,37%	25.886	24,92%	131.461	98,71%	(1.697)
	(%) CASA	67,20%	73,76%	74,76%	74,74%									
	FDR	122,53%	118,75%	119,80%	119,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.511	4.588		77	484	11,80%	650	16,51%	-	0,00%	4.588
2	Giro ISE	1.498	2.480	2.683	2.697		14	217	8,76%	1.199	80,02%		0,00%	2.697
3	Tabungan ISE	2.310	1.493	1.697	1.761		63	267	17,90%	(549)	-23,76%		0,00%	1.761
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	34.419	35.826	36.185	1.300	1.665	365	-61	359	1.766	1.306	38.972	92,85%	(2.787)
	KUR	32.500	34.342	34.762	1.300	1.665	365	87	420	2.262	1.245	36.816	94,42%	(2.054)
	Non KUR	1.920	1.484	1.424	-	-	0	-148	-61	-496	61	2.156	66,02%	(733)
3	PWG	17.830	31.815	32.490	9.074	5.965	-3.109	1.711	674	14.660	5.291	32.787	99,09%	(297)
	Cilem	5.164	11.405	12.050	1.724	1.388	-336	802	645	6.886	744	14.806	81,38%	(2.756)
	Gadai	12.666	20.410	20.440	7.350	4.577	-2.773	909	30	7.774	4.548	17.981	113,68%	2.459
4	CFG	137.158	136.453	139.541	2.035	5.547	3.512	-621	3.087	2.383	2.460	147.002	94,92%	(7.461)
	CF 1	38.164	39.712	40.108	450	970	520	-402	396	1.943	574	39.346	101,93%	761
	Total Griya	33.008	34.050	34.137	450	400	-50	0	87	1.129	313	32.660	104,52%	1.477
	• Total Non Program	33.008	34.050	34.137	450	400	-50	-179	87	1.129	313	32.660	104,52%	1.477
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.970	-	570	570	-402	308	814	262	6.686	89,30%	(716)
	CF 2	98.994	96.742	99.433	1.585	4.577	2.992	-219	2.691	440	1.886	107.656	92,36%	(8.223)
	Mitraguna & Others	71.310	70.977	73.444	1.485	3.810	2.325	-6	2.467	2.134	1.343	81.625	89,98%	(8.181)
	Pensiun	27.683	25.765	25.989	100	767	667	-213	224	-1.694	543	26.031	99,84%	(42)
	Total Pembiayaan	189.407	204.095	208.216	12.409	13.177	768	1.028	4.121	18.809	9.057	218.761	95,18%	(10.545)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	238	634	869	2.573	0,69%	2,43%	7,11%	1.703	2.335	1.939			
	KUR	105	522	761	2.384	0,32%	2,22%	6,86%	1.623	2.279	1.861			
	Non KUR	133	111	109	189	6,92%	7,32%	13,29%	81	56	78			
3	PWG	-	-	-	939	0,00%	0,00%	2,89%	939	939	939			
	Cilem	-	-	-	755	0,00%	0,00%	6,27%	755	755	755			
	Gadai	-	-	-	184	0,00%	0,00%	0,90%	184	184	184			
4	CFG	1.146	999	1.255	4.107	0,84%	0,92%	2,94%	2.852	2.961	3.108			
	CF 1	198	258	95	403	0,52%	0,24%	1,01%	308	205	145			
	Total Griya	73	-	-	-	0,22%	0,00%	0,00%	-	(73)	-			
	Oto	125	258	95	403	2,42%	1,67%	6,75%	308	278	145			
	CF 2	948	741	1.160	3.704	0,96%	1,20%	3,73%	2.544	2.757	2.963			
	Mitraguna & Others	799	690	650	3.299	1,12%	0,92%	4,49%	2.650	2.500	2.609			
	Pensiun	149	51	511	405	0,54%	1,98%	1,56%	(105)	256	354			
	Total Pembiayaan	1.384	1.633	2.124	7.619	0,73%	1,04%	3,66%	5.494	6.235	5.986	1,90%	48,14%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	382	1,39%	0,86%	1,06%	74	(95)	65			
	KUR	477	186	177	251	1,47%	0,52%	0,72%	74	(226)	66			
	Non KUR	-	132	131	131	0,00%	8,82%	9,20%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,81%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,96%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,97%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	3,89%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,94%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,85%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	1,22%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.921	2,57%	1,35%	1,40%	173	(1.950)	(44)	1,31%	6,76%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	190.059	193.297	209.746	19.687	
2	Contribution Margin	5.197	6.941	8.073	2.876	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2.42	2.85	2.92	0,06	0,50
CIF Payroll	1.627	1.557	1.541	(16)	(86)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	12.931	13.241	(2.547)	310	832	6,70%	446	3,48%	28.636	46,24%	(15.395)
2	Tabungan	133.664	151.983	154.676	154.164	904	(512)	2.181	1,44%	20.500	15,34%	155.428	99,19%	(1.264)
3	Deposito	120.976	138.437	138.113	138.115	135	1	(322)	-0,23%	17.139	14,17%	123.058	112,23%	15.056
	Total	267.435	302.828	305.720	305.520	(1.508)	(200)	2.691	0,89%	38.085	14,24%	307.123	99,48%	(1.603)
	CASA	146.460	164.392	167.607	167.405	(1.643)	(202)	3.013	1,83%	20.946	14,30%	184.064	90,95%	(16.659)
	(%) CASA	54,76%	54,29%	54,82%	54,79%									
	FDR	60,13%	60,18%	60,02%	60,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.054	5.096	42	500	10,88%	1.514	42,27%	-	0,00%	5.096	
2	Giro ISE	1.025	1.971	911	1.029	119	(941)	-47,77%	5	0,46%		0,00%	1.029	
3	Tabungan ISE	2.557	2.625	4.143	4.067	(77)	1.442	54,92%	1.509	59,03%		0,00%	4.067	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	213	229	229	229	0	0	0,00%	16	7,51%		0,00%	229	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.175	1.910	1.540	-370	148	233	-1.478	1.307	44.400	88,23%	(5.225)
	KUR	37.299	36.976	37.278	1.860	1.540	-320	255	302	-21	1.238	40.989	90,95%	(3.711)
	Non KUR	3.353	1.966	1.897	50	-	-50	-107	-69	-1.456	69	3.411	55,61%	(1.514)
3	PWG	6.039	14.018	14.519	1.453	1.192	-262	655	501	8.480	690	15.570	93,25%	(1.051)
	Cilem	6.039	14.018	14.519	1.453	1.192	-262	655	501	8.480	690	15.570	93,25%	(1.051)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.799	2.671	3.180	509	-2.381	505	15.690	2.675	123.765	104,88%	6.034
	CF 1	24.580	27.567	27.622	856	533	-323	-369	54	3.041	479	28.235	97,83%	(614)
	Total Griya	19.863	21.592	21.459	856	190	-666	0	-133	1.596	323	21.622	99,25%	(163)
	• Total Non Program	19.863	21.592	21.459	856	190	-666	255	-133	1.596	323	21.622	99,25%	(163)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.163	-	343	343	-369	188	1.445	156	6.614	93,19%	(451)
	CF 2	89.528	101.726	102.177	1.815	2.647	832	-2.012	451	12.649	2.196	95.530	106,96%	6.647
	Mitraguna & Others	89.444	101.119	101.504	1.815	2.577	762	-2.007	385	12.061	2.192	94.659	107,23%	6.845
	Pensiun	84	608	673	-	70	70	-5	65	589	5	871	77,27%	(198)
	Total Pembiayaan	160.799	182.254	183.492	6.034	5.912	-123	-1.578	1.239	22.693	4.673	183.735	99,87%	(242)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	3.477	2,64%	2,37%	8,88%	2.553	2.406	2.680			
	KUR	877	705	854	3.371	2,35%	2,31%	9,04%	2.516	2.493	2.665			
	Non KUR	194	92	70	107	5,80%	3,56%	5,63%	37	(88)	15			
3	PWG	-	-	-	432	0,00%	0,00%	2,98%	432	432	432			
	Cilem	-	-	-	432	0,00%	0,00%	2,98%	432	432	432			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	1.800	0,69%	0,85%	1,39%	705	1.009	1.639			
	CF 1	630	38	965	1.153	2,56%	3,50%	4,18%	189	523	1.115			
	Total Griya	568	-	567	697	2,86%	2,62%	3,25%	130	128	697			
	Oto	61	38	398	457	1,30%	6,66%	7,41%	58	395	418			
	CF 2	162	123	130	647	0,18%	0,13%	0,63%	517	485	524			
	Mitraguna & Others	162	123	130	647	0,18%	0,13%	0,64%	517	485	524			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	5.710	1,16%	1,11%	3,11%	3.691	3.847	4.752	0,41%	86,96%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	931	1.625	1.626	1.759	2,29%	4,18%	4,49%	133	828	134			
	KUR	399	1.431	1.506	1.582	1,07%	4,07%	4,24%	76	1.183	150			
	Non KUR	532	194	120	177	15,87%	6,11%	9,35%	57	(355)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,02%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,61%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.392	0,83%	1,24%	1,30%	133	1.061	72	0,43%	66,84%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	264.749	267.435	304.336	39.587	
2	Contribution Margin	7.769	10.276	8.559	790	-10,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,23	3,38	3,41	0,03	0,18
CIF Payroll	1.073	1.363	1.357	(6)	284

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	119.266	119.186	(2.054)	(80)	56.385	89,78%	80.004	204,18%	53.494	222,80%	65.693
2	Tabungan	123.525	150.051	155.299	154.750	3.678	(549)	4.699	3,13%	31.226	25,28%	143.721	107,67%	11.029
3	Deposito	68.863	124.121	123.943	123.943	(185)	0	(179)	-0,14%	55.080	79,98%	70.400	176,06%	53.543
	Total	231.570	336.973	398.508	397.879	1.439	(628)	60.906	18,07%	166.309	71,82%	267.615	148,68%	130.265
	CASA	162.707	212.852	274.565	273.937	1.624	(629)	61.085	28,70%	111.229	68,36%	197.215	138,90%	76.722
	(%) CASA	70,26%	63,17%	68,90%	68,85%									
	FDR	34,66%	31,39%	26,89%	26,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.654	7.788		134	1.664	27,18%	1.897	32,20%	-	0,00%	7.788
2	Giro ISE	3.773	3.366	4.658	4.326		(332)	961	28,54%	553	14,66%		0,00%	4.326
3	Tabungan ISE	2.118	2.758	2.996	3.462		466	704	25,51%	1.344	63,44%		0,00%	3.462
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.668	681	1.001	320	-55	132	3.818	869	14.064	75,85%	(3.396)
	Cilem	6.849	10.535	10.668	681	1.001	320	-55	132	3.818	869	14.064	75,85%	(3.396)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.476	4.517	3.092	-1.425	1.676	1.248	23.057	1.845	98.064	98,38%	(1.588)
	CF 1	59.117	74.995	75.967	3.332	1.704	-1.628	779	972	16.850	732	68.723	110,54%	7.244
	Total Griya	51.507	65.623	65.854	2.539	739	-1.800	0	231	14.347	508	59.856	110,02%	5.998
	• Total Non Program	49.547	63.796	63.870	2.539	572	-1.967	1.792	74	14.322	498	52.179	122,41%	11.691
	• Program	1.960	1.828	1.985	-	167	167	-12	157	25	10	7.678	25,85%	(5.693)
	Oto	7.609	9.371	10.113	793	966	172	779	741	2.503	224	8.867	114,05%	1.246
	CF 2	14.303	20.234	20.510	1.185	1.388	203	897	275	6.207	1.113	29.341	69,90%	(8.831)
	Mitraguna & Others	14.303	20.222	20.378	1.185	1.268	83	897	155	6.075	1.113	29.016	70,23%	(8.638)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	107.144	5.198	4.094	-1.104	1.621	1.380	26.876	2.714	112.128	95,56%	(4.983)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	74	0,00%	0,00%	0,00%	74	74	74			
	Cilem	-	-	-	74	0,00%	0,00%	0,70%	74	74	74			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	4.404	0,88%	3,18%	4,57%	1.376	3.755	1.637			
	CF 1	650	2.768	3.029	3.800	1,10%	4,04%	5,00%	771	3.150	1.032			
	Total Griya	404	2.588	2.856	3.337	0,79%	4,35%	5,07%	482	2.933	750			
	Oto	245	180	173	462	3,22%	1,85%	4,57%	289	217	282			
	CF 2	-	-	-	605	0,00%	0,00%	2,95%	605	605	605			
	Mitraguna & Others	-	-	-	605	0,00%	0,00%	2,97%	605	605	605			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	4.479	0,81%	2,86%	4,18%	1.450	3.829	1.711	1,87%	55,31%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	800	534	534	534	1,09%	0,56%	0,55%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-75,23%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	212.762	231.570	335.534	122.772	
2	Contribution Margin	5.041	6.760	5.915	874	-17,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,86	2,91	0,05	0,53
CIF Payroll	1.804	1.677	1.721	44	(83)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	7.509	7.350	1.118	(159)	(1.082)	-12,83%	(1.483)	-16,79%	21.699	33,87%	(14.349)
2	Tabungan	83.648	75.662	82.005	80.627	(1.158)	(1.378)	4.965	6,56%	(3.021)	-3,61%	98.582	81,79%	(17.955)
3	Deposito	21.297	24.150	20.121	20.021	(4.953)	(100)	(4.129)	-17,10%	(1.275)	-5,99%	21.750	92,05%	(1.729)
	Total	113.778	108.245	109.635	107.998	(4.993)	(1.637)	(246)	-0,23%	(5.780)	-5,08%	142.031	76,04%	(34.033)
	CASA	92.481	84.094	89.514	87.977	(40)	(1.537)	3.883	4,62%	(4.504)	-4,87%	120.281	73,14%	(32.304)
	(%) CASA	81,28%	77,69%	81,65%	81,46%									
	FDR	151,33%	184,48%	184,43%	187,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.806	8.390		584	2.175	35,00%	4.975	145,66%	-	0,00%	8.390
2	Giro ISE	1.685	2.429	2.430	2.346		(84)	(82)	-3,40%	661	39,22%		0,00%	2.346
3	Tabungan ISE	1.730	3.786	5.376	6.043		668	2.258	59,64%	4.314	249,36%		0,00%	6.043
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	15.500	11.241	10.877	110	25	-85	-365	-364	-4.624	389	17.862	60,89%	(6.985)
	KUR	13.526	8.301	7.954	-	-	-	-342	-347	-5.572	347	15.819	50,28%	(7.865)
	Non KUR	1.974	2.940	2.923	110	25	-85	-22	-17	948	42	2.043	143,04%	879
3	PWG	14.491	23.899	24.946	4.827	4.501	-325	1.063	1.047	10.455	3.454	31.508	79,17%	(6.562)
	Cilem	6.823	11.358	11.938	1.020	1.165	146	329	580	5.115	585	18.964	62,95%	(7.027)
	Gadai	7.668	12.542	13.008	3.807	3.336	-471	734	467	5.340	2.869	12.544	103,70%	464
4	CFG	142.193	164.548	166.378	6.498	4.581	-1.917	1.219	1.831	24.186	2.750	153.708	108,24%	12.670
	CF 1	6.747	8.769	8.623	188	-	-188	58	-146	1.876	146	8.885	97,05%	(262)
	Total Griya	3.465	5.184	5.145	-	-	0	0	-40	1.679	40	4.904	104,90%	240
	• Total Non Program	3.465	5.184	5.145	-	-	0	-42	-40	1.679	40	4.904	104,90%	240
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.479	188	-	-188	58	-106	197	106	3.981	87,38%	(502)
	CF 2	135.445	155.778	157.755	6.310	4.581	-1.729	1.161	1.977	22.310	2.604	144.823	108,93%	12.932
	Mitraguna & Others	125.884	146.998	149.066	6.036	4.581	-1.455	1.201	2.068	23.182	2.513	134.362	110,94%	14.705
	Pensiun	9.561	8.780	8.688	274	-	-274	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	202.201	11.435	9.107	-2.327	1.917	2.513	30.017	6.594	203.079	99,57%	(878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	1.938	8,85%	11,40%	17,82%	657	566	756			
	KUR	1.295	819	765	1.165	9,57%	9,21%	14,65%	400	(130)	346			
	Non KUR	77	363	517	773	3,89%	17,57%	26,46%	257	696	410			
3	PWG	-	-	-	582	0,00%	0,00%	2,33%	582	582	582			
	Cilem	-	-	-	354	0,00%	0,00%	2,97%	354	354	354			
	Gadai	-	-	-	228	0,00%	0,00%	1,75%	228	228	228			
4	CFG	6	-	290	1.879	0,00%	0,00%	1,13%	1.588	1.872	1.879			
	CF 1	-	-	-	289	0,00%	0,00%	3,35%	289	289	289			
	Total Griya	-	-	-	81	0,00%	0,00%	1,57%	81	81	81			
	Oto	-	-	-	208	0,00%	0,00%	5,99%	208	208	208			
	CF 2	6	-	290	1.589	0,00%	0,19%	1,01%	1.299	1.583	1.589			
	Mitraguna & Others	-	-	290	1.589	0,00%	0,20%	1,07%	1.299	1.589	1.589			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	4.399	0,80%	0,79%	2,18%	2.827	3.021	3.217	0,00%	100,00%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	583	858	962	1.033	3,76%	8,56%	9,50%	71	451	175			
	KUR	557	837	824	895	4,11%	9,92%	11,25%	71	338	58			
	Non KUR	26	21	138	138	1,32%	4,71%	4,73%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	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	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,63%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.975	0,56%	0,95%	0,98%	71	1.004	171	0,11%	88,61%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.190	176.155	202.601	25.411	
2	Contribution Margin	7.235	9.134	8.206	971	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,11	3,52	3,57	0,05	0,47
CIF Payroll	1.410	1.114	1.176	62	(234)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	3.962	3.873	633	(89)	2.299	145,94%	3.001	343,92%	1.750	221,40%	2.124
2	Tabungan	63.525	67.931	68.885	68.662	5.369	(223)	731	1,08%	5.137	8,09%	71.349	96,23%	(2.687)
3	Deposito	5.722	7.221	7.052	7.035	(206)	(18)	(186)	-2,58%	1.312	22,93%	5.985	117,53%	1.049
	Total	70.120	76.727	79.899	79.570	5.796	(329)	2.843	3,71%	9.450	13,48%	79.084	100,62%	486
	CASA	64.398	69.506	72.847	72.535	6.002	(311)	3.029	4,36%	8.138	12,64%	73.098	99,23%	(563)
	(%) CASA	91,84%	90,59%	91,17%	91,16%									
	FDR	73,73%	85,49%	83,48%	83,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.826	3.651		(174)	(167)	-4,38%	164	4,71%	-	0,00%	3.651
2	Giro ISE	561	449	466	470		4	21	4,71%	(91)	-16,23%		0,00%	470
3	Tabungan ISE	2.926	3.370	3.360	3.182		(178)	(188)	-5,59%	255	8,72%		0,00%	3.182
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	6.270	858	1.066	208	587	749	3.687	318	5.700	110,00%	570
	Cilem	2.583	5.521	6.270	858	1.066	208	587	749	3.687	318	5.700	110,00%	570
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.427	1.800	1.240	-560	1.422	354	11.311	886	59.041	102,35%	1.386
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.427	1.800	1.240	-560	1.422	354	11.311	886	59.041	102,35%	1.386
	Mitraguna & Others	45.066	55.374	55.697	1.680	1.060	-620	1.143	323	10.631	737	51.258	108,66%	4.439
	Pensiun	4.050	4.699	4.730	120	180	60	279	31	680	149	7.783	60,78%	(3.053)
	Total Pembiayaan	51.699	65.594	66.697	2.658	2.306	-352	2.010	1.103	14.998	1.204	64.740	103,02%	1.956

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	28	0,00%	0,00%	0,45%	28	28	28			
	Cilem	-	-	-	28	0,00%	0,00%	0,45%	28	28	28			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.029	0,00%	0,00%	1,70%	1.029	1.029	1.029			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	1.029	0,00%	0,00%	1,70%	1.029	1.029	1.029			
	Mitraguna & Others	-	-	-	935	0,00%	0,00%	1,68%	935	935	935			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	1.057	0,00%	0,00%	1,58%	1.057	1.057	1.057	2,88%	-81,62%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	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	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,37%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,31%	(1)	(15)	(3)	3,74%	#####	3,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	67.582	72.064	72.223	4.641	
2	Contribution Margin	2.587	3.362	3.193	606	-23,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,56	3,66	0,10	0,48
CIF Payroll	605	826	755	(71)	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	4.466	4.472	198	6	2.312	107,04%	2.388	114,58%	7.185	62,24%	(2.713)
2	Tabungan	153.901	153.184	156.949	155.729	6.509	(1.220)	2.545	1,66%	1.828	1,19%	170.698	91,23%	(14.969)
3	Deposito	36.197	27.914	28.272	28.272	(1.360)	0	358	1,28%	(7.924)	-21,89%	37.242	75,92%	(8.970)
	Total	192.181	183.258	189.687	188.473	5.347	(1.213)	5.215	2,85%	(3.708)	-1,93%	215.125	87,61%	(26.652)
	CASA	155.985	155.344	161.415	160.201	6.707	(1.214)	4.857	3,13%	4.216	2,70%	177.883	90,06%	(17.682)
	(%) CASA	81,17%	84,77%	85,10%	85,00%									
	FDR	138,97%	164,04%	159,85%	160,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.787	1.837		49	152	9,01%	1.308	247,22%	-	0,00%	1.837
2	Giro ISE	45	683	938	1.024		86	340	49,82%	979	2168,58%		0,00%	1.024
3	Tabungan ISE	484	1.002	850	813		(37)	(189)	-18,84%	329	68,01%		0,00%	813
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115		0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.674	115	400	285	-70	181	1.593	219	8.913	74,88%	(2.239)
	KUR	4.827	6.222	6.408	90	400	310	-91	186	1.581	214	8.318	77,04%	(1.910)
	Non KUR	254	271	266	25	-	-25	21	-6	12	6	595	44,62%	(330)
3	PWG	24.335	48.191	50.240	3.088	5.161	2.073	157	2.049	25.905	3.112	43.519	115,44%	6.721
	Cilem	24.335	48.191	50.240	3.088	5.161	2.073	157	2.049	25.905	3.112	43.519	115,44%	6.721
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	246.258	3.515	4.344	829	-271	377	8.654	3.967	247.553	99,48%	(1.296)
	CF 1	8.506	8.716	8.667	-	112	112	-74	-49	161	160	10.260	84,48%	(1.592)
	Total Griya	6.805	6.817	6.723	-	-	0	0	-94	-82	94	7.278	92,37%	(555)
	• Total Non Program	6.655	6.675	6.582	-	-	0	-135	-93	-74	93	6.693	98,34%	(111)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.944	-	112	112	-74	46	243	66	2.982	65,21%	(1.037)
	CF 2	229.097	237.166	237.591	3.515	4.232	717	-197	425	8.493	3.807	237.294	100,13%	297
	Mitraguna & Others	203.836	211.595	212.269	3.371	3.968	597	165	674	8.434	3.294	207.323	102,39%	4.947
	Pensiun	25.262	25.571	25.321	144	264	120	-361	-249	60	513	29.971	84,49%	(4.650)
	Total Pembiayaan	267.076	300.611	303.216	6.718	9.904	3.186	-185	2.605	36.141	7.299	300.041	101,06%	3.175

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	22	145	515	0,00%	2,23%	7,72%	370	515	493			
	KUR	-	22	145	515	0,00%	2,33%	8,04%	370	515	493			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	3.102	0,00%	0,00%	6,18%	3.102	3.102	3.100			
	Cilem	-	2	-	3.102	0,00%	0,00%	6,18%	3.102	3.102	3.100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	4.728	1,09%	1,37%	1,92%	1.353	2.144	1.009			
	CF 1	819	854	753	1.258	9,63%	8,64%	14,52%	505	439	405			
	Total Griya	819	854	753	845	12,04%	11,05%	12,57%	91	26	(9)			
	Oto	-	-	-	413	0,00%	0,00%	21,26%	413	413	413			
	CF 2	1.765	2.865	2.621	3.470	0,77%	1,11%	1,46%	848	1.704	605			
	Mitraguna & Others	1.765	2.729	2.621	3.046	0,87%	1,24%	1,43%	424	1.281	317			
	Pensiun	-	136	-	424	0,00%	0,00%	1,67%	424	424	287			
	Total Pembiayaan	2.584	3.743	3.520	8.346	0,97%	1,17%	2,75%	4.826	5.761	4.603	0,58%	78,86%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	3.370	3.498	3.293	3.712	1,42%	1,34%	1,51%	419	342	214			
	CF 1	340	364	429	424	4,00%	4,92%	4,90%	(4)	84	60			
	Total Griya	340	364	429	424	5,00%	6,29%	6,31%	(4)	84	60			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.288	1,32%	1,21%	1,38%	424	258	154			
	Mitraguna & Others	2.939	2.995	2.864	3.288	1,44%	1,35%	1,55%	424	349	292			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.712	1,26%	1,10%	1,22%	419	342	214	0,50%	58,83%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	172.161	185.257	306.177	134.016	
2	Contribution Margin	5.417	6.968	9.787	4.370	-80,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,05	3,24	3,43	0,18	0,38
CIF Payroll	769	720	1.447	727	678

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,39%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	104.406	112.587	-	(104.406)	
2	Contribution Margin	4.434	5.695	-	(4.434)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,43	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	864	821	-	(821)	(864)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	302	302	(1.196)	0	(314)	-51,05%	(294)	-49,36%	12.197	2,47%	(11.896)
2	Tabungan	46.385	47.818	47.586	47.445	(132)	(141)	(373)	-0,78%	1.060	2,28%	60.559	78,35%	(13.114)
3	Deposito	18.302	57.067	28.576	28.607	10.056	30	(28.461)	-49,87%	10.305	56,30%	19.099	149,78%	9.507
	Total	65.283	105.501	76.464	76.353	8.729	(111)	(29.148)	-27,63%	11.071	16,96%	91.856	83,12%	(15.503)
	CASA	46.981	48.434	47.888	47.747	(1.328)	(141)	(687)	-1,42%	766	1,63%	72.756	65,63%	(25.010)
	(%) CASA	71,97%	45,91%	62,63%	62,53%									
	FDR	134,21%	93,33%	128,67%	128,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.079	1.054		(25)	(62)	-5,53%	(344)	-24,59%	-	0,00%	1.054
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.078	1.053		(25)	(62)	-5,54%	(305)	-22,47%		0,00%	1.053
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	15.438	16.219	16.734	620	945	325	-110	514	1.296	431	18.223	91,83%	(1.489)
	KUR	14.693	15.717	16.248	620	945	325	-95	531	1.555	414	17.333	93,74%	(1.085)
	Non KUR	745	503	486	-	-	0	-15	-17	-259	17	890	54,57%	(404)
3	PWG	3.211	6.891	7.062	1.166	551	-615	791	171	3.851	380	8.588	82,22%	(1.527)
	Cilem	3.211	6.891	7.062	1.166	551	-615	791	171	3.851	380	8.588	82,22%	(1.527)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.589	970	713	-257	-371	-767	5.620	1.480	77.811	95,86%	(3.222)
	CF 1	2.071	11.937	12.357	800	493	-307	152	420	10.285	73	5.602	220,58%	6.755
	Total Griya	1.516	10.778	11.115	626	386	-241	0	337	9.599	49	4.181	265,82%	6.934
	• Total Non Program	1.516	5.141	5.167	292	60	-232	261	26	3.651	34	4.181	123,58%	986
	• Program	-	5.637	5.948	334	326	-9	339	311	5.948	15	0	0,00%	5.948
	Oto	555	1.159	1.242	173	107	-66	152	83	687	24	1.421	87,42%	(179)
	CF 2	66.897	63.419	62.232	170	220	50	-523	-1.187	-4.665	1.407	72.209	86,18%	(9.977)
	Mitraguna & Others	64.762	60.622	59.612	170	220	50	-496	-1.010	-5.151	1.230	68.752	86,71%	(9.141)
	Pensiun	2.135	2.797	2.620	-	-	0	-27	-177	485	177	3.457	75,80%	(837)
	Total Pembiayaan	87.617	98.466	98.384	2.756	2.208	-547	309	-82	10.767	2.291	104.622	94,04%	(6.238)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	151	475	283	1.613	0,98%	1,74%	9,64%	1.330	1.461	1.138			
	KUR	98	475	240	1.547	0,67%	1,52%	9,52%	1.308	1.449	1.073			
	Non KUR	53	-	43	65	7,15%	8,61%	13,48%	22	12	65			
3	PWG	-	-	-	460	0,00%	0,00%	6,51%	460	460	460			
	Cilem	-	-	-	460	0,00%	0,00%	6,51%	460	460	460			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.166	1,23%	2,60%	4,24%	1.210	2.321	370			
	CF 1	-	-	177	-	0,00%	1,48%	0,00%	(177)	-	-			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	3.166	1,26%	2,81%	5,09%	1.387	2.321	370			
	Mitraguna & Others	846	2.796	1.779	3.166	1,31%	2,94%	5,31%	1.387	2.321	370			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	5.239	1,14%	2,27%	5,32%	3.000	4.242	1.968	1,49%	71,96%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,58%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	4,98%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,97%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,23%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,89%	(510)	1.291	(1.957)	3,73%	3,93%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	88.003	90.194	100.835	12.832	
2	Contribution Margin	1.703	2.111	979	(724)	42,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,20	2,79	2,91	0,12	(0,29)
CIF Payroll	336	453	554	101	218

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	5.087	5.092	2.360	5	(856)	-14,40%	(785)	-13,35%	16.777	30,35%	(11.685)
2	Tabungan	83.977	101.671	101.141	100.416	9.043	(725)	(1.255)	-1,23%	16.439	19,58%	98.962	101,47%	1.454
3	Deposito	19.184	13.402	14.069	14.076	(1)	6	674	5,03%	(5.108)	-26,63%	20.015	70,33%	(5.939)
	Total	109.038	121.021	120.297	119.584	11.402	(714)	(1.437)	-1,19%	10.546	9,67%	135.754	88,09%	(16.170)
	CASA	89.854	107.619	106.228	105.508	11.402	(720)	(2.111)	-1,96%	15.654	17,42%	115.739	91,16%	(10.231)
	(%) CASA	82,41%	88,93%	88,30%	88,23%									
	FDR	40,48%	52,26%	54,23%	54,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.394	7.377	(17)	(1.441)	-16,34%	(1.204)	-14,03%	-	0,00%	7.377	
2	Giro ISE	1.236	1.518	708	709	0	(809)	-53,32%	(527)	-42,66%		0,00%	709	
3	Tabungan ISE	7.345	7.300	6.685	6.668	(17)	(632)	-8,65%	(677)	-9,22%		0,00%	6.668	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	146	155	155	155	0	0	0,00%	9	6,16%		0,00%	155	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Local Champion	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	15.400	825	1.500	675	527	1.231	5.895	269	14.493	106,26%	907
	KUR	9.147	13.072	14.318	825	1.500	675	555	1.246	5.171	254	13.868	103,24%	450
	Non KUR	358	1.097	1.082	-	-	0	-28	-15	724	15	624	173,19%	457
3	PWG	9.262	11.392	11.252	541	914	373	-69	-139	1.990	1.053	16.966	66,32%	(5.714)
	Cilem	9.262	11.392	11.252	541	914	373	-69	-139	1.990	1.053	16.966	66,32%	(5.714)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.991	1.025	1.857	832	282	925	12.615	933	47.656	79,72%	(9.665)
	CF 1	14.455	17.388	17.885	-	986	986	-230	497	3.430	490	17.089	104,66%	796
	Total Griya	3.903	8.619	8.961	-	597	597	0	342	5.058	255	4.866	184,15%	4.095
	• Total Non Program	3.903	6.826	7.002	-	430	430	-74	177	3.099	253	4.866	143,90%	2.136
	• Program	-	1.793	1.958	-	167	167	-8	165	1.958	2	0	0,00%	1.958
	Oto	10.552	8.770	8.924	-	389	389	-230	155	-1.628	235	12.223	73,01%	(3.299)
	CF 2	10.922	19.679	20.107	1.025	871	-154	513	428	9.185	443	30.567	65,78%	(10.461)
	Mitraguna & Others	10.683	18.945	19.323	1.025	745	-280	516	378	8.641	367	29.780	64,89%	(10.457)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	65.238	2.891	4.271	1.380	1.225	1.992	21.095	2.279	79.115	82,46%	(13.877)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	532	0,00%	0,00%	3,45%	532	532	532			
	KUR	-	-	-	221	0,00%	0,00%	1,55%	221	221	221			
	Non KUR	-	-	-	310	0,00%	0,00%	28,70%	310	310	310			
3	PWG	-	-	-	968	0,00%	0,00%	8,60%	968	968	968			
	Cilem	-	-	-	968	0,00%	0,00%	8,60%	968	968	968			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	994	1,42%	1,96%	2,62%	268	634	650			
	CF 1	360	344	708	702	2,49%	4,07%	3,93%	(7)	342	358			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	702	3,41%	8,08%	7,87%	(7)	342	358			
	CF 2	-	-	17	292	0,00%	0,09%	1,45%	275	292	292			
	Mitraguna & Others	-	-	17	292	0,00%	0,09%	1,51%	275	292	292			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	2.493	0,82%	1,15%	3,82%	1.767	2.133	2.149	2,97%	22,33%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	100	271	0,00%	0,27%	0,71%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,52%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,04%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,42%	171	271	271	1,53%	-268,63%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	102.689	109.038	109.619	6.930	
2	Contribution Margin	2.068	2.877	3.937	1.869	-90,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,16	3,23	0,07	0,34
CIF Payroll	702	526	528	2	(174)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.128	1.124	(165)	(4)	478	73,95%	1.121	32439,32%	6	#####	1.118
2	Tabungan	34.487	32.850	33.663	33.430	1.712	(233)	580	1,77%	(1.057)	-3,07%	40.322	82,91%	(6.892)
3	Deposito	3.517	2.455	2.425	2.425	(50)	0	(30)	-1,22%	(1.092)	-31,06%	3.592	67,51%	(1.167)
	Total	38.008	35.951	37.216	36.979	1.498	(237)	1.028	2,86%	(1.029)	-2,71%	43.921	84,20%	(6.942)
	CASA	34.491	33.496	34.791	34.554	1.548	(237)	1.058	3,16%	63	0,18%	40.329	85,68%	(5.774)
	(%) CASA	90,75%	93,17%	93,48%	93,44%									
	FDR	1,90%	3,20%	3,13%	3,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%	-	0,00%	74	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%		0,00%	74	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	923	88	80	-8	24	9	279	71	1.982	46,54%	(1.060)
	Cilem	644	914	923	88	80	-8	24	9	279	71	1.982	46,54%	(1.060)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Mitraguna & Others	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.166	238	90	-148	173	16	444	75	2.061	56,56%	(895)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	21	0,00%	0,00%	2,30%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	2,30%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	21	0,00%	0,00%	1,82%	21	21	21	170,91%	#####	169,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	37.575	38.008	34.454	(3.121)	
2	Contribution Margin	652	859	596	(56)	8,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,35	2,55	2,60	0,05	0,25
CIF Payroll	393	410	370	(40)	(23)