

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.205.002	1.204.133	(97.170)	(870)	(209.976)	-14,85%	93.071	8,38%	1.422.021	84,68%	(217.889)
2	Tabungan	4.778.169	5.505.119	5.507.375	5.487.017	387.504	(20.357)	(18.102)	-0,33%	708.848	14,84%	5.182.062	105,88%	304.955
3	Deposito	1.667.902	1.627.216	1.598.201	1.598.116	(70.429)	(84)	(29.100)	-1,79%	(69.786)	-4,18%	1.695.532	94,25%	(97.416)
Total		7.557.133	8.546.444	8.310.577	8.289.266	219.905	(21.311)	(257.178)	-3,01%	732.133	9,69%	8.299.616	99,88%	(10.350)
CASA		5.889.231	6.919.228	6.712.377	6.691.150	290.334	(21.227)	(228.078)	-3,30%	801.919	13,62%	6.604.083	101,32%	87.066
(% CASA)		77,93%	80,96%	80,77%	80,72%									
FDR		79,28%	79,23%	82,28%	82,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.276	362.274		(2)	(3.494)	-0,96%	57.897	19,02%	399.069	90,78%	(36.795)
2	Giro ISE	93.275	88.775	93.861	92.988		(874)	4.213	4,75%	(287)	-0,31%	150.822	61,65%	(57.834)
3	Tabungan ISE	174.173	229.504	237.581	238.452		872	8.948	3,90%	64.279	36,91%	187.112	127,44%	51.340
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	947.801	2.302	1.400	-902	174.663	-21.487	123.193	22.887	901.947	105,08%	45.854
	Linkage	583.855	720.364	715.279	-	-	-	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	232.522	2.302	1.400	-902	2.641	-16.402	-8.230	17.802	284.676	81,68%	(52.154)
	• Local Champion	177.655	182.232	168.903	2.050	-	-2.050	5.250	-13.329	-8.752	13.329	190.795	88,53%	(21.893)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	-2.610	-3.073	522	4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.065.372	33.642	45.126	11.484	1.690	13.472	40.228	31.654	1.139.485	93,50%	(74.112)
	KUR	965.396	993.508	1.006.839	32.982	43.485	10.503	2.886	13.331	41.443	30.154	1.074.013	93,75%	(67.174)
	Non KUR	59.748	58.392	58.533	660	1.641	981	-1.196	142	-1.215	1.499	65.472	89,40%	(6.938)
3	PWG	255.819	538.581	571.279	80.528	90.357	9.829	30.241	32.698	315.460	57.659	601.092	95,04%	(29.813)
	Cilem	149.863	366.173	393.465	37.200	46.950	9.749	19.595	27.292	243.602	19.657	432.657	90,94%	(39.192)
	Gadai	105.956	172.408	177.814	43.328	43.408	80	10.646	5.406	71.858	38.002	168.435	105,57%	9.379
4	CFG	3.885.901	4.211.869	4.253.472	90.882	119.184	28.302	23.924	41.603	367.570	77.581	4.354.361	97,68%	(100.889)
	CF 1	838.535	900.893	911.844	12.160	25.324	13.164	4.556	10.952	73.309	14.372	919.422	99,18%	(7.578)
	Total Griya	595.912	600.711	606.934	2.626	11.791	9.165	0	6.223	11.021	5.568	636.591	95,34%	(29.658)
	• Total Non Program	435.065	452.228	458.854	2.468	11.152	8.684	-4.115	6.625	23.789	4.527	453.034	101,28%	5.819
	• Program	160.848	148.482	148.080	158	639	481	-1.118	-402	-12.768	1.041	183.557	88,67%	(35.477)
	Oto	242.622	300.182	304.911	9.534	13.533	3.999	4.556	4.729	62.288	8.804	282.830	107,81%	22.080
	CF 2	3.047.367	3.310.976	3.341.627	78.722	93.860	15.138	19.368	30.651	294.261	63.209	3.434.939	97,28%	(93.312)
	Mitraguna & Others	2.497.673	2.780.501	2.780.002	70.201	86.597	16.396	20.016	29.501	282.329	57.096	2.845.615	97,69%	(65.613)
	Pensiun	549.694	560.475	561.625	8.521	7.263	-1.258	-648	1.150	11.931	6.112	589.324	95,30%	(27.699)
Total Pembiayaan		5.991.472	6.771.638	6.837.924	207.354	256.067	48.713	230.518	66.287	846.452	189.780	6.996.885	97,73%	(158.961)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	23.579	0,16%	0,02%	2,49%	23.430	22.288	23.391			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	17.079	0,54%	0,06%	7,35%	16.930	15.788	16.891			
	Value Chain	-	-	-	6.500	0,00%	0,00%	3,85%	6.500	6.500	6.500			
2	MBG	11.476	19.334	19.334	63.744	1,12%	1,84%	5,98%	44.410	52.268	44.410			
	KUR	9.838	15.519	15.519	55.831	1,02%	1,56%	5,55%	40.312	45.993	40.312			
	Non KUR	1.638	3.815	3.815	7.913	2,74%	6,53%	13,52%	4.098	6.275	4.098			
3	PWG	124	4	4	38.798	0,05%	0,00%	6,79%	38.794	38.674	38.794			
	Cilem	118	-	-	32.889	0,08%	0,00%	8,36%	32.889	32.771	32.889			
	Gadai	7	4	4	5.909	0,01%	0,00%	3,32%	5.905	5.902	5.905			
4	CFG	59.411	72.096	65.976	141.223	1,53%	1,57%	3,32%	75.247	81.812	69.127			
	CF 1	35.165	39.232	37.416	80.374	4,19%	4,15%	8,81%	42.958	45.209	41.142			
	Total Griya	29.490	30.424	28.365	48.869	4,95%	4,72%	8,05%	20.504	19.379	18.445			
	Oto	5.675	8.808	9.051	31.505	2,34%	3,02%	10,33%	22.454	25.830	22.697			
	CF 2	24.246	32.864	28.560	60.849	0,80%	0,86%	1,82%	32.290	36.603	27.985			
	Mitraguna & Others	22.605	29.933	26.523	55.758	0,91%	0,96%	2,01%	29.235	33.153	25.825			
	Pensiun	1.642	2.931	2.037	5.092	0,30%	0,36%	0,91%	3.055	3.450	2.160			
Total Pembiayaan		72.302	91.622	85.462	267.344	1,21%	1,26%	3,91%	181.881	195.442	175.722	1,24%	68,30%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,50%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	26.335	1,84%	2,28%	2,47%	2.346	7.458	3.809			
	KUR	14.751	17.487	19.071	20.765	1,53%	1,92%	2,06%	1.694	6.014	3.278			
	Non KUR	4.126	5.039	4.918	5.569	6,91%	8,42%	9,51%	651	1.444	530			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.930	1,31%	1,54%	1,60%	3.082	17.217	(5.140)			
	CF 1	15.203	26.509	23.133	24.473	1,81%	2,57%	2,68%	1.340	9.271	(2.035)			
	Total Griya	12.941	22.897	19.164	20.324	2,17%	3,19%	3,35%	1.161	7.383	(2.573)			
	Oto	2.262	3.611	3.970	4.149	0,93%	1,32%	1,36%	179	1.887	538			
	CF 2	35.510	46.561	41.714	43.456	1,17%	1,26%	1,30%	1.742	7.947	(3.105)			
	Mitraguna & Others	25.071	43.527	40.668	42.225	1,00%	1,48%	1,52%	1.558	17.154	(1.302)			
	Pensiun	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	95.424	1,19%	1,33%	1,40%	5.428	24.113	(1.356)	1,12%	19,40%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.881	15.883	(582)	2	2.098	15,22%	6.906	76,93%	22.506	70,57%	(6.623)
2	Tabungan	318.561	344.246	361.709	360.608	(2.287)	(1.101)	16.361	4,75%	42.047	13,20%	339.786	106,13%	20.822
3	Deposito	104.995	106.389	106.282	106.317	(1.163)	35	(73)	-0,07%	1.322	1,26%	105.764	100,52%	552
	Total	432.533	464.421	483.871	482.807	(4.032)	(1.064)	18.387	3,96%	50.275	11,62%	468.057	103,15%	14.751
	CASA	327.538	358.031	377.590	376.491	(2.869)	(1.099)	18.460	5,16%	48.953	14,95%	362.292	103,92%	14.198
	(%) CASA	75,73%	77,09%	78,04%	77,98%									
	FDR	79,97%	81,04%	77,59%	77,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.382	13.866		(516)	(463)	-3,23%	3.560	34,54%	-	0,00%	13.866
2	Giro ISE	2.678	2.163	2.125	2.528		402	365	16,89%	(150)	-5,61%		0,00%	2.528
3	Tabungan ISE	7.628	9.166	9.257	8.338		(919)	(828)	-9,04%	710	9,31%		0,00%	8.338
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	31.035	60,12%	(12.378)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	27.536	67,75%	(8.879)
	• Local Champion	13.476	11.751	11.632	-	-	0	-121	-118	-1.844	118	14.852	78,32%	(3.220)
	• Value Chain	9.700	8.043	7.025	-	-	-	-18	-1.018	-2.675	1.018	12.685	55,38%	(5.660)
2	MBG	32.111	33.279	33.896	1.110	1.500	390	-9	617	1.784	883	37.112	91,33%	(3.216)
	KUR	29.277	30.950	31.422	1.110	1.300	190	170	472	2.145	828	34.170	91,96%	(2.748)
	Non KUR	2.834	2.329	2.474	-	200	200	-178	144	-361	56	2.942	84,09%	(468)
3	PWG	33.786	48.657	50.680	6.631	6.996	366	1.519	2.023	16.894	4.973	40.601	124,82%	10.079
	Cilem	19.457	29.181	29.485	2.003	2.089	86	255	304	10.028	1.785	22.471	131,21%	7.014
	Gadai	14.329	19.476	21.195	4.628	4.907	279	1.264	1.719	6.866	3.188	18.130	116,91%	3.065
4	CFG	256.811	274.638	272.194	6.523	5.791	-731	-800	-2.444	15.383	8.235	271.098	100,40%	1.096
	CF 1	12.729	15.398	15.630	158	565	408	178	232	2.902	334	14.486	107,90%	1.144
	Total Griya	2.031	4.248	4.373	158	158	0	0	126	2.342	32	2.489	175,71%	1.884
	• Total Non Program	2.031	4.080	4.206	-	158	158	-33	126	2.175	31	2.489	169,00%	1.717
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.257	-	408	408	178	106	559	302	11.997	93,83%	(740)
	CF 2	244.083	259.239	256.564	6.365	5.226	-1.139	-978	-2.675	12.481	7.901	256.612	99,98%	(48)
	Mitraguna & Others	223.458	235.936	233.677	5.851	5.226	-625	-1.295	-2.259	10.219	7.485	234.706	99,56%	(1.029)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.427	14.263	14.288	24	571	-940	29.542	15.227	379.846	98,84%	(4.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	7.912	0,00%	0,09%	42,41%	7.894	7.912	7.892			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	1.412	0,00%	0,09%	7,57%	1.394	1.412	1.392			
	Value Chain	-	-	-	6.500	0,00%	0,00%	55,88%	6.500	6.500	6.500			
2	MBG	230	887	1.638	2.062	0,71%	4,92%	6,08%	425	1.833	1.176			
	KUR	230	808	1.439	1.600	0,78%	4,65%	5,09%	161	1.371	793			
	Non KUR	-	79	199	462	0,00%	8,53%	18,68%	263	462	383			
3	PWG	-	-	4	4.470	0,00%	0,01%	8,82%	4.466	4.470	4.470			
	Cilem	-	-	-	3.663	0,00%	0,00%	12,42%	3.663	3.663	3.663			
	Gadai	-	-	4	807	0,00%	0,02%	3,81%	803	807	807			
4	CFG	1.832	1.731	1.012	2.465	0,71%	0,37%	0,91%	1.452	633	734			
	CF 1	169	232	59	1.182	1,33%	0,38%	7,57%	1.123	1.013	951			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	1.182	1,28%	0,53%	10,50%	1.123	1.046	968			
	CF 2	1.662	1.499	953	1.282	0,68%	0,37%	0,50%	329	(380)	(217)			
	Mitraguna & Others	1.662	1.274	953	915	0,74%	0,40%	0,39%	(39)	(747)	(359)			
	Pensiun	-	225	-	367	0,00%	0,00%	1,61%	367	367	142			
	Total Pembiayaan	2.061	2.637	2.671	16.908	0,60%	0,71%	4,50%	14.237	14.847	14.271	0,44%	90,12%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	164	244	279	0,23%	0,73%	0,82%	35	206	115			
	KUR	73	164	244	279	0,25%	0,79%	0,89%	35	206	115			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.519	3.659	3.876	0,34%	1,33%	1,42%	217	3.008	357			
	CF 1	-	132	280	280	0,00%	1,82%	1,79%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,48%	-	280	148			
	CF 2	868	3.387	3.380	3.596	0,36%	1,30%	1,40%	217	2.728	209			
	Mitraguna & Others	868	3.387	3.380	3.596	0,39%	1,43%	1,54%	217	2.728	209			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	4.155	0,27%	1,04%	1,11%	251	3.214	472	0,40%	63,73%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.487	2.446	999	(41)	(1.152)	-32,01%	960	64,59%	8.643	28,30%	(6.197)
2	Tabungan	231.208	252.124	250.613	249.562	9.602	(1.050)	(2.562)	-1,02%	18.354	7,94%	249.114	100,18%	448
3	Deposito	90.995	77.625	76.755	76.755	(442)	0	(869)	-1,12%	(14.239)	-15,65%	91.892	83,53%	(15.137)
	Total	323.689	333.347	329.855	328.764	10.160	(1.091)	(4.583)	-1,37%	5.075	1,57%	349.650	94,03%	(20.886)
	CASA	232.695	255.722	253.100	252.008	10.602	(1.091)	(3.714)	-1,45%	19.314	8,30%	257.758	97,77%	(5.749)
	(%) CASA	71,89%	76,71%	76,73%	76,65%									
	FDR	38,52%	40,66%	42,21%	42,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.890	9.946		56	657	7,08%	2.184	28,14%	-	0,00%	9.946
2	Giro ISE	590	1.189	675	692		17	(496)	-41,77%	102	17,23%	-	0,00%	692
3	Tabungan ISE	7.171	8.100	9.215	9.254		39	1.154	14,25%	2.083	29,04%	-	0,00%	9.254
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.778	1.300	950	-350	253	69	-6.587	881	42.922	69,38%	(13.145)
	KUR	33.975	26.732	26.729	1.000	800	-200	11	-3	-7.246	803	40.290	66,34%	(13.561)
	Non KUR	2.390	2.977	3.049	300	150	-150	242	72	659	78	2.632	115,82%	416
3	PWG	10.065	21.247	24.126	3.961	4.488	527	2.110	2.879	14.061	1.610	26.292	91,76%	(2.166)
	Cilem	6.212	14.127	15.765	1.659	2.269	611	1.314	1.638	9.553	632	17.310	91,07%	(1.545)
	Gadai	3.854	7.120	8.361	2.303	2.219	-84	796	1.241	4.508	978	8.982	93,09%	(621)
4	CFG	78.172	84.597	85.319	1.348	2.326	978	-23	722	7.146	1.605	93.884	90,88%	(8.565)
	CF 1	15.674	21.488	21.534	948	678	-270	443	46	5.860	632	17.607	122,30%	3.927
	Total Griya	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
	• Total Non Program	3.604	3.894	3.853	-	-	0	-49	-42	249	42	4.107	93,81%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.681	948	678	-270	443	88	5.611	591	13.500	130,97%	4.181
	CF 2	62.498	63.109	63.784	400	1.648	1.248	-466	676	1.286	972	76.277	83,62%	(12.493)
	Mitraguna & Others	54.964	55.724	56.041	350	1.150	800	-291	317	1.077	833	67.334	83,23%	(11.293)
	Pensiun	7.534	7.385	7.743	50	498	448	-175	359	210	139	8.943	86,59%	(1.199)
	Total Pembiayaan	124.679	135.553	139.222	6.609	7.764	1.155	2.340	3.670	14.544	4.095	163.174	85,32%	(23.952)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	2.973	2,92%	6,79%	9,98%	955	1.910	690			
	KUR	1.062	2.082	1.533	2.360	3,13%	5,73%	8,83%	827	1.298	278			
	Non KUR	-	201	485	612	0,00%	16,29%	20,09%	127	612	412			
3	PWG	-	-	-	1.050	0,00%	0,00%	4,35%	1.050	1.050	1.050			
	Cilem	-	-	-	1.028	0,00%	0,00%	6,52%	1.028	1.028	1.028			
	Gadai	-	-	-	22	0,00%	0,00%	0,26%	22	22	22			
4	CFG	113	554	499	1.919	0,14%	0,59%	2,25%	1.420	1.807	1.365			
	CF 1	113	272	293	996	0,72%	1,36%	4,62%	703	883	724			
	Total Griya	-	52	43	54	0,00%	1,10%	1,40%	11	54	2			
	Oto	113	220	250	942	0,93%	1,42%	5,33%	692	829	721			
	CF 2	-	282	207	924	0,00%	0,33%	1,45%	717	924	642			
	Mitraguna & Others	-	282	207	924	0,00%	0,37%	1,65%	717	924	642			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.837	2.517	5.942	1,00%	1,86%	4,27%	3.425	4.691	3.105	2,61%	38,83%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	1.012	1.553	1.765	2,33%	5,23%	5,93%	211	918	753			
	KUR	846	1.012	1.553	1.676	2,49%	5,81%	6,27%	123	830	664			
	Non KUR	-	-	-	88	0,00%	0,00%	2,89%	88	88	88			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	408	408	445	0,75%	0,48%	0,52%	37	(143)	37			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	433	0,94%	0,62%	0,68%	39	(155)	39			
	Mitraguna & Others	588	293	293	332	1,07%	0,53%	0,59%	39	(256)	39			
	Pensiun	-	101	101	101	0,00%	0,07%	1,30%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	2.210	1,15%	1,45%	1,59%	248	776	789	2,79%	-75,92%	1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.883	28.076	1.491	193	2.179	8,42%	4.185	17,52%	35.529	79,02%	(7.453)
2	Tabungan	197.564	215.010	221.076	220.811	3.190	(264)	5.802	2,70%	23.247	11,77%	212.134	104,09%	8.677
3	Deposito	16.291	17.393	17.657	17.608	(1.607)	(50)	215	1,24%	1.316	8,08%	17.162	102,60%	446
	Total	237.746	258.299	266.616	266.495	3.073	(121)	8.196	3,17%	28.748	12,09%	264.824	100,63%	1.671
	CASA	221.455	240.906	248.959	248.887	4.680	(71)	7.981	3,31%	27.432	12,39%	247.662	100,49%	1.225
	(%) CASA	93,15%	93,27%	93,38%	93,39%									
	FDR	68,74%	65,22%	64,64%	64,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	30.813	43.834	45.356	46.480	1.124	2.646	6,04%	15.667	50,84%	-	0,00%	46.480
2	Giro ISE	20.367	24.404	26.489	26.341	(148)	1.937	7,94%	5.974	29,33%		0,00%	26.341
3	Tabungan ISE	10.446	19.430	18.868	20.139	1.272	709	3,65%	9.693	92,79%		0,00%	20.139
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Local Champion	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.809	650	1.825	1.175	-776	510	-5.373	1.315	52.347	85,60%	(7.538)
	KUR	46.016	40.498	41.063	650	1.825	1.175	-694	565	-4.953	1.260	47.898	85,73%	(6.835)
	Non KUR	4.166	3.801	3.746	-	-	0	-83	-55	-420	55	4.449	84,20%	(703)
3	PWG	5.806	13.714	15.286	1.579	2.751	1.172	104	1.573	9.480	1.179	23.846	64,10%	(8.560)
	Cilem	4.026	10.294	11.722	589	2.042	1.453	-10	1.428	7.696	614	16.566	70,76%	(4.844)
	Gadai	1.780	3.419	3.564	990	709	-281	115	145	1.784	565	7.281	48,95%	(3.716)
4	CFG	106.465	109.661	111.476	2.617	3.218	601	965	1.814	5.011	1.404	117.867	94,58%	(6.391)
	CF 1	51.093	50.574	51.054	1.164	1.153	-11	291	480	-39	673	52.529	97,19%	(1.475)
	Total Griya	39.118	38.098	38.132	550	379	-171	0	34	-986	345	39.521	96,49%	(1.389)
	• Total Non Program	38.883	37.871	37.905	550	379	-171	35	34	-978	345	39.253	96,57%	(1.348)
	• Program	235	227	227	-	-	0	-1	-1	-8	1	268	84,60%	(41)
	Oto	11.975	12.476	12.922	614	774	160	291	447	947	327	13.009	99,34%	(86)
	CF 2	55.372	59.088	60.422	1.453	2.065	612	673	1.334	5.049	731	65.337	92,48%	(4.916)
	Mitraguna & Others	53.214	55.550	56.911	1.020	2.065	1.045	270	1.361	3.697	704	62.160	91,56%	(5.249)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.346	4.846	7.794	2.948	230	3.884	8.917	3.910	195.035	88,37%	(22.690)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.261	2,41%	6,75%	7,28%	272	2.054	1.027			
	KUR	992	1.476	2.147	2.465	2,15%	5,30%	6,00%	318	1.474	989			
	Non KUR	216	758	842	796	5,18%	22,15%	21,24%	(46)	580	38			
3	PWG	-	-	-	1.790	0,00%	0,00%	11,71%	1.790	1.790	1.790			
	Cilem	-	-	-	1.329	0,00%	0,00%	11,34%	1.329	1.329	1.329			
	Gadai	-	-	-	461	0,00%	0,00%	12,92%	461	461	461			
4	CFG	1.664	4.473	3.583	6.342	1,56%	3,27%	5,69%	2.759	4.679	1.869			
	CF 1	1.143	2.927	3.357	5.833	2,24%	6,64%	11,42%	2.476	4.690	2.906			
	Total Griya	959	2.602	2.936	4.974	2,45%	7,71%	13,04%	2.038	4.015	2.372			
	Oto	185	325	421	859	1,54%	3,38%	6,65%	438	675	534			
	CF 2	521	1.547	226	510	0,94%	0,38%	0,84%	283	(11)	(1.037)			
	Mitraguna & Others	521	1.547	226	510	0,98%	0,41%	0,90%	283	(11)	(1.037)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	11.394	1,76%	3,90%	6,61%	4.821	8.523	4.686	2,19%	66,83%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.948	1,16%	4,48%	4,35%	(36)	1.366	300			
	KUR	582	906	1.146	1.029	1,27%	2,83%	2,51%	(117)	447	124			
	Non KUR	-	742	838	919	0,00%	22,04%	24,53%	81	919	177			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.593	2,78%	1,52%	1,43%	(79)	(1.364)	239			
	CF 1	1.322	884	1.202	1.123	2,59%	2,38%	2,20%	(79)	(199)	239			
	Total Griya	1.322	792	1.110	1.031	3,38%	2,91%	2,70%	(79)	(291)	239			
	Oto	-	92	92	92	0,00%	0,74%	0,71%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,78%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,83%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.541	2,20%	2,17%	2,05%	(115)	(48)	489	2,95%	-43,64%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	39.367	37.637	11.189	(1.731)	1.004	2,74%	15.509	70,09%	38.023	98,98%	(387)
2	Tabungan	184.167	209.712	205.966	204.819	9.425	(1.147)	(4.893)	-2,33%	20.652	11,21%	207.489	98,71%	(2.670)
3	Deposito	54.206	45.633	44.933	44.933	(4.260)	0	(700)	-1,53%	(9.274)	-17,11%	54.846	81,93%	(9.913)
	Total	260.500	291.977	290.266	287.389	16.355	(2.878)	(4.589)	-1,57%	26.888	10,32%	300.358	95,68%	(12.970)
	CASA	206.294	246.345	245.334	242.456	20.615	(2.878)	(3.889)	-1,58%	36.162	17,53%	245.512	98,76%	(3.056)
	(%) CASA	79,19%	84,37%	84,52%	84,37%									
	FDR	138,97%	141,26%	143,36%	144,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.808	7.531	7.530	(1)	(1.278)	-14,51%	(971)	-11,42%	-	0,00%	7.530
2	Giro ISE	2.572	2.040	738	927	190	(1.112)	-54,53%	(1.645)	-63,94%		0,00%	927
3	Tabungan ISE	5.928	6.769	6.793	6.602	(191)	(166)	-2,46%	674	11,37%		0,00%	6.602
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	14.858	-	-	0	-250	-977	-6.829	977	30.016	49,50%	(15.157)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	14.858	-	-	0	-250	-977	-6.829	977	26.324	56,44%	(11.465)
	• Local Champion	15.491	11.700	11.585	-	-	0	-250	-115	-3.906	115	16.943	68,38%	(5.358)
	• Value Chain	6.197	4.136	3.273	-	-	-	0	-862	-2.923	862	9.381	34,89%	(6.108)
2	MBG	56.291	49.937	49.217	600	800	200	-1.259	-720	-7.074	1.520	57.818	85,12%	(8.601)
	KUR	53.330	47.520	46.856	600	800	200	-1.164	-664	-6.474	1.464	54.632	85,77%	(7.776)
	Non KUR	2.961	2.416	2.361	-	-	0	-95	-56	-601	56	3.186	74,09%	(825)
3	PWG	18.519	33.535	35.329	6.695	7.367	671	1.672	1.794	16.810	5.573	34.982	100,99%	347
	Cilem	7.342	16.788	18.024	2.414	2.543	130	1.194	1.236	10.682	1.307	20.867	86,37%	(2.843)
	Gadai	11.177	16.747	17.305	4.282	4.824	542	478	558	6.128	4.266	14.115	122,60%	3.190
4	CFG	265.530	313.132	316.731	7.833	8.447	614	7.402	3.599	51.201	4.848	296.169	106,94%	20.562
	CF 1	155.192	153.591	153.810	1.000	1.751	751	1.655	219	-1.381	1.532	175.968	87,41%	(22.158)
	Total Griya	146.765	137.680	137.772	-	1.198	1.198	0	93	-8.993	1.105	166.519	82,74%	(28.746)
	• Total Non Program	29.135	30.941	31.807	-	1.198	1.198	-286	866	2.672	332	32.280	98,53%	(473)
	• Program	117.630	106.738	105.965	-	-	0	-1.010	-773	-11.665	773	134.238	78,94%	(28.273)
	Oto	8.426	15.911	16.038	1.000	553	-447	1.655	127	7.612	426	9.450	169,72%	6.589
	CF 2	110.338	159.541	162.921	6.833	6.696	-137	5.746	3.380	52.583	3.316	120.201	135,54%	42.720
	Mitraguna & Others	99.558	147.696	151.072	6.603	6.596	-7	5.730	3.376	51.514	3.220	108.412	139,35%	42.660
	Pensiun	10.780	11.845	11.849	230	100	-130	16	4	1.068	96	11.789	100,51%	60
	Total Pembiayaan	362.027	412.438	416.135	15.129	16.614	1.485	7.565	3.697	54.108	12.917	418.985	99,32%	(2.849)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.240	0,00%	0,00%	8,34%	1.240	1.240	1.240			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.240	0,00%	0,00%	8,34%	1.240	1.240	1.240			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	4.278	1,39%	3,33%	8,69%	2.613	3.497	2.218			
	KUR	645	1.815	1.319	3.723	1,21%	2,78%	7,95%	2.404	3.078	1.908			
	Non KUR	137	245	346	555	4,62%	14,31%	23,52%	210	419	311			
3	PWG	-	-	-	1.882	0,00%	0,00%	5,33%	1.882	1.882	1.882			
	Cilem	-	-	-	1.633	0,00%	0,00%	9,06%	1.633	1.633	1.633			
	Gadai	-	-	-	249	0,00%	0,00%	1,44%	249	249	249			
4	CFG	18.567	18.075	17.721	25.036	6,99%	5,66%	7,90%	7.315	6.468	6.961			
	CF 1	18.567	16.819	16.551	22.932	11,96%	10,78%	14,91%	6.381	4.365	6.113			
	Total Griya	18.403	16.440	16.112	21.808	12,54%	11,70%	15,83%	5.696	3.405	5.368			
	Oto	164	379	439	1.124	1,95%	2,76%	7,01%	685	960	745			
	CF 2	-	1.256	1.170	2.104	0,00%	0,73%	1,29%	934	2.104	847			
	Mitraguna & Others	-	1.072	984	2.104	0,00%	0,67%	1,39%	1.119	2.104	1.031			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	32.436	5,34%	4,70%	7,79%	13.050	13.087	12.301	0,31%	95,98%	-7,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.374	2,77%	4,06%	4,82%	346	812	572			
	KUR	1.074	1.400	1.759	1.952	2,01%	3,70%	4,17%	193	878	553			
	Non KUR	488	402	269	422	16,47%	11,11%	17,86%	153	(66)	20			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	11.973	1,59%	3,50%	3,78%	1.009	7.757	639			
	CF 1	4.193	10.055	10.140	10.963	2,70%	6,60%	7,13%	824	6.771	908			
	Total Griya	4.144	10.006	10.091	10.914	2,82%	7,33%	7,92%	824	6.771	908			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,62%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,55%	(0)	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	14.526	1,65%	3,19%	3,49%	1.355	8.568	1.211	0,66%	81,01%	-2,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	48.211	48.421	6.069	210	(3.124)	-6,06%	31.811	191,52%	28.863	167,76%	19.558
2	Tabungan	236.060	261.490	269.538	269.067	1.654	(470)	7.577	2,90%	33.007	13,98%	257.992	104,29%	11.075
3	Deposito	132.723	128.999	108.570	108.570	(2.769)	0	(20.429)	-15,84%	(24.153)	-18,20%	133.832	81,12%	(25.263)
	Total	385.393	442.035	426.318	426.058	4.953	(260)	(15.977)	-3,61%	40.665	10,55%	420.687	101,28%	5.371
	CASA	252.670	313.035	317.748	317.488	7.723	(260)	4.453	1,42%	64.818	25,65%	286.855	110,68%	30.633
	(%) CASA	65,56%	70,82%	74,53%	74,52%									
	FDR	115,76%	125,82%	131,22%	131,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	41.493	41.529		36	(10.933)	-20,84%	(13)	-0,03%	-	0,00%	41.529
2	Giro ISE	8.627	8.734	11.209	11.026		(183)	2.292	26,24%	2.399	27,81%		0,00%	11.026
3	Tabungan ISE	5.900	14.152	17.365	17.583		218	3.430	24,24%	11.683	198,01%		0,00%	17.583
4	Deposito ISE	27.015	29.575	12.920	12.920		0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211		0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	254.935	-	-	0	85.148	-3.260	70.540	3.260	191.222	133,32%	63.713
	Linkage	161.832	240.200	238.869	-	-	-	87.708	-1.332	77.037	1.332	164.906	144,85%	73.963
	Non-Linkage	22.563	17.995	16.066	-	-	0	-2.559	-1.928	-6.497	1.928	26.316	61,05%	(10.250)
	• Local Champion	13.053	13.825	13.484	-	-	0	-322	-341	431	341	14.262	94,55%	(778)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.435	900	555	-345	461	-25	4.628	580	21.559	94,79%	(1.123)
	KUR	15.684	19.746	19.726	900	555	-345	264	-20	4.042	575	21.276	92,72%	(1.550)
	Non KUR	123	715	709	-	-	0	198	-6	587	6	283	250,83%	426
3	PWG	19.902	32.755	34.208	5.128	6.177	1.049	1.389	1.453	14.306	4.723	35.985	95,06%	(1.777)
	Cilem	10.166	18.541	20.546	2.701	3.071	369	1.349	2.005	10.380	1.066	21.740	94,51%	(1.194)
	Gadai	9.737	14.214	13.663	2.426	3.106	680	40	-551	3.926	3.657	14.245	95,91%	(582)
4	CFG	226.020	244.752	249.826	5.588	9.859	4.271	1.703	5.074	23.806	4.785	250.409	99,77%	(583)
	CF 1	15.856	23.020	24.203	652	1.600	948	529	1.183	8.347	417	18.857	128,35%	5.346
	Total Griya	12.125	18.638	20.044	-	1.600	1.600	0	1.406	7.918	194	12.907	155,30%	7.137
	• Total Non Program	12.125	18.638	20.044	-	1.600	1.600	907	1.406	7.918	194	12.907	155,30%	7.137
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.159	652	-	-652	529	-223	428	223	5.950	69,90%	(1.791)
	CF 2	210.163	221.732	225.623	4.936	8.259	3.323	1.174	3.891	15.460	4.368	231.552	97,44%	(5.929)
	Mitraguna & Others	179.175	185.964	189.419	4.923	7.531	2.608	1.766	3.455	10.244	4.076	198.377	95,48%	(8.958)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	559.405	11.616	16.591	4.975	88.702	3.242	113.281	13.348	499.175	112,07%	60.230

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	254	61	1.938	2,64%	0,30%	9,49%	1.878	1.522	1.684			
	KUR	294	254	61	1.735	1,87%	0,31%	8,79%	1.674	1.441	1.480			
	Non KUR	123	-	-	204	100,00%	0,00%	28,72%	204	81	204			
3	PWG	-	-	-	2.279	0,00%	0,00%	6,66%	2.279	2.279	2.279			
	Cilem	-	-	-	1.617	0,00%	0,00%	7,87%	1.617	1.617	1.617			
	Gadai	-	-	-	662	0,00%	0,00%	4,85%	662	662	662			
4	CFG	3.141	2.689	4.421	6.034	1,39%	1,81%	2,42%	1.613	2.892	3.345			
	CF 1	52	41	143	569	0,33%	0,62%	2,35%	426	517	527			
	Total Griya	52	41	40	148	0,43%	0,22%	0,74%	108	96	107			
	Oto	-	-	102	421	0,00%	2,34%	10,11%	318	421	421			
	CF 2	3.089	2.648	4.278	5.465	1,47%	1,93%	2,42%	1.187	2.376	2.817			
	Mitraguna & Others	2.920	2.648	3.836	5.026	1,63%	2,06%	2,65%	1.190	2.106	2.378			
	Pensiun	170	-	443	439	0,55%	1,24%	1,21%	(3)	269	439			
	Total Pembiayaan	3.558	2.943	4.482	10.251	0,80%	0,81%	1,83%	5.769	6.693	7.308	0,34%	81,37%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	186	0,52%	0,91%	0,91%	(0)	103	186			
	KUR	83	-	186	186	0,53%	0,94%	0,94%	(0)	103	186			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	5.136	4.566	4.265	1,57%	1,87%	1,71%	(300)	707	(871)			
	CF 1	753	301	19	18	4,75%	0,08%	0,07%	(2)	(736)	(283)			
	Total Griya	312	301	19	18	2,57%	0,10%	0,09%	(2)	(294)	(283)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.248	1,33%	2,05%	1,88%	(299)	1.443	(588)			
	Mitraguna & Others	2.805	4.836	4.547	4.248	1,57%	2,44%	2,24%	(299)	1.443	(588)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.451	1,05%	0,85%	0,80%	(300)	(224)	(685)	1,06%	-32,99%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	496.942	497.978	(189.493)	1.036	(4.304)	-0,86%	(130.992)	-20,83%	710.323	70,11%	(212.345)
2	Tabungan	522.123	612.606	609.305	608.242	78.303	(1.063)	(4.365)	-0,71%	86.118	16,49%	554.516	109,69%	53.725
3	Deposito	264.012	230.344	231.827	231.828	(13.229)	1	1.484	0,64%	(32.184)	-12,19%	264.620	87,61%	(32.792)
	Total	1.415.106	1.345.232	1.338.074	1.338.048	(124.419)	(27)	(7.184)	-0,53%	(77.059)	-5,45%	1.529.459	87,49%	(191.411)
	CASA	1.151.094	1.114.888	1.106.247	1.106.220	(111.190)	(28)	(8.668)	-0,78%	(44.874)	-3,90%	1.264.839	87,46%	(158.619)
	(%) CASA	81,34%	82,88%	82,67%	82,67%									
	FDR	55,59%	68,66%	68,18%	68,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	48.080	47.446		(634)	(2.067)	-4,17%	7.838	19,79%	-	0,00%	47.446
2	Giro ISE	24.819	26.480	27.174	26.257		(918)	(223)	-0,84%	1.437	5,79%		0,00%	26.257
3	Tabungan ISE	14.728	20.972	18.844	19.128		284	(1.844)	-8,79%	4.400	29,88%		0,00%	19.128
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	571.030	1.752	190	-1.562	90.687	-15.463	77.893	15.653	524.148	108,94%	46.883
	Linkage	388.874	450.575	447.158	-	-	-	84.653	-3.417	58.284	3.417	401.901	111,26%	45.256
	Non-Linkage	104.263	135.918	123.872	1.752	190	-1.562	6.034	-12.046	19.609	12.236	122.246	101,33%	1.626
	• Local Champion	71.739	90.083	78.670	1.500	-	-1.500	6.354	-11.413	6.931	11.413	76.862	102,35%	1.809
	• Value Chain	32.524	45.835	45.202	252	190	(62)	-320	-633	12.678	823	45.385	99,60%	(182)
2	MBG	11.179	17.002	17.154	1.250	600	-650	766	152	5.975	448	15.758	108,86%	1.396
	KUR	10.795	16.732	16.890	1.250	600	-650	773	158	6.095	442	15.252	110,74%	1.638
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	71.529	12.640	11.359	-1.280	5.374	1.722	29.226	9.638	64.428	111,02%	7.100
	Cilem	16.301	31.198	32.887	3.893	3.383	-511	1.799	1.689	16.585	1.694	36.881	89,17%	(3.994)
	Gadai	26.001	38.609	38.642	8.746	7.977	-770	3.575	33	12.641	7.943	27.547	140,27%	11.095
4	CFG	239.992	250.295	252.601	4.723	7.734	3.012	-1.767	2.306	12.609	5.428	267.745	94,34%	(15.144)
	CF 1	49.326	55.954	56.726	1.511	1.728	218	-242	772	7.399	956	52.741	107,56%	3.985
	Total Griya	38.490	43.621	44.614	1.291	1.450	159	0	992	6.124	458	39.379	113,29%	5.234
	• Total Non Program	38.490	43.621	44.614	1.291	1.450	159	250	992	6.124	458	39.379	113,29%	5.234
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.112	219	278	59	-242	-220	1.276	499	13.362	90,65%	(1.249)
	CF 2	190.665	194.341	195.875	3.212	6.006	2.794	-1.526	1.534	5.210	4.472	215.005	91,10%	(19.129)
	Mitraguna & Others	156.155	162.005	163.583	3.049	5.598	2.549	-1.703	1.579	7.428	4.019	178.005	91,90%	(14.422)
	Pensiun	34.510	32.337	32.292	163	408	245	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	912.314	20.364	19.884	-481	95.059	-11.283	125.703	31.167	872.079	104,61%	40.235

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	9.759	0,00%	0,00%	1,71%	9.759	9.759	9.759			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	9.759	0,00%	0,00%	7,88%	9.759	9.759	9.759			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	55	0,00%	0,00%	0,32%	55	55	55			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	55	0,00%	0,00%	20,92%	55	55	55			
3	PWG	-	-	-	4.439	0,00%	0,00%	6,21%	4.439	4.439	4.439			
	Cilem	-	-	-	3.000	0,00%	0,00%	9,12%	3.000	3.000	3.000			
	Gadai	-	-	-	1.439	0,00%	0,00%	3,72%	1.439	1.439	1.439			
4	CFG	1.445	2.548	3.699	3.811	0,60%	1,48%	1,51%	113	2.366	1.263			
	CF 1	161	732	2.349	1.062	0,33%	4,20%	1,87%	(1.287)	901	330			
	Total Griya	152	572	2.195	641	0,39%	5,03%	1,44%	(1.553)	490	69			
	Oto	9	160	154	420	0,08%	1,25%	3,47%	266	411	260			
	CF 2	1.284	1.816	1.350	2.750	0,67%	0,69%	1,40%	1.400	1.465	934			
	Mitraguna & Others	1.284	1.448	979	1.941	0,82%	0,60%	1,19%	961	656	492			
	Pensiun	-	367	370	809	0,00%	1,15%	2,51%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	18.064	0,18%	0,40%	1,98%	14.366	16.619	15.516	0,15%	92,60%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.704	2,03%	1,33%	1,47%	366	(1.176)	(445)			
	CF 1	-	-	-	366	0,00%	0,00%	0,64%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,82%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.338	2,56%	1,72%	1,70%	-	(1.541)	(811)			
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,04%	-	(1.514)	(811)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,41%	366	(1.176)	(445)	0,12%	70,77%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	26.421	26.603	(9.448)	182	(1.859)	-6,53%	(1.540)	-5,47%	39.098	68,04%	(12.494)
2	Tabungan	312.220	335.697	350.309	348.265	573	(2.044)	12.568	3,74%	36.045	11,54%	334.511	104,11%	13.754
3	Deposito	88.440	68.089	71.863	71.863	(2.247)	0	3.774	5,54%	(16.577)	-18,74%	89.381	80,40%	(17.518)
	Total	428.803	432.249	448.593	446.731	(11.123)	(1.862)	14.483	3,35%	17.928	4,18%	462.990	96,49%	(16.258)
	CASA	340.363	364.159	376.730	374.868	(8.875)	(1.862)	10.709	2,94%	34.505	10,14%	373.609	100,34%	1.259
	(%) CASA	79,38%	84,25%	83,98%	83,91%									
	FDR	84,89%	91,40%	89,81%	90,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	45.578	46.011		434	2.332	5,34%	5.730	14,23%	-	0,00%	46.011
2	Giro ISE	7.566	4.370	5.180	5.361		181	991	22,68%	(2.205)	-29,14%		0,00%	5.361
3	Tabungan ISE	32.715	39.309	40.398	40.650		252	1.341	3,41%	7.935	24,25%		0,00%	40.650
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.105	-	-	0	-815	-847	-5.864	847	73.583	70,81%	(21.478)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	23.775	-	-	0	-517	-552	-2.454	552	35.153	67,63%	(11.378)
	• Local Champion	25.361	21.619	21.083	-	-	0	-502	-536	-4.279	536	27.992	75,32%	(6.910)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	31.074	700	1.800	1.100	-596	991	-2.928	809	35.710	87,02%	(4.636)
	KUR	32.921	28.859	29.867	700	1.800	1.100	-571	1.008	-3.054	792	34.485	86,61%	(4.618)
	Non KUR	1.081	1.224	1.207	-	-	0	-24	-17	126	17	1.225	98,47%	(19)
3	PWG	9.475	21.262	22.747	3.712	3.545	-167	1.878	1.485	13.272	2.060	29.851	76,20%	(7.104)
	Cilem	5.148	13.382	13.940	1.553	1.175	-378	1.083	558	8.792	617	19.940	69,91%	(6.000)
	Gadai	4.327	7.880	8.807	2.158	2.369	211	796	927	4.480	1.443	9.911	88,86%	(1.104)
4	CFG	262.577	290.785	296.947	4.462	10.182	5.719	1.832	6.162	34.370	4.019	286.430	103,67%	10.517
	CF 1	159.367	166.652	169.898	338	5.283	4.944	-174	3.246	10.531	2.037	162.301	104,68%	7.596
	Total Griya	139.426	143.053	146.447	-	4.813	4.813	0	3.394	7.022	1.418	140.190	104,46%	6.257
	• Total Non Program	139.426	143.053	146.447	-	4.813	4.813	-2.889	3.394	7.022	1.418	140.190	104,46%	6.257
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.450	338	470	132	-174	-149	3.509	619	22.111	106,06%	1.339
	CF 2	103.210	124.133	127.049	4.124	4.899	775	2.007	2.917	23.839	1.982	124.128	102,35%	2.921
	Mitraguna & Others	99.172	118.844	121.754	4.124	4.849	725	2.034	2.910	22.582	1.939	117.952	103,22%	3.803
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	402.872	8.874	15.527	6.653	2.300	7.791	38.849	7.736	425.574	94,67%	(22.702)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.004	2,57%	4,72%	3,23%	(415)	132	(637)			
	KUR	703	1.487	1.263	1.004	2,14%	4,38%	3,36%	(259)	300	(483)			
	Non KUR	169	154	156	-	15,61%	12,75%	0,00%	(156)	(169)	(154)			
3	PWG	-	-	-	1.483	0,00%	0,00%	6,52%	1.483	1.483	1.483			
	Cilem	-	-	-	958	0,00%	0,00%	6,87%	958	958	958			
	Gadai	-	-	-	525	0,00%	0,00%	5,96%	525	525	525			
4	CFG	4.689	3.445	2.895	10.387	1,79%	1,00%	3,50%	7.492	5.698	6.942			
	CF 1	4.583	2.690	2.084	7.339	2,88%	1,25%	4,32%	5.255	2.756	4.649			
	Total Griya	3.651	1.566	1.079	3.980	2,62%	0,75%	2,72%	2.901	329	2.414			
	Oto	932	1.124	1.004	3.359	4,67%	4,26%	14,32%	2.355	2.427	2.235			
	CF 2	106	755	812	3.048	0,10%	0,65%	2,40%	2.236	2.942	2.293			
	Mitraguna & Others	106	755	812	3.048	0,11%	0,68%	2,50%	2.236	2.942	2.293			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	12.874	1,53%	1,09%	3,20%	8.559	7.312	7.758	0,00%	100,00%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,65%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	2.068	1,53%	5,27%	6,65%	481	1.547	380			
	KUR	341	1.235	1.136	1.464	1,04%	3,94%	4,90%	327	1.123	229			
	Non KUR	180	453	450	604	16,68%	36,80%	50,05%	154	424	151			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.941	5.793	5.556	1,07%	1,99%	1,87%	(237)	2.759	(1.384)			
	CF 1	2.607	5.622	4.475	4.238	1,64%	2,69%	2,49%	(237)	1.631	(1.384)			
	Total Griya	2.357	4.994	3.638	3.642	1,69%	2,54%	2,49%	5	1.285	(1.352)			
	Oto	250	628	837	596	1,25%	3,55%	2,54%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,04%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,08%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	7.778	0,91%	1,91%	1,93%	244	4.459	(976)	0,00%	100,00%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	96	96	21	0	27	39,96%	(122)	-55,88%	5.816	1,65%	(5.720)
2	Tabungan	144.169	164.349	166.749	166.038	1.752	(711)	1.689	1,03%	21.869	15,17%	156.198	106,30%	9.840
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.525
	Total	155.304	185.469	188.991	188.280	2.683	(711)	2.811	1,52%	32.975	21,23%	173.634	108,43%	14.645
	CASA	144.386	164.418	166.845	166.134	1.774	(711)	1.716	1,04%	21.747	15,06%	162.014	102,54%	4.120
	(%) CASA	92,97%	88,65%	88,28%	88,24%									
	FDR	134,72%	123,06%	122,20%	122,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.706	1.661		(45)	145	9,59%	401	31,80%	-	0,00%	1.661
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.706	1.661		(45)	145	9,59%	401	31,83%		0,00%	1.661
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Local Champion	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.332	1.350	2.600	1.250	-418	743	5.419	1.857	61.295	98,43%	(963)
	KUR	53.824	58.285	59.053	1.350	2.600	1.250	-385	769	5.229	1.831	59.797	98,76%	(744)
	Non KUR	1.089	1.304	1.279	-	-	0	-32	-26	190	26	1.498	85,35%	(219)
3	PWG	2.063	7.845	8.405	431	932	501	79	560	6.341	372	10.922	76,95%	(2.518)
	Cilem	2.063	7.845	8.405	431	932	501	79	560	6.341	372	10.922	76,95%	(2.518)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.367	3.681	2.962	-720	1.534	1.413	10.370	1.549	161.312	99,41%	(944)
	CF 1	15.162	18.407	18.547	811	557	-255	980	140	3.385	417	16.602	111,72%	1.945
	Total Griya	4.320	3.786	3.750	-	-	0	0	-36	-570	36	4.736	79,17%	(987)
	• Total Non Program	3.984	3.473	3.439	-	-	0	-43	-34	-545	34	4.353	79,01%	(914)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	14.797	811	557	-255	980	176	3.956	381	11.866	124,71%	2.932
	CF 2	134.836	140.548	141.820	2.870	2.405	-465	554	1.273	6.984	1.132	144.710	98,00%	(2.889)
	Mitraguna & Others	130.780	136.767	138.059	2.870	2.405	-465	728	1.292	7.279	1.113	139.644	98,87%	(1.585)
	Pensiun	4.056	3.781	3.761	-	-	0	-175	-20	-295	20	5.065	74,25%	(1.304)
	Total Pembiayaan	209.233	228.246	230.953	5.462	6.493	1.031	1.181	2.707	21.720	3.786	235.787	97,95%	(4.834)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,68%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,68%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	2.730	0,00%	0,19%	4,52%	2.617	2.730	2.676			
	KUR	-	-	113	2.560	0,00%	0,19%	4,34%	2.448	2.560	2.560			
	Non KUR	-	53	-	169	0,00%	0,00%	13,24%	169	169	116			
3	PWG	-	-	-	490	0,00%	0,00%	5,83%	490	490	490			
	Cilem	-	-	-	490	0,00%	0,00%	5,83%	490	490	490			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	3.230	0,72%	1,37%	2,01%	1.057	2.153	625			
	CF 1	278	426	376	1.350	1,83%	2,04%	7,28%	974	1.072	924			
	Total Griya	278	253	109	354	6,43%	2,87%	9,43%	245	76	101			
	Oto	-	173	267	996	0,00%	1,83%	6,73%	729	996	823			
	CF 2	799	2.179	1.797	1.880	0,59%	1,28%	1,33%	83	1.081	(299)			
	Mitraguna & Others	799	2.179	1.797	1.880	0,61%	1,31%	1,36%	83	1.081	(299)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	2.658	2.286	7.053	0,51%	1,00%	3,05%	4.768	5.977	4.395	0,45%	85,13%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,57%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,57%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	56	0,26%	0,10%	0,09%	(2)	(87)	49			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	56	3,71%	4,46%	4,41%	(2)	16	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.654	0,54%	0,83%	1,03%	337	844	590			
	CF 1	140	132	271	271	0,92%	1,47%	1,46%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,73%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,89%	-	-	-			
	CF 2	670	933	1.046	1.383	0,50%	0,74%	0,98%	337	713	450			
	Mitraguna & Others	670	865	978	1.315	0,51%	0,72%	0,95%	337	645	450			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.461	0,46%	0,93%	1,07%	335	1.507	639	0,14%	86,78%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.086	2.084	(8)	(1)	(139)	-6,27%	1.846	776,61%	5.704	36,54%	(3.620)
2	Tabungan	85.480	97.428	100.646	100.695	3.265	49	3.267	3,35%	15.215	17,80%	95.843	105,06%	4.852
3	Deposito	55.765	41.842	40.692	40.692	(49)	0	(1.149)	-2,75%	(15.072)	-27,03%	56.657	71,82%	(15.965)
	Total	141.483	141.493	143.424	143.472	3.207	48	1.978	1,40%	1.989	1,41%	158.204	90,69%	(14.732)
	CASA	85.718	99.652	102.731	102.779	3.256	48	3.127	3,14%	17.061	19,90%	101.547	101,21%	1.232
	(%) CASA	60,59%	70,43%	71,63%	71,64%									
	FDR	57,51%	63,37%	64,05%	64,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.276	2.276	0	(99)	-4,17%	1.939	575,42%	-	0,00%	2.276	
2	Giro ISE	44	2.016	1.831	1.831	0	(185)	-9,20%	1.787	4017,21%		0,00%	1.831	
3	Tabungan ISE	293	359	445	445	0	86	24,03%	153	52,27%		0,00%	445	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%		0,00%	98	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	25.982	650	870	220	-30	-207	-2.608	1.077	29.195	89,00%	(3.213)
	KUR	28.019	25.654	25.457	650	870	220	-14	-196	-2.561	1.066	28.469	89,42%	(3.012)
	Non KUR	572	536	525	-	-	0	-16	-11	-47	11	726	72,30%	(201)
3	PWG	2.056	6.594	7.382	361	1.090	729	257	789	5.326	302	8.284	89,12%	(901)
	Cilem	2.056	6.594	7.382	361	1.090	729	257	789	5.326	302	8.284	89,12%	(901)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	58.496	1.438	2.400	962	842	1.609	7.770	791	59.828	97,77%	(1.332)
	CF 1	3.683	6.276	6.436	-	242	242	-153	160	2.753	82	4.803	134,01%	1.633
	Total Griya	695	353	348	-	-	0	0	-5	-347	5	987	35,25%	(639)
	• Total Non Program	695	353	348	-	-	0	-5	-5	-347	5	987	35,25%	(639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.088	-	242	242	-153	165	3.101	77	3.816	159,55%	2.272
	CF 2	47.042	50.610	52.059	1.438	2.158	720	995	1.449	5.017	709	55.025	94,61%	(2.966)
	Mitraguna & Others	38.019	40.795	42.312	1.438	2.158	720	1.067	1.517	4.293	641	45.186	93,64%	(2.874)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	91.860	2.449	4.360	1.911	1.069	2.190	10.488	2.170	97.307	94,40%	(5.447)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	300	215	2.247	2,01%	0,82%	8,65%	2.032	1.673	1.946			
	KUR	574	300	215	2.247	2,05%	0,84%	8,83%	2.032	1.673	1.946			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	541	0,00%	0,00%	7,33%	541	541	541			
	Cilem	-	-	-	541	0,00%	0,00%	7,33%	541	541	541			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	2.816	0,46%	1,03%	4,81%	2.232	2.581	1.882			
	CF 1	134	320	301	2.316	3,65%	4,79%	35,98%	2.015	2.181	1.996			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	2.316	4,50%	5,08%	38,03%	2.015	2.181	1.996			
	CF 2	100	613	283	500	0,21%	0,56%	0,96%	217	400	(113)			
	Mitraguna & Others	-	201	203	422	0,00%	0,50%	1,00%	219	422	221			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	5.603	0,99%	0,89%	6,10%	4.805	4.795	4.369	1,87%	69,42%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	544	573	467	1,10%	2,19%	1,80%	(106)	152	(77)			
	KUR	178	329	361	256	0,63%	1,41%	1,01%	(105)	79	(72)			
	Non KUR	138	215	212	211	24,08%	39,55%	40,13%	(1)	73	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,34%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,39%	0,38%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,47%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	665	0,39%	0,86%	0,72%	(106)	350	(77)	0,04%	94,77%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	41.617	41.646	1.972	28	(5.479)	-11,63%	21.473	106,44%	27.208	153,06%	14.437
2	Tabungan	135.101	153.880	158.418	156.586	8.266	(1.833)	2.706	1,76%	21.484	15,90%	147.092	106,45%	9.494
3	Deposito	28.599	26.589	26.358	26.416	384	58	(173)	-0,65%	(2.183)	-7,63%	29.253	90,30%	(2.837)
	Total	183.873	227.593	226.393	224.647	10.622	(1.746)	(2.946)	-1,29%	40.774	22,18%	203.553	110,36%	21.095
	CASA	155.274	201.005	200.035	198.231	10.238	(1.804)	(2.774)	-1,38%	42.957	27,67%	174.300	113,73%	23.932
	(%) CASA	84,45%	88,32%	88,36%	88,24%									
	FDR	85,47%	88,46%	90,01%	90,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.442	14.339		(103)	88	0,62%	5.670	65,41%	-	0,00%	14.339
2	Giro ISE	6.094	191	229	229		0	38	19,83%	(5.865)	-96,24%		0,00%	229
3	Tabungan ISE	2.575	12.260	12.413	12.310		(103)	50	0,41%	9.735	378,06%		0,00%	12.310
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.137	1.350	1.975	625	273	915	7.248	1.060	34.712	106,99%	2.425
	KUR	29.147	35.310	36.255	1.350	1.975	625	310	945	7.107	1.030	33.704	107,57%	2.551
	Non KUR	742	913	883	-	-	0	-38	-30	141	30	1.009	87,51%	(126)
3	PWG	5.787	18.975	20.612	2.670	2.708	38	1.201	1.637	14.825	1.071	22.274	92,54%	(1.662)
	Cilem	4.662	15.117	16.777	1.573	2.211	638	1.328	1.660	12.115	551	17.028	98,53%	(251)
	Gadai	1.126	3.858	3.835	1.097	497	-600	-127	-23	2.710	520	5.246	73,10%	(1.411)
4	CFG	121.436	146.124	146.035	3.388	2.742	-646	3.459	-90	24.599	2.832	132.134	110,52%	13.901
	CF 1	20.925	20.500	21.407	-	1.150	1.150	-188	906	481	244	22.241	96,25%	(835)
	Total Griya	15.996	15.201	16.286	-	1.150	1.150	0	1.084	290	66	16.338	99,68%	(53)
	• Total Non Program	15.996	15.201	16.125	-	990	990	-75	924	130	66	16.338	98,70%	(213)
	• Program	-	-	-	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.930	5.299	5.121	-	-	0	-188	-178	191	178	5.903	86,75%	(782)
	CF 2	100.511	125.624	124.628	3.388	1.592	-1.796	3.647	-996	24.118	2.588	109.892	113,41%	14.736
	Mitraguna & Others	63.905	83.472	82.666	2.898	1.500	-1.398	3.336	-806	18.761	2.306	72.328	114,29%	10.338
	Pensiun	36.606	42.152	41.963	490	92	-398	311	-190	5.357	282	37.565	111,71%	4.398
	Total Pembiayaan	157.150	201.322	203.784	7.408	7.425	17	4.933	2.462	46.634	4.963	189.158	107,73%	14.626

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	179	32	624	0,60%	0,09%	1,68%	592	445	445			
	KUR	179	124	32	624	0,61%	0,09%	1,72%	592	445	500			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	1.566	1,27%	0,00%	7,60%	1.566	1.492	1.566			
	Cilem	74	-	-	1.469	1,58%	0,00%	8,76%	1.469	1.395	1.469			
	Gadai	-	-	-	97	0,00%	0,00%	2,53%	97	97	97			
4	CFG	1.115	2.206	812	6.207	0,92%	0,56%	4,25%	5.395	5.092	4.001			
	CF 1	120	73	-	2.858	0,57%	0,00%	13,35%	2.858	2.738	2.785			
	Total Griya	-	-	-	2.556	0,00%	0,00%	15,70%	2.556	2.556	2.556			
	Oto	120	73	-	301	2,43%	0,00%	5,89%	301	181	228			
	CF 2	995	2.132	812	3.349	0,99%	0,65%	2,69%	2.537	2.354	1.216			
	Mitraguna & Others	254	1.562	492	3.080	0,40%	0,59%	3,73%	2.588	2.826	1.518			
	Pensiun	740	570	319	269	2,02%	0,76%	0,64%	(51)	(472)	(301)			
	Total Pembiayaan	1.367	2.384	844	8.396	0,87%	0,42%	4,12%	7.553	7.030	6.012	0,15%	96,29%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	143	281	211	0,12%	0,78%	0,57%	(70)	176	67			
	KUR	-	143	229	159	0,00%	0,65%	0,44%	(70)	159	16			
	Non KUR	35	-	52	51	4,67%	5,71%	5,81%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,91%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,79%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,04%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,93%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,07%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,27%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	181	168	8	(13)	31	22,26%	(293)	-63,59%	5.769	2,91%	(5.601)
2	Tabungan	104.069	106.823	106.421	106.300	1.148	(122)	(523)	-0,49%	2.231	2,14%	114.310	92,99%	(8.011)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	131.231	131.097	1.301	(135)	(665)	-0,50%	1.864	1,44%	145.612	90,03%	(14.515)
	CASA	104.530	106.960	106.602	106.468	1.156	(135)	(492)	-0,46%	1.938	1,85%	120.079	88,66%	(13.612)
	(%) CASA	80,88%	81,18%	81,23%	81,21%									
	FDR	125,49%	144,26%	145,95%	146,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.228	2.154	(74)	(352)	-14,05%	(1.879)	-46,59%	-	0,00%	2.154	
2	Giro ISE	415	71	202	207	5	136	191,80%	(209)	-50,19%		0,00%	207	
3	Tabungan ISE	3.618	2.435	2.026	1.947	(78)	(488)	-20,04%	(1.671)	-46,18%		0,00%	1.947	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%		0,00%	146	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.500	640	850	210	-200	178	-394	672	25.007	89,97%	(2.507)
	KUR	22.067	21.177	21.389	560	850	290	-345	212	-678	638	24.038	88,98%	(2.650)
	Non KUR	827	1.144	1.111	80	-	-80	145	-33	284	33	969	114,69%	142
3	PWG	1.733	7.305	7.401	454	471	16	17	96	5.668	375	11.387	64,99%	(3.987)
	Cilem	1.733	7.305	7.401	454	471	16	17	96	5.668	375	11.387	64,99%	(3.987)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	161.637	5.889	5.307	-582	2.230	1.180	24.086	4.127	159.690	101,22%	1.947
	CF 1	5.904	8.366	7.812	187	-	-187	375	-555	1.907	555	8.628	90,54%	(816)
	Total Griya	1.926	1.730	1.713	-	-	0	0	-18	-213	18	2.635	64,98%	(923)
1	• Total Non Program	1.926	1.730	1.713	-	-	0	-18	-18	-213	18	2.635	64,98%	(923)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.099	187	-	-187	375	-537	2.121	537	5.993	101,78%	107
	CF 2	131.647	152.090	153.825	5.702	5.307	-395	1.855	1.735	22.178	3.572	151.062	101,83%	2.763
	Mitraguna & Others	65.693	84.995	86.594	5.547	4.182	-1.365	3.295	1.599	20.901	2.583	83.123	104,18%	3.471
	Pensiun	65.954	67.095	67.231	155	1.125	970	-1.440	136	1.277	989	67.939	98,96%	(708)
	Total Pembiayaan	162.178	190.083	191.538	6.983	6.628	-355	2.047	1.455	29.359	5.173	196.085	97,68%	(4.547)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	514	469	2.535	2,80%	2,10%	11,27%	2.066	1.895	2.022			
	KUR	508	460	469	2.367	2,30%	2,22%	11,07%	1.898	1.859	1.907			
	Non KUR	132	54	-	168	15,90%	0,00%	15,15%	168	37	115			
3	PWG	-	-	-	522	0,00%	0,00%	7,05%	522	522	522			
	Cilem	-	-	-	522	0,00%	0,00%	7,05%	522	522	522			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	953	0,75%	0,00%	0,59%	953	(82)	681			
	CF 1	-	-	-	215	0,00%	0,00%	2,75%	215	215	215			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	215	0,00%	0,00%	3,52%	215	215	215			
	CF 2	1.035	272	-	738	0,79%	0,00%	0,48%	738	(296)	466			
	Mitraguna & Others	403	-	-	-	0,61%	0,00%	0,00%	-	(403)	-			
	Pensiun	632	272	-	738	0,96%	0,00%	1,10%	738	107	466			
	Total Pembiayaan	1.675	786	469	4.010	1,03%	0,25%	2,09%	3.541	2.335	3.224	1,17%	43,91%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	276	440	520	1,34%	1,97%	2,31%	80	214	244			
	KUR	52	180	292	381	0,23%	1,38%	1,78%	88	329	200			
	Non KUR	254	96	147	139	30,69%	12,87%	12,52%	(8)	(115)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	557	0,19%	0,25%	0,29%	80	251	243	0,85%	-193,51%	0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	398.410	398.592	82.583	182	(201.779)	-33,61%	237.111	146,84%	170.261	234,11%	228.331
2	Tabungan	199.929	219.924	225.566	225.036	2.987	(530)	5.112	2,32%	25.107	12,56%	217.689	103,37%	7.347
3	Deposito	133.285	88.384	87.897	87.897	(2.287)	0	(487)	-0,55%	(45.388)	-34,05%	135.498	64,87%	(47.601)
	Total	494.695	908.679	711.874	711.525	83.283	(348)	(197.153)	-21,70%	216.830	43,83%	523.448	135,93%	188.077
	CASA	361.410	820.295	623.977	623.628	85.570	(348)	(196.667)	-23,98%	262.218	72,55%	387.950	160,75%	235.678
	(%) CASA	73,06%	90,27%	87,65%	87,65%									
	FDR	29,29%	19,85%	25,61%	25,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.936	20.966		30	526	2,57%	19.100	1023,67%	-	0,00%	20.966
2	Giro ISE	28	33	33	33		0	0	1,16%	5	16,40%		0,00%	33
3	Tabungan ISE	1.837	18.807	19.303	19.332		30	525	2,79%	17.495	952,16%		0,00%	19.332
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78		0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Local Champion	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.253	2.450	2.151	-299	220	51	2.445	2.100	64.246	93,78%	(3.993)
	KUR	55.256	56.946	56.856	2.450	1.900	-550	344	-90	1.600	1.990	61.291	92,77%	(4.434)
	Non KUR	2.553	3.256	3.397	-	251	251	-124	141	844	110	2.956	114,92%	441
3	PWG	4.560	21.203	21.630	2.247	1.687	-560	1.569	427	17.070	1.260	17.879	120,98%	3.751
	Cilem	4.560	21.203	21.630	2.247	1.687	-560	1.569	427	17.070	1.260	17.879	120,98%	3.751
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.300	2.897	2.772	-125	1.985	1.461	18.438	1.312	93.189	106,56%	6.111
	CF 1	35.630	44.241	45.180	212	1.641	1.429	-124	939	9.550	703	37.878	119,28%	7.302
	Total Griya	16.876	22.071	22.028	-	158	158	0	-43	5.152	201	18.078	121,85%	3.950
	• Total Non Program	11.817	17.375	17.210	-	-	0	-415	-165	5.393	165	12.305	139,86%	4.905
	• Program	5.059	4.695	4.818	-	158	158	-40	122	-241	36	5.773	83,45%	(955)
	Oto	18.754	22.170	23.152	212	1.484	1.271	-124	982	4.398	502	19.800	116,93%	3.352
	CF 2	45.232	53.598	54.120	2.685	1.131	-1.554	2.109	522	8.888	609	55.311	97,85%	(1.191)
	Mitraguna & Others	44.353	52.413	52.957	2.409	1.131	-1.278	1.854	544	8.604	587	53.401	99,17%	(444)
	Pensiun	880	1.185	1.163	276	-	-276	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	182.337	7.595	6.610	-984	3.733	1.924	37.451	4.686	176.970	103,03%	5.367

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	185	68,36%	0,00%	16,05%	185	(947)	185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	16,05%	185	(947)	185			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	4.083	0,03%	1,43%	6,78%	3.224	4.068	3.208			
	KUR	16	781	764	3.961	0,03%	1,34%	6,97%	3.197	3.945	3.180			
	Non KUR	-	94	95	122	0,00%	2,93%	3,60%	27	122	28			
3	PWG	36	-	-	1.785	0,78%	0,00%	8,25%	1.785	1.749	1.785			
	Cilem	36	-	-	1.785	0,78%	0,00%	8,25%	1.785	1.749	1.785			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	3.704	1,24%	1,49%	3,73%	2.251	2.703	2.099			
	CF 1	1.001	1.606	1.453	3.440	2,81%	3,28%	7,61%	1.987	2.439	1.834			
	Total Griya	582	882	696	1.682	3,45%	3,15%	7,64%	986	1.100	800			
	Oto	419	724	757	1.757	2,23%	3,41%	7,59%	1.001	1.339	1.034			
	CF 2	-	-	-	264	0,00%	0,00%	0,49%	264	264	264			
	Mitraguna & Others	-	-	-	264	0,00%	0,00%	0,50%	264	264	264			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	9.757	1,51%	1,28%	5,35%	7.445	7.573	7.276	0,56%	89,54%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	-	74	669	0,48%	0,12%	1,11%	595	391	669			
	KUR	271	-	74	574	0,49%	0,13%	1,01%	500	303	574			
	Non KUR	8	-	-	95	0,30%	0,00%	2,81%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.992	1,72%	2,04%	2,01%	(5)	604	247			
	CF 1	693	742	1.003	997	1,94%	2,27%	2,21%	(5)	305	255			
	Total Griya	592	631	622	621	3,51%	2,82%	2,82%	(1)	30	(9)			
	Oto	101	112	381	376	0,54%	1,72%	1,62%	(4)	275	264			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,84%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,88%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.662	1,15%	1,15%	1,46%	590	995	916	0,04%	97,33%	-1,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	285	286	64	1	(49)	-14,69%	253	772,05%	7.711	3,71%	(7.425)
2	Tabungan	95.230	94.353	95.304	94.689	(4.503)	(616)	336	0,36%	(541)	-0,57%	105.081	90,11%	(10.392)
3	Deposito	25.200	24.085	24.086	24.086	(648)	0	1	0,00%	(1.114)	-4,42%	26.127	92,19%	(2.041)
	Total	120.463	118.773	119.675	119.061	(5.087)	(615)	287	0,24%	(1.402)	-1,16%	138.918	85,71%	(19.857)
	CASA	95.263	94.689	95.589	94.975	(4.439)	(615)	286	0,30%	(288)	-0,30%	112.792	84,20%	(17.817)
	(%) CASA	79,08%	79,72%	79,87%	79,77%									
	FDR	167,21%	175,24%	174,21%	175,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.744	1.866		122	318	20,51%	850	83,62%	-	0,00%	1.866
2	Giro ISE	1	45	11	24		13	(20)	-45,20%	24	4692,75%		0,00%	24
3	Tabungan ISE	1.016	1.504	1.733	1.842		109	338	22,46%	826	81,31%		0,00%	1.842
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.707	1.821	1.440	-381	-239	-191	2.289	1.631	59.109	102,70%	1.597
	KUR	53.406	57.154	57.104	1.821	1.440	-381	-146	-50	3.698	1.490	53.926	105,89%	3.178
	Non KUR	5.013	3.744	3.603	-	-	0	-92	-141	-1.410	141	5.183	69,51%	(1.581)
3	PWG	7.973	12.469	13.036	916	1.260	344	107	566	5.063	693	16.407	79,45%	(3.372)
	Cilem	7.973	12.469	13.036	916	1.260	344	107	566	5.063	693	16.407	79,45%	(3.372)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	134.747	825	2.524	1.698	-2.928	-21	-293	2.545	162.470	82,94%	(27.723)
	CF 1	25.995	30.348	30.331	385	469	83	23	-17	4.336	485	29.370	103,27%	961
	Total Griya	13.277	16.005	15.975	-	115	115	0	-30	2.698	145	14.156	112,85%	1.819
	• Total Non Program	13.277	16.005	15.975	-	115	115	-149	-30	2.698	145	14.156	112,85%	1.819
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.356	385	354	-32	23	13	1.638	340	15.213	94,36%	(857)
	CF 2	109.045	104.421	104.416	440	2.055	1.615	-2.952	-5	-4.629	2.060	133.100	78,45%	(28.684)
	Mitraguna & Others	98.253	93.901	93.869	240	1.965	1.725	-3.105	-32	-4.384	1.997	119.849	78,32%	(25.980)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	208.489	3.562	5.223	1.661	-3.060	354	7.058	4.869	237.987	87,61%	(29.497)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	5.189	2,02%	2,81%	8,55%	3.476	4.009	3.571			
	KUR	896	1.153	1.281	4.216	1,68%	2,24%	7,38%	2.934	3.320	3.063			
	Non KUR	284	465	431	973	5,67%	11,52%	27,01%	542	689	508			
3	PWG	-	-	-	581	0,00%	0,00%	4,46%	581	581	581			
	Cilem	-	-	-	581	0,00%	0,00%	4,46%	581	581	581			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	5.709	0,59%	1,68%	4,24%	3.445	4.914	4.070			
	CF 1	92	107	224	2.230	0,35%	0,74%	7,35%	2.006	2.139	2.124			
	Total Griya	-	-	-	288	0,00%	0,00%	1,80%	288	288	288			
	Oto	92	107	224	1.942	0,72%	1,56%	13,53%	1.718	1.851	1.835			
	CF 2	704	1.532	2.040	3.479	0,65%	1,95%	3,33%	1.439	2.775	1.947			
	Mitraguna & Others	704	1.532	2.040	3.337	0,72%	2,17%	3,55%	1.297	2.633	1.804			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	11.479	0,98%	1,91%	5,51%	7.502	9.504	8.222	0,88%	84,05%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	764	686	785	1,19%	1,13%	1,29%	100	90	22			
	KUR	639	605	528	628	1,20%	0,92%	1,10%	100	(11)	23			
	Non KUR	56	159	158	158	1,12%	4,21%	4,37%	-	102	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,92%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,58%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,97%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,08%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	2.026	0,89%	0,93%	0,97%	100	226	22	0,13%	86,15%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	99	100	272	1	(428)	-81,12%	(1.076)	-91,52%	5.025	1,98%	(4.925)
2	Tabungan	91.378	107.649	108.530	107.530	1.819	(1.000)	(119)	-0,11%	16.152	17,68%	99.264	108,33%	8.266
3	Deposito	20.885	16.970	16.981	16.981	(128)	0	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	125.610	124.610	1.964	(1.000)	(536)	-0,43%	11.172	9,85%	125.918	98,96%	(1.307)
	CASA	92.553	108.176	108.629	107.630	2.092	(1.000)	(547)	-0,51%	15.077	16,29%	104.289	103,20%	3.341
	(%) CASA	81,59%	86,44%	86,48%	86,37%									
	FDR	111,58%	121,41%	122,88%	123,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.580	1.578		(2)	(50)	-3,07%	165	11,65%	-	0,00%	1.578
2	Giro ISE	4	140	100	81		(20)	(60)	-42,56%	76	1755,29%		0,00%	81
3	Tabungan ISE	1.409	1.488	1.480	1.498		17	10	0,65%	88	6,28%		0,00%	1.498
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.470	2.475	2.955	480	781	1.249	4.282	1.706	67.018	93,21%	(4.549)
	KUR	54.166	56.888	58.232	2.475	2.955	480	910	1.343	4.065	1.612	62.682	92,90%	(4.450)
	Non KUR	4.022	4.333	4.238	-	-	0	-129	-95	216	95	4.337	97,74%	(98)
3	PWG	2.382	10.305	11.262	1.249	1.308	59	897	957	8.879	351	10.963	102,72%	299
	Cilem	2.382	10.305	11.262	1.249	1.308	59	897	957	8.879	351	10.963	102,72%	299
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.623	1.255	1.157	-98	1.572	211	14.680	946	74.165	108,71%	6.459
	CF 1	8.522	7.991	7.765	185	91	-94	-69	-226	-757	317	9.534	81,45%	(1.769)
	Total Griya	5.933	5.700	5.451	185	-	-185	0	-250	-483	250	6.197	87,96%	(746)
	• Total Non Program	5.933	5.700	5.451	185	-	-185	140	-250	-483	250	6.197	87,96%	(746)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.315	-	91	91	-69	24	-274	67	3.337	69,36%	(1.022)
	CF 2	57.421	72.421	72.858	1.070	1.066	-4	1.641	437	15.437	629	64.631	112,73%	8.227
	Mitraguna & Others	56.582	71.055	71.340	1.070	906	-164	1.649	284	14.757	622	63.055	113,14%	8.285
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.355	4.979	5.420	441	3.250	2.416	27.786	3.004	152.201	101,41%	2.153

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	560	553	4.004	0,22%	0,90%	6,41%	3.452	3.875	3.444			
	KUR	123	305	175	3.310	0,23%	0,31%	5,68%	3.135	3.187	3.005			
	Non KUR	6	255	377	694	0,16%	8,71%	16,38%	317	688	439			
3	PWG	-	-	-	1.049	0,00%	0,00%	9,31%	1.049	1.049	1.049			
	Cilem	-	-	-	1.049	0,00%	0,00%	9,31%	1.049	1.049	1.049			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	656	0,68%	0,23%	0,81%	471	209	22			
	CF 1	217	533	-	565	2,55%	0,00%	7,28%	565	348	32			
	Total Griya	-	533	-	481	0,00%	0,00%	8,82%	481	481	(52)			
	Oto	217	-	-	84	8,39%	0,00%	3,63%	84	(133)	84			
	CF 2	230	101	186	91	0,40%	0,26%	0,13%	(94)	(139)	(10)			
	Mitraguna & Others	230	101	186	91	0,41%	0,26%	0,13%	(94)	(139)	(10)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	5.709	0,46%	0,49%	3,70%	4.971	5.132	4.515	1,31%	64,66%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	114	114	176	0,08%	0,19%	0,28%	62	130	62			
	KUR	-	36	36	99	0,00%	0,06%	0,17%	62	99	62			
	Non KUR	47	78	78	78	1,16%	1,79%	1,83%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	507	189	0,00%	0,63%	0,23%	(318)	189	102			
	CF 1	-	-	421	-	0,00%	5,26%	0,00%	(421)	-	-			
	Total Griya	-	-	421	-	0,00%	7,38%	0,00%	(421)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Mitraguna & Others	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	365	0,04%	0,41%	0,24%	(256)	318	164	0,46%	-93,33%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.494	4.490	263	(5)	950	26,84%	2.612	139,10%	4.551	98,64%	(62)
2	Tabungan	48.550	62.403	58.539	58.276	3.671	(263)	(4.128)	-6,61%	9.725	20,03%	56.302	103,51%	1.974
3	Deposito	7.602	13.430	13.290	13.290	(120)	0	(140)	-1,04%	5.688	74,83%	8.529	155,83%	4.762
	Total	58.030	79.373	76.323	76.056	3.814	(268)	(3.318)	-4,18%	18.025	31,06%	69.382	109,62%	6.673
	CASA	50.428	65.943	63.033	62.765	3.934	(268)	(3.178)	-4,82%	12.337	24,46%	60.853	103,14%	1.912
	(%) CASA	86,90%	83,08%	82,59%	82,53%									
	FDR	148,42%	125,88%	131,48%	131,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	620	652		32	141	27,61%	194	42,38%	-	0,00%	652
2	Giro ISE	360	411	481	480		(1)	69	16,83%	121	33,54%		0,00%	480
3	Tabungan ISE	99	100	139	172		33	72	71,86%	74	74,65%		0,00%	172
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.548	1.680	1.270	-410	641	-122	4.511	1.392	53.035	93,43%	(3.486)
	KUR	43.986	48.092	48.006	1.580	1.270	-310	580	-86	4.020	1.356	51.611	93,02%	(3.605)
	Non KUR	1.052	1.578	1.542	100	-	-100	60	-36	491	36	1.424	108,32%	119
3	PWG	3.221	9.211	9.857	955	946	-8	688	646	6.636	300	9.152	107,70%	705
	Cilem	3.221	9.211	9.857	955	946	-8	688	646	6.636	300	9.152	107,70%	705
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.944	829	921	93	690	-93	3.073	1.015	44.519	91,97%	(3.575)
	CF 1	26.387	25.220	25.241	479	886	408	-13	21	-1.147	865	27.205	92,78%	(1.964)
	Total Griya	5.331	5.249	5.191	-	-	0	0	-58	-140	58	5.544	93,63%	(353)
	• Total Non Program	5.331	4.918	4.861	-	-	0	-58	-57	-469	57	5.544	87,69%	(682)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.050	479	886	408	-13	79	-1.007	807	21.662	92,56%	(1.611)
	CF 2	11.484	15.817	15.703	350	35	-315	703	-114	4.219	149	17.313	90,70%	(1.610)
	Mitraguna & Others	8.469	10.930	10.840	-	35	35	375	-89	2.371	124	13.702	79,11%	(2.862)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.350	3.463	3.138	-326	2.019	431	14.220	2.706	106.706	94,04%	(6.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	1.148	0,91%	0,57%	2,32%	863	739	855			
	KUR	384	293	285	1.148	0,87%	0,59%	2,39%	863	764	855			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	486	0,18%	0,00%	4,93%	486	480	486			
	Cilem	6	-	-	486	0,18%	0,00%	4,93%	486	480	486			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	4.611	3,22%	6,13%	11,26%	2.095	3.391	2.478			
	CF 1	985	1.070	980	2.765	3,73%	3,88%	10,95%	1.785	1.780	1.695			
	Total Griya	-	63	62	194	0,00%	1,18%	3,74%	132	194	131			
	Oto	985	1.007	917	2.571	4,68%	4,59%	12,82%	1.654	1.586	1.564			
	CF 2	235	1.063	1.537	1.846	2,05%	9,71%	11,75%	309	1.611	783			
	Mitraguna & Others	235	799	1.176	1.846	2,78%	10,76%	17,03%	670	1.611	1.047			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)			
	Total Pembiayaan	1.635	2.426	2.801	6.245	1,90%	2,80%	6,22%	3.444	4.610	3.819	3,31%	46,88%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	291	253	275	0,72%	0,51%	0,56%	23	(49)	(15)			
	KUR	102	208	170	193	0,23%	0,35%	0,40%	23	91	(15)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,35%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,14%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,47%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,51%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,71%	227	406	227			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	938	900	1.150	0,77%	0,90%	1,15%	250	488	212	3,49%	-204,68%	2,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	22.755	22.673	706	(82)	456	2,05%	(5.514)	-19,56%	36.108	62,79%	(13.435)
2	Tabungan	231.223	248.416	258.345	257.398	7.527	(947)	8.983	3,62%	26.175	11,32%	245.837	104,70%	11.562
3	Deposito	34.752	33.262	33.565	33.530	(6.292)	(35)	268	0,81%	(1.222)	-3,52%	34.808	96,33%	(1.278)
	Total	294.162	303.894	314.665	313.601	1.941	(1.064)	9.707	3,19%	19.439	6,61%	316.753	99,01%	(3.151)
	CASA	259.410	270.633	281.100	280.071	8.233	(1.029)	9.439	3,49%	20.661	7,96%	281.944	99,34%	(1.873)
	(%) CASA	88,19%	89,05%	89,33%	89,31%									
	FDR	81,90%	86,14%	85,51%	85,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.985	4.976		(9)	39	0,79%	488	10,88%	-	0,00%	4.976
2	Giro ISE	733	748	870	871		0	122	16,37%	137	18,72%		0,00%	871
3	Tabungan ISE	3.754	4.189	4.114	4.105		(9)	(83)	-1,99%	351	9,35%		0,00%	4.105
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.600	-	-	0	-56	-44	-1.642	44	3.242	49,36%	(1.642)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Local Champion	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	74.275	2.251	4.045	1.794	73	2.042	1.802	2.003	73.952	100,44%	324
	KUR	67.505	67.969	70.115	2.251	4.045	1.794	201	2.146	2.610	1.899	68.808	101,90%	1.306
	Non KUR	4.969	4.265	4.161	-	-	0	-128	-104	-808	104	5.144	80,89%	(983)
3	PWG	12.827	25.789	27.573	4.761	4.663	-98	1.040	1.783	14.746	2.880	30.742	89,69%	(3.170)
	Cilem	7.700	17.570	18.531	1.839	1.992	154	736	961	10.832	1.031	21.371	86,71%	(2.839)
	Gadai	5.127	8.219	9.041	2.922	2.671	-251	304	822	3.914	1.849	9.371	96,48%	(330)
4	CFG	152.377	162.097	165.611	5.125	7.848	2.723	1.627	3.514	13.233	4.334	175.490	94,37%	(9.880)
	CF 1	49.433	44.315	44.358	102	515	413	-46	42	-5.075	472	55.718	79,61%	(11.360)
	Total Griya	45.444	38.769	38.740	-	321	321	0	-28	-6.704	349	49.984	77,51%	(11.243)
	• Total Non Program	21.636	16.200	15.966	-	-	0	-1.885	-234	-5.670	234	22.814	69,98%	(6.848)
	• Program	23.808	22.568	22.774	-	321	321	-274	206	-1.034	115	27.169	83,82%	(4.395)
	Oto	3.989	5.547	5.618	102	194	92	-46	71	1.629	123	5.734	97,96%	(117)
	CF 2	102.945	117.781	121.253	5.023	7.333	2.310	1.672	3.472	18.308	3.861	119.772	101,24%	1.481
	Mitraguna & Others	90.697	103.649	106.474	5.023	6.511	1.488	1.760	2.825	15.777	3.686	105.804	100,63%	671
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
	Total Pembiayaan	240.919	261.764	269.059	12.136	16.556	4.419	2.684	7.295	28.140	9.261	283.427	94,93%	(14.367)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	935	1.497	4.024	0,26%	2,07%	5,42%	2.527	3.834	3.088			
	KUR	190	589	890	3.474	0,28%	1,31%	4,95%	2.584	3.284	2.885			
	Non KUR	-	346	607	550	0,00%	14,22%	13,22%	(57)	550	204			
3	PWG	-	-	-	1.507	0,00%	0,00%	5,47%	1.507	1.507	1.507			
	Cilem	-	-	-	1.454	0,00%	0,00%	7,85%	1.454	1.454	1.454			
	Gadai	-	-	-	53	0,00%	0,00%	0,58%	53	53	53			
4	CFG	3.319	4.033	4.628	9.140	2,18%	2,86%	5,52%	4.512	5.821	5.107			
	CF 1	1.762	3.096	3.322	6.006	3,57%	7,50%	13,54%	2.684	4.244	2.910			
	Total Griya	1.762	2.831	3.064	4.892	3,88%	7,90%	12,63%	1.828	3.130	2.061			
	Oto	-	265	258	1.114	0,00%	4,65%	19,83%	856	1.114	849			
	CF 2	1.556	937	1.306	3.134	1,51%	1,11%	2,58%	1.828	1.577	2.197			
	Mitraguna & Others	1.556	937	1.306	3.134	1,72%	1,26%	2,94%	1.828	1.577	2.197			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	4.968	6.125	14.671	1,46%	2,34%	5,45%	8.546	11.162	9.702	8,33%	-52,82%	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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,25%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,67%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	358	0,27%	0,50%	0,48%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,39%	-	271	53			
	Non KUR	191	92	87	83	3,84%	2,05%	2,00%	(4)	(108)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.322	3,15%	1,89%	2,61%	1.259	(473)	(735)			
	CF 1	2.642	3.279	1.534	1.928	5,34%	3,46%	4,35%	394	(713)	(1.350)			
	Total Griya	2.642	3.279	1.534	1.928	5,81%	3,96%	4,98%	394	(713)	(1.350)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.393	2,09%	1,30%	1,97%	865	241	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,97%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.732	2,22%	1,33%	1,76%	1.255	(625)	(694)	2,29%	-30,44%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.433	8.442	(1.543)	8	(2)	-0,02%	(5.904)	-41,15%	23.539	35,86%	(15.097)
2	Tabungan	145.625	420.167	296.674	296.126	224.839	(548)	(124.041)	-29,52%	150.500	103,35%	161.588	183,26%	134.537
3	Deposito	70.189	66.097	67.934	67.934	(20.386)	0	1.837	2,78%	(2.254)	-3,21%	71.125	95,51%	(3.191)
	Total	230.159	494.707	373.041	372.501	202.911	(540)	(122.206)	-24,70%	142.342	61,85%	256.252	145,37%	116.249
	CASA	159.970	428.610	305.107	304.567	223.297	(540)	(124.043)	-28,94%	144.597	90,39%	185.127	164,52%	119.440
	(%) CASA	69,50%	86,64%	81,79%	81,76%									
	FDR	49,05%	25,46%	34,62%	34,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	11.746	11.914		168	(892)	-6,96%	(730)	-5,77%	-	0,00%	11.914
2	Giro ISE	2.499	1.709	1.747	1.747		0	38	2,24%	(751)	-30,08%		0,00%	1.747
3	Tabungan ISE	9.095	10.047	8.949	9.117		168	(930)	-9,26%	22	0,24%		0,00%	9.117
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.239	-	-	0	-439	-282	-5.009	282	21.257	66,99%	(7.018)
	KUR	17.796	13.144	12.865	-	-	0	-433	-280	-4.932	280	19.713	65,26%	(6.848)
	Non KUR	1.452	1.377	1.375	-	-	0	-6	-2	-77	2	1.544	89,02%	(169)
3	PWG	5.178	13.671	14.788	2.688	2.838	150	1.707	1.117	9.610	1.720	22.093	66,94%	(7.305)
	Cilem	3.578	9.897	10.968	1.440	1.628	188	1.123	1.070	7.389	558	15.061	72,82%	(4.093)
	Gadai	1.600	3.774	3.821	1.249	1.210	-39	584	47	2.220	1.163	7.032	54,33%	(3.212)
4	CFG	88.436	97.737	100.116	1.480	3.668	2.187	1.409	2.380	11.680	1.288	112.870	88,70%	(12.754)
	CF 1	19.579	25.688	27.055	547	1.706	1.158	240	1.367	7.476	339	22.651	119,45%	4.405
	Total Griya	14.822	14.966	14.842	-	-	0	0	-125	19	125	15.677	94,67%	(836)
	• Total Non Program	14.371	14.544	14.421	-	-	0	241	-123	50	123	15.162	95,11%	(741)
	• Program	451	423	421	-	-	0	-3	-2	-31	2	515	81,66%	(94)
	Oto	4.757	10.722	12.213	547	1.706	1.158	240	1.491	7.456	214	6.973	175,15%	5.240
	CF 2	68.857	72.048	73.061	933	1.962	1.029	1.169	1.013	4.204	949	90.220	80,98%	(17.158)
	Mitraguna & Others	68.359	70.944	71.963	700	1.962	1.262	942	1.019	3.604	943	87.538	82,21%	(15.575)
	Pensiun	498	1.105	1.099	233	-	-233	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	129.144	4.168	6.505	2.337	2.677	3.216	16.244	3.290	156.258	82,65%	(27.114)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	786	6,58%	3,54%	5,52%	271	(481)	(3)			
	KUR	1.267	789	514	786	7,12%	3,91%	6,11%	271	(481)	(3)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.165	0,00%	0,00%	7,88%	1.165	1.165	1.165			
	Cilem	-	-	-	972	0,00%	0,00%	8,86%	972	972	972			
	Gadai	-	-	-	193	0,00%	0,00%	5,06%	193	193	193			
4	CFG	1.470	1.419	1.446	3.433	1,66%	1,48%	3,43%	1.986	1.963	2.013			
	CF 1	117	626	649	1.897	0,60%	2,53%	7,01%	1.248	1.780	1.272			
	Total Griya	-	232	460	1.123	0,00%	3,07%	7,57%	664	1.123	891			
	Oto	117	393	189	774	2,46%	1,77%	6,34%	585	657	381			
	CF 2	1.353	794	797	1.535	1,96%	1,11%	2,10%	738	182	741			
	Mitraguna & Others	1.353	794	797	1.535	1,98%	1,12%	2,13%	738	182	741			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	5.383	2,42%	1,56%	4,17%	3.423	2.647	3.175	2,40%	42,42%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.921	52,35%	67,92%	69,67%	58	(155)	(70)			
	KUR	8.740	8.674	8.547	8.605	49,11%	65,02%	66,88%	58	(135)	(70)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,74%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	1.030	1,12%	1,42%	1,03%	(359)	41	(361)			
	CF 1	244	232	231	230	1,24%	0,90%	0,85%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,78%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	0,94%	-	115	-			
	CF 2	745	1.159	1.159	800	1,08%	1,61%	1,10%	(358)	55	(359)			
	Mitraguna & Others	745	1.159	1.159	800	1,09%	1,63%	1,11%	(358)	55	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	10.951	9,80%	8,94%	8,48%	(302)	(114)	(431)	1,40%	83,43%	-7,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.634	7.659	779	25	420	5,80%	(7.893)	-50,75%	27.974	27,38%	(20.315)
2	Tabungan	146.646	155.279	177.259	176.446	10.278	(813)	21.167	13,63%	29.800	20,32%	160.366	110,03%	16.080
3	Deposito	29.176	27.653	28.916	28.918	43	1	1.265	4,57%	(258)	-0,88%	30.350	95,28%	(1.433)
	Total	191.374	190.171	213.810	213.022	11.100	(787)	22.851	12,02%	21.648	11,31%	218.690	97,41%	(5.668)
	CASA	162.198	162.518	184.893	184.105	11.057	(788)	21.586	13,28%	21.906	13,51%	188.340	97,75%	(4.235)
	(%) CASA	84,75%	85,46%	86,48%	86,43%									
	FDR	87,12%	105,44%	95,55%	95,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.548	10.754	10.286	(468)	1.738	20,33%	(3.817)	-27,07%	-	0,00%	10.286
2	Giro ISE	4.458	3.516	4.479	4.082	(398)	565	16,08%	(376)	-8,44%		0,00%	4.082
3	Tabungan ISE	9.645	5.032	6.275	6.204	(71)	1.173	23,31%	(3.441)	-35,67%		0,00%	6.204
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.995	1.000	1.075	75	522	703	3.846	372	22.027	90,77%	(2.032)
	KUR	14.812	18.197	18.932	1.000	1.075	75	555	735	4.120	340	20.506	92,32%	(1.574)
	Non KUR	1.337	1.095	1.063	-	-	0	-33	-32	-274	32	1.522	69,88%	(458)
3	PWG	15.238	31.852	32.830	6.160	6.670	509	2.328	979	17.592	5.691	31.893	102,94%	937
	Cilem	3.814	13.153	14.397	1.825	2.022	198	1.117	1.244	10.582	779	17.213	83,64%	(2.816)
	Gadai	11.423	18.698	18.433	4.336	4.647	312	1.211	-265	7.010	4.912	14.680	125,57%	3.753
4	CFG	135.343	149.379	151.471	3.536	4.415	879	3.539	2.092	16.128	2.323	160.306	94,49%	(8.835)
	CF 1	16.023	19.533	20.380	573	1.355	782	283	847	4.357	508	19.094	106,74%	1.286
	Total Griya	9.034	11.740	12.084	-	450	450	0	344	3.050	106	9.834	122,88%	2.250
	• Total Non Program	9.034	11.740	12.084	-	450	450	1.150	344	3.050	106	9.834	122,88%	2.250
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.296	573	905	332	283	503	1.307	402	9.260	89,59%	(964)
	CF 2	119.320	129.846	131.091	2.963	3.060	97	3.256	1.245	11.771	1.815	141.212	92,83%	(10.121)
	Mitraguna & Others	104.787	116.468	117.819	2.763	3.060	297	3.460	1.351	13.032	1.709	124.440	94,68%	(6.621)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	204.296	10.697	12.160	1.463	6.388	3.774	37.566	8.386	214.227	95,36%	(9.930)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	1.842	0,29%	2,29%	9,21%	1.401	1.796	1.383			
	KUR	-	460	441	1.592	0,00%	2,43%	8,41%	1.150	1.592	1.132			
	Non KUR	46	-	-	251	3,44%	0,00%	23,58%	251	205	251			
3	PWG	-	-	-	2.877	0,00%	0,00%	8,76%	2.877	2.877	2.877			
	Cilem	-	-	-	2.581	0,00%	0,00%	17,93%	2.581	2.581	2.581			
	Gadai	-	-	-	296	0,00%	0,00%	1,60%	296	296	296			
4	CFG	993	406	854	2.446	0,73%	0,57%	1,61%	1.592	1.453	2.040			
	CF 1	153	406	637	1.338	0,95%	3,26%	6,57%	701	1.185	932			
	Total Griya	15	339	341	638	0,16%	2,90%	5,28%	297	623	299			
	Oto	138	67	297	701	1,98%	3,81%	8,45%	404	563	633			
	CF 2	840	-	216	1.107	0,70%	0,17%	0,84%	891	267	1.107			
	Mitraguna & Others	840	-	216	522	0,80%	0,19%	0,44%	306	(318)	522			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	7.165	0,62%	0,65%	3,51%	5.870	6.126	6.299	2,83%	19,17%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	481	480	479	1,61%	2,49%	2,40%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	0,96%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,91%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.150	1,59%	1,44%	1,42%	(1)	(7)	(334)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.150	1,79%	1,66%	1,64%	(1)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.150	1,31%	1,85%	1,82%	(1)	782	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,29%	(3)	211	(336)	1,44%	-11,78%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.068	9.201	642	133	(85)	-0,91%	514	5,92%	21.655	42,49%	(12.454)
2	Tabungan	252.421	256.666	268.427	266.803	(5.161)	(1.623)	10.137	3,95%	14.383	5,70%	270.553	98,61%	(3.749)
3	Deposito	76.726	62.391	63.177	63.178	(10.114)	1	787	1,26%	(13.548)	-17,66%	78.055	80,94%	(14.878)
	Total	337.834	328.342	340.671	339.182	(14.632)	(1.489)	10.840	3,30%	1.348	0,40%	370.263	91,61%	(31.081)
	CASA	261.108	265.952	277.495	276.004	(4.518)	(1.490)	10.053	3,78%	14.897	5,71%	292.208	94,45%	(16.204)
	(%) CASA	77,29%	81,00%	81,46%	81,37%									
	FDR	106,55%	114,80%	112,41%	112,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	14.521	14.613		92	2.005	15,90%	6.165	72,98%	-	0,00%	14.613
2	Giro ISE	1.077	1.162	1.285	1.267		(18)	104	8,98%	190	17,61%		0,00%	1.267
3	Tabungan ISE	7.371	11.446	13.237	13.347		110	1.901	16,61%	5.976	81,07%		0,00%	13.347
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.003	450	1.210	760	275	397	-6.404	813	41.107	65,69%	(14.103)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.003	450	1.210	760	275	397	-6.400	813	37.670	71,68%	(10.667)
	• Local Champion	29.104	25.708	25.043	450	-	-450	275	-665	-4.061	665	30.454	82,23%	(5.411)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.647	850	1.800	950	441	781	3.803	1.019	28.156	98,19%	(509)
	KUR	21.881	24.944	25.839	850	1.800	950	572	895	3.958	905	26.074	99,10%	(235)
	Non KUR	1.963	1.922	1.808	-	-	0	-131	-114	-155	114	2.083	86,82%	(274)
3	PWG	18.313	36.508	38.339	6.989	8.811	1.821	1.708	1.831	20.026	6.979	33.743	113,62%	4.596
	Cilem	9.363	19.245	20.882	1.912	2.794	882	771	1.636	11.519	1.158	21.307	98,00%	(425)
	Gadai	8.950	17.263	17.458	5.077	6.017	939	937	195	8.507	5.822	12.436	140,38%	5.021
4	CFG	284.398	286.972	289.961	3.811	6.815	3.003	-1.641	2.989	5.563	3.826	293.929	98,65%	(3.968)
	CF 1	38.670	35.236	35.312	752	447	-306	141	76	-3.358	370	39.842	88,63%	(4.531)
	Total Griya	32.928	29.492	29.273	442	-	-442	0	-219	-3.655	219	33.233	88,08%	(3.960)
1	• Total Non Program	32.928	29.492	29.273	442	-	-442	-648	-219	-3.655	219	33.233	88,08%	(3.960)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	6.038	310	447	136	141	295	296	152	6.609	91,37%	(571)
	CF 2	245.728	251.736	254.649	3.059	6.368	3.309	-1.782	2.913	8.921	3.455	254.086	100,22%	563
	Mitraguna & Others	226.104	233.173	236.170	2.692	6.032	3.340	-2.660	2.997	10.066	3.035	233.608	101,10%	2.562
	Pensiun	19.624	18.563	18.479	367	336	-31	878	-84	-1.145	420	20.479	90,23%	(2.000)
	Total Pembiayaan	359.963	376.951	382.950	12.101	18.635	6.535	783	5.999	22.988	12.636	396.935	96,48%	(13.984)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	3.150	0,00%	0,32%	11,67%	3.065	3.150	3.060			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	3.150	0,00%	0,32%	11,67%	3.065	3.150	3.060			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	1.154	1,32%	0,82%	4,18%	934	840	988			
	KUR	205	122	138	1.109	0,94%	0,55%	4,29%	971	904	987			
	Non KUR	109	45	83	46	5,56%	4,33%	2,52%	(38)	(64)	1			
3	PWG	-	-	-	2.427	0,00%	0,00%	6,33%	2.427	2.427	2.427			
	Cilem	-	-	-	2.039	0,00%	0,00%	9,76%	2.039	2.039	2.039			
	Gadai	-	-	-	389	0,00%	0,00%	2,23%	389	389	389			
4	CFG	4.834	8.636	3.357	11.109	1,70%	1,17%	3,83%	7.752	6.276	2.474			
	CF 1	1.936	3.537	302	2.128	5,01%	0,86%	6,03%	1.826	191	(1.409)			
	Total Griya	1.859	3.167	92	1.226	5,65%	0,31%	4,19%	1.133	(633)	(1.941)			
	Oto	77	370	209	902	1,35%	3,64%	14,94%	693	825	532			
	CF 2	2.897	5.099	3.056	8.982	1,18%	1,21%	3,53%	5.926	6.084	3.883			
	Mitraguna & Others	2.897	5.099	3.056	8.982	1,28%	1,31%	3,80%	5.926	6.084	3.883			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	17.841	1,43%	0,97%	4,66%	14.179	12.693	8.949	0,89%	80,90%	-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	741	0,47%	2,21%	2,68%	149	630	107			
	KUR	77	397	396	508	0,35%	1,59%	1,97%	112	431	111			
	Non KUR	34	237	196	233	1,74%	10,22%	12,89%	37	199	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,43%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,39%	-	(159)	-			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,83%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,13%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.701	0,80%	2,80%	2,79%	148	7.822	(2.131)	2,99%	-6,83%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.437	6.653	672	(785)	(48)	-0,72%	(951)	-12,51%	20.152	33,01%	(13.499)
2	Tabungan	169.083	165.994	171.014	170.783	(2.296)	(231)	4.789	2,88%	1.699	1,01%	184.507	92,56%	(13.724)
3	Deposito	159.534	163.489	162.238	162.238	(4.793)	0	(1.250)	-0,76%	2.705	1,70%	161.298	100,58%	941
	Total	336.221	336.184	340.689	339.674	(6.417)	(1.016)	3.490	1,04%	3.453	1,03%	365.957	92,82%	(26.283)
	CASA	176.687	172.695	178.451	177.435	(1.624)	(1.016)	4.740	2,74%	748	0,42%	204.659	86,70%	(27.224)
	(%) CASA	52,55%	51,37%	52,38%	52,24%									
	FDR	59,93%	63,66%	64,53%	64,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.452	10.013	9.767	(246)	1.314	15,55%	(1.406)	-12,59%	-	0,00%	9.767
2	Giro ISE	2.226	2.662	2.056	1.997	(59)	(665)	-24,97%	(229)	-10,28%		0,00%	1.997
3	Tabungan ISE	8.944	5.787	7.953	7.766	(187)	1.979	34,19%	(1.178)	-13,17%		0,00%	7.766
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.892	1.600	2.815	1.215	991	1.704	3.189	1.111	47.802	91,82%	(3.910)
	KUR	38.741	40.577	42.327	1.600	2.815	1.215	1.044	1.750	3.587	1.065	45.587	92,85%	(3.260)
	Non KUR	1.963	1.612	1.565	-	-	0	-53	-47	-398	47	2.215	70,65%	(650)
3	PWG	8.703	17.233	17.689	1.968	2.205	237	638	456	8.986	1.749	28.179	62,77%	(10.490)
	Cilem	6.698	12.816	13.401	1.059	1.499	440	303	585	6.703	914	19.460	68,87%	(6.058)
	Gadai	2.005	4.417	4.288	909	706	-203	334	-130	2.282	836	8.719	49,18%	(4.431)
4	CFG	152.101	154.591	158.251	2.898	5.425	2.527	9	3.660	6.150	1.765	178.761	88,53%	(20.510)
	CF 1	24.823	20.454	20.798	-	675	675	-538	345	-4.024	330	28.103	74,01%	(7.304)
	Total Griya	16.607	12.539	12.417	-	-	0	0	-122	-4.190	122	17.461	71,11%	(5.044)
	• Total Non Program	16.607	12.539	12.417	-	-	0	-125	-122	-4.190	122	17.461	71,11%	(5.044)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.381	-	675	675	-538	467	165	209	10.641	78,76%	(2.260)
	CF 2	127.278	134.138	137.453	2.898	4.750	1.852	547	3.315	10.175	1.435	150.659	91,23%	(13.206)
	Mitraguna & Others	115.000	120.110	123.205	2.036	4.370	2.334	-38	3.096	8.205	1.274	135.990	90,60%	(12.784)
	Pensiun	12.278	14.028	14.248	862	380	-482	585	220	1.969	160	14.669	97,13%	(421)
	Total Pembiayaan	201.507	214.013	219.833	6.466	10.445	3.979	1.638	5.819	18.326	4.626	254.742	86,30%	(34.910)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	866	654	2.685	0,93%	1,55%	6,12%	2.031	2.308	1.819			
	KUR	327	833	622	2.295	0,84%	1,53%	5,42%	1.673	1.968	1.462			
	Non KUR	50	34	32	390	2,53%	2,01%	24,92%	358	340	356			
3	PWG	-	-	-	1.145	0,00%	0,00%	6,47%	1.145	1.145	1.145			
	Cilem	-	-	-	761	0,00%	0,00%	5,68%	761	761	761			
	Gadai	-	-	-	384	0,00%	0,00%	8,95%	384	384	384			
4	CFG	2.744	3.268	2.491	5.533	1,80%	1,61%	3,50%	3.043	2.789	2.265			
	CF 1	932	577	547	1.703	3,75%	2,68%	8,19%	1.156	771	1.126			
	Total Griya	594	-	-	451	3,58%	0,00%	3,64%	451	(143)	451			
	Oto	337	577	547	1.251	4,11%	6,91%	14,93%	704	914	675			
	CF 2	1.812	2.691	1.943	3.830	1,42%	1,45%	2,79%	1.887	2.018	1.139			
	Mitraguna & Others	1.812	2.691	1.943	3.327	1,58%	1,62%	2,70%	1.384	1.515	636			
	Pensiun	-	-	-	503	0,00%	0,00%	3,53%	503	503	503			
	Total Pembiayaan	3.121	4.134	3.145	9.363	1,55%	1,47%	4,26%	6.218	6.242	5.229	2,62%	38,40%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	395	500	584	1,23%	1,19%	1,33%	84	84	189			
	KUR	125	265	370	454	0,32%	0,91%	1,07%	84	328	189			
	Non KUR	374	130	130	130	19,05%	8,06%	8,31%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.350	3.031	3.258	1,02%	1,96%	2,06%	227	1.713	(92)			
	CF 1	114	909	714	710	0,46%	3,49%	3,42%	(4)	596	(198)			
	Total Griya	114	620	616	613	0,69%	4,91%	4,93%	(4)	498	(7)			
	Oto	-	289	98	98	0,00%	1,24%	1,17%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.548	1,12%	1,73%	1,85%	230	1.117	106			
	Mitraguna & Others	1.388	2.441	2.317	2.548	1,21%	1,93%	2,07%	230	1.159	106			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.842	1,01%	1,65%	1,75%	310	1.797	97	1,39%	20,32%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.037	2.041	272	4	(522)	-20,37%	(11.145)	-84,52%	20.088	10,16%	(18.047)
2	Tabungan	147.923	149.529	152.452	152.006	10.877	(445)	2.478	1,66%	4.084	2,76%	159.714	95,17%	(7.707)
3	Deposito	54.920	80.181	79.490	79.491	(2.429)	1	(690)	-0,86%	24.571	44,74%	56.101	141,69%	23.390
	Total	216.028	232.273	233.979	233.538	8.720	(440)	1.266	0,54%	17.510	8,11%	235.903	99,00%	(2.364)
	CASA	161.108	152.091	154.488	154.047	11.149	(441)	1.956	1,29%	(7.061)	-4,38%	179.802	85,68%	(25.755)
	(%) CASA	74,58%	65,48%	66,03%	65,96%									
	FDR	99,10%	97,25%	97,13%	97,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.237	3.253		16	862	36,05%	664	25,63%	-	0,00%	3.253
2	Giro ISE	59	57	19	20		1	(38)	-65,65%	(39)	-66,45%		0,00%	20
3	Tabungan ISE	2.531	2.334	3.218	3.234		16	900	38,55%	703	27,77%		0,00%	3.234
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	50.177	2.250	1.950	-300	612	397	4.443	1.553	51.039	98,31%	(861)
	KUR	43.301	47.907	48.297	2.250	1.870	-380	674	391	4.997	1.479	48.404	99,78%	(107)
	Non KUR	2.433	1.874	1.880	-	80	80	-62	6	-553	74	2.634	71,37%	(754)
3	PWG	2.160	7.107	7.920	484	1.132	648	238	813	5.760	319	9.538	83,03%	(1.619)
	Cilem	2.160	7.107	7.920	484	1.132	648	238	813	5.760	319	9.538	83,03%	(1.619)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.162	3.620	4.736	1.116	-1.580	165	2.970	4.571	173.605	97,44%	(4.443)
	CF 1	15.140	17.633	17.623	127	426	299	126	-10	2.483	436	16.052	109,79%	1.571
	Total Griya	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Total Non Program	1.118	992	980	-	-	0	-12	-12	-138	12	1.356	72,30%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.642	127	426	299	126	2	2.621	424	14.696	113,24%	1.946
	CF 2	151.051	151.364	151.539	3.493	4.310	817	-1.706	175	488	4.135	157.553	96,18%	(6.014)
	Mitraguna & Others	120.364	119.927	120.367	2.480	4.310	1.830	-2.058	440	3	3.870	126.201	95,38%	(5.834)
	Pensiun	30.687	31.437	31.172	1.013	-	-1.013	352	-265	485	265	31.352	99,42%	(180)
	Total Pembiayaan	214.086	225.884	227.259	6.354	7.818	1.464	-730	1.375	13.173	6.443	234.182	97,04%	(6.923)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	635	554	2.058	0,72%	1,11%	4,10%	1.504	1.729	1.423			
	KUR	190	611	529	1.941	0,44%	1,10%	4,02%	1.412	1.751	1.330			
	Non KUR	139	24	25	117	5,72%	1,31%	6,23%	93	(22)	93			
3	PWG	3	-	-	536	0,14%	0,00%	6,77%	536	533	536			
	Cilem	3	-	-	536	0,14%	0,00%	6,77%	536	533	536			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	4.329	0,84%	0,93%	2,56%	2.748	2.939	2.907			
	CF 1	197	679	766	2.258	1,30%	4,34%	12,81%	1.492	2.061	1.579			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	2.258	1,41%	4,60%	13,57%	1.492	2.061	1.579			
	CF 2	1.192	742	814	2.070	0,79%	0,54%	1,37%	1.256	878	1.328			
	Mitraguna & Others	1.192	354	616	1.526	0,99%	0,51%	1,27%	909	334	1.172			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	6.923	0,80%	0,94%	3,05%	4.789	5.201	4.866	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	185	191	226	1,11%	0,38%	0,45%	35	(283)	41			
	KUR	409	147	154	207	0,94%	0,32%	0,43%	54	(201)	61			
	Non KUR	100	38	37	18	4,09%	1,98%	0,98%	(19)	(81)	(20)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.181	0,82%	1,20%	1,29%	153	822	15			
	CF 1	113	249	113	266	0,75%	0,64%	1,51%	153	153	16			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	266	0,81%	0,68%	1,60%	153	153	16			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,26%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.407	0,87%	0,98%	1,06%	188	539	56	0,00%	100,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	58	46	(7)	(13)	16	53,50%	(20)	-30,88%	2.674	1,71%	(2.628)
2	Tabungan	73.366	68.269	70.501	70.564	92	63	2.295	3,36%	(2.802)	-3,82%	79.971	88,24%	(9.407)
3	Deposito	13.172	14.189	14.046	14.046	531	0	(143)	-1,01%	874	6,64%	14.379	97,69%	(333)
	Total	86.605	82.488	84.605	84.656	615	51	2.168	2,63%	(1.949)	-2,25%	97.024	87,25%	(12.368)
	CASA	73.432	68.299	70.559	70.610	84	51	2.311	3,38%	(2.823)	-3,84%	82.645	85,44%	(12.035)
	(%) CASA	84,79%	82,80%	83,40%	83,41%									
	FDR	98,27%	110,98%	109,46%	109,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	374	375		1	(20)	-4,97%	26	7,39%	-	0,00%	375
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	374	375		1	(20)	-4,97%	26	7,39%	-	0,00%	375
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.550	673	1.083	410	367	774	5.839	308	5.032	150,03%	2.518
	Cilem	1.711	6.775	7.550	673	1.083	410	367	774	5.839	308	5.032	150,03%	2.518
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.042	1.520	1.327	-193	-246	291	1.675	1.036	91.686	92,75%	(6.644)
	CF 1	269	448	443	-	-	0	-3	-4	175	4	1.292	34,31%	(849)
	Total Griya	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Total Non Program	269	251	249	-	-	0	-2	-2	-20	2	535	46,56%	(286)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.598	1.520	1.327	-193	-243	296	1.501	1.031	90.394	93,59%	(5.796)
	Mitraguna & Others	38.271	38.205	38.216	790	735	-55	-672	10	-55	725	44.821	85,26%	(6.605)
	Pensiun	44.827	46.098	46.383	730	592	-138	429	285	1.556	307	45.573	101,78%	810
	Total Pembiayaan	85.106	91.544	92.610	2.193	2.410	217	121	1.066	7.503	1.344	96.747	95,72%	(4.138)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-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	-	-	-	550	0,00%	0,00%	7,28%	550	550	550			
	Cilem	-	-	-	550	0,00%	0,00%	7,28%	550	550	550			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	470	0,00%	0,46%	0,55%	83	470	81			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	389	387	470	0,00%	0,46%	0,56%	83	470	81			
	Mitraguna & Others	-	389	387	470	0,00%	1,01%	1,23%	83	470	81			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	389	387	1.020	0,00%	0,42%	1,10%	633	1.020	630	0,81%	26,45%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-127,68%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.459	23.480	26	21	856	3,78%	12.465	113,16%	17.115	137,19%	6.364
2	Tabungan	115.074	111.762	118.744	118.145	3.958	(599)	6.383	5,71%	3.071	2,67%	124.578	94,84%	(6.433)
3	Deposito	23.779	24.785	24.696	24.696	69	0	(90)	-0,36%	917	3,85%	24.677	100,08%	19
	Total	149.869	159.171	166.899	166.321	4.053	(578)	7.150	4,49%	16.452	10,98%	166.371	99,97%	(49)
	CASA	126.089	134.386	142.203	141.625	3.984	(578)	7.239	5,39%	15.536	12,32%	141.693	99,95%	(68)
	(%) CASA	84,13%	84,43%	85,20%	85,15%									
	FDR	105,52%	113,31%	108,77%	109,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.092	7.124		32	902	14,49%	(248)	-3,36%	-	0,00%	7.124
2	Giro ISE	1.170	279	906	951		45	672	240,77%	(219)	-18,73%		0,00%	951
3	Tabungan ISE	2.302	1.843	2.086	2.073		(13)	230	12,46%	(229)	-9,95%		0,00%	2.073
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	• Local Champion	731	554	526	100	-	-100	70	-28	-205	28	731	71,97%	(205)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.216	805	675	-130	425	153	6.761	522	19.012	111,59%	2.204
	KUR	11.979	19.003	19.203	805	675	-130	496	200	7.224	475	16.423	116,93%	2.780
	Non KUR	2.475	2.059	2.013	-	-	0	-71	-47	-462	47	2.589	77,75%	(576)
3	PWG	2.088	8.579	10.004	406	1.791	1.385	126	1.424	7.916	366	9.948	100,56%	56
	Cilem	1.902	8.366	9.763	398	1.738	1.339	150	1.397	7.861	341	9.762	100,01%	1
	Gadai	186	213	241	8	53	46	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	148.913	2.853	3.263	410	-564	-339	8.039	3.602	153.851	96,79%	(4.938)
	CF 1	3.720	5.449	5.581	-	246	246	-22	131	1.860	115	5.317	104,96%	264
	Total Griya	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Total Non Program	422	1.164	1.158	-	-	0	-5	-5	736	5	838	138,19%	320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.422	-	246	246	-22	136	1.124	109	4.479	98,74%	(56)
	CF 2	137.153	143.803	143.332	2.853	3.017	164	-542	-470	6.179	3.487	148.534	96,50%	(5.202)
	Mitraguna & Others	95.850	99.959	99.113	1.660	1.975	315	-1.303	-846	3.264	2.821	106.067	93,44%	(6.953)
	Pensiun	41.304	43.844	44.219	1.193	1.042	-151	761	375	2.915	667	42.468	104,12%	1.752
	Total Pembiayaan	158.147	180.352	181.542	4.164	5.729	1.565	38	1.191	23.396	4.538	183.542	98,91%	(1.999)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.272	0,16%	0,00%	6,00%	1.272	1.249	1.272			
	KUR	24	-	-	973	0,20%	0,00%	5,07%	973	949	973			
	Non KUR	-	-	-	299	0,00%	0,00%	14,87%	299	299	299			
3	PWG	-	-	-	660	0,00%	0,00%	6,60%	660	660	660			
	Cilem	-	-	-	660	0,00%	0,00%	6,76%	660	660	660			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.282	0,45%	1,13%	1,53%	599	1.646	820			
	CF 1	195	110	334	652	5,25%	6,13%	11,69%	318	457	542			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	652	5,92%	7,79%	14,75%	318	457	542			
	CF 2	441	1.352	1.348	1.630	0,32%	0,94%	1,14%	281	1.189	278			
	Mitraguna & Others	441	1.183	1.348	1.630	0,46%	1,35%	1,64%	281	1.189	447			
	Pensiun	-	169	-	-	0,00%	0,00%	0,00%	-	-	(169)			
	Total Pembiayaan	660	1.510	1.729	4.261	0,42%	0,96%	2,35%	2.532	3.602	2.751	1,37%	41,72%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,88%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-680,86%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.140	3.855	(1.908)	(285)	(2.650)	-40,74%	(2.935)	-43,22%	14.374	26,82%	(10.519)
2	Tabungan	175.767	198.253	207.340	206.947	4.592	(393)	8.694	4,39%	31.180	17,74%	191.167	108,25%	15.781
3	Deposito	41.842	50.886	52.623	52.623	(773)	0	1.736	3,41%	10.781	25,76%	42.458	123,94%	10.164
	Total	224.399	255.644	264.104	263.425	1.911	(678)	7.781	3,04%	39.026	17,39%	247.999	106,22%	15.426
	CASA	182.557	204.758	211.481	210.802	2.684	(678)	6.045	2,95%	28.245	15,47%	205.541	102,56%	5.261
	(%) CASA	81,35%	80,09%	80,07%	80,02%									
	FDR	108,91%	102,51%	100,56%	100,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.760	5.818		58	(375)	-6,06%	1.735	42,50%	-	0,00%	5.818
2	Giro ISE	1.486	3.178	2.523	2.512		(10)	(665)	-20,94%	1.026	69,05%		0,00%	2.512
3	Tabungan ISE	2.597	3.016	3.237	3.306		68	290	9,62%	709	27,31%		0,00%	3.306
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Local Champion	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	98.128	1.650	4.785	3.135	-1.166	1.452	395	3.333	103.342	94,95%	(5.214)
	KUR	92.544	90.757	92.333	1.650	4.785	3.135	-934	1.576	-211	3.209	97.667	94,54%	(5.333)
	Non KUR	5.189	5.919	5.795	-	-	0	-232	-125	606	125	5.676	102,10%	119
3	PWG	10.721	22.181	23.838	3.728	3.108	-620	1.305	1.656	13.117	1.452	32.125	74,20%	(8.287)
	Cilem	6.388	13.681	14.677	1.531	1.612	81	943	996	8.289	616	21.573	68,04%	(6.895)
	Gadai	4.333	8.500	9.161	2.197	1.496	-701	362	660	4.827	836	10.553	86,81%	(1.392)
4	CFG	134.342	140.777	141.251	4.906	4.098	-808	1.543	474	6.909	3.624	156.757	90,11%	(15.506)
	CF 1	27.563	25.063	24.653	-	-	0	-271	-410	-2.910	410	32.202	76,56%	(7.549)
	Total Griya	18.820	16.452	16.287	-	-	0	0	-165	-2.534	165	21.615	75,35%	(5.328)
	• Total Non Program	5.808	4.898	4.840	-	-	0	-59	-58	-968	58	6.766	71,54%	(1.926)
	• Program	13.012	11.553	11.447	-	-	0	-124	-107	-1.566	107	14.849	77,09%	(3.403)
	Oto	8.743	8.611	8.366	-	-	0	-271	-245	-377	245	10.587	79,02%	(2.221)
	CF 2	106.779	115.714	116.598	4.906	4.098	-808	1.813	884	9.819	3.214	124.556	93,61%	(7.957)
	Mitraguna & Others	66.464	74.478	75.127	4.238	3.358	-880	1.897	860	8.663	2.708	82.423	91,15%	(7.295)
	Pensiun	40.315	41.236	41.471	668	740	72	-84	235	1.156	505	42.133	98,43%	(662)
	Total Pembiayaan	244.391	262.053	265.571	10.284	11.991	1.707	1.571	3.518	21.179	8.473	293.820	90,39%	(28.249)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	682	5,19%	0,00%	28,97%	682	599	682			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	682	5,19%	0,00%	28,97%	682	599	682			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	7.259	0,95%	0,81%	7,40%	6.479	6.328	6.313			
	KUR	830	846	683	6.620	0,90%	0,75%	7,17%	5.938	5.791	5.775			
	Non KUR	101	100	97	638	1,95%	1,64%	11,01%	541	537	539			
3	PWG	7	-	-	1.730	0,06%	0,00%	7,26%	1.730	1.723	1.730			
	Cilem	-	-	-	1.396	0,00%	0,00%	9,51%	1.396	1.396	1.396			
	Gadai	7	-	-	334	0,15%	0,00%	3,64%	334	327	334			
4	CFG	949	1.067	1.430	6.194	0,71%	1,02%	4,38%	4.764	5.245	5.127			
	CF 1	949	1.067	983	3.434	3,44%	3,92%	13,93%	2.451	2.485	2.368			
	Total Griya	745	834	757	2.605	3,96%	4,60%	15,99%	1.848	1.860	1.771			
	Oto	204	232	226	829	2,34%	2,63%	9,91%	603	625	597			
	CF 2	-	-	446	2.759	0,00%	0,39%	2,37%	2.313	2.759	2.759			
	Mitraguna & Others	-	-	446	2.589	0,00%	0,60%	3,45%	2.142	2.589	2.589			
	Pensiun	-	-	-	171	0,00%	0,00%	0,41%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	15.864	0,81%	0,84%	5,97%	13.654	13.895	13.852	0,17%	97,18%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	1.130	1,10%	0,87%	1,15%	293	52	124			
	KUR	744	631	547	760	0,80%	0,60%	0,82%	214	16	130			
	Non KUR	334	375	290	369	6,43%	4,89%	6,37%	79	35	(6)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.385	0,59%	1,32%	1,69%	523	1.592	509			
	CF 1	666	701	687	766	2,42%	2,74%	3,11%	79	100	65			
	Total Griya	558	559	557	636	2,96%	3,38%	3,91%	79	78	77			
	Oto	108	142	130	130	1,24%	1,51%	1,55%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,39%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,15%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.521	0,79%	1,03%	1,33%	816	1.579	632	3,68%	-177,82%	2,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.155	2.156	261	0	(677)	-23,90%	(1.482)	-40,74%	9.639	22,36%	(7.483)
2	Tabungan	133.319	154.882	152.403	152.205	2.042	(198)	(2.677)	-1,73%	18.886	14,17%	144.556	105,29%	7.649
3	Deposito	34.970	33.332	33.600	33.600	560	0	268	0,81%	(1.370)	-3,92%	36.234	92,73%	(2.634)
	Total	171.926	191.046	188.158	187.961	2.862	(197)	(3.086)	-1,62%	16.035	9,33%	190.428	98,70%	(2.468)
	CASA	136.957	157.715	154.558	154.361	2.302	(197)	(3.354)	-2,13%	17.404	12,71%	154.194	100,11%	166
	(%) CASA	79,66%	82,55%	82,14%	82,12%									
	FDR	77,08%	67,13%	68,32%	68,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.198	2.258		60	(43)	-1,89%	224	10,99%	-	0,00%	2.258
2	Giro ISE	95	517	229	229		0	(288)	-55,69%	134	141,41%		0,00%	229
3	Tabungan ISE	1.439	1.285	1.469	1.529		60	244	19,02%	90	6,22%		0,00%	1.529
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.800	100	845	745	-1.287	233	-145	612	21.588	87,09%	(2.788)
	KUR	17.446	17.524	17.608	100	645	545	-984	84	162	561	19.977	88,14%	(2.369)
	Non KUR	1.500	1.044	1.192	-	200	200	-302	148	-307	52	1.611	74,03%	(418)
3	PWG	1.695	7.408	8.241	630	1.246	617	354	834	6.547	412	6.399	128,80%	1.843
	Cilem	1.695	7.408	8.241	630	1.246	617	354	834	6.547	412	6.399	128,80%	1.843
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.510	386	1.315	929	-2.978	-762	-10.364	2.077	115.400	87,96%	(13.889)
	CF 1	3.054	2.795	2.744	-	-	0	-55	-51	-310	51	3.488	78,68%	(743)
	Total Griya	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Total Non Program	942	876	869	-	-	0	-6	-6	-72	6	1.055	82,43%	(185)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.875	-	-	0	-55	-45	-237	45	2.433	77,06%	(558)
	CF 2	108.821	99.477	98.766	386	1.315	929	-2.923	-711	-10.054	2.026	111.912	88,25%	(13.146)
	Mitraguna & Others	34.866	41.418	41.085	300	1.285	985	-115	-333	6.219	1.618	37.641	109,15%	3.444
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	128.552	1.116	3.406	2.291	-3.910	304	-3.962	3.102	143.386	89,65%	(14.834)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	530	94	1.147	1,59%	0,51%	6,10%	1.053	845	616			
	KUR	199	530	94	886	1,14%	0,54%	5,03%	792	687	356			
	Non KUR	102	-	-	260	6,82%	0,00%	21,81%	260	158	260			
3	PWG	-	-	-	525	0,00%	0,00%	6,37%	525	525	525			
	Cilem	-	-	-	525	0,00%	0,00%	6,37%	525	525	525			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	3.977	0,05%	1,21%	3,92%	2.743	3.918	2.108			
	CF 1	54	31	28	448	1,76%	1,01%	16,34%	420	395	418			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	448	2,55%	1,47%	23,92%	420	395	418			
	CF 2	5	1.838	1.206	3.528	0,00%	1,21%	3,57%	2.322	3.524	1.691			
	Mitraguna & Others	5	1.758	1.125	3.448	0,01%	2,72%	8,39%	2.322	3.443	1.690			
	Pensiun	-	80	81	81	0,00%	0,14%	0,14%	-	81	1			
	Total Pembiayaan	360	2.399	1.328	5.648	0,27%	1,04%	4,39%	4.320	5.288	3.249	3,78%	13,98%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	328	366	380	0,37%	1,97%	2,02%	14	311	52			
	KUR	60	232	366	380	0,34%	2,09%	2,16%	14	320	149			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	632	8,75%	0,62%	0,62%	(1)	(9.157)	(1.987)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	632	8,99%	0,64%	0,64%	(1)	(9.154)	(1.987)			
	Mitraguna & Others	915	322	322	322	2,62%	0,78%	0,78%	-	(592)	0			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.012	7,44%	0,78%	0,79%	13	(8.846)	(1.935)	2,09%	-165,16%	1,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.952	1.956	(204)	4	(359)	-15,49%	(883)	-31,11%	7.495	26,09%	(5.539)
2	Tabungan	118.896	130.042	133.324	131.984	5.288	(1.340)	1.942	1,49%	13.088	11,01%	132.336	99,73%	(352)
3	Deposito	12.522	15.544	15.410	15.413	(147)	2	(132)	-0,85%	2.891	23,09%	13.338	115,55%	2.075
	Total	134.257	147.901	150.686	149.353	4.937	(1.333)	1.452	0,98%	15.096	11,24%	153.169	97,51%	(3.816)
	CASA	121.735	132.356	135.276	133.940	5.084	(1.336)	1.584	1,20%	12.205	10,03%	139.831	95,79%	(5.891)
	(%) CASA	90,67%	89,49%	89,77%	89,68%									
	FDR	193,63%	185,65%	185,55%	187,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.334	4.290		(44)	289	7,22%	365	9,30%	-	0,00%	4.290
2	Giro ISE	2.210	1.269	1.354	1.355		1	86	6,80%	(855)	-38,69%		0,00%	1.355
3	Tabungan ISE	1.714	2.732	2.980	2.935		(45)	202	7,41%	1.220	71,18%		0,00%	2.935
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	73.200	3.380	3.825	445	841	1.696	-3.061	2.129	76.854	95,25%	(3.654)
	KUR	69.790	66.016	67.640	3.380	3.625	245	1.010	1.624	-2.150	2.001	70.240	96,30%	(2.600)
	Non KUR	6.471	5.488	5.560	-	200	200	-168	72	-911	128	6.614	84,06%	(1.054)
3	PWG	2.698	8.741	9.494	661	1.234	573	301	753	6.796	482	11.023	86,13%	(1.529)
	Cilem	2.698	8.741	9.494	661	1.234	573	301	753	6.796	482	11.023	86,13%	(1.529)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.857	3.645	5.333	1.688	1.026	2.582	16.011	2.751	199.512	98,67%	(2.655)
	CF 1	24.361	31.792	33.092	523	1.963	1.440	41	1.299	8.730	663	26.703	123,92%	6.388
	Total Griya	4.158	5.304	5.264	-	-	0	0	-40	1.106	40	4.806	109,52%	458
	• Total Non Program	3.841	5.012	4.974	-	-	0	-35	-39	1.132	39	4.445	111,89%	529
	• Program	317	292	290	-	-	0	-2	-2	-26	2	361	80,40%	(71)
	Oto	20.203	26.488	27.828	523	1.963	1.440	41	1.340	7.624	623	21.897	127,08%	5.931
	CF 2	156.485	162.483	163.765	3.122	3.370	248	985	1.283	7.281	2.087	172.808	94,77%	(9.043)
	Mitraguna & Others	140.742	148.597	150.007	3.122	3.370	248	1.270	1.411	9.265	1.959	155.396	96,53%	(5.389)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,01%	(3.654)
	Total Pembiayaan	259.960	274.582	279.604	7.686	10.392	2.706	2.160	5.022	19.643	5.370	287.544	97,24%	(7.940)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	439	551	2.222	0,00%	0,77%	3,04%	1.671	2.222	1.783			
	KUR	-	398	511	1.671	0,00%	0,77%	2,47%	1.161	1.671	1.274			
	Non KUR	-	41	40	550	0,00%	0,73%	9,90%	511	550	509			
3	PWG	-	-	-	642	0,00%	0,00%	6,76%	642	642	642			
	Cilem	-	-	-	642	0,00%	0,00%	6,76%	642	642	642			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	7.143	2,52%	1,36%	3,63%	4.499	2.580	5.005			
	CF 1	1.171	1.100	1.509	4.007	4,81%	4,75%	12,11%	2.497	2.836	2.907			
	Total Griya	405	-	379	773	9,74%	7,15%	14,69%	394	368	773			
	Oto	766	1.100	1.130	3.234	3,79%	4,27%	11,62%	2.103	2.467	2.133			
	CF 2	3.391	1.038	1.134	3.136	2,17%	0,70%	1,92%	2.002	(255)	2.098			
	Mitraguna & Others	3.391	1.038	1.134	2.771	2,41%	0,76%	1,85%	1.637	(620)	1.733			
	Pensiun	-	-	-	365	0,00%	0,00%	2,65%	365	365	365			
	Total Pembiayaan	4.563	2.577	3.194	10.006	1,76%	1,16%	3,58%	6.812	5.444	7.429	0,32%	91,14%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	519	518	518	0,06%	0,72%	0,71%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,77%	-	473	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.455	2.527	2.776	1,49%	1,30%	1,41%	249	75	322			
	CF 1	362	709	781	828	1,49%	2,46%	2,50%	48	466	120			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	828	1,79%	2,95%	2,98%	48	466	120			
	CF 2	2.339	1.746	1.746	1.948	1,49%	1,07%	1,19%	202	(391)	202			
	Mitraguna & Others	2.244	1.746	1.746	1.948	1,59%	1,18%	1,30%	202	(296)	202			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,18%	249	547	321	1,20%	-2,07%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-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 (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-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	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.636	1.638	657	1	612	59,68%	130	8,64%	4.003	40,92%	(2.365)
2	Tabungan	77.097	95.902	96.486	95.403	2.511	(1.082)	(498)	-0,52%	18.307	23,75%	82.429	115,74%	12.975
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	111.722	110.641	3.155	(1.081)	247	0,22%	23.704	27,27%	95.461	115,90%	15.181
	CASA	78.604	96.928	98.122	97.041	3.167	(1.081)	114	0,12%	18.437	23,46%	86.431	112,28%	10.610
	(%) CASA	90,42%	87,80%	87,83%	87,71%									
	FDR	27,35%	46,81%	47,08%	47,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.266	27.116		(150)	(1.050)	-3,73%	2.684	10,98%	-	0,00%	27.116
2	Giro ISE	1.505	1.023	1.615	1.618		3	596	58,24%	113	7,52%		0,00%	1.618
3	Tabungan ISE	19.127	23.343	21.851	21.698		(153)	(1.646)	-7,05%	2.571	13,44%		0,00%	21.698
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.509	830	1.170	340	809	385	10.599	785	17.599	105,17%	910
	KUR	7.722	16.929	16.774	650	610	-40	644	-154	9.053	764	17.082	98,20%	(307)
	Non KUR	188	1.195	1.734	180	560	380	165	539	1.547	21	517	335,33%	1.217
3	PWG	1.199	7.125	7.699	901	824	-77	936	574	6.501	250	7.689	100,14%	11
	Cilem	1.199	7.125	7.699	901	824	-77	936	574	6.501	250	7.689	100,14%	11
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.387	1.477	348	-1.129	1.114	-36	11.714	384	24.603	107,25%	1.783
	CF 1	4.501	8.858	8.849	1.077	198	-879	889	-10	4.347	208	5.723	154,61%	3.126
	Total Griya	108	76	73	-	-	0	0	-3	-35	3	426	17,10%	(353)
	• Total Non Program	108	76	73	-	-	0	-3	-3	-35	3	426	17,10%	(353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.776	1.077	198	-879	889	-7	4.382	205	5.297	165,68%	3.479
	CF 2	10.171	17.564	17.538	400	150	-250	224	-26	7.367	176	18.880	92,89%	(1.342)
	Mitraguna & Others	10.171	15.574	15.506	400	100	-300	233	-69	5.334	169	17.990	86,19%	(2.484)
	Pensiun	-	1.989	2.032	-	50	50	-9	43	2.032	7	890	228,24%	1.142
	Total Pembiayaan	23.780	51.671	52.595	3.208	2.342	-866	2.859	924	28.814	1.418	49.891	105,42%	2.704

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-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	-	-	-	1.164	0,00%	0,00%	6,29%	1.164	1.164	1.164			
	KUR	-	-	-	1.164	0,00%	0,00%	6,94%	1.164	1.164	1.164			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	400	0,00%	0,00%	5,20%	400	400	400			
	Cilem	-	-	-	400	0,00%	0,00%	5,20%	400	400	400			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	673	0,00%	0,34%	2,55%	582	673	517			
	CF 1	-	156	90	411	0,00%	1,02%	4,65%	321	411	256			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	411	0,00%	1,03%	4,69%	321	411	256			
	CF 2	-	-	-	261	0,00%	0,00%	1,49%	261	261	261			
	Mitraguna & Others	-	-	-	261	0,00%	0,00%	1,68%	261	261	261			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	2.236	0,00%	0,17%	4,25%	2.146	2.236	2.081	0,00%	100,00%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	9.068	9.121	(210)	53	3.691	67,99%	(70.918)	-88,60%	93.470	9,76%	(84.348)
2	Tabungan	33.280	44.566	48.255	48.265	939	9	3.699	8,30%	14.985	45,03%	38.014	126,97%	10.251
3	Deposito	18.866	77.656	62.473	62.473	1.032	0	(15.183)	-19,55%	43.606	231,13%	19.836	314,95%	42.637
	Total	132.186	127.652	119.796	119.859	1.760	63	(7.793)	-6,11%	(12.327)	-9,33%	151.319	79,21%	(31.461)
	CASA	113.319	49.996	57.323	57.386	729	63	7.390	14,78%	(55.933)	-49,36%	131.484	43,64%	(74.098)
	(%) CASA	85,73%	39,17%	47,85%	47,88%									
	FDR	12,66%	24,75%	27,67%	27,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	952	984		33	79	8,77%	400	68,47%	-	0,00%	984
2	Giro ISE	18	55	59	79		20	24	43,18%	62	350,55%		0,00%	79
3	Tabungan ISE	567	850	892	905		13	55	6,53%	338	59,73%		0,00%	905
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.826	327	855	529	162	714	3.099	142	3.778	101,29%	49
	Cilem	728	3.113	3.826	327	855	529	162	714	3.099	142	3.778	101,29%	49
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.327	1.276	1.130	-146	1.046	843	13.319	287	27.778	105,58%	1.549
	CF 1	6.128	9.054	8.950	181	-	-181	122	-104	2.822	104	7.576	118,13%	1.374
	Total Griya	4.538	7.289	7.251	-	-	0	0	-38	2.713	38	4.915	147,54%	2.336
	• Total Non Program	4.538	6.115	6.079	-	-	0	-36	-35	1.542	35	4.915	123,69%	1.164
	• Program	-	1.175	1.172	-	-	0	172	-3	1.172	3	0	0,00%	1.172
	Oto	1.591	1.765	1.699	181	-	-181	122	-66	109	66	2.662	63,84%	(962)
	CF 2	9.879	19.429	20.377	1.095	1.130	35	924	947	10.497	183	20.202	100,87%	175
	Mitraguna & Others	9.209	18.517	19.470	1.095	1.130	35	929	952	10.261	178	18.475	105,38%	994
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.153	1.603	1.985	382	1.208	1.557	16.418	429	31.556	105,06%	1.598

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-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	-	-	-	29	0,00%	0,00%	0,76%	29	29	29			
	Cilem	-	-	-	29	0,00%	0,00%	0,76%	29	29	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	141	0,00%	0,90%	0,48%	(116)	141	(118)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	258	257	141	0,00%	1,32%	0,69%	(116)	141	(118)			
	Mitraguna & Others	-	258	257	141	0,00%	1,39%	0,72%	(116)	141	(118)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	170	0,00%	0,81%	0,51%	(87)	170	(89)	0,29%	43,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.620	132.186	125.892	(15.728)	
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	709	709	(2.713)	0	337	90,61%	(1.038)	-59,40%	8.707	8,15%	(7.998)
2	Tabungan	52.637	67.696	67.462	67.417	3.154	(45)	(279)	-0,41%	14.780	28,08%	59.126	114,02%	8.292
3	Deposito	30.502	32.660	32.466	32.366	(207)	(100)	(295)	-0,90%	1.864	6,11%	31.501	102,74%	864
	Total	84.886	100.728	100.637	100.492	234	(145)	(236)	-0,23%	15.606	18,38%	99.334	101,17%	1.158
	CASA	54.385	68.068	68.171	68.127	442	(45)	58	0,09%	13.742	25,27%	67.833	100,43%	294
	(%) CASA	64,07%	67,58%	67,74%	67,79%									
	FDR	15,32%	28,93%	30,18%	30,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.152	1.201	1.199	(2)	47	4,08%	(780)	-39,41%	-	0,00%	1.199
2	Giro ISE	1.572	313	239	242	3	(72)	-22,90%	(1.330)	-84,63%		0,00%	242
3	Tabungan ISE	407	839	962	957	(4)	119	14,16%	550	135,14%		0,00%	957
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.998	523	812	289	169	382	5.070	430	5.655	141,44%	2.343
	Cilem	2.928	7.616	7.998	523	812	289	169	382	5.070	430	5.655	141,44%	2.343
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.372	1.052	1.122	70	925	846	12.294	276	18.905	118,34%	3.466
	CF 1	3.825	6.546	6.433	247	-	-247	135	-113	2.608	113	4.911	131,00%	1.522
	Total Griya	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
	• Total Non Program	789	1.474	1.470	-	-	0	-3	-5	681	5	1.072	137,14%	398
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.964	247	-	-247	135	-108	1.928	108	3.839	129,29%	1.124
	CF 2	6.254	14.979	15.939	805	1.122	317	789	959	9.685	163	13.995	113,89%	1.944
	Mitraguna & Others	5.039	13.436	14.386	510	1.102	592	660	951	9.347	151	11.989	120,00%	2.398
	Pensiun	1.215	1.544	1.552	295	20	-275	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.370	1.575	1.934	359	1.094	1.228	17.363	706	24.560	123,65%	5.810

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-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	-	-	-	194	0,00%	0,00%	2,42%	194	194	194			
	Cilem	-	-	-	194	0,00%	0,00%	2,42%	194	194	194			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	476	0,82%	0,37%	2,13%	397	393	445			
	CF 1	83	-	79	440	2,17%	1,21%	6,83%	361	357	440			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	440	2,73%	1,56%	8,86%	361	357	440			
	CF 2	-	31	-	37	0,00%	0,00%	0,23%	37	37	6			
	Mitraguna & Others	-	31	-	37	0,00%	0,00%	0,25%	37	37	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	670	0,64%	0,27%	2,21%	591	587	639	8,14%	-269,09%	5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	45	45	0,00%	0,21%	0,20%	-	45	31			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	45	45	0,00%	0,30%	0,28%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,31%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

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

PHR & Payroll

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