

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	238.297	418.828	428.290	427.634	177.355	(656)	8.806	2,10%	189.337	79,45%	420.906	101,60%	6.729
2	Tabungan	1.732.891	1.903.991	1.959.700	1.948.742	44.961	(10.958)	44.751	2,35%	215.851	12,46%	2.000.816	97,40%	(52.074)
3	Deposito	877.742	950.883	831.032	831.066	(55.963)	34	(119.817)	-12,60%	(46.676)	-5,32%	896.431	92,71%	(65.365)
Total		2.848.930	3.273.702	3.219.021	3.207.442	166.354	(11.580)	(66.260)	-2,02%	358.512	12,58%	3.318.152	96,66%	(110.711)
CASA		1.971.188	2.322.819	2.387.990	2.376.376	222.316	(11.614)	53.557	2,31%	405.188	20,56%	2.421.722	98,13%	(45.345)
(% CASA)		69,19%	70,95%	74,18%	74,09%									
FDR		84,13%	83,44%	85,79%	86,10%									

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	79.410	87.303	97.396	95.697		(1.699)	8.394	9,62%	16.287	20,51%	118.145	81,00%	(22.447)
2	Giro ISE	37.094	35.022	33.523	34.444		921	(577)	-1,65%	(2.649)	-7,14%	60.551	56,88%	(26.107)
3	Tabungan ISE	39.484	49.856	63.418	60.798		(2.620)	10.942	21,95%	21.314	53,98%	44.877	135,48%	15.921
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	122.962	126.748	121.262	500	140	-360	1.457	-5.486	-1.700	5.626	162.236	74,74%	(40.974)
	Linkage	22.750	25.937	-	-	140	140	-200	-684	2.504	824	39.853	63,37%	(14.600)
	Non-Linkage	100.212	100.811	96.009	500	-	-500	1.657	-4.802	-4.203	4.802	122.383	78,45%	(26.374)
	• Local Champion	83.501	66.595	65.007	500	-	-500	-804	-1.588	-18.494	1.588	94.012	69,15%	(29.005)
	• Value Chain	16.712	34.216	31.003	-	-	-	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	329.091	12.045	13.730	1.685	1.228	3.324	18.275	10.406	362.288	90,84%	(33.197)
	KUR	291.370	306.564	310.531	11.785	13.705	1.920	1.900	3.967	19.161	9.738	340.266	91,26%	(29.735)
	Non KUR	19.446	19.203	18.560	260	25	-235	-673	-643	-886	668	22.022	84,28%	(3.462)
3	PWG	193.140	323.731	338.586	48.065	51.567	3.501	11.995	14.855	145.446	36.712	362.681	93,36%	(24.095)
	Cilem	122.752	218.666	229.489	20.513	24.900	4.387	7.938	10.823	106.738	14.077	262.581	87,40%	(33.092)
	Gadai	70.389	105.064	109.097	27.552	26.667	-885	4.057	4.032	38.708	22.635	100.101	108,99%	8.996
4	CFG	1.770.026	1.955.435	1.972.758	38.716	53.259	14.543	10.668	17.323	202.732	35.936	2.003.011	98,49%	(30.253)
	CF 1	463.002	520.993	531.408	7.589	17.312	9.723	1.760	10.415	68.406	6.897	503.674	105,51%	27.734
	Total Griya	392.209	436.373	445.810	4.898	14.182	9.284	0	9.437	53.601	4.745	412.745	108,01%	33.065
	• Total Non Program	388.279	424.924	433.739	4.563	13.522	8.959	372	8.815	45.460	4.707	397.355	109,16%	36.388
	• Program	3.930	11.449	12.071	334	660	326	302	622	8.141	38	15.395	78,41%	(3.324)
	Oto	70.793	84.620	85.598	2.691	3.130	438	1.760	978	14.805	2.152	90.929	94,14%	(5.331)
	CF 2	1.307.024	1.434.442	1.441.350	31.127	35.947	4.820	8.908	6.908	134.326	29.039	1.499.337	96,13%	(57.987)
	Mitraguna & Others	1.211.757	1.335.736	1.342.776	30.517	33.824	3.307	9.546	7.040	131.020	26.784	1.384.316	97,00%	(41.540)
	Pensiun	95.268	98.706	98.574	610	2.123	1.513	-638	-132	3.306	2.255	115.021	85,70%	(16.447)
Total Pembiayaan		2.396.945	2.731.682	2.761.698	99.326	118.695	19.369	25.347	30.016	364.753	88.679	2.890.216	95,55%	(128.519)

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	508	6	-	5.750	0,41%	0,00%	4,74%	5.750	5.242	5.744			
	Linkage	43	6	-	44	0,19%	0,00%	0,17%	44	1	38			
	Local Champion	465	-	-	5.706	0,46%	0,00%	5,94%	5.706	5.241	5.706			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	33.591	1,43%	1,90%	10,21%	27.402	29.151	27.402			
	KUR	3.770	4.599	4.599	29.833	1,29%	1,50%	9,61%	25.234	26.064	25.234			
	Non KUR	671	1.590	1.590	3.758	3,45%	8,28%	20,25%	2.168	3.087	2.168			
3	PWG	155	-	-	24.745	0,08%	0,00%	7,31%	24.745	24.590	24.745			
	Cilem	155	-	-	22.743	0,13%	0,00%	9,91%	22.743	22.588	22.743			
	Gadai	-	-	-	2.002	0,00%	0,00%	1,83%	2.002	2.002	2.002			
4	CFG	19.018	28.147	27.679	69.241	1,07%	1,42%	3,51%	41.562	50.223	41.093			
	CF 1	8.456	11.479	12.737	30.380	1,83%	2,44%	5,72%	17.643	21.924	18.901			
	Total Griya	6.832	10.463	10.710	21.981	1,74%	2,45%	4,93%	11.270	15.148	11.518			
	Oto	1.624	1.016	2.026	8.399	2,29%	2,39%	9,81%	6.373	6.775	7.383			
	CF 2	10.562	16.669	14.942	38.861	0,81%	1,04%	2,70%	23.919	28.299	22.192			
	Mitraguna & Others	10.315	16.481	14.431	37.548	0,85%	1,08%	2,80%	23.117	27.234	21.067			
	Pensiun	247	188	511	1.313	0,26%	0,52%	1,33%	802	1.066	1.125			
Total Pembiayaan		24.121	34.343	33.868	133.327	1,01%	1,24%	4,83%	99.458	109.205	98.984	1,03%	78,69%	-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	1.083	1.738	1.744	4.744	0,88%	1,38%	3,91%	3.000	3.661	3.006			
	Linkage	196	238	244	244	0,86%	0,94%	0,97%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,56%	-	612	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	4,61%	3.000	3.000	3.000			
2	MBG	3.227	4.684	5.129	4.811	1,04%	1,57%	1,46%	(318)	1.584	127			
	KUR	1.952	4.075	4.391	4.056	0,67%	1,43%	1,31%	(335)	2.104	(19)			
	Non KUR	1.274	609	737	754	6,55%	3,84%	4,06%	17	(520)	146			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.590	1,90%	1,35%	1,40%	1.281	(6.101)	(176)			
	CF 1	5.942	4.809	5.093	6.492	1,28%	0,98%	1,22%	1.399	550	1.683			
	Total Griya	5.028	4.373	4.557	5.587	1,28%	1,04%	1,25%	1.031	559	1.214			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	21.098	2,12%	1,48%	1,46%	(118)	(6.650)	(1.858)			
	Mitraguna & Others	27.082	22.326	20.725	20.781	2,23%	1,55%	1,55%	56	(6.301)	(1.545)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	37.156	1,59%	1,21%	1,35%	3.975	(844)	2.968	1,41%	-4,55%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	29.536	24.484	39.439	39.599	(911)	159	15.115	61,74%	10.063	34,07%	46.170	85,77%	(6.571)
2	Tabungan	75.287	90.912	96.819	96.340	(1.569)	(480)	5.427	5,97%	21.052	27,96%	96.129	100,22%	211
3	Deposito	166.481	116.868	76.413	76.413	(25.835)	0	(40.455)	-34,62%	(90.068)	-54,10%	168.336	45,39%	(91.922)
	Total	271.304	232.264	212.672	212.352	(28.315)	(320)	(19.912)	-8,57%	(58.953)	-21,73%	310.634	68,36%	(98.283)
	CASA	104.823	115.396	136.259	135.938	(2.480)	(320)	20.542	17,80%	31.115	29,68%	142.299	95,53%	(6.360)
	(%) CASA	38,64%	49,68%	64,07%	64,02%									
	FDR	71,62%	87,88%	95,95%	96,09%									

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	16.264	19.528	20.980	20.648		(332)	1.120	5,74%	4.383	26,95%	-	0,00%	20.648
2	Giro ISE	12.924	10.849	9.563	7.895		(1.669)	(2.954)	-27,23%	(5.030)	-38,92%		0,00%	7.895
3	Tabungan ISE	1.712	6.998	11.391	12.728		1.337	5.730	81,88%	11.016	643,60%		0,00%	12.728
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	9.891	14.534	14.459	-	-	0	-130	-74	4.569	74	19.916	72,60%	(5.456)
	Linkage	1.111	804	787	-	-	-	-17	-17	-324	17	5.477	14,37%	(4.690)
	Non-Linkage	8.780	13.729	13.672	-	-	0	-113	-57	4.893	57	14.439	94,69%	(766)
	• Local Champion	6.630	9.079	9.022	-	-	0	-113	-57	2.393	57	9.312	96,88%	(290)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.020	1.310	675	-635	-1.380	-1.023	-7.389	1.698	70.008	82,88%	(11.988)
	KUR	63.164	56.360	55.403	1.310	675	-635	-1.263	-956	-7.761	1.631	67.553	82,01%	(12.150)
	Non KUR	2.245	2.683	2.616	-	-	0	-118	-66	372	66	2.455	106,59%	162
3	PWG	10.519	15.081	15.382	1.498	1.220	-278	635	301	4.863	919	18.008	85,42%	(2.626)
	Cilem	10.519	15.081	15.382	1.498	1.220	-278	635	301	4.863	919	18.008	85,42%	(2.626)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.194	2.269	2.947	678	147	733	7.716	2.214	134.112	86,64%	(17.918)
	CF 1	58.498	62.127	61.748	327	298	-30	256	-379	3.251	676	60.416	102,20%	1.332
	Total Griya	56.812	59.059	58.742	327	298	-30	0	-316	1.930	614	56.783	103,45%	1.959
	• Total Non Program	55.952	58.249	57.938	327	298	-30	-422	-311	1.986	608	53.414	108,47%	4.525
	• Program	860	810	804	-	-	0	-8	-6	-56	6	3.370	23,87%	(2.565)
	Oto	1.686	3.069	3.006	-	-	0	256	-63	1.320	63	3.633	82,74%	(627)
	CF 2	49.980	53.333	54.445	1.942	2.649	707	-109	1.112	4.465	1.537	73.695	73,88%	(19.250)
	Mitraguna & Others	49.699	53.068	54.186	1.942	2.649	707	-102	1.118	4.486	1.531	72.662	74,57%	(18.477)
	Pensiun	281	266	260	-	-	0	-6	-6	-21	6	1.033	25,13%	(773)
	Total Pembiayaan	194.296	204.118	204.055	5.077	4.841	-236	-728	-63	9.759	4.905	242.044	84,30%	(37.989)

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	-	6	-	1.202	0,00%	0,00%	8,32%	1.202	1.202	1.196			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	1.202	0,00%	0,00%	8,79%	1.202	1.202	1.202			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	4.075	1,64%	2,24%	7,02%	2.751	3.004	2.571			
	KUR	1.022	1.029	880	3.418	1,62%	1,56%	6,17%	2.538	2.396	2.389			
	Non KUR	49	475	444	657	2,19%	16,55%	25,09%	213	607	181			
3	PWG	95	-	-	947	0,91%	0,00%	6,16%	947	852	947			
	Cilem	95	-	-	947	0,91%	0,00%	6,16%	947	852	947			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	6.318	1,72%	2,07%	5,44%	3.922	4.453	3.915			
	CF 1	1.284	1.880	1.863	4.439	2,19%	3,00%	7,19%	2.576	3.155	2.558			
	Total Griya	1.284	1.880	1.863	4.109	2,26%	3,15%	7,00%	2.246	2.825	2.229			
	Oto	-	-	-	330	0,00%	0,00%	10,97%	330	330	330			
	CF 2	581	522	532	1.879	1,16%	1,00%	3,45%	1.347	1.298	1.356			
	Mitraguna & Others	581	522	532	1.879	1,17%	1,00%	3,47%	1.347	1.298	1.356			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	12.542	1,56%	1,82%	6,15%	8.823	9.511	8.629	0,59%	90,39%	-5,6%

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	196	196	202	202	1,98%	1,39%	1,40%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,65%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	866	0,65%	1,48%	1,49%	(6)	443	(40)			
	KUR	260	859	716	711	0,41%	1,27%	1,28%	(6)	451	(148)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,95%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	1.240	2,17%	0,32%	1,07%	867	(1.113)	861			
	CF 1	1.777	379	374	1.240	3,04%	0,60%	2,01%	867	(537)	861			
	Total Griya	1.777	379	374	1.240	3,13%	0,63%	2,11%	867	(537)	861			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.309	1,53%	0,71%	1,13%	861	(664)	826	0,33%	70,61%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	24.761	20.652	23.638	22.812	(1.392)	(827)	2.160	10,46%	(1.949)	-7,87%	41.105	55,50%	(18.293)
2	Tabungan	139.675	139.420	144.336	142.242	2.493	(2.094)	2.822	2,02%	2.567	1,84%	160.468	88,64%	(18.225)
3	Deposito	81.953	77.952	88.186	88.186	(820)	0	10.234	13,13%	6.233	7,61%	83.487	105,63%	4.699
	Total	246.389	238.023	256.160	253.240	281	(2.920)	15.217	6,39%	6.853	2,78%	285.060	88,84%	(31.820)
	CASA	164.436	160.072	167.974	165.054	1.101	(2.920)	4.983	3,11%	618	0,38%	201.573	81,88%	(36.518)
	(%) CASA	66,74%	67,25%	65,57%	65,18%									
	FDR	63,49%	72,41%	68,11%	68,89%									

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	10.910	10.878	11.111	12.275		1.164	1.397	12,84%	1.365	12,51%	-	0,00%	12.275
2	Giro ISE	6.429	4.866	5.492	6.731		1.239	1.865	38,34%	302	4,69%		0,00%	6.731
3	Tabungan ISE	3.915	6.012	5.619	5.544		(75)	(468)	-7,79%	1.628	41,59%		0,00%	5.544
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	19.048	18.902	17.535	-	-	0	-293	-1.367	-1.513	1.367	26.482	66,21%	(8.947)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.535	-	-	0	-293	-1.367	-1.513	1.367	23.245	75,44%	(5.710)
	• Local Champion	15.448	17.199	16.981	-	-	0	-249	-219	1.532	219	17.438	97,38%	(457)
	• Value Chain	3.600	1.702	554	-	-	-	-44	-1.148	-3.046	1.148	5.807	9,55%	(5.253)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.688	1.265	1.785	519	627	1.276	5.850	509	13.639	85,69%	(1.951)
	Cilem	5.838	10.412	11.688	1.265	1.785	519	627	1.276	5.850	509	13.639	85,69%	(1.951)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.236	3.408	4.484	1.076	1.095	2.189	13.694	2.295	152.446	95,27%	(7.210)
	CF 1	81.145	74.508	74.332	634	1.323	689	-233	-176	-6.814	1.499	80.815	91,98%	(6.483)
	Total Griya	74.220	68.592	68.592	634	1.323	689	0	1	-5.628	1.322	72.670	94,39%	(4.078)
	• Total Non Program	73.552	67.965	67.970	634	1.323	689	-1.118	5	-5.582	1.318	70.051	97,03%	(2.081)
	• Program	669	626	623	-	-	0	-4	-4	-46	4	2.619	23,77%	(1.997)
	Oto	6.925	5.916	5.739	-	-	0	-233	-177	-1.186	177	8.145	70,47%	(2.405)
	CF 2	50.397	68.540	70.905	2.774	3.161	387	1.328	2.365	20.507	796	71.632	98,99%	(727)
	Mitraguna & Others	49.913	67.543	69.917	2.774	3.161	387	1.303	2.374	20.003	787	70.238	99,54%	(321)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	174.459	4.673	6.269	1.595	1.428	2.098	18.031	4.170	192.588	90,59%	(18.129)

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	-	-	-	682	0,00%	0,00%	3,89%	682	682	682			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	682	0,00%	0,00%	3,89%	682	682	682			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	1.275	0,19%	0,00%	10,91%	1.275	1.264	1.275			
	Cilem	11	-	-	1.275	0,19%	0,00%	10,91%	1.275	1.264	1.275			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	6.512	0,88%	1,52%	4,48%	4.337	5.350	5.075			
	CF 1	1.162	1.383	2.039	5.320	1,43%	2,74%	7,16%	3.282	4.159	3.937			
	Total Griya	1.162	1.383	1.962	5.051	1,57%	2,86%	7,36%	3.089	3.889	3.668			
	Oto	-	-	77	269	0,00%	1,30%	4,69%	192	269	269			
	CF 2	-	54	136	1.191	0,00%	0,20%	1,68%	1.055	1.191	1.138			
	Mitraguna & Others	-	54	136	1.191	0,00%	0,20%	1,70%	1.055	1.191	1.138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	8.469	0,75%	1,26%	4,85%	6.294	7.296	7.032	0,23%	95,22%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.629	0,59%	1,02%	1,12%	174	851	330			
	CF 1	342	585	864	1.038	0,42%	1,16%	1,40%	174	696	454			
	Total Griya	342	585	864	1.038	0,46%	1,26%	1,51%	174	696	454			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,84%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.629	0,50%	0,84%	0,93%	174	851	330	0,00%	100,00%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	18.775	55.031	55.363	54.678	3.771	(685)	(353)	-0,64%	35.903	191,23%	36.087	151,51%	18.590
2	Tabungan	206.902	265.449	268.849	268.094	6.039	(755)	2.645	1,00%	61.192	29,58%	228.586	117,28%	39.508
3	Deposito	118.442	96.974	49.786	49.786	(7.411)	0	(47.188)	-48,66%	(68.656)	-57,97%	120.549	41,30%	(70.763)
	Total	344.119	417.454	373.998	372.558	2.400	(1.440)	(44.897)	-10,75%	28.439	8,26%	385.222	96,71%	(12.665)
	CASA	225.677	320.480	324.212	322.772	9.811	(1.440)	2.292	0,72%	97.095	43,02%	264.674	121,95%	58.098
	(%) CASA	65,58%	76,77%	86,69%	86,64%									
	FDR	96,55%	93,29%	105,20%	105,61%									

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	3.930	3.545	3.424	4.407		983	862	24,32%	476	12,12%	-	0,00%	4.407
2	Giro ISE	1.420	1.163	1.667	2.644		977	1.481	127,32%	1.224	86,22%		0,00%	2.644
3	Tabungan ISE	2.001	1.767	1.456	1.462		6	(304)	-17,23%	(539)	-26,92%		0,00%	1.462
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	82.985	89.982	86.204	-	140	140	2.407	-3.778	3.219	3.918	104.800	82,26%	(18.596)
	Linkage	21.612	25.120	24.455	-	140	140	-182	-666	2.842	806	31.112	78,60%	(6.658)
	Non-Linkage	61.373	64.862	61.749	-	-	0	2.589	-3.112	377	3.112	73.688	83,80%	(11.938)
	• Local Champion	55.173	36.998	35.951	-	-	0	-336	-1.047	-19.222	1.047	61.011	58,93%	(25.060)
	• Value Chain	6.200	27.864	25.798	-	-	-	2.925	-2.066	19.598	2.066	12.677	203,51%	13.122
2	MBG	43.181	44.128	44.621	2.455	2.100	-355	866	494	1.440	1.606	46.897	95,15%	(2.276)
	KUR	40.519	42.067	42.632	2.455	2.100	-355	952	565	2.113	1.535	44.012	96,86%	(1.380)
	Non KUR	2.662	2.060	1.989	-	-	0	-87	-71	-673	71	2.885	68,95%	(896)
3	PWG	26.463	44.214	45.450	6.884	6.118	-766	1.033	1.237	18.987	4.882	38.240	118,85%	7.210
	Cilem	12.356	24.595	25.034	1.934	2.021	87	397	438	12.678	1.583	18.392	136,11%	6.641
	Gadai	14.108	19.618	20.417	4.950	4.097	-853	636	798	6.309	3.299	19.848	102,86%	569
4	CFG	179.631	211.118	217.167	2.690	12.288	9.598	3.044	6.049	37.536	6.239	199.790	108,70%	17.377
	CF 1	55.651	68.035	76.801	315	9.466	9.151	208	8.766	21.150	700	59.885	128,25%	16.916
	Total Griya	50.392	59.216	68.026	100	9.300	9.200	0	8.810	17.634	490	52.642	129,22%	15.384
1	• Total Non Program	50.392	59.216	68.026	100	9.300	9.200	-368	8.810	17.634	490	52.642	129,22%	15.384
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.775	215	166	-49	208	-44	3.516	210	7.243	121,15%	1.532
	CF 2	123.980	143.083	140.366	2.375	2.822	447	2.836	-2.717	16.386	5.539	139.905	100,33%	461
	Mitraguna & Others	122.658	141.684	138.974	2.375	2.822	447	2.843	-2.710	16.316	5.532	137.456	101,10%	1.518
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	393.443	12.029	20.646	8.617	7.350	4.001	61.182	16.645	389.727	100,95%	3.715

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	508	-	-	3.865	0,61%	0,00%	4,48%	3.865	3.357	3.865			
	Linkage	43	-	-	44	0,20%	0,00%	0,18%	44	1	44			
	Local Champion	465	-	-	3.821	0,76%	0,00%	6,19%	3.821	3.357	3.821			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	5.144	0,95%	1,36%	11,53%	4.542	4.735	4.404			
	KUR	305	686	498	4.723	0,75%	1,18%	11,08%	4.225	4.418	4.036			
	Non KUR	104	53	104	421	3,92%	5,04%	21,17%	317	317	368			
3	PWG	-	-	-	6.632	0,00%	0,00%	14,59%	6.632	6.632	6.632			
	Cilem	-	-	-	5.774	0,00%	0,00%	23,07%	5.774	5.774	5.774			
	Gadai	-	-	-	858	0,00%	0,00%	4,20%	858	858	858			
4	CFG	673	1.279	1.367	7.806	0,37%	0,65%	3,59%	6.439	7.133	6.527			
	CF 1	295	196	490	2.928	0,53%	0,72%	3,81%	2.438	2.633	2.731			
	Total Griya	295	-	227	2.096	0,58%	0,38%	3,08%	1.868	1.801	2.096			
	Oto	-	196	263	832	0,00%	2,98%	9,48%	569	832	636			
	CF 2	379	1.083	877	4.878	0,31%	0,61%	3,48%	4.001	4.500	3.796			
	Mitraguna & Others	379	1.083	877	4.878	0,31%	0,62%	3,51%	4.001	4.500	3.796			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	23.447	0,48%	0,51%	5,96%	21.479	21.857	21.429	0,68%	88,59%	-5,3%

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	193	42	42	3.042	0,23%	0,05%	3,53%	3.000	2.849	3.000			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	8,34%	3.000	3.000	3.000			
2	MBG	-	209	440	237	0,00%	1,00%	0,53%	(203)	237	28			
	KUR	-	209	440	237	0,00%	1,05%	0,56%	(203)	237	28			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.437	0,54%	1,06%	1,12%	196	1.468	395			
	CF 1	153	113	112	308	0,27%	0,16%	0,40%	196	155	195			
	Total Griya	153	113	112	111	0,30%	0,19%	0,16%	(1)	(42)	(3)			
	Oto	-	-	-	198	0,00%	0,00%	2,25%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,52%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,53%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	5.716	0,35%	0,70%	1,45%	2.993	4.555	3.423	1,06%	27,37%	-0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	19.819	43.281	2.730	2.737	40.645	7	(40.544)	-93,68%	(17.082)	-86,19%	34.705	7,89%	(31.968)
2	Tabungan	188.323	172.953	177.962	176.762	4.147	(1.199)	3.810	2,20%	(11.561)	-6,14%	209.136	84,52%	(32.374)
3	Deposito	54.534	66.101	57.904	57.904	(25.458)	0	(8.197)	-12,40%	3.370	6,18%	56.040	103,33%	1.864
	Total	262.676	282.334	238.596	237.404	19.334	(1.192)	(44.931)	-15,91%	(25.273)	-9,62%	299.881	79,17%	(62.477)
	CASA	208.142	216.233	180.692	179.499	44.791	(1.192)	(36.734)	-16,99%	(28.642)	-13,76%	243.841	73,61%	(64.341)
	(%) CASA	79,24%	76,59%	75,73%	75,61%									
	FDR	66,71%	72,21%	86,77%	87,21%									

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.
1	DPK ISE	6.187	3.668	3.954	3.952	(2)	284	7,75%	(2.234)	-36,12%	-	0,00%	3.952
2	Giro ISE	879	331	586	636	50	305	92,23%	(243)	-27,69%		0,00%	636
3	Tabungan ISE	5.307	3.337	3.368	3.316	(51)	(21)	-0,63%	(1.991)	-37,52%		0,00%	3.316
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	6.986	12	11	-	-	0	-421	-1	-6.975	1	6.986	0,16%	(6.975)
	Linkage	26	12	11	-	-	-	-1	-1	-15	1	26	42,69%	(15)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	10.171	500	840	340	436	676	9.464	164	5.700	178,45%	4.471
	KUR	498	8.282	8.969	500	840	340	453	687	8.472	153	5.134	174,72%	3.836
	Non KUR	209	1.212	1.201	-	-	0	-17	-11	992	11	566	212,29%	636
3	PWG	23.244	35.104	37.440	6.575	7.796	1.220	1.358	2.336	14.196	5.460	38.714	96,71%	(1.275)
	Cilem	7.809	11.949	13.229	1.172	2.095	923	458	1.280	5.420	815	18.851	70,17%	(5.623)
	Gadai	15.435	23.155	24.211	5.403	5.701	297	899	1.056	8.776	4.645	19.863	121,89%	4.348
4	CFG	144.290	159.268	159.415	2.571	2.541	-30	-69	147	15.125	2.394	166.155	95,94%	(6.740)
	CF 1	8.588	12.193	12.344	420	250	-170	-25	151	3.756	99	12.165	101,48%	180
	Total Griya	7.701	11.174	11.348	420	250	-170	0	174	3.647	76	10.127	112,06%	1.221
	• Total Non Program	7.409	10.560	10.736	420	250	-170	598	176	3.327	74	8.983	119,51%	1.753
	• Program	292	614	612	-	-	0	-3	-2	320	2	1.144	53,49%	(532)
	Oto	888	1.019	997	-	-	0	-25	-23	109	23	2.038	48,90%	(1.041)
	CF 2	135.702	147.075	147.071	2.151	2.291	140	-44	-4	11.369	2.295	153.990	95,51%	(6.919)
	Mitraguna & Others	125.011	133.616	132.735	2.059	1.142	-917	-1	-881	7.724	2.023	140.961	94,16%	(8.226)
	Pensiun	10.691	13.459	14.336	92	1.149	1.057	-43	877	3.645	272	13.029	110,03%	1.307
	Total Pembiayaan	175.227	203.879	207.037	9.646	11.177	1.530	1.303	3.158	31.810	8.019	217.555	95,17%	(10.518)

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	188	1.239	0,00%	1,98%	12,18%	1.051	1.239	1.049			
	KUR	-	-	-	715	0,00%	0,00%	7,97%	715	715	715			
	Non KUR	-	190	188	524	0,00%	15,50%	43,59%	336	524	334			
3	PWG	-	-	-	1.666	0,00%	0,00%	4,45%	1.666	1.666	1.666			
	Cilem	-	-	-	1.389	0,00%	0,00%	10,50%	1.389	1.389	1.389			
	Gadai	-	-	-	277	0,00%	0,00%	1,14%	277	277	277			
4	CFG	2.296	3.664	3.194	7.182	1,59%	2,01%	4,51%	3.988	4.886	3.519			
	CF 1	66	33	67	1.065	0,77%	0,55%	8,63%	998	998	1.032			
	Total Griya	66	33	67	1.065	0,86%	0,60%	9,38%	998	998	1.032			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	6.118	1,64%	2,13%	4,16%	2.990	3.888	2.487			
	Mitraguna & Others	2.230	3.631	3.127	5.728	1,78%	2,34%	4,32%	2.601	3.499	2.097			
	Pensiun	-	-	-	389	0,00%	0,00%	2,72%	389	389	389			
	Total Pembiayaan	2.296	3.853	3.382	10.087	1,31%	1,66%	4,87%	6.705	7.791	6.234	1,63%	66,59%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.499	2,86%	2,19%	2,20%	6	(621)	59			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.499	3,00%	2,37%	2,38%	6	(574)	59			
	Mitraguna & Others	4.073	3.440	3.493	3.499	3,26%	2,61%	2,64%	6	(574)	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.499	2,35%	1,71%	1,69%	6	(621)	59	5,73%	-239,20%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	2.087	502	402	402	72	0	(99)	-19,79%	(1.684)	-80,72%	3.184	12,63%	(2.782)
2	Tabungan	37.117	38.758	39.955	39.900	(407)	(55)	1.142	2,95%	2.783	7,50%	42.859	93,10%	(2.959)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	52.957	52.902	(334)	(55)	1.093	2,11%	2.959	5,92%	56.871	93,02%	(3.969)
	CASA	39.204	39.260	40.357	40.302	(336)	(55)	1.042	2,65%	1.098	2,80%	46.043	87,53%	(5.741)
	(%) CASA	78,50%	75,78%	76,21%	76,18%									
	FDR	145,08%	122,64%	120,53%	120,66%									

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	581	497	530	531		1	34	6,77%	(50)	-8,64%	-	0,00%	531
2	Giro ISE	1	64	2	2		0	(62)	-96,90%	1	101,52%		0,00%	2
3	Tabungan ISE	580	433	528	529		1	96	22,11%	(51)	-8,83%		0,00%	529
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	1.235	3.154	3.821	391	902	511	279	667	2.586	235	2.809	136,05%	1.012
	Cilem	1.235	3.154	3.821	391	902	511	279	667	2.586	235	2.809	136,05%	1.012
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.011	633	1.303	670	-65	-375	-11.211	1.678	64.578	92,93%	(4.567)
	CF 1	464	823	815	223	-	-223	415	-9	351	9	457	178,32%	358
	Total Griya	301	269	266	-	-	0	0	-3	-35	3	294	90,50%	(28)
	• Total Non Program	301	269	266	-	-	0	-3	-3	-35	3	294	90,50%	(28)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	223	-	-223	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.196	410	1.303	893	-479	-366	-11.562	1.669	64.121	92,32%	(4.925)
	Mitraguna & Others	66.540	55.109	55.065	410	1.303	893	-326	-44	-11.475	1.347	56.810	96,93%	(1.745)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.832	1.024	2.205	1.181	214	292	-8.625	1.913	67.386	94,72%	(3.555)

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	-	-	-	157	0,00%	0,00%	4,10%	157	157	157			
	Cilem	-	-	-	157	0,00%	0,00%	4,10%	157	157	157			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.971	4,24%	3,25%	4,95%	1.009	(52)	634			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	2.971	4,27%	3,29%	5,02%	1.009	(52)	634			
	Mitraguna & Others	2.931	2.337	1.961	2.971	4,41%	3,56%	5,39%	1.009	39	634			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	3.127	4,17%	3,09%	4,90%	1.166	104	790	0,00%	100,00%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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	12.313	4.188	3.608	3.423	17,29%	5,97%	5,70%	(185)	(8.891)	(765)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.423	17,40%	6,06%	5,78%	(185)	(8.891)	(765)			
	Mitraguna & Others	11.834	4.013	3.433	3.423	17,79%	6,23%	6,22%	(11)	(8.412)	(590)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.423	16,99%	5,68%	5,36%	(185)	(8.891)	(765)	0,00%	100,00%	-5,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	59.162	163.181	130.516	130.591	136.989	75	(32.590)	-19,97%	71.428	120,73%	71.025	183,86%	59.565
2	Tabungan	111.248	121.777	128.738	128.083	2.975	(655)	6.306	5,18%	16.835	15,13%	125.447	102,10%	2.636
3	Deposito	16.666	20.185	19.004	19.005	815	1	(1.180)	-5,84%	2.339	14,03%	18.148	104,72%	857
	Total	187.077	305.142	278.257	277.679	140.778	(579)	(27.464)	-9,00%	90.602	48,43%	214.620	129,38%	63.059
	CASA	170.411	284.957	259.253	258.674	139.963	(580)	(26.284)	-9,22%	88.263	51,79%	196.472	131,66%	62.201
	(%) CASA	91,09%	93,39%	93,17%	93,16%									
	FDR	105,51%	72,96%	80,83%	81,00%									

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	3.820	2.880	3.695	3.700		5	820	28,46%	(120)	-3,14%	-	0,00%	3.700
2	Giro ISE	954	1.351	1.742	1.778		36	427	31,60%	823	86,30%		0,00%	1.778
3	Tabungan ISE	2.866	1.530	1.953	1.923		(31)	393	25,68%	(943)	-32,91%		0,00%	1.923
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	3.301	2.653	2.413	-	-	0	-589	-240	-888	240	3.301	73,11%	(888)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.413	-	-	0	-589	-240	-888	240	3.301	73,11%	(888)
	• Local Champion	3.301	2.653	2.413	-	-	0	-589	-240	-888	240	3.301	73,11%	(888)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.411	2.060	1.860	-200	357	263	4.313	1.597	52.094	96,77%	(1.683)
	KUR	42.963	47.819	48.180	2.060	1.860	-200	487	360	5.217	1.500	48.796	98,74%	(616)
	Non KUR	3.135	2.328	2.231	-	-	0	-130	-97	-904	97	3.298	67,65%	(1.067)
3	PWG	20.876	34.349	36.461	8.740	8.161	-579	2.703	2.112	15.586	6.049	37.410	97,46%	(949)
	Cilem	7.514	14.546	15.109	2.620	1.593	-1.027	1.847	562	7.594	1.030	18.308	82,53%	(3.199)
	Gadai	13.361	19.803	21.352	6.120	6.568	448	857	1.550	7.991	5.019	19.102	111,78%	2.250
4	CFG	127.111	135.478	135.632	4.416	1.985	-2.431	3.703	154	8.521	1.831	140.604	96,46%	(4.972)
	CF 1	49.510	50.142	50.084	1.018	645	-373	546	-58	574	703	51.291	97,65%	(1.207)
	Total Griya	39.898	39.046	39.003	304	340	36	0	-44	-896	384	40.836	95,51%	(1.833)
	• Total Non Program	39.898	39.046	39.003	304	340	36	-132	-44	-896	384	40.836	95,51%	(1.833)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.081	714	305	-409	546	-14	1.470	319	10.456	105,98%	626
	CF 2	77.602	85.337	85.548	3.398	1.340	-2.058	3.156	211	7.947	1.129	89.313	95,78%	(3.765)
	Mitraguna & Others	75.812	83.282	83.515	3.398	1.340	-2.058	3.177	232	7.703	1.108	86.964	96,03%	(3.450)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	224.917	15.216	12.006	-3.210	6.174	2.289	27.533	9.717	233.409	96,36%	(8.492)

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	124	548	366	5.704	0,27%	0,73%	11,32%	5.339	5.580	5.156			
	KUR	68	433	250	5.331	0,16%	0,52%	11,06%	5.081	5.263	4.897			
	Non KUR	56	115	116	373	1,79%	4,98%	16,73%	257	317	259			
3	PWG	-	-	-	2.043	0,00%	0,00%	5,60%	2.043	2.043	2.043			
	Cilem	-	-	-	1.724	0,00%	0,00%	11,41%	1.724	1.724	1.724			
	Gadai	-	-	-	319	0,00%	0,00%	1,49%	319	319	319			
4	CFG	2.018	4.027	4.014	4.403	1,59%	2,96%	3,25%	389	2.385	376			
	CF 1	1.770	1.931	2.188	1.770	3,58%	4,36%	3,53%	(418)	(1)	(162)			
	Total Griya	1.463	1.931	2.032	983	3,67%	5,20%	2,52%	(1.049)	(480)	(948)			
	Oto	307	-	156	786	3,19%	1,40%	7,09%	630	479	786			
	CF 2	248	2.096	1.826	2.633	0,32%	2,14%	3,08%	807	2.386	538			
	Mitraguna & Others	248	2.096	1.826	2.633	0,33%	2,19%	3,15%	807	2.386	538			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	12.150	1,09%	1,97%	5,40%	7.770	10.008	7.575	0,35%	93,51%	-5,1%

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	-	1.500	1.500	1.500	0,00%	56,53%	62,16%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	62,16%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	343	1,07%	0,85%	0,68%	(84)	(151)	83			
	KUR	115	169	343	298	0,27%	0,62%	0,62%	(45)	182	129			
	Non KUR	378	91	84	45	12,06%	3,61%	2,01%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,24%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,27%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	2.997	0,42%	1,38%	1,33%	(84)	2.168	303	0,25%	81,57%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	1.927	3.334	7.249	7.334	1.942	85	4.001	120,00%	5.407	280,58%	12.865	57,01%	(5.531)
2	Tabungan	70.495	83.412	88.834	87.602	1.034	(1.232)	4.189	5,02%	17.106	24,27%	86.396	101,40%	1.206
3	Deposito	64.264	92.567	92.685	92.685	(828)	0	118	0,13%	28.421	44,23%	65.350	141,83%	27.334
	Total	136.686	179.313	188.768	187.621	2.149	(1.147)	8.308	4,63%	50.935	37,26%	164.612	113,98%	23.009
	CASA	72.423	86.746	96.083	94.936	2.977	(1.147)	8.190	9,44%	22.514	31,09%	99.261	95,64%	(4.325)
	(%) CASA	52,98%	48,38%	50,90%	50,60%									
	FDR	94,77%	84,69%	81,88%	82,38%									

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	1.322	5.952	11.034	8.731	(2.303)	2.778	46,68%	7.409	560,38%	-	0,00%	8.731
2	Giro ISE	771	687	613	614	1	(72)	-10,54%	(157)	-20,30%		0,00%	614
3	Tabungan ISE	551	5.265	10.421	8.116	(2.304)	2.851	54,14%	7.565	1372,75%		0,00%	8.116
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	31.758	34.892	34.389	935	750	-185	-419	-503	2.630	1.253	37.072	92,76%	(2.683)
	KUR	29.577	32.463	32.179	860	750	-110	-418	-284	2.601	1.034	34.653	92,86%	(2.474)
	Non KUR	2.181	2.429	2.210	75	-	-75	-1	-219	29	219	2.419	91,34%	(209)
3	PWG	6.201	9.141	10.615	702	2.063	1.361	200	1.473	4.414	590	14.494	73,23%	(3.879)
	Cilem	6.201	9.141	10.615	702	2.063	1.361	200	1.473	4.414	590	14.494	73,23%	(3.879)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.567	2.507	3.321	813	1.191	1.748	17.986	1.573	102.726	106,66%	6.841
	CF 1	23.474	30.943	31.558	1.057	968	-90	982	615	8.084	352	26.735	118,04%	4.823
	Total Griya	17.263	20.411	20.598	318	360	43	0	187	3.335	173	18.392	112,00%	2.206
	• Total Non Program	17.263	20.411	20.598	318	360	43	414	187	3.335	173	18.392	112,00%	2.206
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.961	740	608	-132	982	429	4.749	179	8.343	131,37%	2.617
	CF 2	68.107	76.876	78.009	1.450	2.353	903	208	1.133	9.902	1.220	75.991	102,66%	2.018
	Mitraguna & Others	64.272	73.105	74.266	1.450	2.353	903	236	1.160	9.994	1.193	71.937	103,24%	2.329
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.571	4.144	6.134	1.989	972	2.718	25.030	3.415	154.293	100,18%	278

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	4	43	110	3.524	0,01%	0,32%	10,25%	3.414	3.520	3.481			
	KUR	-	43	110	3.157	0,00%	0,34%	9,81%	3.047	3.157	3.114			
	Non KUR	4	-	-	367	0,19%	0,00%	16,60%	367	363	367			
3	PWG	48	-	-	612	0,78%	0,00%	5,77%	612	564	612			
	Cilem	48	-	-	612	0,78%	0,00%	5,77%	612	564	612			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.737	0,60%	0,79%	3,41%	2.891	3.190	2.316			
	CF 1	172	1.125	364	2.739	0,73%	1,18%	8,68%	2.375	2.567	1.614			
	Total Griya	-	1.125	207	1.093	0,00%	1,01%	5,31%	886	1.093	(32)			
	Oto	172	-	157	1.646	2,76%	1,49%	15,01%	1.489	1.474	1.646			
	CF 2	375	297	483	999	0,55%	0,63%	1,28%	516	623	702			
	Mitraguna & Others	375	297	483	999	0,58%	0,66%	1,34%	516	623	702			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	7.873	0,46%	0,63%	5,09%	6.917	7.274	6.409	0,77%	84,83%	-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	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	353	0,54%	0,36%	0,32%	(34)	(139)	(35)			
	CF 1	203	203	203	203	0,87%	0,66%	0,64%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,86%	-	-	-			
	CF 2	289	185	184	150	0,42%	0,24%	0,19%	(34)	(139)	(35)			
	Mitraguna & Others	289	185	184	150	0,45%	0,25%	0,20%	(34)	(139)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	353	0,44%	0,46%	0,23%	(348)	(214)	(350)	0,37%	-63,26%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	4.305	6.350	3.516	3.567	(175)	51	(2.784)	-43,84%	(739)	-17,16%	15.629	22,82%	(12.063)
2	Tabungan	84.533	90.823	88.738	88.218	1.455	(520)	(2.604)	-2,87%	3.686	4,36%	99.104	89,02%	(10.885)
3	Deposito	19.903	27.815	28.065	28.065	981	0	249	0,90%	8.162	41,01%	20.749	135,26%	7.315
	Total	108.741	124.988	120.319	119.850	2.261	(469)	(5.138)	-4,11%	11.109	10,22%	135.482	88,46%	(15.632)
	CASA	88.838	97.173	92.254	91.785	1.280	(469)	(5.388)	-5,54%	2.947	3,32%	114.733	80,00%	(22.948)
	(%) CASA	81,70%	77,75%	76,67%	76,58%									
	FDR	78,57%	82,40%	86,66%	87,00%									

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	3.916	3.814	2.291	2.270	(21)	(1.544)	-40,48%	(1.645)	-42,02%	-	0,00%	2.270	
2	Giro ISE	3.001	2.815	1.343	1.349	6	(1.466)	-52,09%	(1.652)	-55,05%		0,00%	1.349	
3	Tabungan ISE	915	999	948	921	(27)	(78)	-7,80%		6	0,70%	0,00%	921	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!		0	#DIV/0!	0,00%	0	
5	CIF ISE	109	121	121	121	0	0	0,00%		12	11,01%	0,00%	121	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	6.271	870	1.430	560	1.300	1.098	3.202	332	7.633	82,16%	(1.362)
	KUR	2.657	4.943	6.048	870	1.430	560	1.320	1.105	3.390	325	6.955	86,96%	(907)
	Non KUR	412	230	224	-	-	0	-20	-7	-188	7	679	32,95%	(455)
3	PWG	13.521	19.100	19.238	3.355	3.134	-221	297	138	5.717	2.996	28.683	67,07%	(9.445)
	Cilem	6.370	9.563	9.565	997	703	-294	275	2	3.195	701	17.921	53,38%	(8.355)
	Gadai	7.151	9.537	9.673	2.359	2.431	72	22	136	2.522	2.295	10.762	89,88%	(1.089)
4	CFG	68.150	78.720	78.754	1.956	1.175	-781	519	34	10.604	1.141	87.921	89,57%	(9.167)
	CF 1	32.030	33.138	32.662	-	-	0	-302	-476	631	476	33.769	96,72%	(1.108)
	Total Griya	25.555	25.944	25.627	-	-	0	0	-317	72	317	25.634	99,97%	(8)
	• Total Non Program	25.555	25.944	25.627	-	-	0	-476	-317	72	317	25.634	99,97%	(8)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.035	-	-	0	-302	-159	560	159	8.135	86,48%	(1.100)
	CF 2	36.119	45.582	46.092	1.956	1.175	-781	821	510	9.973	665	54.152	85,12%	(8.059)
	Mitraguna & Others	32.486	42.242	42.785	1.956	1.175	-781	855	544	10.299	631	50.435	84,83%	(7.649)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	104.263	6.181	5.739	-442	2.115	1.271	18.829	4.468	124.931	83,46%	(20.668)

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	-	100	98	320	0,00%	1,89%	5,10%	222	320	221			
	KUR	-	100	98	320	0,00%	1,98%	5,29%	222	320	221			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.026	0,00%	0,00%	5,33%	1.026	1.026	1.026			
	Cilem	-	-	-	889	0,00%	0,00%	9,29%	889	889	889			
	Gadai	-	-	-	137	0,00%	0,00%	1,42%	137	137	137			
4	CFG	1.050	794	-	2.702	1,54%	0,00%	3,43%	2.702	1.652	1.908			
	CF 1	1.050	669	-	1.932	3,28%	0,00%	5,92%	1.932	882	1.264			
	Total Griya	697	669	-	1.101	2,73%	0,00%	4,30%	1.101	405	433			
	Oto	353	-	-	831	5,46%	0,00%	11,81%	831	477	831			
	CF 2	-	125	-	770	0,00%	0,00%	1,67%	770	770	645			
	Mitraguna & Others	-	125	-	770	0,00%	0,00%	1,80%	770	770	645			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	4.048	1,23%	0,09%	3,88%	3.950	2.998	3.155	1,36%	65,06%	-2,5%

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	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,12%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,43%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.219	0,49%	1,56%	1,55%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,83%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,06%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,06%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,22%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,24%	(7)	125	310	3,93%	-217,93%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	7.681	7.427	11.207	11.292	(1.933)	85	3.865	52,05%	3.611	47,01%	18.391	61,40%	(7.099)
2	Tabungan	96.197	119.337	119.372	118.909	2.870	(463)	(428)	-0,36%	22.712	23,61%	113.070	105,16%	5.839
3	Deposito	50.701	45.104	43.864	43.864	(846)	0	(1.240)	-2,75%	(6.837)	-13,48%	51.803	84,68%	(7.938)
	Total	154.579	171.868	174.444	174.066	91	(378)	2.197	1,28%	19.486	12,61%	183.263	94,98%	(9.198)
	CASA	103.878	126.764	130.579	130.201	937	(378)	3.437	2,71%	26.323	25,34%	131.461	99,04%	(1.260)
	(%) CASA	67,20%	73,76%	74,85%	74,80%									
	FDR	122,53%	118,75%	118,92%	119,18%									

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	3.938	4.104	4.327	4.511		184	407	9,92%	573	14,54%	-	0,00%	4.511
2	Giro ISE	1.498	2.480	2.497	2.683		186	203	8,19%	1.185	79,09%		0,00%	2.683
3	Tabungan ISE	2.310	1.493	1.700	1.697		(2)	204	13,65%	(612)	-26,51%		0,00%	1.697
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	34.419	35.826	36.216	1.300	1.665	365	-61	389	1.796	1.276	38.972	92,93%	(2.756)
	KUR	32.500	34.342	34.781	1.300	1.665	365	87	439	2.282	1.226	36.816	94,47%	(2.034)
	Non KUR	1.920	1.484	1.434	-	-	0	-148	-50	-486	50	2.156	66,51%	(722)
3	PWG	17.830	31.815	32.499	7.168	5.922	-1.246	1.711	684	14.669	5.238	32.787	99,12%	(288)
	Cilem	5.164	11.405	12.064	1.680	1.388	-292	802	659	6.900	729	14.806	81,48%	(2.742)
	Gadai	12.666	20.410	20.436	5.489	4.534	-955	909	25	7.769	4.509	17.981	113,65%	2.455
4	CFG	137.158	136.453	138.739	1.585	4.559	2.974	-621	2.286	1.581	2.273	147.002	94,38%	(8.263)
	CF 1	38.164	39.712	39.746	-	535	535	-402	34	1.582	501	39.346	101,02%	400
	Total Griya	33.008	34.050	34.207	-	400	400	0	158	1.199	242	32.660	104,74%	1.547
	• Total Non Program	33.008	34.050	34.207	-	400	400	-179	158	1.199	242	32.660	104,74%	1.547
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.539	-	135	135	-402	-124	383	258	6.686	82,84%	(1.148)
	CF 2	98.994	96.742	98.993	1.585	4.024	2.439	-219	2.252	-0	1.772	107.656	91,95%	(8.662)
	Mitraguna & Others	71.310	70.977	73.557	1.485	3.810	2.325	-6	2.581	2.247	1.229	81.625	90,12%	(8.068)
	Pensiun	27.683	25.765	25.436	100	214	114	-213	-329	-2.247	543	26.031	97,72%	(595)
	Total Pembiayaan	189.407	204.095	207.454	10.053	12.146	2.093	1.028	3.359	18.047	8.787	218.761	94,83%	(11.307)

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	238	634	869	3.153	0,69%	2,43%	8,71%	2.284	2.916	2.520			
	KUR	105	522	761	2.865	0,32%	2,22%	8,24%	2.104	2.760	2.342			
	Non KUR	133	111	109	289	6,92%	7,32%	20,13%	180	156	177			
3	PWG	-	-	-	1.314	0,00%	0,00%	4,04%	1.314	1.314	1.314			
	Cilem	-	-	-	1.130	0,00%	0,00%	9,37%	1.130	1.130	1.130			
	Gadai	-	-	-	184	0,00%	0,00%	0,90%	184	184	184			
4	CFG	1.146	999	1.255	5.189	0,84%	0,92%	3,74%	3.934	4.043	4.190			
	CF 1	198	258	95	1.154	0,52%	0,24%	2,90%	1.059	956	896			
	Total Griya	73	-	-	605	0,22%	0,00%	1,77%	605	532	605			
	Oto	125	258	95	549	2,42%	1,67%	9,91%	454	424	291			
	CF 2	948	741	1.160	4.035	0,96%	1,20%	4,08%	2.875	3.087	3.294			
	Mitraguna & Others	799	690	650	3.630	1,12%	0,92%	4,93%	2.980	2.831	2.940			
	Pensiun	149	51	511	405	0,54%	1,98%	1,59%	(105)	256	354			
	Total Pembiayaan	1.384	1.633	2.124	9.656	0,73%	1,04%	4,65%	7.532	8.272	8.023	1,90%	59,23%	-2,8%

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	477	318	308	382	1,39%	0,86%	1,06%	74	(95)	65			
	KUR	477	186	177	251	1,47%	0,52%	0,72%	74	(226)	66			
	Non KUR	-	132	131	131	0,00%	8,82%	9,13%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,82%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	4,00%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,97%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,20%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,95%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,84%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	1,25%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.921	2,57%	1,35%	1,41%	173	(1.950)	(44)	1,31%	7,10%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	12.796	12.409	12.696	12.864	(2.547)	168	455	3,66%	68	0,53%	28.636	44,92%	(15.772)
2	Tabungan	133.664	151.983	155.675	155.367	904	(308)	3.384	2,23%	21.703	16,24%	155.428	99,96%	(61)
3	Deposito	120.976	138.437	138.113	138.113	135	0	(323)	-0,23%	17.138	14,17%	123.058	112,23%	15.055
	Total	267.435	302.828	306.484	306.344	(1.508)	(140)	3.515	1,16%	38.909	14,55%	307.123	99,75%	(779)
	CASA	146.460	164.392	168.370	168.230	(1.643)	(140)	3.839	2,34%	21.771	14,86%	184.064	91,40%	(15.834)
	(%) CASA	54,76%	54,29%	54,94%	54,92%									
	FDR	60,13%	60,18%	59,90%	59,93%									

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	3.582	4.596	5.128	5.054		(74)	458	9,96%	1.472	41,10%	-	0,00%	5.054
2	Giro ISE	1.025	1.971	945	911		(35)	(1.060)	-53,80%	(114)	-11,14%		0,00%	911
3	Tabungan ISE	2.557	2.625	4.183	4.143		(39)	1.518	57,84%	1.586	62,03%		0,00%	4.143
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	40.652	38.942	39.234	1.560	1.540	-20	148	292	-1.419	1.248	44.400	88,36%	(5.166)
	KUR	37.299	36.976	37.337	1.510	1.540	30	255	361	38	1.179	40.989	91,09%	(3.652)
	Non KUR	3.353	1.966	1.897	50	-	-50	-107	-69	-1.456	69	3.411	55,61%	(1.514)
3	PWG	6.039	14.018	14.525	1.288	1.192	-96	655	507	8.486	684	15.570	93,29%	(1.045)
	Cilem	6.039	14.018	14.525	1.288	1.192	-96	655	507	8.486	684	15.570	93,29%	(1.045)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.820	2.315	3.180	865	-2.381	526	15.712	2.654	123.765	104,89%	6.055
	CF 1	24.580	27.567	27.643	500	533	33	-369	76	3.063	458	28.235	97,90%	(592)
	Total Griya	19.863	21.592	21.472	500	190	-310	0	-119	1.610	309	21.622	99,31%	(149)
	• Total Non Program	19.863	21.592	21.472	500	190	-310	255	-119	1.610	309	21.622	99,31%	(149)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.171	-	343	343	-369	195	1.453	148	6.614	93,30%	(443)
	CF 2	89.528	101.726	102.177	1.815	2.647	832	-2.012	451	12.649	2.196	95.530	106,96%	6.647
	Mitraguna & Others	89.444	101.119	101.504	1.815	2.577	762	-2.007	385	12.061	2.192	94.659	107,23%	6.845
	Pensiun	84	608	673	-	70	70	-5	65	589	5	871	77,27%	(198)
	Total Pembiayaan	160.799	182.254	183.578	5.163	5.912	749	-1.578	1.325	22.779	4.587	183.735	99,91%	(156)

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	1.072	797	924	4.520	2,64%	2,37%	11,52%	3.596	3.449	3.724			
	KUR	877	705	854	4.414	2,35%	2,31%	11,82%	3.559	3.536	3.708			
	Non KUR	194	92	70	107	5,80%	3,56%	5,63%	37	(88)	15			
3	PWG	-	-	-	847	0,00%	0,00%	5,83%	847	847	847			
	Cilem	-	-	-	847	0,00%	0,00%	5,83%	847	847	847			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.489	0,69%	0,85%	1,92%	1.394	1.697	2.328			
	CF 1	630	38	965	1.842	2,56%	3,50%	6,66%	877	1.212	1.804			
	Total Griya	568	-	567	1.063	2,86%	2,62%	4,95%	496	494	1.063			
	Oto	61	38	398	779	1,30%	6,66%	12,63%	381	718	741			
	CF 2	162	123	130	647	0,18%	0,13%	0,63%	517	485	524			
	Mitraguna & Others	162	123	130	647	0,18%	0,13%	0,64%	517	485	524			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	7.856	1,16%	1,11%	4,28%	5.837	5.993	6.899	0,41%	90,52%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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	931	1.625	1.626	1.759	2,29%	4,18%	4,48%	133	828	134			
	KUR	399	1.431	1.506	1.582	1,07%	4,07%	4,24%	76	1.183	150			
	Non KUR	532	194	120	177	15,87%	6,11%	9,35%	57	(355)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,02%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,60%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.392	0,83%	1,24%	1,30%	133	1.061	72	0,43%	66,82%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	39.183	62.801	119.244	119.400	(2.054)	156	56.599	90,12%	80.217	204,73%	53.494	223,20%	65.906
2	Tabungan	123.525	150.051	156.680	155.947	3.678	(733)	5.896	3,93%	32.423	26,25%	143.721	108,51%	12.226
3	Deposito	68.863	124.121	123.928	123.928	(185)	0	(194)	-0,16%	55.065	79,96%	70.400	176,03%	53.528
	Total	231.570	336.973	399.852	399.275	1.439	(577)	62.301	18,49%	167.704	72,42%	267.615	149,20%	131.660
	CASA	162.707	212.852	275.924	275.347	1.624	(577)	62.495	29,36%	112.640	69,23%	197.215	139,62%	78.132
	(%) CASA	70,26%	63,17%	69,01%	68,96%									
	FDR	34,66%	31,39%	26,83%	26,87%									

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	5.891	6.124	7.361	7.654		294	1.530	24,99%	1.763	29,92%	-	0,00%	7.654
2	Giro ISE	3.773	3.366	4.556	4.658		102	1.293	38,41%	885	23,46%		0,00%	4.658
3	Tabungan ISE	2.118	2.758	2.804	2.996		192	238	8,62%	878	41,44%		0,00%	2.996
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	6.849	10.535	10.684	658	1.001	343	-55	148	3.834	853	14.064	75,96%	(3.380)
	Cilem	6.849	10.535	10.684	658	1.001	343	-55	148	3.834	853	14.064	75,96%	(3.380)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.610	2.943	3.092	150	1.676	1.381	23.191	1.711	98.064	98,52%	(1.454)
	CF 1	59.117	74.995	76.092	2.108	1.704	-403	779	1.097	16.975	607	68.723	110,72%	7.368
	Total Griya	51.507	65.623	65.969	1.669	739	-930	0	345	14.462	393	59.856	110,21%	6.112
	• Total Non Program	49.547	63.796	63.984	1.669	572	-1.097	1.792	189	14.437	383	52.179	122,63%	11.806
	• Program	1.960	1.828	1.985	-	167	167	-12	157	25	10	7.678	25,85%	(5.693)
	Oto	7.609	9.371	10.123	439	966	527	779	752	2.513	214	8.867	114,17%	1.256
	CF 2	14.303	20.234	20.519	835	1.388	553	897	284	6.216	1.104	29.341	69,93%	(8.822)
	Mitraguna & Others	14.303	20.222	20.387	835	1.268	433	897	164	6.084	1.104	29.016	70,26%	(8.629)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	107.294	3.601	4.094	493	1.621	1.529	27.025	2.564	112.128	95,69%	(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	-	-	-	-	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	-	-	-	352	0,00%	0,00%	3,30%	352	352	352			
	Cilem	-	-	-	352	0,00%	0,00%	3,30%	352	352	352			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	5.184	0,88%	3,18%	5,37%	2.155	4.534	2.416			
	CF 1	650	2.768	3.029	4.265	1,10%	4,04%	5,61%	1.236	3.615	1.497			
	Total Griya	404	2.588	2.856	3.889	0,79%	4,35%	5,89%	1.033	3.484	1.301			
	Oto	245	180	173	376	3,22%	1,85%	3,72%	203	131	197			
	CF 2	-	-	-	919	0,00%	0,00%	4,48%	919	919	919			
	Mitraguna & Others	-	-	-	919	0,00%	0,00%	4,51%	919	919	919			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	5.536	0,81%	2,86%	5,16%	2.508	4.886	2.769	1,87%	63,80%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,55%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-75,47%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	8.833	8.432	7.467	7.500	1.118	32	(932)	-11,06%	(1.334)	-15,10%	21.699	34,56%	(14.200)
2	Tabungan	83.648	75.662	82.317	81.698	(1.158)	(619)	6.036	7,98%	(1.950)	-2,33%	98.582	82,87%	(16.884)
3	Deposito	21.297	24.150	20.121	20.121	(4.953)	0	(4.029)	-16,68%	(1.176)	-5,52%	21.750	92,51%	(1.629)
	Total	113.778	108.245	109.905	109.319	(4.993)	(586)	1.074	0,99%	(4.460)	-3,92%	142.031	76,97%	(32.713)
	CASA	92.481	84.094	89.784	89.197	(40)	(586)	5.103	6,07%	(3.284)	-3,55%	120.281	74,16%	(31.084)
	(%) CASA	81,28%	77,69%	81,69%	81,59%									
	FDR	151,33%	184,48%	184,06%	185,04%									

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	3.415	6.215	8.450	7.806		(644)	1.592	25,61%	4.391	128,57%	-	0,00%	7.806
2	Giro ISE	1.685	2.429	2.414	2.430		16	1	0,06%	745	44,20%		0,00%	2.430
3	Tabungan ISE	1.730	3.786	6.036	5.376		(661)	1.590	42,00%	3.646	210,77%		0,00%	5.376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	15.500	11.241	10.913	110	25	-85	-365	-328	-4.587	353	17.862	61,10%	(6.949)
	KUR	13.526	8.301	7.989	-	-	-	-342	-312	-5.537	312	15.819	50,50%	(7.830)
	Non KUR	1.974	2.940	2.924	110	25	-85	-22	-16	950	41	2.043	143,12%	881
3	PWG	14.491	23.899	24.951	4.227	4.501	274	1.063	1.052	10.460	3.449	31.508	79,19%	(6.557)
	Cilem	6.823	11.358	11.943	996	1.165	169	329	585	5.120	580	18.964	62,98%	(7.022)
	Gadai	7.668	12.542	13.008	3.231	3.336	105	734	467	5.340	2.869	12.544	103,70%	464
4	CFG	142.193	164.548	166.422	5.734	4.581	-1.153	1.219	1.875	24.230	2.706	153.708	108,27%	12.714
	CF 1	6.747	8.769	8.640	188	-	-188	58	-130	1.892	130	8.885	97,23%	(246)
	Total Griya	3.465	5.184	5.145	-	-	0	0	-40	1.679	40	4.904	104,90%	240
	• Total Non Program	3.465	5.184	5.145	-	-	0	-42	-40	1.679	40	4.904	104,90%	240
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.495	188	-	-188	58	-90	213	90	3.981	87,79%	(486)
	CF 2	135.445	155.778	157.783	5.546	4.581	-965	1.161	2.004	22.337	2.577	144.823	108,95%	12.960
	Mitraguna & Others	125.884	146.998	149.094	5.272	4.581	-691	1.201	2.096	23.210	2.485	134.362	110,96%	14.733
	Pensiun	9.561	8.780	8.688	274	-	-274	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	202.287	10.071	9.107	-964	1.917	2.599	30.103	6.508	203.079	99,61%	(792)

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	1.372	1.182	1.281	2.112	8,85%	11,40%	19,35%	831	740	930			
	KUR	1.295	819	765	1.339	9,57%	9,21%	16,76%	574	44	520			
	Non KUR	77	363	517	773	3,89%	17,57%	26,44%	257	696	410			
3	PWG	-	-	-	795	0,00%	0,00%	3,19%	795	795	795			
	Cilem	-	-	-	568	0,00%	0,00%	4,75%	568	568	568			
	Gadai	-	-	-	228	0,00%	0,00%	1,75%	228	228	228			
4	CFG	6	-	290	2.193	0,00%	0,18%	1,32%	1.903	2.187	2.193			
	CF 1	-	-	-	604	0,00%	0,00%	6,99%	604	604	604			
	Total Griya	-	-	-	81	0,00%	0,00%	1,57%	81	81	81			
	Oto	-	-	-	523	0,00%	0,00%	14,96%	523	523	523			
	CF 2	6	-	290	1.589	0,00%	0,19%	1,01%	1.299	1.583	1.589			
	Mitraguna & Others	-	-	290	1.589	0,00%	0,20%	1,07%	1.299	1.589	1.589			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	5.100	0,80%	0,79%	2,52%	3.529	3.722	3.918	0,00%	100,00%	-2,5%

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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	1.046	3,76%	8,56%	9,59%	84	463	188			
	KUR	557	837	824	908	4,11%	9,92%	11,36%	84	351	71			
	Non KUR	26	21	138	138	1,32%	4,71%	4,73%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	1.036	0,27%	0,57%	0,62%	95	648	91			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	1.036	0,29%	0,60%	0,66%	95	648	91			
	Mitraguna & Others	388	945	941	1.036	0,31%	0,64%	0,69%	95	648	91			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	2.082	0,56%	0,95%	1,03%	179	1.111	279	0,11%	89,19%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	873	1.575	3.852	3.883	633	31	2.308	146,57%	3.011	345,05%	1.750	221,96%	2.134
2	Tabungan	63.525	67.931	69.472	69.045	5.369	(427)	1.114	1,64%	5.520	8,69%	71.349	96,77%	(2.303)
3	Deposito	5.722	7.221	7.052	7.052	(206)	0	(168)	-2,33%	1.330	23,24%	5.985	117,83%	1.067
	Total	70.120	76.727	80.377	79.981	5.796	(396)	3.255	4,24%	9.861	14,06%	79.084	101,14%	898
	CASA	64.398	69.506	73.325	72.929	6.002	(396)	3.423	4,92%	8.531	13,25%	73.098	99,77%	(170)
	(%) CASA	91,84%	90,59%	91,23%	91,18%									
	FDR	73,73%	85,49%	82,72%	83,13%									

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	3.487	3.819	3.836	3.826		(10)	7	0,19%	339	9,71%	-	0,00%	3.826
2	Giro ISE	561	449	466	466		0	17	3,85%	(95)	-16,91%		0,00%	466
3	Tabungan ISE	2.926	3.370	3.370	3.360		(10)	(10)	-0,29%	434	14,82%		0,00%	3.360
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	2.583	5.521	6.274	824	1.066	242	587	753	3.691	313	5.700	110,08%	575
	Cilem	2.583	5.521	6.274	824	1.066	242	587	753	3.691	313	5.700	110,08%	575
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.217	1.100	1.030	-70	1.422	144	11.101	886	59.041	101,99%	1.176
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.217	1.100	1.030	-70	1.422	144	11.101	886	59.041	101,99%	1.176
	Mitraguna & Others	45.066	55.374	55.487	1.100	850	-250	1.143	113	10.421	737	51.258	108,25%	4.229
	Pensiun	4.050	4.699	4.730	-	180	180	279	31	680	149	7.783	60,78%	(3.053)
	Total Pembiayaan	51.699	65.594	66.491	1.924	2.096	172	2.010	897	14.792	1.199	64.740	102,70%	1.751

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	-	-	-	129	0,00%	0,00%	2,05%	129	129	129			
	Cilem	-	-	-	129	0,00%	0,00%	2,05%	129	129	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.229	0,00%	0,00%	2,04%	1.229	1.229	1.229			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	1.229	0,00%	0,00%	2,04%	1.229	1.229	1.229			
	Mitraguna & Others	-	-	-	1.135	0,00%	0,00%	2,05%	1.135	1.135	1.135			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	1.358	0,00%	0,00%	2,04%	1.358	1.358	1.358	2,88%	-41,00%	0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,37%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,31%	(1)	(15)	(3)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	2.084	2.160	4.448	4.454	198	6	2.294	106,22%	2.370	113,73%	7.185	62,00%	(2.731)
2	Tabungan	153.901	153.184	158.954	157.960	6.509	(994)	4.777	3,12%	4.060	2,64%	170.698	92,54%	(12.738)
3	Deposito	36.197	27.914	28.241	28.272	(1.360)	31	357	1,28%	(7.925)	-21,89%	37.242	75,91%	(8.970)
	Total	192.181	183.258	191.644	190.687	5.347	(957)	7.428	4,05%	(1.495)	-0,78%	215.125	88,64%	(24.438)
	CASA	155.985	155.344	163.403	162.415	6.707	(988)	7.071	4,55%	6.430	4,12%	177.883	91,30%	(15.468)
	(%) CASA	81,17%	84,77%	85,26%	85,17%									
	FDR	138,97%	164,04%	158,19%	158,99%									

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	529	1.685	1.808	1.787		(20)	102	6,07%	1.258	237,87%	-	0,00%	1.787
2	Giro ISE	45	683	933	938		5	254	37,22%	893	1977,75%		0,00%	938
3	Tabungan ISE	484	1.002	875	850		(26)	(152)	-15,18%	366	75,58%		0,00%	850
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115		0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.684	50	400	350	-70	191	1.603	209	8.913	74,99%	(2.229)
	KUR	4.827	6.222	6.418	25	400	375	-91	196	1.591	204	8.318	77,16%	(1.900)
	Non KUR	254	271	266	25	-	-25	21	-6	12	6	595	44,62%	(330)
3	PWG	24.335	48.191	50.306	2.828	5.161	2.333	157	2.115	25.971	3.046	43.519	115,60%	6.788
	Cilem	24.335	48.191	50.306	2.828	5.161	2.333	157	2.115	25.971	3.046	43.519	115,60%	6.788
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	246.129	2.845	4.194	1.349	-271	248	8.525	3.946	247.553	99,42%	(1.425)
	CF 1	8.506	8.716	8.684	-	112	112	-74	-32	178	143	10.260	84,64%	(1.575)
	Total Griya	6.805	6.817	6.730	-	-	0	0	-87	-75	87	7.278	92,47%	(548)
	• Total Non Program	6.655	6.675	6.589	-	-	0	-135	-87	-67	87	6.693	98,44%	(104)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.955	-	112	112	-74	56	253	56	2.982	65,55%	(1.027)
	CF 2	229.097	237.166	237.445	2.845	4.082	1.237	-197	279	8.347	3.803	237.294	100,06%	151
	Mitraguna & Others	203.836	211.595	212.123	2.701	3.818	1.117	165	528	8.288	3.290	207.323	102,32%	4.800
	Pensiun	25.262	25.571	25.321	144	264	120	-361	-249	60	513	29.971	84,49%	(4.650)
	Total Pembiayaan	267.076	300.611	303.164	5.723	9.754	4.032	-185	2.553	36.088	7.202	300.041	101,04%	3.122

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	-	22	145	774	0,00%	2,23%	11,58%	629	774	752			
	KUR	-	22	145	774	0,00%	2,33%	12,06%	629	774	752			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	5.136	0,00%	0,00%	10,21%	5.136	5.136	5.133			
	Cilem	-	2	-	5.136	0,00%	0,00%	10,21%	5.136	5.136	5.133			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	5.450	1,09%	1,37%	2,21%	2.075	2.865	1.731			
	CF 1	819	854	753	1.267	9,63%	8,64%	14,59%	513	448	413			
	Total Griya	819	854	753	845	12,04%	11,05%	12,55%	91	26	(9)			
	Oto	-	-	-	422	0,00%	0,00%	21,59%	422	422	422			
	CF 2	1.765	2.865	2.621	4.183	0,77%	1,11%	1,76%	1.562	2.418	1.318			
	Mitraguna & Others	1.765	2.729	2.621	3.759	0,87%	1,24%	1,77%	1.138	1.994	1.030			
	Pensiun	-	136	-	424	0,00%	0,00%	1,67%	424	424	287			
	Total Pembiayaan	2.584	3.743	3.520	11.359	0,97%	1,17%	3,75%	7.840	8.775	7.617	0,58%	84,47%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.713	1,42%	1,34%	1,51%	420	343	215			
	CF 1	340	364	429	425	4,00%	4,92%	4,90%	(3)	85	61			
	Total Griya	340	364	429	425	5,00%	6,29%	6,32%	(3)	85	61			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.288	1,32%	1,21%	1,38%	424	258	154			
	Mitraguna & Others	2.939	2.995	2.864	3.288	1,44%	1,35%	1,55%	424	349	292			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.713	1,26%	1,10%	1,22%	420	343	215	0,50%	58,85%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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%	-	-	-	1,39%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	595	616	302	302	(1.196)	0	(314)	-51,05%	(294)	-49,36%	12.197	2,47%	(11.896)
2	Tabungan	46.385	47.818	47.801	47.679	(132)	(122)	(139)	-0,29%	1.293	2,79%	60.559	78,73%	(12.880)
3	Deposito	18.302	57.067	28.576	28.576	10.056	0	(28.491)	-49,92%	10.275	56,14%	19.099	149,62%	9.477
	Total	65.283	105.501	76.679	76.557	8.729	(122)	(28.945)	-27,44%	11.274	17,27%	91.856	83,34%	(15.299)
	CASA	46.981	48.434	48.102	47.980	(1.328)	(122)	(454)	-0,94%	1.000	2,13%	72.756	65,95%	(24.776)
	(%) CASA	71,97%	45,91%	62,73%	62,67%									
	FDR	134,21%	93,33%	128,33%	128,54%									

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	1.398	1.116	1.096	1.079		(17)	(37)	-3,31%	(319)	-22,81%	-	0,00%	1.079
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.095	1.078		(17)	(37)	-3,31%	(280)	-20,64%		0,00%	1.078
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	15.438	16.219	16.743	620	945	325	-110	524	1.306	421	18.223	91,88%	(1.480)
	KUR	14.693	15.717	16.258	620	945	325	-95	541	1.565	404	17.333	93,80%	(1.075)
	Non KUR	745	503	486	-	-	0	-15	-17	-259	17	890	54,57%	(404)
3	PWG	3.211	6.891	7.067	1.166	551	-615	791	176	3.856	375	8.588	82,28%	(1.522)
	Cilem	3.211	6.891	7.067	1.166	551	-615	791	176	3.856	375	8.588	82,28%	(1.522)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.592	970	713	-257	-371	-763	5.624	1.476	77.811	95,86%	(3.219)
	CF 1	2.071	11.937	12.358	800	493	-307	152	421	10.287	72	5.602	220,60%	6.756
	Total Griya	1.516	10.778	11.116	626	386	-241	0	338	9.600	47	4.181	265,85%	6.935
	• Total Non Program	1.516	5.141	5.167	292	60	-232	261	26	3.651	34	4.181	123,58%	986
	• Program	-	5.637	5.949	334	326	-9	339	312	5.949	14	0	0,00%	5.949
	Oto	555	1.159	1.242	173	107	-66	152	83	687	24	1.421	87,42%	(179)
	CF 2	66.897	63.419	62.234	170	220	50	-523	-1.185	-4.663	1.405	72.209	86,19%	(9.975)
	Mitraguna & Others	64.762	60.622	59.614	170	220	50	-496	-1.008	-5.148	1.228	68.752	86,71%	(9.138)
	Pensiun	2.135	2.797	2.620	-	-	0	-27	-177	485	177	3.457	75,80%	(837)
	Total Pembiayaan	87.617	98.466	98.403	2.756	2.208	-547	309	-64	10.786	2.272	104.622	94,05%	(6.220)

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	151	475	283	2.077	0,98%	1,74%	12,41%	1.794	1.926	1.602			
	KUR	98	475	240	2.012	0,67%	1,52%	12,37%	1.772	1.914	1.537			
	Non KUR	53	-	43	65	7,15%	8,61%	13,48%	22	12	65			
3	PWG	-	-	-	608	0,00%	0,00%	8,61%	608	608	608			
	Cilem	-	-	-	608	0,00%	0,00%	8,61%	608	608	608			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	4.529	1,23%	2,60%	6,07%	2.573	3.683	1.733			
	CF 1	-	-	177	-	0,00%	1,48%	0,00%	(177)	-	-			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	4.529	1,26%	2,81%	7,28%	2.749	3.683	1.733			
	Mitraguna & Others	846	2.796	1.779	4.529	1,31%	2,94%	7,60%	2.749	3.683	1.733			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	7.214	1,14%	2,27%	7,33%	4.975	6.218	3.944	1,49%	79,64%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,58%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	4,98%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,97%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,23%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,88%	(510)	1.291	(1.957)	3,73%	3,91%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	5.877	5.948	5.082	5.088	2.360	6	(860)	-14,46%	(789)	-13,42%	16.777	30,33%	(11.689)
2	Tabungan	83.977	101.671	100.967	100.945	9.043	(23)	(726)	-0,71%	16.967	20,20%	98.962	102,00%	1.983
3	Deposito	19.184	13.402	14.068	14.069	(1)	1	668	4,98%	(5.115)	-26,66%	20.015	70,29%	(5.946)
	Total	109.038	121.021	120.117	120.102	11.402	(15)	(919)	-0,76%	11.064	10,15%	135.754	88,47%	(15.652)
	CASA	89.854	107.619	106.050	106.033	11.402	(17)	(1.587)	-1,47%	16.179	18,01%	115.739	91,61%	(9.706)
	(%) CASA	82,41%	88,93%	88,29%	88,29%									
	FDR	40,48%	52,26%	54,35%	54,36%									

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	8.581	8.818	8.299	7.394	(905)	(1.424)	-16,15%	(1.187)	-13,83%	-	0,00%	7.394	
2	Giro ISE	1.236	1.518	702	708	6	(809)	-53,33%	(527)	-42,67%		0,00%	708	
3	Tabungan ISE	7.345	7.300	7.596	6.685	(911)	(614)	-8,42%	(660)	-8,98%		0,00%	6.685	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	146	155	155	155	0	0	0,00%	9	6,16%		0,00%	155	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Local Champion	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	15.419	275	1.500	1.225	527	1.250	5.914	250	14.493	106,39%	926
	KUR	9.147	13.072	14.337	275	1.500	1.225	555	1.265	5.190	235	13.868	103,38%	469
	Non KUR	358	1.097	1.082	-	-	0	-28	-15	724	15	624	173,19%	457
3	PWG	9.262	11.392	11.262	406	914	508	-69	-130	2.000	1.043	16.966	66,38%	(5.704)
	Cilem	9.262	11.392	11.262	406	914	508	-69	-130	2.000	1.043	16.966	66,38%	(5.704)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	38.009	625	1.857	1.232	282	942	12.632	916	47.656	79,76%	(9.648)
	CF 1	14.455	17.388	17.901	-	986	986	-230	513	3.446	473	17.089	104,75%	812
	Total Griya	3.903	8.619	8.969	-	597	597	0	351	5.066	246	4.866	184,33%	4.103
	• Total Non Program	3.903	6.826	7.011	-	430	430	-74	185	3.108	244	4.866	144,08%	2.145
	• Program	-	1.793	1.958	-	167	167	-8	165	1.958	2	0	0,00%	1.958
	Oto	10.552	8.770	8.932	-	389	389	-230	162	-1.620	227	12.223	73,07%	(3.291)
	CF 2	10.922	19.679	20.108	625	871	246	513	429	9.186	442	30.567	65,78%	(10.460)
	Mitraguna & Others	10.683	18.945	19.324	625	745	120	516	380	8.642	365	29.780	64,89%	(10.456)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	65.284	1.806	4.271	2.465	1.225	2.038	21.141	2.234	79.115	82,52%	(13.831)

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	-	-	-	949	0,00%	0,00%	6,15%	949	949	949			
	KUR	-	-	-	767	0,00%	0,00%	5,35%	767	767	767			
	Non KUR	-	-	-	182	0,00%	0,00%	16,85%	182	182	182			
3	PWG	-	-	-	1.185	0,00%	0,00%	10,52%	1.185	1.185	1.185			
	Cilem	-	-	-	1.185	0,00%	0,00%	10,52%	1.185	1.185	1.185			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	1.348	1,42%	1,96%	3,55%	622	988	1.005			
	CF 1	360	344	708	1.056	2,49%	4,07%	5,90%	348	696	713			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.056	3,41%	8,08%	11,83%	348	696	713			
	CF 2	-	-	17	292	0,00%	0,09%	1,45%	275	292	292			
	Mitraguna & Others	-	-	17	292	0,00%	0,09%	1,51%	275	292	292			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	3.482	0,82%	1,15%	5,33%	2.756	3.122	3.138	2,97%	44,34%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,71%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,51%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,03%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,42%	171	271	271	1,53%	-268,89%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 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	646	1.138	1.132	(165)	(6)	486	75,21%	1.129	32675,77%	6	#####	1.126
2	Tabungan	34.487	32.850	34.231	33.951	1.712	(280)	1.101	3,35%	(537)	-1,56%	40.322	84,20%	(6.371)
3	Deposito	3.517	2.455	2.425	2.425	(50)	0	(30)	-1,22%	(1.092)	-31,06%	3.592	67,51%	(1.167)
	Total	38.008	35.951	37.794	37.508	1.498	(286)	1.557	4,33%	(500)	-1,32%	43.921	85,40%	(6.413)
	CASA	34.491	33.496	35.369	35.083	1.548	(286)	1.587	4,74%	592	1,72%	40.329	86,99%	(5.246)
	(%) CASA	90,75%	93,17%	93,58%	93,54%									
	FDR	1,90%	3,20%	3,09%	3,11%									

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	159	66	74	74	0	8	11,56%	(85)	-53,67%	-	0,00%	74	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%		0,00%	74	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 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	644	914	923	88	80	-8	24	10	279	71	1.982	46,57%	(1.059)
	Cilem	644	914	923	88	80	-8	24	10	279	71	1.982	46,57%	(1.059)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Mitraguna & Others	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.166	238	90	-148	173	16	444	74	2.061	56,59%	(895)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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	-	-	-	21	0,00%	0,00%	2,30%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	2,30%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	21	0,00%	0,00%	1,82%	21	21	21	170,91%	#####	169,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

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

PHR & Payroll

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