

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	421.188	397.004	177.355	(24.183)	(21.824)	-5,21%	158.707	66,60%	420.906	94,32%	(23.901)
2	Tabungan	1.732.891	1.903.991	1.936.070	1.944.317	44.961	8.248	40.326	2,12%	211.427	12,20%	2.000.816	97,18%	(56.499)
3	Deposito	877.742	950.883	831.009	854.003	(55.963)	22.994	(96.880)	-10,19%	(23.739)	-2,70%	896.431	95,27%	(42.428)
Total		2.848.930	3.273.702	3.188.266	3.195.325	166.354	7.058	(78.377)	-2,39%	346.395	12,16%	3.318.152	96,30%	(122.828)
CASA		1.971.188	2.322.819	2.357.258	2.341.322	222.316	(15.936)	18.503	0,80%	370.134	18,78%	2.421.722	96,68%	(80.400)
(% CASA)		69,19%	70,95%	73,94%	73,27%									
FDR		84,13%	83,44%	86,73%	86,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	94.197	92.355		(1.841)	5.052	5,79%	12.945	16,30%	118.145	78,17%	(25.789)
2	Giro ISE	37.094	35.022	33.084	32.475		(609)	(2.546)	-7,27%	(4.618)	-12,45%	60.551	53,63%	(28.076)
3	Tabungan ISE	39.484	49.856	60.658	59.425		(1.232)	9.569	19,19%	19.941	50,51%	44.877	132,42%	14.548
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	120.845	4.410	570	-3.840	1.457	-5.903	-2.117	6.473	162.236	74,49%	(41.391)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	95.223	3.500	-	-3.500	1.657	-5.588	-4.990	5.588	122.383	77,81%	(27.160)
	• Local Champion	83.501	66.595	64.220	500	-	-500	-804	-2.374	-19.280	2.374	94.012	68,31%	(29.791)
	• Value Chain	16.712	34.216	31.003	3.000	-	(3.000)	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	329.149	13.920	15.575	1.655	1.228	3.382	18.333	12.193	362.288	90,85%	(33.138)
	KUR	291.370	306.564	310.657	13.660	15.550	1.890	1.900	4.093	19.288	11.457	340.266	91,30%	(29.608)
	Non KUR	19.446	19.203	18.492	260	25	-235	-673	-711	-954	736	22.022	83,97%	(3.530)
3	PWG	193.140	323.731	340.597	54.380	55.804	1.424	11.995	16.866	147.456	38.938	362.681	93,91%	(22.085)
	Cilem	122.752	218.666	230.427	22.148	26.409	4.261	7.938	11.761	107.676	14.648	262.581	87,75%	(32.154)
	Gadai	70.389	105.064	110.170	32.232	29.395	-2.837	4.057	5.105	39.781	24.290	100.101	110,06%	10.069
4	CFG	1.770.026	1.955.435	1.974.667	52.162	58.196	6.034	10.668	19.232	204.641	38.964	2.003.011	98,58%	(28.344)
	CF 1	463.002	520.993	531.762	12.879	18.914	6.035	1.760	10.768	68.760	8.145	503.674	105,58%	28.088
	Total Griya	392.209	436.373	446.110	8.985	15.224	6.240	0	9.737	53.901	5.487	412.745	108,08%	33.365
	• Total Non Program	388.279	424.924	434.041	8.650	14.564	5.914	372	9.117	45.762	5.448	397.355	109,23%	36.690
	• Program	3.930	11.449	12.069	334	660	326	302	620	8.139	40	15.395	78,40%	(3.326)
	Oto	70.793	84.620	85.652	3.894	3.689	-205	1.760	1.031	14.859	2.658	90.929	94,20%	(5.277)
	CF 2	1.307.024	1.434.442	1.442.906	39.283	39.282	-1	8.908	8.464	135.881	30.818	1.499.337	96,24%	(56.432)
	Mitraguna & Others	1.211.757	1.335.736	1.343.669	38.451	36.496	-1.955	9.546	7.933	131.913	28.563	1.384.316	97,06%	(40.647)
	Pensium	95.268	98.706	99.236	832	2.786	1.954	-638	530	3.969	2.256	115.021	86,28%	(15.785)
Total Pembiayaan		2.396.945	2.731.682	2.765.259	124.871	130.145	5.273	25.347	33.577	368.314	96.568	2.890.216	95,68%	(124.958)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	18.983	1,43%	1,90%	5,77%	12.793	14.542	12.793			
	KUR	3.770	4.599	4.599	16.456	1,29%	1,50%	5,30%	11.856	12.686	11.856			
	Non KUR	671	1.590	1.590	2.527	3,45%	8,28%	13,67%	937	1.856	937			
3	PWG	155	-	-	12.704	0,08%	0,00%	3,73%	12.704	12.549	12.704			
	Cilem	155	-	-	11.678	0,13%	0,00%	5,07%	11.678	11.523	11.678			
	Gadai	-	-	-	1.026	0,00%	0,00%	0,93%	1.026	1.026	1.026			
4	CFG	19.018	28.147	27.679	44.459	1,07%	1,42%	2,25%	16.780	25.441	16.311			
	CF 1	8.456	11.479	12.737	17.592	1,83%	2,44%	3,31%	4.855	9.136	6.114			
	Total Griya	6.832	10.463	10.710	14.980	1,74%	2,45%	3,36%	4.269	8.147	4.517			
	Oto	1.624	1.016	2.026	2.613	2,29%	2,39%	3,05%	586	989	1.596			
	CF 2	10.562	16.669	14.942	26.866	0,81%	1,04%	1,86%	11.924	16.305	10.198			
	Mitraguna & Others	10.315	16.481	14.431	25.703	0,85%	1,08%	1,91%	11.271	15.388	9.222			
	Pensium	247	188	511	1.164	0,26%	0,52%	1,17%	653	917	976			
Total Pembiayaan		24.121	34.343	33.868	76.145	1,01%	1,24%	2,75%	42.277	52.024	41.802	1,03%	62,64%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,44%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.043	1,04%	1,57%	1,23%	(1.086)	817	(641)			
	KUR	1.952	4.075	4.391	3.289	0,67%	1,43%	1,06%	(1.103)	1.336	(787)			
	Non KUR	1.274	609	737	754	6,55%	3,84%	4,08%	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	25.136	1,90%	1,35%	1,27%	(1.173)	(8.554)	(2.629)			
	CF 1	5.942	4.809	5.093	5.666	1,28%	0,98%	1,07%	573	(276)	857			
	Total Griya	5.028	4.373	4.557	5.230	1,28%	1,04%	1,17%	673	202	857			
	Oto	914	436	536	436	1,29%	0,63%	0,51%	(100)	(478)	-			
	CF 2	27.748	22.956	21.216	19.470	2,12%	1,48%	1,35%	(1.746)	(8.278)	(3.486)			
	Mitraguna & Others	27.082	22.326	20.725	19.153	2,23%	1,55%	1,43%	(1.571)	(7.929)	(3.172)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	30.935	1,59%	1,21%	1,12%	(2.247)	(7.066)	(3.253)	1,41%	-25,74%	0,3%

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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	40.336	22.891	(911)	(17.445)	(1.593)	-6,51%	(6.645)	-22,50%	46.170	49,58%	(23.279)
2	Tabungan	75.287	90.912	96.252	97.528	(1.569)	1.276	6.616	7,28%	22.241	29,54%	96.129	101,46%	1.399
3	Deposito	166.481	116.868	76.413	76.413	(25.835)	0	(40.455)	-34,62%	(90.068)	-54,10%	168.336	45,39%	(91.922)
	Total	271.304	232.264	213.001	196.832	(28.315)	(16.169)	(35.432)	-15,26%	(74.472)	-27,45%	310.634	63,36%	(113.802)
	CASA	104.823	115.396	136.588	120.418	(2.480)	(16.169)	5.023	4,35%	15.596	14,88%	142.299	84,62%	(21.880)
	(%) CASA	38,64%	49,68%	64,13%	61,18%									
	FDR	71,62%	87,88%	95,67%	103,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.669	20.234		(435)	706	3,62%	3.970	24,41%	-	0,00%	20.234
2	Giro ISE	12.924	10.849	8.505	8.142		(363)	(2.707)	-24,95%	(4.783)	-37,01%		0,00%	8.142
3	Tabungan ISE	1.712	6.998	12.140	12.067		(72)	5.070	72,44%	10.356	605,01%		0,00%	12.067
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.401	-	-	0	-130	-132	4.510	132	19.916	72,31%	(5.514)
	Linkage	1.111	804	787	-	-	-	-17	-17	-324	17	5.477	14,37%	(4.690)
	Non-Linkage	8.780	13.729	13.614	-	-	0	-113	-115	4.835	115	14.439	94,29%	(825)
	• Local Champion	6.630	9.079	8.964	-	-	0	-113	-115	2.335	115	9.312	96,26%	(348)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	5.126	90,71%	(476)
2	MBG	65.409	59.042	57.822	1.310	840	-470	-1.380	-1.220	-7.586	2.060	70.008	82,59%	(12.186)
	KUR	63.164	56.360	55.210	1.310	840	-470	-1.263	-1.150	-7.954	1.990	67.553	81,73%	(12.344)
	Non KUR	2.245	2.683	2.613	-	-	0	-118	-70	368	70	2.455	106,44%	158
3	PWG	10.519	15.081	15.420	1.686	1.308	-378	635	339	4.902	969	18.008	85,63%	(2.588)
	Cilem	10.519	15.081	15.420	1.686	1.308	-378	635	339	4.902	969	18.008	85,63%	(2.588)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.144	4.213	3.019	-1.194	147	683	7.666	2.336	134.112	86,60%	(17.968)
	CF 1	58.498	62.127	61.662	2.271	298	-1.973	256	-465	3.165	763	60.416	102,06%	1.246
	Total Griya	56.812	59.059	58.670	1.907	298	-1.610	0	-389	1.858	686	56.783	103,32%	1.887
	• Total Non Program	55.952	58.249	57.866	1.907	298	-1.610	-422	-383	1.914	681	53.414	108,34%	4.452
	• Program	860	810	804	-	-	0	-8	-6	-56	6	3.370	23,87%	(2.565)
	Oto	1.686	3.069	2.992	364	-	-364	256	-76	1.306	76	3.633	82,35%	(641)
	CF 2	49.980	53.333	54.481	1.942	2.721	779	-109	1.148	4.501	1.573	73.695	73,93%	(19.214)
	Mitraguna & Others	49.699	53.068	54.222	1.942	2.721	779	-102	1.154	4.522	1.567	72.662	74,62%	(18.440)
	Pensiun	281	266	260	-	-	0	-6	-6	-21	6	1.033	25,13%	(773)
	Total Pembiayaan	194.296	204.118	203.788	7.209	5.167	-2.042	-728	-330	9.492	5.497	242.044	84,19%	(38.256)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	2.815	1,64%	2,24%	4,87%	1.491	1.744	1.311			
	KUR	1.022	1.029	880	2.658	1,62%	1,56%	4,81%	1.777	1.636	1.629			
	Non KUR	49	475	444	158	2,19%	16,55%	6,04%	(286)	109	(317)			
3	PWG	95	-	-	578	0,91%	0,00%	3,75%	578	483	578			
	Cilem	95	-	-	578	0,91%	0,00%	3,75%	578	483	578			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	3.492	1,72%	2,07%	3,01%	1.097	1.628	1.090			
	CF 1	1.284	1.880	1.863	2.266	2,19%	3,00%	3,68%	403	982	386			
	Total Griya	1.284	1.880	1.863	2.197	2,26%	3,15%	3,74%	334	913	316			
	Oto	-	-	-	69	0,00%	0,00%	2,32%	69	69	69			
	CF 2	581	522	532	1.226	1,16%	1,00%	2,25%	694	645	704			
	Mitraguna & Others	581	522	532	1.226	1,17%	1,00%	2,26%	694	645	704			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	6.886	1,56%	1,82%	3,38%	3.167	3.855	2.973	0,59%	82,52%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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	726	0,65%	1,48%	1,26%	(146)	303	(180)			
	KUR	260	859	716	571	0,41%	1,27%	1,03%	(146)	311	(288)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,96%	-	(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	2.168	1,53%	0,71%	1,06%	721	(804)	686	0,33%	68,76%	-0,7%

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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	20.212	20.018	(1.392)	(193)	(633)	-3,07%	(4.743)	-19,15%	41.105	48,70%	(21.087)
2	Tabungan	139.675	139.420	142.151	142.230	2.493	79	2.810	2,02%	2.555	1,83%	160.468	88,63%	(18.238)
3	Deposito	81.953	77.952	88.188	88.209	(820)	20	10.257	13,16%	6.255	7,63%	83.487	105,66%	4.722
	Total	246.389	238.023	250.551	250.457	281	(94)	12.433	5,22%	4.068	1,65%	285.060	87,86%	(34.603)
	CASA	164.436	160.072	162.362	162.248	1.101	(114)	2.177	1,36%	(2.188)	-1,33%	201.573	80,49%	(39.324)
	(%) CASA	66,74%	67,25%	64,80%	64,78%									
	FDR	63,49%	72,41%	69,48%	69,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	10.393	10.416		23	(462)	-4,24%	(493)	-4,52%	-	0,00%	10.416
2	Giro ISE	6.429	4.866	4.865	4.880		16	15	0,30%	(1.549)	-24,09%		0,00%	4.880
3	Tabungan ISE	3.915	6.012	5.528	5.536		8	(476)	-7,92%	1.620	41,39%		0,00%	5.536
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	17.505	-	-	0	-293	-1.397	-1.544	1.397	26.482	66,10%	(8.978)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.505	-	-	0	-293	-1.397	-1.544	1.397	23.245	75,30%	(5.740)
	• Local Champion	15.448	17.199	16.950	-	-	0	-249	-249	1.502	249	17.438	97,20%	(488)
	• Value Chain	3.600	1.702	554	-	-	-	-44	-1.148	-3.046	1.148	5.807	9,55%	(5.253)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.623	1.300	1.785	484	627	1.212	5.786	573	13.639	85,22%	(2.015)
	Cilem	5.838	10.412	11.623	1.300	1.785	484	627	1.212	5.786	573	13.639	85,22%	(2.015)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	144.955	3.560	4.519	959	1.095	1.907	13.412	2.612	152.446	95,09%	(7.491)
	CF 1	81.145	74.508	74.132	634	1.323	689	-233	-376	-7.013	1.699	80.815	91,73%	(6.683)
	Total Griya	74.220	68.592	68.400	634	1.323	689	0	-191	-5.820	1.514	72.670	94,12%	(4.270)
	• Total Non Program	73.552	67.965	67.778	634	1.323	689	-1.118	-188	-5.774	1.511	70.051	96,75%	(2.273)
	• Program	669	626	623	-	-	0	-4	-4	-46	4	2.619	23,77%	(1.997)
	Oto	6.925	5.916	5.732	-	-	0	-233	-184	-1.193	184	8.145	70,38%	(2.413)
	CF 2	50.397	68.540	70.823	2.926	3.196	270	1.328	2.283	20.425	913	71.632	98,87%	(809)
	Mitraguna & Others	49.913	67.543	69.835	2.824	3.196	372	1.303	2.292	19.921	904	70.238	99,43%	(403)
	Pensiun	484	996	988	102	-	-102	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	174.083	4.860	6.304	1.443	1.428	1.722	17.654	4.581	192.588	90,39%	(18.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	680	0,19%	0,00%	5,85%	680	669	680			
	Cilem	11	-	-	680	0,19%	0,00%	5,85%	680	669	680			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	3.478	0,88%	1,52%	2,40%	1.303	2.316	2.040			
	CF 1	1.162	1.383	2.039	3.234	1,43%	2,74%	4,36%	1.195	2.072	1.850			
	Total Griya	1.162	1.383	1.962	3.200	1,57%	2,86%	4,68%	1.238	2.038	1.816			
	Oto	-	-	77	34	0,00%	1,30%	0,59%	(43)	34	34			
	CF 2	-	54	136	244	0,00%	0,20%	0,34%	108	244	190			
	Mitraguna & Others	-	54	136	244	0,00%	0,20%	0,35%	108	244	190			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	4.157	0,75%	1,26%	2,39%	1.983	2.985	2.720	0,23%	90,29%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	1.363	0,59%	1,02%	0,94%	(92)	585	64			
	CF 1	342	585	864	772	0,42%	1,16%	1,04%	(92)	430	188			
	Total Griya	342	585	864	772	0,46%	1,26%	1,13%	(92)	430	188			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,85%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.363	0,50%	0,84%	0,78%	(92)	585	64	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	50.267	55.453	3.771	5.186	422	0,77%	36.679	195,36%	36.087	153,66%	19.366
2	Tabungan	206.902	265.449	266.661	269.898	6.039	3.238	4.449	1,68%	62.996	30,45%	228.586	118,07%	41.312
3	Deposito	118.442	96.974	49.777	60.760	(7.411)	10.983	(36.214)	-37,34%	(57.682)	-48,70%	120.549	50,40%	(59.789)
	Total	344.119	417.454	366.704	386.112	2.400	19.407	(31.343)	-7,51%	41.993	12,20%	385.222	100,23%	890
	CASA	225.677	320.480	316.928	325.352	9.811	8.424	4.871	1,52%	99.675	44,17%	264.674	122,93%	60.678
	(%) CASA	65,58%	76,77%	86,43%	84,26%									
	FDR	96,55%	93,29%	107,31%	101,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	4.330	4.338		8	794	22,39%	408	10,37%	-	0,00%	4.338
2	Giro ISE	1.420	1.163	2.538	2.541		3	1.378	118,45%	1.121	78,96%		0,00%	2.541
3	Tabungan ISE	2.001	1.767	1.493	1.497		4	(270)	-15,27%	(504)	-25,19%		0,00%	1.497
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	85.876	3.910	570	-3.340	2.407	-4.107	2.891	4.677	104.800	81,94%	(18.925)
	Linkage	21.612	25.120	24.824	910	570	(340)	-182	-296	3.212	866	31.112	79,79%	(6.289)
	Non-Linkage	61.373	64.862	61.052	3.000	-	-3.000	2.589	-3.810	-321	3.810	73.688	82,85%	(12.636)
	• Local Champion	55.173	36.998	35.253	-	-	-	-336	-1.744	-19.919	1.744	61.011	57,78%	(25.758)
	• Value Chain	6.200	27.864	25.798	3.000	-	(3.000)	2.925	-2.066	19.598	2.066	12.677	203,51%	13.122
2	MBG	43.181	44.128	44.604	2.455	2.180	-275	866	476	1.423	1.704	46.897	95,11%	(2.293)
	KUR	40.519	42.067	42.624	2.455	2.180	-275	952	557	2.105	1.623	44.012	96,85%	(1.387)
	Non KUR	2.662	2.060	1.980	-	-	0	-87	-81	-682	81	2.885	68,62%	(905)
3	PWG	26.463	44.214	45.849	7.583	7.048	-535	1.033	1.635	19.386	5.413	38.240	119,90%	7.609
	Cilem	12.356	24.595	25.172	2.038	2.177	139	397	576	12.816	1.600	18.392	136,86%	6.779
	Gadai	14.108	19.618	20.678	5.545	4.872	-674	636	1.059	6.570	3.812	19.848	104,18%	829
4	CFG	179.631	211.118	217.193	5.321	12.679	7.358	3.044	6.075	37.562	6.604	199.790	108,71%	17.403
	CF 1	55.651	68.035	76.936	826	9.857	9.031	208	8.901	21.285	957	59.885	128,47%	17.051
	Total Griya	50.392	59.216	68.373	400	9.692	9.292	0	9.157	17.981	534	52.642	129,88%	15.732
1	• Total Non Program	50.392	59.216	68.373	400	9.692	9.292	-368	9.157	17.981	534	52.642	129,88%	15.732
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.563	426	166	-260	208	-257	3.303	422	7.243	118,22%	1.320
	CF 2	123.980	143.083	140.257	4.495	2.822	-1.673	2.836	-2.826	16.277	5.648	139.905	100,25%	352
	Mitraguna & Others	122.658	141.684	138.865	4.495	2.822	-1.673	2.843	-2.819	16.207	5.641	137.456	101,03%	1.409
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	393.522	19.269	22.477	3.208	7.350	4.080	61.261	18.397	389.727	100,97%	3.794

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	-	0,61%	0,00%	0,00%	-	(508)	-			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	-	0,76%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	3.179	0,95%	1,36%	7,13%	2.577	2.770	2.439			
	KUR	305	686	498	2.844	0,75%	1,18%	6,67%	2.346	2.539	2.157			
	Non KUR	104	53	104	335	3,92%	5,04%	16,92%	231	231	282			
3	PWG	-	-	-	5.260	0,00%	0,00%	11,47%	5.260	5.260	5.260			
	Cilem	-	-	-	4.732	0,00%	0,00%	18,80%	4.732	4.732	4.732			
	Gadai	-	-	-	528	0,00%	0,00%	2,55%	528	528	528			
4	CFG	673	1.279	1.367	5.749	0,37%	0,65%	2,65%	4.383	5.076	4.471			
	CF 1	295	196	490	1.939	0,53%	0,72%	2,52%	1.449	1.644	1.742			
	Total Griya	295	-	227	1.691	0,58%	0,38%	2,47%	1.464	1.396	1.691			
	Oto	-	196	263	248	0,00%	2,98%	2,89%	(15)	248	52			
	CF 2	379	1.083	877	3.811	0,31%	0,61%	2,72%	2.934	3.432	2.728			
	Mitraguna & Others	379	1.083	877	3.811	0,31%	0,62%	2,74%	2.934	3.432	2.728			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	14.188	0,48%	0,51%	3,61%	12.220	12.598	12.170	0,68%	81,14%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
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	2.239	0,54%	1,06%	1,03%	(1)	1.271	197			
	CF 1	153	113	112	111	0,27%	0,16%	0,14%	(1)	(42)	(3)			
	Total Griya	153	113	112	111	0,30%	0,19%	0,16%	(1)	(42)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	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	2.518	0,35%	0,70%	0,64%	(204)	1.357	226	1,06%	-64,88%	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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	2.481	1.998	40.645	(483)	(41.283)	-95,38%	(17.821)	-89,92%	34.705	5,76%	(32.707)
2	Tabungan	188.323	172.953	175.276	174.872	4.147	(404)	1.919	1,11%	(13.451)	-7,14%	209.136	83,62%	(34.264)
3	Deposito	54.534	66.101	57.917	54.894	(25.458)	(3.023)	(11.207)	-16,95%	360	0,66%	56.040	97,95%	(1.146)
	Total	262.676	282.334	235.674	231.764	19.334	(3.910)	(50.570)	-17,91%	(30.912)	-11,77%	299.881	77,29%	(68.117)
	CASA	208.142	216.233	177.757	176.870	44.791	(887)	(39.364)	-18,20%	(31.272)	-15,02%	243.841	72,54%	(66.971)
	(%) CASA	79,24%	76,59%	75,42%	76,31%									
	FDR	66,71%	72,21%	88,14%	89,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	3.947	3.961	15	293	8,00%	(2.225)	-35,97%	-	0,00%	3.961	
2	Giro ISE	879	331	621	624	3	293	88,69%	(255)	-29,02%	-	0,00%	624	
3	Tabungan ISE	5.307	3.337	3.326	3.337	12	0	0,00%	(1.970)	-37,12%	-	0,00%	3.337	
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	10.155	750	840	90	436	661	9.449	179	5.700	178,18%	4.456
	KUR	498	8.282	8.959	750	840	90	453	677	8.461	163	5.134	174,51%	3.825
	Non KUR	209	1.212	1.197	-	-	0	-17	-16	988	16	566	211,47%	631
3	PWG	23.244	35.104	37.553	7.572	8.364	792	1.358	2.449	14.309	5.915	38.714	97,00%	(1.162)
	Cilem	7.809	11.949	13.306	1.363	2.190	826	458	1.357	5.497	833	18.851	70,58%	(5.546)
	Gadai	15.435	23.155	24.247	6.209	6.175	-34	899	1.092	8.812	5.082	19.863	122,07%	4.384
4	CFG	144.290	159.268	160.000	3.301	3.131	-170	-69	731	15.709	2.400	166.155	96,30%	(6.155)
	CF 1	8.588	12.193	12.342	670	250	-420	-25	149	3.754	101	12.165	101,46%	177
	Total Griya	7.701	11.174	11.346	670	250	-420	0	172	3.645	78	10.127	112,03%	1.219
	• Total Non Program	7.409	10.560	10.734	670	250	-420	598	174	3.325	76	8.983	119,49%	1.750
	• 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	147.658	2.631	2.881	250	-44	582	11.956	2.299	153.990	95,89%	(6.333)
	Mitraguna & Others	125.011	133.616	133.322	2.539	1.732	-807	-1	-294	8.311	2.026	140.961	94,58%	(7.639)
	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	207.719	11.623	12.335	712	1.303	3.840	32.492	8.495	217.555	95,48%	(9.836)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	681	0,00%	1,98%	6,71%	494	681	492			
	KUR	-	-	-	496	0,00%	0,00%	5,54%	496	496	496			
	Non KUR	-	190	188	186	0,00%	15,50%	15,51%	(2)	186	(4)			
3	PWG	-	-	-	721	0,00%	0,00%	1,92%	721	721	721			
	Cilem	-	-	-	678	0,00%	0,00%	5,09%	678	678	678			
	Gadai	-	-	-	43	0,00%	0,00%	0,18%	43	43	43			
4	CFG	2.296	3.664	3.194	5.389	1,59%	2,01%	3,37%	2.195	3.093	1.726			
	CF 1	66	33	67	1.062	0,77%	0,55%	8,61%	995	996	1.030			
	Total Griya	66	33	67	1.062	0,86%	0,60%	9,36%	995	996	1.030			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	4.327	1,64%	2,13%	2,93%	1.199	2.097	696			
	Mitraguna & Others	2.230	3.631	3.127	3.992	1,78%	2,34%	2,99%	865	1.763	362			
	Pensiun	-	-	-	334	0,00%	0,00%	2,33%	334	334	334			
	Total Pembiayaan	2.296	3.853	3.382	6.792	1,31%	1,66%	3,27%	3.409	4.496	2.939	1,63%	50,21%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,18%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,37%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,62%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,68%	-	(627)	53	5,73%	-240,95%	4,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	403	377	72	(25)	(124)	-24,75%	(1.709)	-81,91%	3.184	11,85%	(2.807)
2	Tabungan	37.117	38.758	39.892	39.865	(407)	(27)	1.107	2,86%	2.748	7,40%	42.859	93,02%	(2.993)
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	52.895	52.843	(334)	(52)	1.034	2,00%	2.900	5,81%	56.871	92,92%	(4.028)
	CASA	39.204	39.260	40.295	40.243	(336)	(52)	983	2,50%	1.039	2,65%	46.043	87,40%	(5.800)
	(%) CASA	78,50%	75,78%	76,18%	76,16%									
	FDR	145,08%	122,64%	120,72%	120,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	537	538		1	41	8,29%	(43)	-7,34%	-	0,00%	538
2	Giro ISE	1	64	2	2		0	(62)	-96,90%	1	101,52%		0,00%	2
3	Tabungan ISE	580	433	535	536		1	103	23,86%	(44)	-7,53%		0,00%	536
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	3.843	495	926	431	279	690	2.609	237	2.809	136,84%	1.035
	Cilem	1.235	3.154	3.843	495	926	431	279	690	2.609	237	2.809	136,84%	1.035
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.010	1.133	1.303	170	-65	-375	-11.211	1.678	64.578	92,93%	(4.567)
	CF 1	464	823	815	223	-	-223	415	-9	351	9	457	178,32%	358
	Total Griya	301	269	266	-	-	0	0	-3	-35	3	294	90,50%	(28)
	• Total Non Program	301	269	266	-	-	0	-3	-3	-35	3	294	90,50%	(28)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	223	-	-223	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.195	910	1.303	393	-479	-366	-11.562	1.669	64.121	92,32%	(4.925)
	Mitraguna & Others	66.540	55.109	55.065	910	1.303	393	-326	-44	-11.475	1.347	56.810	96,93%	(1.745)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.854	1.629	2.229	601	214	315	-8.603	1.915	67.386	94,76%	(3.533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	-	-	-	48	0,00%	0,00%	1,25%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	1,25%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.375	4,24%	3,25%	3,96%	413	(648)	38			
	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	2.375	4,27%	3,29%	4,01%	413	(648)	38			
	Mitraguna & Others	2.931	2.337	1.961	2.375	4,41%	3,56%	4,31%	413	(557)	38			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.423	4,17%	3,09%	3,79%	461	(600)	86	0,00%	100,00%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	130.627	131.061	136.989	434	(32.120)	-19,68%	71.898	121,53%	71.025	184,53%	60.036
2	Tabungan	111.248	121.777	127.225	127.795	2.975	570	6.018	4,94%	16.547	14,87%	125.447	101,87%	2.348
3	Deposito	16.666	20.185	19.005	19.005	815	0	(1.180)	-5,84%	2.339	14,03%	18.148	104,72%	857
	Total	187.077	305.142	276.857	277.861	140.778	1.004	(27.281)	-8,94%	90.784	48,53%	214.620	129,47%	63.241
	CASA	170.411	284.957	257.852	258.856	139.963	1.004	(26.102)	-9,16%	88.445	51,90%	196.472	131,75%	62.383
	(%) CASA	91,09%	93,39%	93,14%	93,16%									
	FDR	105,51%	72,96%	81,29%	81,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.780	3.805		26	925	32,11%	(15)	-0,38%	-	0,00%	3.805
2	Giro ISE	954	1.351	1.804	1.815		12	465	34,41%	861	90,28%		0,00%	1.815
3	Tabungan ISE	2.866	1.530	1.976	1.990		14	460	30,08%	(876)	-30,56%		0,00%	1.990
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	50.325	2.220	1.860	-360	357	177	4.228	1.683	52.094	96,60%	(1.769)
	KUR	42.963	47.819	48.107	2.220	1.860	-360	487	287	5.144	1.573	48.796	98,59%	(689)
	Non KUR	3.135	2.328	2.218	-	-	0	-130	-110	-917	110	3.298	67,25%	(1.080)
3	PWG	20.876	34.349	36.852	9.299	8.778	-521	2.703	2.503	15.976	6.276	37.410	98,51%	(558)
	Cilem	7.514	14.546	15.185	2.752	1.713	-1.040	1.847	639	7.671	1.074	18.308	82,94%	(3.123)
	Gadai	13.361	19.803	21.667	6.547	7.066	519	857	1.864	8.305	5.202	19.102	113,42%	2.564
4	CFG	127.111	135.478	135.477	4.916	1.985	-2.931	3.703	-1	8.366	1.986	140.604	96,35%	(5.127)
	CF 1	49.510	50.142	49.952	1.018	645	-373	546	-189	442	834	51.291	97,39%	(1.339)
	Total Griya	39.898	39.046	38.888	304	340	36	0	-159	-1.011	499	40.836	95,23%	(1.948)
	• Total Non Program	39.898	39.046	38.888	304	340	36	-132	-159	-1.011	499	40.836	95,23%	(1.948)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.065	714	305	-409	546	-31	1.453	336	10.456	105,82%	609
	CF 2	77.602	85.337	85.525	3.898	1.340	-2.558	3.156	188	7.923	1.152	89.313	95,76%	(3.788)
	Mitraguna & Others	75.812	83.282	83.491	3.898	1.340	-2.558	3.177	209	7.679	1.131	86.964	96,01%	(3.473)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	225.067	16.435	12.623	-3.812	6.174	2.438	27.682	10.185	233.409	96,43%	(8.342)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	2.758	0,27%	0,73%	5,48%	2.392	2.634	2.210			
	KUR	68	433	250	2.581	0,16%	0,52%	5,36%	2.331	2.513	2.148			
	Non KUR	56	115	116	177	1,79%	4,98%	7,98%	61	121	62			
3	PWG	-	-	-	687	0,00%	0,00%	1,86%	687	687	687			
	Cilem	-	-	-	561	0,00%	0,00%	3,69%	561	561	561			
	Gadai	-	-	-	126	0,00%	0,00%	0,58%	126	126	126			
4	CFG	2.018	4.027	4.014	2.774	1,59%	2,96%	2,05%	(1.240)	756	(1.252)			
	CF 1	1.770	1.931	2.188	1.079	3,58%	4,36%	2,16%	(1.109)	(691)	(852)			
	Total Griya	1.463	1.931	2.032	828	3,67%	5,20%	2,13%	(1.204)	(636)	(1.104)			
	Oto	307	-	156	251	3,19%	1,40%	2,27%	96	(56)	251			
	CF 2	248	2.096	1.826	1.695	0,32%	2,14%	1,98%	(131)	1.447	(400)			
	Mitraguna & Others	248	2.096	1.826	1.695	0,33%	2,19%	2,03%	(131)	1.447	(400)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	6.219	1,09%	1,97%	2,76%	1.839	4.077	1.644	0,35%	87,31%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	62,16%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	62,16%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	343	1,07%	0,85%	0,68%	(84)	(151)	83			
	KUR	115	169	343	298	0,27%	0,62%	0,62%	(45)	182	129			
	Non KUR	378	91	84	45	12,06%	3,61%	2,02%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.065	0,26%	0,85%	0,79%	(90)	728	129			
	CF 1	297	90	90	-	0,60%	0,00%	0,00%	(90)	(297)	(90)			
	Total Griya	297	90	90	-	0,74%	0,23%	0,00%	(90)	(297)	(90)			
	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%	1,28%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	2.907	0,42%	1,38%	1,29%	(175)	2.078	212	0,25%	80,99%	-1,0%

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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	7.512	6.840	1.942	(672)	3.506	105,16%	4.912	254,90%	12.865	53,16%	(6.025)
2	Tabungan	70.495	83.412	87.093	84.741	1.034	(2.353)	1.328	1,59%	14.245	20,21%	86.396	98,08%	(1.656)
3	Deposito	64.264	92.567	92.685	92.785	(828)	100	218	0,24%	28.521	44,38%	65.350	141,98%	27.434
	Total	136.686	179.313	187.290	184.365	2.149	(2.925)	5.052	2,82%	47.679	34,88%	164.612	112,00%	19.753
	CASA	72.423	86.746	94.605	91.580	2.977	(3.025)	4.834	5,57%	19.158	26,45%	99.261	92,26%	(7.681)
	(%) CASA	52,98%	48,38%	50,51%	49,67%									
	FDR	94,77%	84,69%	82,67%	83,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	8.166	8.165	(0)	2.213	37,18%	6.843	517,62%	-	0,00%	8.165
2	Giro ISE	771	687	579	579	0	(108)	-15,72%	(192)	-24,92%		0,00%	579
3	Tabungan ISE	551	5.265	7.587	7.586	(0)	2.321	44,08%	7.035	1276,62%		0,00%	7.586
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	34.550	935	1.150	215	-419	-342	2.791	1.492	37.072	93,20%	(2.523)
	KUR	29.577	32.463	32.347	860	1.150	290	-418	-116	2.769	1.266	34.653	93,35%	(2.306)
	Non KUR	2.181	2.429	2.203	75	-	-75	-1	-226	22	226	2.419	91,05%	(217)
3	PWG	6.201	9.141	10.715	820	2.196	1.376	200	1.574	4.514	622	14.494	73,93%	(3.779)
	Cilem	6.201	9.141	10.715	820	2.196	1.376	200	1.574	4.514	622	14.494	73,93%	(3.779)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.571	3.061	3.445	384	1.191	1.751	17.989	1.694	102.726	106,66%	6.844
	CF 1	23.474	30.943	31.634	1.611	1.092	-519	982	691	8.159	401	26.735	118,32%	4.899
	Total Griya	17.263	20.411	20.586	599	360	-239	0	175	3.323	185	18.392	111,93%	2.194
	• Total Non Program	17.263	20.411	20.586	599	360	-239	414	175	3.323	185	18.392	111,93%	2.194
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	11.048	1.013	732	-281	982	516	4.836	216	8.343	132,42%	2.705
	CF 2	68.107	76.876	77.937	1.450	2.353	903	208	1.060	9.830	1.293	75.991	102,56%	1.946
	Mitraguna & Others	64.272	73.105	74.194	1.450	2.353	903	236	1.088	9.922	1.265	71.937	103,14%	2.257
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.835	4.816	6.791	1.975	972	2.983	25.294	3.808	154.293	100,35%	543

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	1.663	0,01%	0,32%	4,81%	1.554	1.659	1.620			
	KUR	-	43	110	1.373	0,00%	0,34%	4,24%	1.263	1.373	1.330			
	Non KUR	4	-	-	291	0,19%	0,00%	13,19%	291	286	291			
3	PWG	48	-	-	328	0,78%	0,00%	3,06%	328	279	328			
	Cilem	48	-	-	328	0,78%	0,00%	3,06%	328	279	328			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	1.480	0,60%	0,79%	1,35%	634	933	59			
	CF 1	172	1.125	364	1.125	0,73%	1,18%	3,56%	761	953	0			
	Total Griya	-	1.125	207	291	0,00%	1,01%	1,41%	84	291	(834)			
	Oto	172	-	157	834	2,76%	1,49%	7,55%	678	663	834			
	CF 2	375	297	483	355	0,55%	0,63%	0,46%	(128)	(20)	58			
	Mitraguna & Others	375	297	483	355	0,58%	0,66%	0,48%	(128)	(20)	58			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	3.471	0,46%	0,63%	2,24%	2.515	2.872	2.007	0,77%	65,54%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	1,84%	-	-	-			
	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%	-63,54%	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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	3.401	10.488	(175)	7.086	4.137	65,15%	6.182	143,59%	15.629	67,10%	(5.142)
2	Tabungan	84.533	90.823	87.841	88.926	1.455	1.085	(1.896)	-2,09%	4.393	5,20%	99.104	89,73%	(10.177)
3	Deposito	19.903	27.815	28.065	28.065	981	0	250	0,90%	8.162	41,01%	20.749	135,26%	7.316
	Total	108.741	124.988	119.308	127.479	2.261	8.171	2.491	1,99%	18.738	17,23%	135.482	94,09%	(8.003)
	CASA	88.838	97.173	91.243	99.414	1.280	8.171	2.241	2,31%	10.576	11,90%	114.733	86,65%	(15.319)
	(%) CASA	81,70%	77,75%	76,48%	77,98%									
	FDR	78,57%	82,40%	88,19%	82,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	2.520	2.526		5	(1.289)	-33,78%	(1.390)	-35,50%	-	0,00%	2.526
2	Giro ISE	3.001	2.815	1.569	1.574		5	(1.241)	-44,10%	(1.427)	-47,55%		0,00%	1.574
3	Tabungan ISE	915	999	952	952		0	(47)	-4,73%	37	4,05%		0,00%	952
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	6.269	1.370	1.430	60	1.300	1.096	3.201	334	7.633	82,13%	(1.364)
	KUR	2.657	4.943	6.046	1.370	1.430	60	1.320	1.103	3.389	327	6.955	86,93%	(909)
	Non KUR	412	230	224	-	-	0	-20	-7	-188	7	679	32,95%	(455)
3	PWG	13.521	19.100	19.499	3.816	3.632	-185	297	400	5.978	3.232	28.683	67,98%	(9.183)
	Cilem	6.370	9.563	9.731	1.073	886	-188	275	168	3.361	717	17.921	54,30%	(8.189)
	Gadai	7.151	9.537	9.768	2.743	2.746	3	22	231	2.617	2.515	10.762	90,76%	(994)
4	CFG	68.150	78.720	79.448	2.306	2.276	-30	519	728	11.299	1.548	87.921	90,36%	(8.472)
	CF 1	32.030	33.138	33.227	-	651	651	-302	90	1.197	561	33.769	98,39%	(542)
	Total Griya	25.555	25.944	26.204	-	651	651	0	261	649	390	25.634	102,22%	570
	• Total Non Program	25.555	25.944	26.204	-	651	651	-476	261	649	390	25.634	102,22%	570
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.023	-	-	0	-302	-171	548	171	8.135	86,33%	(1.112)
	CF 2	36.119	45.582	46.221	2.306	1.625	-681	821	639	10.102	986	54.152	85,36%	(7.930)
	Mitraguna & Others	32.486	42.242	42.914	2.306	1.625	-681	855	673	10.428	952	50.435	85,09%	(7.520)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	105.217	7.492	7.338	-155	2.115	2.225	19.783	5.113	124.931	84,22%	(19.714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	165	0,00%	1,89%	2,63%	67	165	65			
	KUR	-	100	98	165	0,00%	1,98%	2,72%	67	165	65			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	486	0,00%	0,00%	2,49%	486	486	486			
	Cilem	-	-	-	434	0,00%	0,00%	4,46%	434	434	434			
	Gadai	-	-	-	52	0,00%	0,00%	0,53%	52	52	52			
4	CFG	1.050	794	-	1.970	1,54%	0,00%	2,48%	1.970	920	1.177			
	CF 1	1.050	669	-	1.332	3,28%	0,00%	4,01%	1.332	282	663			
	Total Griya	697	669	-	1.164	2,73%	0,00%	4,44%	1.164	467	496			
	Oto	353	-	-	168	5,46%	0,00%	2,39%	168	(186)	168			
	CF 2	-	125	-	639	0,00%	0,00%	1,38%	639	639	514			
	Mitraguna & Others	-	125	-	639	0,00%	0,00%	1,49%	639	639	514			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	2.621	1,23%	0,09%	2,49%	2.524	1.571	1.728	1,36%	45,55%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	1,53%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,82%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,03%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,05%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,21%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,23%	(7)	125	310	3,93%	-220,84%	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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	11.309	11.972	(1.933)	664	4.545	61,20%	4.291	55,87%	18.391	65,10%	(6.419)
2	Tabungan	96.197	119.337	118.455	118.757	2.870	302	(580)	-0,49%	22.560	23,45%	113.070	105,03%	5.687
3	Deposito	50.701	45.104	43.865	43.866	(846)	1	(1.238)	-2,74%	(6.835)	-13,48%	51.803	84,68%	(7.936)
	Total	154.579	171.868	173.629	174.595	91	966	2.727	1,59%	20.016	12,95%	183.263	95,27%	(8.668)
	CASA	103.878	126.764	129.764	130.729	937	965	3.965	3,13%	26.851	25,85%	131.461	99,44%	(732)
	(%) CASA	67,20%	73,76%	74,74%	74,88%									
	FDR	122,53%	118,75%	120,26%	119,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.588	4.581		(7)	478	11,64%	643	16,34%	-	0,00%	4.581
2	Giro ISE	1.498	2.480	2.697	2.697		0	217	8,76%	1.199	80,03%		0,00%	2.697
3	Tabungan ISE	2.310	1.493	1.761	1.754		(7)	260	17,43%	(556)	-24,07%		0,00%	1.754
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	36.406	1.300	1.915	615	-61	579	1.987	1.336	38.972	93,42%	(2.566)
	KUR	32.500	34.342	34.984	1.300	1.915	615	87	642	2.484	1.273	36.816	95,02%	(1.832)
	Non KUR	1.920	1.484	1.422	-	-	0	-148	-62	-498	62	2.156	65,94%	(734)
3	PWG	17.830	31.815	32.880	9.093	6.515	-2.578	1.711	1.064	15.049	5.451	32.787	100,28%	93
	Cilem	5.164	11.405	12.192	1.724	1.550	-174	802	787	7.028	763	14.806	82,35%	(2.613)
	Gadai	12.666	20.410	20.687	7.369	4.965	-2.404	909	277	8.021	4.688	17.981	115,05%	2.706
4	CFG	137.158	136.453	139.522	2.035	5.547	3.512	-621	3.069	2.365	2.478	147.002	94,91%	(7.480)
	CF 1	38.164	39.712	40.093	450	970	520	-402	381	1.929	589	39.346	101,90%	747
	Total Griya	33.008	34.050	34.137	450	400	-50	0	87	1.129	313	32.660	104,52%	1.477
	• Total Non Program	33.008	34.050	34.137	450	400	-50	-179	87	1.129	313	32.660	104,52%	1.477
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.956	-	570	570	-402	294	800	276	6.686	89,08%	(730)
	CF 2	98.994	96.742	99.429	1.585	4.577	2.992	-219	2.688	436	1.889	107.656	92,36%	(8.226)
	Mitraguna & Others	71.310	70.977	73.440	1.485	3.810	2.325	-6	2.464	2.130	1.346	81.625	89,97%	(8.185)
	Pensiun	27.683	25.765	25.989	100	767	667	-213	224	-1.694	543	26.031	99,84%	(42)
	Total Pembiayaan	189.407	204.095	208.807	12.428	13.977	1.549	1.028	4.712	19.400	9.265	218.761	95,45%	(9.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	1.634	0,69%	2,43%	4,49%	764	1.396	1.000			
	KUR	105	522	761	1.478	0,32%	2,22%	4,23%	717	1.373	956			
	Non KUR	133	111	109	155	6,92%	7,32%	10,93%	47	23	44			
3	PWG	-	-	-	641	0,00%	0,00%	1,95%	641	641	641			
	Cilem	-	-	-	510	0,00%	0,00%	4,18%	510	510	510			
	Gadai	-	-	-	132	0,00%	0,00%	0,64%	132	132	132			
4	CFG	1.146	999	1.255	3.554	0,84%	0,92%	2,55%	2.299	2.408	2.555			
	CF 1	198	258	95	135	0,52%	0,24%	0,34%	41	(63)	(123)			
	Total Griya	73	-	-	-	0,22%	0,00%	0,00%	-	(73)	-			
	Oto	125	258	95	135	2,42%	1,67%	2,27%	41	11	(123)			
	CF 2	948	741	1.160	3.419	0,96%	1,20%	3,44%	2.259	2.471	2.678			
	Mitraguna & Others	799	690	650	3.014	1,12%	0,92%	4,10%	2.364	2.215	2.324			
	Pensiun	149	51	511	405	0,54%	1,98%	1,56%	(105)	256	354			
	Total Pembiayaan	1.384	1.633	2.124	5.829	0,73%	1,04%	2,79%	3.705	4.445	4.196	1,90%	32,03%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	1,05%	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%	9,21%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,03%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,81%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,96%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,97%	-	332	(302)			
	Oto	305	232	232	232	0,00%	4,10%	3,90%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,94%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,85%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	1,22%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.921	2,57%	1,35%	1,40%	173	(1.950)	(44)	1,31%	6,50%	-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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	13.241	15.608	(2.547)	2.367	3.198	25,78%	2.812	21,98%	28.636	54,50%	(13.029)
2	Tabungan	133.664	151.983	154.164	155.071	904	906	3.088	2,03%	21.407	16,02%	155.428	99,77%	(357)
3	Deposito	120.976	138.437	138.115	138.106	135	(9)	(331)	-0,24%	17.130	14,16%	123.058	112,23%	15.047
	Total	267.435	302.828	305.520	308.784	(1.508)	3.264	5.955	1,97%	41.349	15,46%	307.123	100,54%	1.661
	CASA	146.460	164.392	167.405	170.678	(1.643)	3.273	6.286	3,82%	24.219	16,54%	184.064	92,73%	(13.386)
	(%) CASA	54,76%	54,29%	54,79%	55,27%									
	FDR	60,13%	60,18%	60,05%	59,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.096	5.093		(3)	498	10,83%	1.512	42,20%	-	0,00%	5.093
2	Giro ISE	1.025	1.971	1.029	1.030		1	(941)	-47,72%	6	0,54%		0,00%	1.030
3	Tabungan ISE	2.557	2.625	4.067	4.063		(3)	1.438	54,79%	1.506	58,90%		0,00%	4.063
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	39.066	1.910	2.040	130	148	124	-1.586	1.916	44.400	87,99%	(5.334)
	KUR	37.299	36.976	37.169	1.860	2.040	180	255	193	-130	1.847	40.989	90,68%	(3.820)
	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	14.602	1.453	1.288	-165	655	584	8.563	704	15.570	93,79%	(968)
	Cilem	6.039	14.018	14.602	1.453	1.288	-165	655	584	8.563	704	15.570	93,79%	(968)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.788	2.671	3.180	509	-2.381	494	15.680	2.686	123.765	104,87%	6.023
	CF 1	24.580	27.567	27.613	856	533	-323	-369	46	3.033	487	28.235	97,80%	(622)
	Total Griya	19.863	21.592	21.457	856	190	-666	0	-135	1.594	325	21.622	99,24%	(165)
	• Total Non Program	19.863	21.592	21.457	856	190	-666	255	-135	1.594	325	21.622	99,24%	(165)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.157	-	343	343	-369	181	1.439	162	6.614	93,09%	(457)
	CF 2	89.528	101.726	102.174	1.815	2.647	832	-2.012	448	12.647	2.199	95.530	106,96%	6.645
	Mitraguna & Others	89.444	101.119	101.502	1.815	2.577	762	-2.007	383	12.058	2.194	94.659	107,23%	6.843
	Pensiun	84	608	673	-	70	70	-5	65	589	5	871	77,27%	(198)
	Total Pembiayaan	160.799	182.254	183.456	6.034	6.508	474	-1.578	1.202	22.657	5.306	183.735	99,85%	(279)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	2.428	2,64%	2,37%	6,22%	1.504	1.356	1.631			
	KUR	877	705	854	2.321	2,35%	2,31%	6,25%	1.467	1.444	1.616			
	Non KUR	194	92	70	107	5,80%	3,56%	5,63%	37	(88)	15			
3	PWG	-	-	-	80	0,00%	0,00%	0,55%	80	80	80			
	Cilem	-	-	-	80	0,00%	0,00%	0,55%	80	80	80			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	1.320	0,69%	0,85%	1,02%	225	528	1.159			
	CF 1	630	38	965	790	2,56%	3,50%	2,86%	(175)	160	751			
	Total Griya	568	-	567	643	2,86%	2,62%	3,00%	76	74	643			
	Oto	61	38	398	147	1,30%	6,66%	2,39%	(251)	86	109			
	CF 2	162	123	130	530	0,18%	0,13%	0,52%	400	369	408			
	Mitraguna & Others	162	123	130	530	0,18%	0,13%	0,52%	400	369	408			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	3.828	1,16%	1,11%	2,09%	1.809	1.965	2.870	0,41%	80,55%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	1.187	2,29%	4,18%	3,04%	(439)	256	(438)			
	KUR	399	1.431	1.506	1.010	1,07%	4,07%	2,72%	(496)	611	(422)			
	Non KUR	532	194	120	177	15,87%	6,11%	9,35%	57	(355)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,02%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,61%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	1.820	0,83%	1,24%	0,99%	(439)	489	(500)	0,43%	56,43%	-0,6%

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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	119.186	97.534	(2.054)	(21.652)	34.733	55,31%	58.351	148,92%	53.494	182,33%	44.040
2	Tabungan	123.525	150.051	154.750	154.720	3.678	(30)	4.669	3,11%	31.196	25,25%	143.721	107,65%	10.999
3	Deposito	68.863	124.121	123.943	123.933	(185)	(10)	(189)	-0,15%	55.070	79,97%	70.400	176,04%	53.533
	Total	231.570	336.973	397.879	376.187	1.439	(21.692)	39.214	11,64%	144.617	62,45%	267.615	140,57%	108.572
	CASA	162.707	212.852	273.937	252.254	1.624	(21.682)	39.402	18,51%	89.547	55,04%	197.215	127,91%	55.039
	(%) CASA	70,26%	63,17%	68,85%	67,06%									
	FDR	34,66%	31,39%	27,09%	28,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.788	7.664		(124)	1.540	25,15%	1.773	30,09%	-	0,00%	7.664
2	Giro ISE	3.773	3.366	4.326	4.193		(133)	827	24,58%	420	11,13%		0,00%	4.193
3	Tabungan ISE	2.118	2.758	3.462	3.471		9	713	25,84%	1.353	63,86%		0,00%	3.471
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	10.661	681	1.001	320	-55	126	3.812	876	14.064	75,81%	(3.403)
	Cilem	6.849	10.535	10.661	681	1.001	320	-55	126	3.812	876	14.064	75,81%	(3.403)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	97.124	4.517	3.787	-730	1.676	1.895	23.705	1.892	98.064	99,04%	(940)
	CF 1	59.117	74.995	75.945	3.332	1.704	-1.628	779	950	16.829	754	68.723	110,51%	7.222
	Total Griya	51.507	65.623	65.841	2.539	739	-1.800	0	218	14.334	521	59.856	110,00%	5.985
	• Total Non Program	49.547	63.796	63.857	2.539	572	-1.967	1.792	62	14.310	510	52.179	122,38%	11.679
	• Program	1.960	1.828	1.984	-	167	167	-12	156	24	11	7.678	25,84%	(5.694)
	Oto	7.609	9.371	10.104	793	966	172	779	733	2.494	233	8.867	113,95%	1.237
	CF 2	14.303	20.234	21.179	1.185	2.083	898	897	945	6.876	1.138	29.341	72,18%	(8.162)
	Mitraguna & Others	14.303	20.222	21.047	1.185	1.963	778	897	825	6.745	1.138	29.016	72,54%	(7.968)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	107.785	5.198	4.789	-409	1.621	2.021	27.517	2.768	112.128	96,13%	(4.343)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	56	0,00%	0,00%	0,53%	56	56	56			
	Cilem	-	-	-	56	0,00%	0,00%	0,53%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.266	0,88%	3,18%	3,36%	238	2.617	499			
	CF 1	650	2.768	3.029	3.096	1,10%	4,04%	4,08%	67	2.446	328			
	Total Griya	404	2.588	2.856	3.018	0,79%	4,35%	4,58%	162	2.613	430			
	Oto	245	180	173	78	3,22%	1,85%	0,77%	(95)	(168)	(102)			
	CF 2	-	-	-	171	0,00%	0,00%	0,81%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,81%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.323	0,81%	2,86%	3,08%	294	2.673	555	1,87%	39,41%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	0,18%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-76,28%	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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	7.350	6.763	1.118	(587)	(1.669)	-19,79%	(2.070)	-23,44%	21.699	31,17%	(14.936)
2	Tabungan	83.648	75.662	80.627	82.088	(1.158)	1.461	6.425	8,49%	(1.560)	-1,87%	98.582	83,27%	(16.494)
3	Deposito	21.297	24.150	20.021	20.153	(4.953)	132	(3.998)	-16,55%	(1.144)	-5,37%	21.750	92,66%	(1.597)
	Total	113.778	108.245	107.998	109.003	(4.993)	1.005	759	0,70%	(4.775)	-4,20%	142.031	76,75%	(33.028)
	CASA	92.481	84.094	87.977	88.850	(40)	873	4.756	5,66%	(3.631)	-3,93%	120.281	73,87%	(31.430)
	(%) CASA	81,28%	77,69%	81,46%	81,51%									
	FDR	151,33%	184,48%	187,68%	185,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	8.390	7.017		(1.373)	802	12,91%	3.602	105,46%	-	0,00%	7.017
2	Giro ISE	1.685	2.429	2.346	2.185		(161)	(244)	-10,04%	500	29,64%		0,00%	2.185
3	Tabungan ISE	1.730	3.786	6.043	4.832		(1.211)	1.046	27,64%	3.102	179,33%		0,00%	4.832
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	10.856	110	25	-85	-365	-385	-4.645	410	17.862	60,77%	(7.006)
	KUR	13.526	8.301	7.939	-	-	-	-342	-361	-5.587	361	15.819	50,19%	(7.879)
	Non KUR	1.974	2.940	2.916	110	25	-85	-22	-24	942	49	2.043	142,72%	873
3	PWG	14.491	23.899	25.117	4.838	4.794	-44	1.063	1.218	10.626	3.576	31.508	79,72%	(6.391)
	Cilem	6.823	11.358	11.994	1.020	1.222	202	329	636	5.171	586	18.964	63,24%	(6.971)
	Gadai	7.668	12.542	13.123	3.819	3.572	-247	734	582	5.455	2.990	12.544	104,62%	579
4	CFG	142.193	164.548	166.718	6.498	4.941	-1.557	1.219	2.170	24.525	2.771	153.708	108,46%	13.009
	CF 1	6.747	8.769	8.618	188	-	-188	58	-151	1.871	151	8.885	97,00%	(267)
	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	3.474	188	-	-188	58	-111	192	111	3.981	87,26%	(507)
	CF 2	135.445	155.778	158.099	6.310	4.941	-1.369	1.161	2.321	22.654	2.620	144.823	109,17%	13.276
	Mitraguna & Others	125.884	146.998	149.411	6.036	4.941	-1.095	1.201	2.413	23.527	2.528	134.362	111,20%	15.049
	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	202.690	11.446	9.760	-1.686	1.917	3.003	30.506	6.757	203.079	99,81%	(388)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	1.692	8,85%	11,40%	15,59%	411	321	511			
	KUR	1.295	819	765	947	9,57%	9,21%	11,93%	182	(348)	128			
	Non KUR	77	363	517	745	3,89%	17,57%	25,55%	229	668	382			
3	PWG	-	-	-	431	0,00%	0,00%	1,72%	431	431	431			
	Cilem	-	-	-	286	0,00%	0,00%	2,38%	286	286	286			
	Gadai	-	-	-	145	0,00%	0,00%	1,11%	145	145	145			
4	CFG	6	-	290	1.194	0,00%	0,18%	0,72%	904	1.188	1.194			
	CF 1	-	-	-	81	0,00%	0,00%	0,94%	81	81	81			
	Total Griya	-	-	-	81	0,00%	0,00%	1,57%	81	81	81			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	6	-	290	1.113	0,00%	0,19%	0,70%	823	1.107	1.113			
	Mitraguna & Others	-	-	290	1.113	0,00%	0,20%	0,75%	823	1.113	1.113			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	3.317	0,80%	0,79%	1,64%	1.745	1.939	2.135	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	991	3,76%	8,56%	9,12%	29	408	132			
	KUR	557	837	824	852	4,11%	9,92%	10,73%	29	296	15			
	Non KUR	26	21	138	138	1,32%	4,71%	4,75%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,56%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,63%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.932	0,56%	0,95%	0,95%	29	961	128	0,11%	88,33%	-0,8%

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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	3.873	4.176	633	303	2.601	165,16%	3.304	378,60%	1.750	238,69%	2.427
2	Tabungan	63.525	67.931	68.662	68.984	5.369	322	1.053	1,55%	5.459	8,59%	71.349	96,69%	(2.365)
3	Deposito	5.722	7.221	7.035	7.035	(206)	0	(186)	-2,58%	1.312	22,93%	5.985	117,53%	1.049
	Total	70.120	76.727	79.570	80.195	5.796	625	3.468	4,52%	10.075	14,37%	79.084	101,40%	1.111
	CASA	64.398	69.506	72.535	73.160	6.002	625	3.654	5,26%	8.762	13,61%	73.098	100,08%	62
	(%) CASA	91,84%	90,59%	91,16%	91,23%									
	FDR	73,73%	85,49%	83,97%	83,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.651	3.653		2	(165)	-4,33%	166	4,76%	-	0,00%	3.653
2	Giro ISE	561	449	470	470		0	21	4,71%	(91)	-16,23%		0,00%	470
3	Tabungan ISE	2.926	3.370	3.182	3.183		2	(186)	-5,53%	257	8,79%		0,00%	3.183
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	6.282	858	1.079	221	587	761	3.699	318	5.700	110,22%	582
	Cilem	2.583	5.521	6.282	858	1.079	221	587	761	3.699	318	5.700	110,22%	582
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.533	1.900	1.350	-550	1.422	460	11.417	890	59.041	102,53%	1.492
	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	60.533	1.900	1.350	-550	1.422	460	11.417	890	59.041	102,53%	1.492
	Mitraguna & Others	45.066	55.374	55.693	1.780	1.060	-720	1.143	320	10.627	740	51.258	108,65%	4.435
	Pensiun	4.050	4.699	4.839	120	290	170	279	140	790	150	7.783	62,18%	(2.943)
	Total Pembiayaan	51.699	65.594	66.815	2.758	2.429	-329	2.010	1.221	15.116	1.208	64.740	103,20%	2.075

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	-	-	-	20	0,00%	0,00%	0,32%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,32%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	657	0,00%	0,00%	1,09%	657	657	657			
	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	-	-	-	657	0,00%	0,00%	1,09%	657	657	657			
	Mitraguna & Others	-	-	-	657	0,00%	0,00%	1,18%	657	657	657			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	677	0,00%	0,00%	1,01%	677	677	677	2,88%	-183,97%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	4.472	4.274	198	(198)	2.114	97,86%	2.190	105,06%	7.185	59,48%	(2.911)
2	Tabungan	153.901	153.184	155.729	155.024	6.509	(705)	1.840	1,20%	1.123	0,73%	170.698	90,82%	(15.674)
3	Deposito	36.197	27.914	28.272	28.272	(1.360)	0	358	1,28%	(7.924)	-21,89%	37.242	75,92%	(8.970)
	Total	192.181	183.258	188.473	187.570	5.347	(904)	4.311	2,35%	(4.612)	-2,40%	215.125	87,19%	(27.555)
	CASA	155.985	155.344	160.201	159.298	6.707	(904)	3.954	2,55%	3.313	2,12%	177.883	89,55%	(18.586)
	(%) CASA	81,17%	84,77%	85,00%	84,93%									
	FDR	138,97%	164,04%	160,97%	161,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.837	1.841		5	156	9,28%	1.312	248,08%	-	0,00%	1.841
2	Giro ISE	45	683	1.024	1.028		4	345	50,45%	983	2178,07%		0,00%	1.028
3	Tabungan ISE	484	1.002	813	813		0	(188)	-18,81%	329	68,07%		0,00%	813
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115		0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.674	115	400	285	-70	181	1.593	219	8.913	74,88%	(2.239)
	KUR	4.827	6.222	6.408	90	400	310	-91	186	1.581	214	8.318	77,04%	(1.910)
	Non KUR	254	271	266	25	-	-25	21	-6	12	6	595	44,62%	(330)
3	PWG	24.335	48.191	50.414	3.088	5.464	2.376	157	2.223	26.079	3.242	43.519	115,84%	6.895
	Cilem	24.335	48.191	50.414	3.088	5.464	2.376	157	2.223	26.079	3.242	43.519	115,84%	6.895
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	246.247	4.515	4.344	-171	-271	366	8.643	3.978	247.553	99,47%	(1.306)
	CF 1	8.506	8.716	8.658	-	112	112	-74	-57	152	169	10.260	84,39%	(1.601)
	Total Griya	6.805	6.817	6.722	-	-	0	0	-95	-83	95	7.278	92,36%	(556)
	• Total Non Program	6.655	6.675	6.581	-	-	0	-135	-94	-74	94	6.693	98,32%	(112)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.936	-	112	112	-74	38	235	74	2.982	64,94%	(1.045)
	CF 2	229.097	237.166	237.589	4.515	4.232	-283	-197	423	8.491	3.809	237.294	100,12%	295
	Mitraguna & Others	203.836	211.595	212.267	4.371	3.968	-403	165	672	8.432	3.296	207.323	102,38%	4.944
	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	303.379	7.718	10.208	2.490	-185	2.768	36.304	7.440	300.041	101,11%	3.338

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	459	0,00%	2,23%	6,88%	314	459	437			
	KUR	-	22	145	459	0,00%	2,33%	7,16%	314	459	437			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	1.943	0,00%	0,00%	3,86%	1.943	1.943	1.941			
	Cilem	-	2	-	1.943	0,00%	0,00%	3,86%	1.943	1.943	1.941			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.795	1,09%	1,37%	1,54%	421	1.211	77			
	CF 1	819	854	753	806	9,63%	8,64%	9,31%	53	(13)	(48)			
	Total Griya	819	854	753	806	12,04%	11,05%	11,99%	53	(13)	(48)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.865	2.621	2.990	0,77%	1,11%	1,26%	368	1.224	124			
	Mitraguna & Others	1.765	2.729	2.621	2.566	0,87%	1,24%	1,21%	(56)	800	(163)			
	Pensiun	-	136	-	424	0,00%	0,00%	1,67%	424	424	287			
	Total Pembiayaan	2.584	3.743	3.520	6.198	0,97%	1,17%	2,04%	2.678	3.614	2.455	0,58%	71,52%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.712	1,42%	1,34%	1,51%	419	342	214			
	CF 1	340	364	429	424	4,00%	4,92%	4,90%	(4)	84	60			
	Total Griya	340	364	429	424	5,00%	6,29%	6,31%	(4)	84	60			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.288	1,32%	1,21%	1,38%	424	258	154			
	Mitraguna & Others	2.939	2.995	2.864	3.288	1,44%	1,35%	1,55%	424	349	292			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.712	1,26%	1,10%	1,22%	419	342	214	0,50%	58,81%	-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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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 (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	302	1.387	(1.196)	1.086	771	125,23%	792	133,00%	12.197	11,37%	(10.810)
2	Tabungan	46.385	47.818	47.445	48.564	(132)	1.119	746	1,56%	2.179	4,70%	60.559	80,19%	(11.995)
3	Deposito	18.302	57.067	28.607	43.407	10.056	14.800	(13.661)	-23,94%	25.105	137,17%	19.099	227,27%	24.307
	Total	65.283	105.501	76.353	93.358	8.729	17.005	(12.143)	-11,51%	28.076	43,01%	91.856	101,64%	1.502
	CASA	46.981	48.434	47.747	49.952	(1.328)	2.205	1.517	3,13%	2.971	6,32%	72.756	68,66%	(22.805)
	(%) CASA	71,97%	45,91%	62,53%	53,51%									
	FDR	134,21%	93,33%	127,83%	104,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.054	1.055		1	(61)	-5,45%	(343)	-24,52%	-	0,00%	1.055
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.053	1.054		1	(61)	-5,45%	(304)	-22,40%		0,00%	1.054
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	16.815	620	1.045	425	-110	596	1.378	449	18.223	92,28%	(1.408)
	KUR	14.693	15.717	16.330	620	1.045	425	-95	613	1.637	432	17.333	94,21%	(1.003)
	Non KUR	745	503	486	-	-	0	-15	-17	-259	17	890	54,57%	(404)
3	PWG	3.211	6.891	7.083	1.166	576	-590	791	192	3.872	384	8.588	82,47%	(1.505)
	Cilem	3.211	6.891	7.083	1.166	576	-590	791	192	3.872	384	8.588	82,47%	(1.505)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	73.702	1.040	713	-327	-371	-1.654	4.734	2.366	77.811	94,72%	(4.109)
	CF 1	2.071	11.937	12.357	800	493	-307	152	420	10.285	73	5.602	220,58%	6.755
	Total Griya	1.516	10.778	11.115	626	386	-241	0	337	9.599	49	4.181	265,82%	6.934
	• Total Non Program	1.516	5.141	5.167	292	60	-232	261	26	3.651	34	4.181	123,58%	986
	• Program	-	5.637	5.948	334	326	-9	339	311	5.948	15	0	0,00%	5.948
	Oto	555	1.159	1.242	173	107	-66	152	83	687	24	1.421	87,42%	(179)
	CF 2	66.897	63.419	61.345	240	220	-20	-523	-2.074	-5.552	2.294	72.209	84,96%	(10.864)
	Mitraguna & Others	64.762	60.622	58.725	240	220	-20	-496	-1.897	-6.037	2.117	68.752	85,42%	(10.027)
	Pensiun	2.135	2.797	2.620	-	-	0	-27	-177	485	177	3.457	75,80%	(837)
	Total Pembiayaan	87.617	98.466	97.601	2.826	2.334	-492	309	-866	9.984	3.200	104.622	93,29%	(7.022)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	1.072	0,98%	1,74%	6,38%	789	921	598			
	KUR	98	475	240	1.007	0,67%	1,52%	6,17%	767	909	532			
	Non KUR	53	-	43	65	7,15%	8,61%	13,48%	22	12	65			
3	PWG	-	-	-	211	0,00%	0,00%	2,98%	211	211	211			
	Cilem	-	-	-	211	0,00%	0,00%	2,98%	211	211	211			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.024	1,23%	2,60%	4,10%	1.067	2.178	228			
	CF 1	-	-	177	-	0,00%	1,48%	0,00%	(177)	-	-			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	3.024	1,26%	2,81%	4,93%	1.244	2.178	228			
	Mitraguna & Others	846	2.796	1.779	3.024	1,31%	2,94%	5,15%	1.244	2.178	228			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	4.307	1,14%	2,27%	4,41%	2.068	3.310	1.037	1,49%	66,17%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	2.189	3,51%	5,61%	2,97%	(2.037)	(230)	(3.484)			
	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	2.189	3,62%	6,66%	3,57%	(2.037)	(230)	(3.484)			
	Mitraguna & Others	2.420	5.673	4.226	2.189	3,74%	6,97%	3,73%	(2.037)	(230)	(3.484)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	2.296	2,89%	4,40%	2,35%	(2.037)	(235)	(3.484)	3,73%	-58,67%	1,4%

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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	5.092	5.074	2.360	(18)	(874)	-14,69%	(802)	-13,65%	16.777	30,25%	(11.702)
2	Tabungan	83.977	101.671	100.416	100.595	9.043	179	(1.076)	-1,06%	16.618	19,79%	98.962	101,65%	1.633
3	Deposito	19.184	13.402	14.076	14.076	(1)	0	674	5,03%	(5.108)	-26,63%	20.015	70,33%	(5.939)
	Total	109.038	121.021	119.584	119.745	11.402	161	(1.276)	-1,05%	10.707	9,82%	135.754	88,21%	(16.009)
	CASA	89.854	107.619	105.508	105.669	11.402	161	(1.950)	-1,81%	15.815	17,60%	115.739	91,30%	(10.069)
	(%) CASA	82,41%	88,93%	88,23%	88,25%									
	FDR	40,48%	52,26%	54,75%	54,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.377	7.392		16	(1.425)	-16,17%	(1.189)	-13,85%	-	0,00%	7.392
2	Giro ISE	1.236	1.518	709	713		5	(805)	-53,01%	(522)	-42,28%		0,00%	713
3	Tabungan ISE	7.345	7.300	6.668	6.679		11	(621)	-8,51%	(666)	-9,07%		0,00%	6.679
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	15.607	825	1.850	1.025	527	1.438	6.102	412	14.493	107,69%	1.114
	KUR	9.147	13.072	14.535	825	1.850	1.025	555	1.462	5.388	388	13.868	104,80%	666
	Non KUR	358	1.097	1.072	-	-	0	-28	-25	714	25	624	171,67%	448
3	PWG	9.262	11.392	11.275	541	962	421	-69	-116	2.013	1.078	16.966	66,46%	(5.691)
	Cilem	9.262	11.392	11.275	541	962	421	-69	-116	2.013	1.078	16.966	66,46%	(5.691)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.993	1.025	1.967	942	282	926	12.616	1.041	47.656	79,72%	(9.664)
	CF 1	14.455	17.388	17.776	-	986	986	-230	388	3.321	598	17.089	104,02%	687
	Total Griya	3.903	8.619	8.961	-	597	597	0	342	5.058	255	4.866	184,15%	4.095
	• Total Non Program	3.903	6.826	7.002	-	430	430	-74	177	3.099	253	4.866	143,90%	2.136
	• Program	-	1.793	1.958	-	167	167	-8	165	1.958	2	0	0,00%	1.958
	Oto	10.552	8.770	8.815	-	389	389	-230	46	-1.737	343	12.223	72,12%	(3.408)
	CF 2	10.922	19.679	20.217	1.025	985	-44	513	538	9.295	443	30.567	66,14%	(10.351)
	Mitraguna & Others	10.683	18.945	19.433	1.025	881	-170	516	488	8.751	367	29.780	65,26%	(10.347)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	65.470	2.891	4.779	1.889	1.225	2.223	21.326	2.556	79.115	82,75%	(13.646)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	-	-	-	436	0,00%	0,00%	2,79%	436	436	436			
	KUR	-	-	-	127	0,00%	0,00%	0,88%	127	127	127			
	Non KUR	-	-	-	308	0,00%	0,00%	28,77%	308	308	308			
3	PWG	-	-	-	532	0,00%	0,00%	4,72%	532	532	532			
	Cilem	-	-	-	532	0,00%	0,00%	4,72%	532	532	532			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	940	1,42%	1,96%	2,47%	214	580	596			
	CF 1	360	344	708	648	2,49%	4,07%	3,65%	(60)	288	304			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	648	3,41%	8,08%	7,35%	(60)	288	304			
	CF 2	-	-	17	292	0,00%	0,09%	1,44%	275	292	292			
	Mitraguna & Others	-	-	17	292	0,00%	0,09%	1,50%	275	292	292			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	1.908	0,82%	1,15%	2,91%	1.182	1.548	1.564	2,97%	-1,87%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	-	0,00%	0,27%	0,00%	(100)	-	-			
	CF 1	-	-	100	-	0,00%	0,58%	0,00%	(100)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	-	0,00%	1,14%	0,00%	(100)	-	-			
	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	-	0,00%	0,16%	0,00%	(100)	-	-	1,53%	#DIV/0!	1,5%

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 (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.124	1.090	(165)	(34)	444	68,70%	1.087	31459,03%	6	#####	1.084
2	Tabungan	34.487	32.850	33.430	34.660	1.712	1.229	1.810	5,51%	172	0,50%	40.322	85,96%	(5.663)
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	36.979	38.175	1.498	1.196	2.224	6,19%	167	0,44%	43.921	86,92%	(5.746)
	CASA	34.491	33.496	34.554	35.750	1.548	1.196	2.254	6,73%	1.259	3,65%	40.329	88,65%	(4.579)
	(%) CASA	90,75%	93,17%	93,44%	93,65%									
	FDR	1,90%	3,20%	3,16%	3,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	927	88	87	-2	24	13	283	73	1.982	46,77%	(1.055)
	Cilem	644	914	927	88	87	-2	24	13	283	73	1.982	46,77%	(1.055)
	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	1.170	238	97	-142	173	20	448	76	2.061	56,78%	(891)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	-	-	-	170,91%	#DIV/0!	170,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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)