

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	406.091	402.829	177.355	(3.262)	(15.999)	-3,82%	164.532	69,04%	420.906	95,71%	(18.077)
2	Tabungan	1.732.891	1.903.991	1.886.170	1.903.534	44.961	17.365	(457)	-0,02%	170.644	9,85%	2.000.816	95,14%	(97.282)
3	Deposito	877.742	950.883	909.009	908.930	(55.963)	(79)	(41.953)	-4,41%	31.188	3,55%	896.431	101,39%	12.499
Total		2.848.930	3.273.702	3.201.270	3.215.293	166.354	14.023	(58.408)	-1,78%	366.363	12,86%	3.318.152	96,90%	(102.859)
CASA		1.971.188	2.322.819	2.292.261	2.306.363	222.316	14.102	(16.456)	-0,71%	335.176	17,00%	2.421.722	95,24%	(115.358)
(% CASA)		69,19%	70,95%	71,60%	71,73%									
FDR		84,13%	83,44%	86,07%	85,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	91.749	92.233		484	4.930	5,65%	12.823	16,15%	118.145	78,07%	(25.912)
2	Giro ISE	37.094	35.022	33.254	32.447		(807)	(2.575)	-7,35%	(4.647)	-12,53%	60.551	53,59%	(28.105)
3	Tabungan ISE	39.484	49.856	55.040	56.331		1.291	6.475	12,99%	16.847	42,67%	44.877	125,52%	11.454
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	123.070	500	140	-360	1.457	-3.678	108	3.818	162.236	75,86%	(39.166)
	Linkage	22.750	25.937	25.528	-	140	-200	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	97.542	500	-	-500	1.657	-3.269	-2.670	3.269	122.383	79,70%	(24.841)
	• Local Champion	83.501	66.595	66.141	500	-	-500	-804	-453	-17.359	453	94.012	70,35%	(27.870)
	• Value Chain	16.712	34.216	31.401	-	-	-	2.461	-2.816	14.689	2.816	28.371	110,68%	3.029
2	MBG	310.816	325.767	327.640	4.785	7.510	2.725	1.228	1.873	16.824	5.637	362.288	90,44%	(34.647)
	KUR	291.370	306.564	308.794	4.660	7.485	2.825	1.900	2.230	17.424	5.255	340.266	90,75%	(31.472)
	Non KUR	19.446	19.203	18.846	125	25	-100	-673	-357	-600	382	22.022	85,58%	(3.176)
3	PWG	193.140	323.731	335.236	29.530	33.552	4.022	11.995	11.505	142.096	22.047	362.681	92,43%	(27.445)
	Cilem	122.752	218.666	228.547	12.842	17.580	4.738	7.938	9.881	105.796	7.700	262.581	87,04%	(34.034)
	Gadai	70.389	105.064	106.689	16.688	15.972	-716	4.057	1.624	36.300	14.347	100.101	106,58%	6.588
4	CFG	1.770.026	1.955.435	1.969.442	17.861	35.118	17.257	10.668	14.006	199.416	21.111	2.003.011	98,32%	(33.570)
	CF 1	463.002	520.993	530.760	3.052	12.814	9.762	1.760	9.766	67.758	3.047	503.674	105,38%	27.086
	Total Griya	392.209	436.373	445.537	1.871	10.689	8.818	0	9.164	53.329	1.525	412.745	107,94%	32.792
	• Total Non Program	388.279	424.924	434.108	1.704	10.689	8.985	372	9.184	45.829	1.506	397.351	109,25%	36.757
	• Program	3.930	11.449	11.430	167	-	-167	302	-19	7.500	19	15.395	74,25%	(3.965)
	Oto	70.793	84.620	85.222	1.180	2.124	944	1.760	602	14.429	1.523	90.929	93,72%	(5.706)
	CF 2	1.307.024	1.434.442	1.438.682	14.809	22.304	7.495	8.908	4.240	131.658	18.064	1.499.337	95,95%	(60.655)
	Mitraguna & Others	1.211.757	1.335.736	1.340.876	14.617	21.563	6.946	9.546	5.140	129.120	16.423	1.384.316	96,86%	(43.440)
	Pensium	95.268	98.706	97.806	192	741	549	-638	-900	2.538	1.641	115.021	85,03%	(17.216)
Total Pembiayaan		2.396.945	2.731.682	2.755.388	52.676	76.320	23.644	25.347	23.706	358.443	52.614	2.890.216	95,34%	(134.829)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	963	0,41%	0,00%	0,78%	963	455	957			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	963	0,46%	0,00%	0,99%	963	498	963			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	26.022	1,43%	1,90%	7,94%	19.833	21.582	19.833			
	KUR	3.770	4.599	4.599	23.129	1,29%	1,50%	7,49%	18.529	19.359	18.529			
	Non KUR	671	1.590	1.590	2.894	3,45%	8,28%	15,35%	1.304	2.223	1.304			
3	PWG	155	-	-	7.493	0,08%	0,00%	2,24%	7.493	7.338	7.493			
	Cilem	155	-	-	6.724	0,13%	0,00%	2,94%	6.724	6.568	6.724			
	Gadai	-	-	-	769	0,00%	0,00%	0,72%	769	769	769			
4	CFG	19.018	28.147	27.679	49.610	1,07%	1,42%	2,52%	21.931	30.592	21.463			
	CF 1	8.456	11.479	12.737	18.389	1,83%	2,44%	3,46%	5.652	9.933	6.910			
	Total Griya	6.832	10.463	10.710	12.331	1,74%	2,45%	2,77%	1.620	5.498	1.868			
	Oto	1.624	1.016	2.026	6.058	2,29%	2,39%	7,11%	4.032	4.434	5.042			
	CF 2	10.562	16.669	14.942	31.221	0,81%	1,04%	2,17%	16.279	20.660	14.553			
	Mitraguna & Others	10.315	16.481	14.431	29.838	0,85%	1,08%	2,23%	15.406	19.523	13.357			
	Pensium	247	188	511	1.384	0,26%	0,52%	1,41%	873	1.137	1.196			
Total Pembiayaan		24.121	34.343	33.868	84.088	1,01%	1,24%	3,05%	50.219	59.967	49.745	1,03%	66,29%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.882	1,04%	1,57%	1,49%	(247)	1.656	198			
	KUR	1.952	4.075	4.391	4.151	0,67%	1,43%	1,34%	(240)	2.199	76			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,88%	(6)	(543)	122			
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	26.688	1,90%	1,35%	1,36%	379	(7.003)	(1.078)			
	CF 1	5.942	4.809	5.093	6.113	1,28%	0,98%	1,15%	1.020	170	1.303			
	Total Griya	5.028	4.373	4.557	5.208	1,28%	1,04%	1,17%	651	180	835			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.575	2,12%	1,48%	1,43%	(641)	(7.173)	(2.381)			
	Mitraguna & Others	27.082	22.326	20.725	20.258	2,23%	1,55%	1,51%	(466)	(6.824)	(2.067)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.325	1,59%	1,21%	1,21%	144	(4.675)	(862)	1,41%	-16,30%	0,2%

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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	21.423	21.251	(911)	(172)	(3.232)	-13,20%	(8.284)	-28,05%	46.170	46,03%	(24.918)
2	Tabungan	75.287	90.912	93.636	94.139	(1.569)	503	3.227	3,55%	18.852	25,04%	96.129	97,93%	(1.990)
3	Deposito	166.481	116.868	125.013	125.013	(25.835)	0	8.145	6,97%	(41.468)	-24,91%	168.336	74,26%	(43.323)
	Total	271.304	232.264	240.072	240.403	(28.315)	331	8.139	3,50%	(30.901)	-11,39%	310.634	77,39%	(70.231)
	CASA	104.823	115.396	115.059	115.390	(2.480)	331	(6)	-0,00%	10.567	10,08%	142.299	81,09%	(26.908)
	(%) CASA	38,64%	49,68%	47,93%	48,00%									
	FDR	71,62%	87,88%	85,52%	85,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.679	19.553		(126)	25	0,13%	3.289	20,22%	-	0,00%	19.553
2	Giro ISE	12.924	10.849	8.882	8.834		(48)	(2.015)	-18,57%	(4.090)	-31,65%		0,00%	8.834
3	Tabungan ISE	1.712	6.998	10.772	10.694		(78)	3.696	52,82%	8.982	524,77%		0,00%	10.694
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	0	-130	-1	4.642	1	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	0	-113	-1	4.949	1	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	0	-113	-1	2.449	1	9.312	97,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.521	610	375	-235	-1.380	-521	-6.888	896	70.008	83,59%	(11.487)
	KUR	63.164	56.360	55.876	610	375	-235	-1.263	-483	-7.288	858	67.553	82,71%	(11.677)
	Non KUR	2.245	2.683	2.645	-	-	0	-118	-38	400	38	2.455	107,75%	190
3	PWG	10.519	15.081	15.625	577	1.026	450	635	544	5.106	482	18.008	86,77%	(2.383)
	Cilem	10.519	15.081	15.625	577	1.026	450	635	544	5.106	482	18.008	86,77%	(2.383)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.622	1.667	2.562	895	147	1.161	8.144	1.400	134.112	86,96%	(17.490)
	CF 1	58.498	62.127	62.136	327	298	-30	256	8	3.638	289	60.416	102,85%	1.719
	Total Griya	56.812	59.059	59.118	327	298	-30	0	60	2.306	238	56.783	104,11%	2.335
	• Total Non Program	55.952	58.249	58.312	327	298	-30	-422	62	2.360	235	53.414	109,17%	4.898
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)
	Oto	1.686	3.069	3.017	-	-	0	256	-51	1.332	51	3.633	83,05%	(616)
	CF 2	49.980	53.333	54.486	1.340	2.264	924	-109	1.153	4.506	1.111	73.695	73,93%	(19.209)
	Mitraguna & Others	49.699	53.068	54.222	1.340	2.264	924	-102	1.154	4.522	1.110	72.662	74,62%	(18.441)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	205.301	2.854	3.963	1.109	-728	1.183	11.005	2.780	242.044	84,82%	(36.743)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	3.981	1,64%	2,24%	6,80%	2.656	2.909	2.476			
	KUR	1.022	1.029	880	3.670	1,62%	1,56%	6,57%	2.790	2.648	2.641			
	Non KUR	49	475	444	310	2,19%	16,55%	11,73%	(134)	261	(165)			
3	PWG	95	-	-	411	0,91%	0,91%	2,63%	411	316	411			
	Cilem	95	-	-	411	0,91%	0,00%	2,63%	411	316	411			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.527	1,72%	2,07%	3,88%	2.132	2.662	2.124			
	CF 1	1.284	1.880	1.863	3.943	2,19%	3,00%	6,35%	2.080	2.659	2.062			
	Total Griya	1.284	1.880	1.863	3.635	2,26%	3,15%	6,15%	1.772	2.351	1.754			
	Oto	-	-	-	308	0,00%	0,00%	10,21%	308	308	308			
	CF 2	581	522	532	584	1,16%	1,00%	1,07%	52	3	62			
	Mitraguna & Others	581	522	532	584	1,17%	1,00%	1,08%	52	3	62			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	8.918	1,56%	1,82%	4,34%	5.199	5.887	5.005	0,59%	86,40%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	871	0,65%	1,48%	1,49%	(1)	448	(36)			
	KUR	260	859	716	715	0,41%	1,27%	1,28%	(1)	456	(143)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,88%	-	(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	990	2,17%	0,32%	0,85%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,59%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,68%	617	(787)	611			
	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	2.063	1,53%	0,71%	1,01%	616	(909)	581	0,33%	66,92%	-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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	20.200	20.304	(1.392)	104	(348)	-1,68%	(4.457)	-18,00%	41.105	49,40%	(20.801)
2	Tabungan	139.675	139.420	144.147	145.099	2.493	951	5.679	4,07%	5.424	3,88%	160.468	90,42%	(15.369)
3	Deposito	81.953	77.952	78.169	78.161	(820)	(8)	210	0,27%	(3.792)	-4,63%	83.487	93,62%	(5.325)
	Total	246.389	238.023	242.516	243.564	281	1.048	5.541	2,33%	(2.825)	-1,15%	285.060	85,44%	(41.495)
	CASA	164.436	160.072	164.347	165.403	1.101	1.056	5.331	3,33%	967	0,59%	201.573	82,06%	(36.170)
	(%) CASA	66,74%	67,25%	67,77%	67,91%									
	FDR	63,49%	72,41%	72,12%	71,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.861	11.407		(454)	529	4,86%	497	4,56%	-	0,00%	11.407
2	Giro ISE	6.429	4.866	5.950	5.389		(561)	523	10,75%	(1.040)	-16,18%		0,00%	5.389
3	Tabungan ISE	3.915	6.012	5.910	6.018		108	6	0,10%	2.103	53,70%		0,00%	6.018
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.132	-	-	0	-293	-770	-917	770	26.482	68,47%	(8.351)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.132	-	-	0	-293	-770	-917	770	23.245	78,00%	(5.113)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	932	-	-	-	-44	-770	-2.668	770	5.807	16,05%	(4.875)
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	11.432	842	1.145	303	627	1.020	5.594	125	13.639	83,82%	(2.207)
	Cilem	5.838	10.412	11.432	842	1.145	303	627	1.020	5.594	125	13.639	83,82%	(2.207)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.328	3.008	2.946	-62	1.095	2.280	13.785	666	152.446	95,33%	(7.119)
	CF 1	81.145	74.508	74.790	634	620	-14	-233	282	-6.355	338	80.815	92,54%	(6.025)
	Total Griya	74.220	68.592	69.018	634	620	-14	0	426	-5.203	194	72.670	94,97%	(3.653)
	• Total Non Program	73.552	67.965	68.392	634	620	-14	-1.118	427	-5.160	193	70.051	97,63%	(1.659)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.772	-	-	0	-233	-144	-1.153	144	8.145	70,87%	(2.373)
	CF 2	50.397	68.540	70.538	2.374	2.326	-48	1.328	1.998	20.141	328	71.632	98,47%	(1.094)
	Mitraguna & Others	49.913	67.543	69.550	2.374	2.326	-48	1.303	2.007	19.637	319	70.238	99,02%	(688)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	174.891	3.850	4.091	241	1.428	2.530	18.462	1.561	192.588	90,81%	(17.697)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	-	-	170	0,19%	0,00%	1,48%	170	158	170			
	Cilem	11	-	-	170	0,19%	0,00%	1,48%	170	158	170			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.455	0,88%	1,52%	1,00%	(719)	294	18			
	CF 1	1.162	1.383	2.039	1.317	1,43%	2,74%	1,76%	(722)	155	(66)			
	Total Griya	1.162	1.383	1.962	1.077	1,57%	2,86%	1,56%	(885)	(85)	(306)			
	Oto	-	-	77	240	0,00%	1,30%	4,16%	163	240	240			
	CF 2	-	54	136	138	0,00%	0,20%	0,20%	2	138	85			
	Mitraguna & Others	-	54	136	138	0,00%	0,20%	0,20%	2	138	85			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	1.625	0,75%	1,26%	0,93%	(550)	452	188	0,23%	75,04%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,19%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,84%	-	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	1.412	0,50%	0,84%	0,81%	(43)	634	113	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 (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	54.497	54.575	3.771	78	(456)	-0,83%	35.801	190,69%	36.087	151,23%	18.488
2	Tabungan	206.902	265.449	257.050	256.138	6.039	(913)	(9.312)	-3,51%	49.235	23,80%	228.586	112,05%	27.551
3	Deposito	118.442	96.974	69.873	69.876	(7.411)	3	(27.098)	-27,94%	(48.566)	-41,00%	120.549	57,96%	(50.673)
	Total	344.119	417.454	381.420	380.589	2.400	(831)	(36.865)	-8,83%	36.470	10,60%	385.222	98,80%	(4.633)
	CASA	225.677	320.480	311.548	310.713	9.811	(834)	(9.767)	-3,05%	85.036	37,68%	264.674	117,39%	46.039
	(%) CASA	65,58%	76,77%	81,68%	81,64%									
	FDR	96,55%	93,29%	103,31%	103,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.270	3.250		(20)	(294)	-8,31%	(680)	-17,31%	-	0,00%	3.250
2	Giro ISE	1.420	1.163	1.362	1.361		(1)	198	17,04%	(59)	-4,12%		0,00%	1.361
3	Tabungan ISE	2.001	1.767	1.608	1.589		(19)	(178)	-10,07%	(412)	-20,60%		0,00%	1.589
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	87.192	-	140	140	2.407	-2.790	4.207	2.930	104.800	83,20%	(17.608)
	Linkage	21.612	25.120	24.711	-	140	140	-182	-409	3.099	549	31.112	79,42%	(6.401)
	Non-Linkage	61.373	64.862	62.481	-	-	0	2.589	-2.381	1.108	2.381	73.688	84,79%	(11.207)
	• Local Champion	55.173	36.998	36.662	-	-	0	-336	-335	-18.510	335	61.011	60,09%	(24.349)
	• Value Chain	6.200	27.864	25.818	-	-	-	2.925	-2.046	19.618	2.046	12.677	203,67%	13.142
2	MBG	43.181	44.128	44.149	1.360	750	-610	866	21	968	729	46.897	94,14%	(2.748)
	KUR	40.519	42.067	42.128	1.360	750	-610	952	61	1.609	689	44.012	95,72%	(1.883)
	Non KUR	2.662	2.060	2.020	-	-	0	-87	-40	-641	40	2.885	70,03%	(865)
3	PWG	26.463	44.214	44.841	3.414	3.561	146	1.033	628	18.378	2.933	38.240	117,26%	6.601
	Cilem	12.356	24.595	24.795	1.334	1.204	-130	397	200	12.439	1.004	18.392	134,81%	6.403
	Gadai	14.108	19.618	20.046	2.080	2.357	277	636	428	5.939	1.929	19.848	101,00%	198
4	CFG	179.631	211.118	217.869	895	9.720	8.825	3.044	6.751	38.238	2.969	199.790	109,05%	18.079
	CF 1	55.651	68.035	75.809	100	8.066	7.966	208	7.774	20.158	292	59.885	126,59%	15.924
	Total Griya	50.392	59.216	66.945	100	7.900	7.800	0	7.729	16.553	171	52.642	127,17%	14.303
	• Total Non Program	50.392	59.216	66.945	100	7.900	7.800	-368	7.729	16.553	171	52.642	127,17%	14.303
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.864	-	166	166	208	45	3.605	121	7.243	122,38%	1.621
	CF 2	123.980	143.083	142.060	795	1.654	859	2.836	-1.023	18.080	2.677	139.905	101,54%	2.155
	Mitraguna & Others	122.658	141.684	140.668	795	1.654	859	2.843	-1.016	18.010	2.670	137.456	102,34%	3.212
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	394.051	5.669	14.170	8.501	7.350	4.610	61.791	9.561	389.727	101,11%	4.324

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	963	0,61%	0,00%	1,10%	963	455	963			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	963	0,76%	0,00%	1,54%	963	498	963			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	2.983	0,95%	1,36%	6,76%	2.381	2.574	2.243			
	KUR	305	686	498	2.649	0,75%	1,18%	6,29%	2.151	2.344	1.962			
	Non KUR	104	53	104	334	3,92%	5,04%	16,54%	230	230	281			
3	PWG	-	-	-	3.172	0,00%	0,00%	7,07%	3.172	3.172	3.172			
	Cilem	-	-	-	3.025	0,00%	0,00%	12,20%	3.025	3.025	3.025			
	Gadai	-	-	-	147	0,00%	0,00%	0,73%	147	147	147			
4	CFG	673	1.279	1.367	3.528	0,37%	0,65%	1,62%	2.162	2.855	2.250			
	CF 1	295	196	490	813	0,53%	0,72%	1,07%	323	518	617			
	Total Griya	295	-	227	581	0,58%	0,38%	0,87%	353	286	581			
	Oto	-	196	263	232	0,00%	2,98%	2,62%	(30)	232	36			
	CF 2	379	1.083	877	2.715	0,31%	0,61%	1,91%	1.839	2.337	1.633			
	Mitraguna & Others	379	1.083	877	2.715	0,31%	0,62%	1,93%	1.839	2.337	1.633			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	10.646	0,48%	0,51%	2,70%	8.678	9.055	8.628	0,68%	74,83%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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%	0,54%	(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	2.438	0,54%	1,06%	1,12%	198	1.470	396			
	CF 1	153	113	112	310	0,27%	0,16%	0,41%	198	157	196			
	Total Griya	153	113	112	112	0,30%	0,19%	0,17%	-	(41)	(1)			
	Oto	-	-	-	198	0,00%	0,00%	2,23%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,50%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,51%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.717	0,35%	0,70%	0,69%	(5)	1.556	425	1,06%	-53,01%	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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	2.986	3.028	40.645	41	(40.253)	-93,00%	(16.791)	-84,72%	34.705	8,72%	(31.677)
2	Tabungan	188.323	172.953	168.937	169.235	4.147	298	(3.718)	-2,15%	(19.088)	-10,14%	209.136	80,92%	(39.901)
3	Deposito	54.534	66.101	57.907	57.910	(25.458)	2	(8.191)	-12,39%	3.375	6,19%	56.040	103,34%	1.869
	Total	262.676	282.334	229.831	230.172	19.334	341	(52.162)	-18,48%	(32.504)	-12,37%	299.881	76,75%	(69.709)
	CASA	208.142	216.233	171.924	172.263	44.791	339	(43.971)	-20,33%	(35.879)	-17,24%	243.841	70,65%	(71.578)
	(%) CASA	79,24%	76,59%	74,80%	74,84%									
	FDR	66,71%	72,21%	88,99%	88,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	4.026	4.072		47	405	11,03%	(2.114)	-34,17%	-	0,00%	4.072
2	Giro ISE	879	331	541	547		6	216	65,41%	(332)	-37,77%	-	0,00%	547
3	Tabungan ISE	5.307	3.337	3.485	3.525		41	188	5,64%	(1.782)	-33,58%	-	0,00%	3.525
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	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	9.764	480	340	-140	436	269	9.057	71	5.700	171,30%	4.064
	KUR	498	8.282	8.556	480	340	-140	453	274	8.059	66	5.134	166,67%	3.423
	Non KUR	209	1.212	1.207	-	-	0	-17	-5	998	5	566	213,30%	641
3	PWG	23.244	35.104	36.905	4.659	5.415	757	1.358	1.801	13.661	3.614	38.714	95,33%	(1.810)
	Cilem	7.809	11.949	12.968	845	1.590	744	458	1.019	5.159	571	18.851	68,79%	(5.884)
	Gadai	15.435	23.155	23.937	3.813	3.826	12	899	782	8.502	3.043	19.863	120,51%	4.074
4	CFG	144.290	159.268	157.846	316	757	441	-69	-1.423	13.555	2.180	166.155	95,00%	(8.309)
	CF 1	8.588	12.193	12.138	-	-	0	-25	-55	3.550	55	12.165	99,78%	(26)
	Total Griya	7.701	11.174	11.136	-	-	0	0	-38	3.435	38	10.127	109,96%	1.009
	• Total Non Program	7.409	10.560	10.523	-	-	0	598	-37	3.114	37	8.983	117,14%	1.539
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.002	-	-	0	-25	-17	114	17	2.038	49,18%	(1.036)
	CF 2	135.702	147.075	145.707	316	757	441	-44	-1.368	10.006	2.125	153.990	94,62%	(8.283)
	Mitraguna & Others	125.011	133.616	132.465	224	702	478	-1	-1.151	7.454	1.853	140.961	93,97%	(8.496)
	Pensiun	10.691	13.459	13.242	92	55	-37	-43	-217	2.551	272	13.029	101,63%	213
	Total Pembiayaan	175.227	203.879	204.526	5.455	6.512	1.058	1.303	647	29.299	5.865	217.555	94,01%	(13.029)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	639	0,00%	1,98%	6,54%	451	639	449			
	KUR	-	-	-	301	0,00%	0,00%	3,52%	301	301	301			
	Non KUR	-	190	188	337	0,00%	15,50%	27,93%	149	337	148			
3	PWG	-	-	-	592	0,00%	0,00%	1,61%	592	592	592			
	Cilem	-	-	-	520	0,00%	0,00%	4,01%	520	520	520			
	Gadai	-	-	-	72	0,00%	0,00%	0,30%	72	72	72			
4	CFG	2.296	3.664	3.194	7.502	1,59%	2,01%	4,75%	4.307	5.206	3.838			
	CF 1	66	33	67	51	0,77%	0,55%	0,42%	(16)	(15)	19			
	Total Griya	66	33	67	51	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	7.450	1,64%	2,13%	5,11%	4.323	5.221	3.820			
	Mitraguna & Others	2.230	3.631	3.127	7.116	1,78%	2,34%	5,37%	3.988	4.886	3.485			
	Pensiun	-	-	-	334	0,00%	0,00%	2,53%	334	334	334			
	Total Pembiayaan	2.296	3.853	3.382	8.733	1,31%	1,66%	4,27%	5.350	6.437	4.879	1,63%	61,87%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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%	2,21%	-	(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%	2,40%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,64%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,71%	-	(627)	53	5,73%	-235,71%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	414	414	72	0	(87)	-17,36%	(1.672)	-80,14%	3.184	13,02%	(2.770)
2	Tabungan	37.117	38.758	39.121	39.101	(407)	(20)	343	0,88%	1.984	5,34%	42.859	91,23%	(3.758)
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	52.135	52.115	(334)	(20)	307	0,59%	2.172	4,35%	56.871	91,64%	(4.755)
	CASA	39.204	39.260	39.535	39.515	(336)	(20)	256	0,65%	312	0,79%	46.043	85,82%	(6.528)
	(%) CASA	78,50%	75,78%	75,83%	75,82%									
	FDR	145,08%	122,64%	121,41%	121,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	513	513		0	16	3,28%	(68)	-11,63%	-	0,00%	513
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	512	512		0	79	18,32%	(68)	-11,67%		0,00%	512
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	3.506	324	413	89	279	352	2.271	61	2.809	124,84%	698
	Cilem	1.235	3.154	3.506	324	413	89	279	352	2.271	61	2.809	124,84%	698
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.789	280	883	603	-65	-596	-11.433	1.479	64.578	92,58%	(4.789)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	58.971	280	883	603	-479	-591	-11.787	1.474	64.121	91,97%	(5.150)
	Mitraguna & Others	66.540	55.109	54.840	280	883	603	-326	-268	-11.700	1.151	56.810	96,53%	(1.970)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.295	604	1.296	692	214	-244	-9.161	1.540	67.386	93,93%	(4.091)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	3.023	2.337	1.961	2.477	4,24%	3,25%	4,14%	516	(546)	140			
	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	2.477	4,27%	3,29%	4,20%	516	(546)	140			
	Mitraguna & Others	2.931	2.337	1.961	2.477	4,41%	3,56%	4,52%	516	(454)	140			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.477	4,17%	3,09%	3,91%	516	(546)	140	0,00%	100,00%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	3.428	17,29%	5,97%	5,73%	(179)	(8.885)	(760)			
	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	3.428	17,40%	6,06%	5,81%	(179)	(8.885)	(760)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,25%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.428	16,99%	5,68%	5,42%	(179)	(8.885)	(760)	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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	148.772	147.339	136.989	(1.432)	(15.841)	-9,71%	88.177	149,04%	71.025	207,45%	76.314
2	Tabungan	111.248	121.777	126.623	127.242	2.975	619	5.466	4,49%	15.994	14,38%	125.447	101,43%	1.795
3	Deposito	16.666	20.185	19.616	19.616	815	0	(568)	-2,82%	2.950	17,70%	18.148	108,09%	1.469
	Total	187.077	305.142	295.011	294.198	140.778	(813)	(10.944)	-3,59%	107.121	57,26%	214.620	137,08%	79.578
	CASA	170.411	284.957	275.395	274.582	139.963	(813)	(10.376)	-3,64%	104.171	61,13%	196.472	139,76%	78.110
	(%) CASA	91,09%	93,39%	93,35%	93,33%									
	FDR	105,51%	72,96%	76,22%	76,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	4.292	4.434		142	1.553	53,93%	614	16,07%	-	0,00%	4.434
2	Giro ISE	954	1.351	1.723	1.812		89	461	34,12%	857	89,87%		0,00%	1.812
3	Tabungan ISE	2.866	1.530	2.569	2.622		53	1.093	71,41%	(244)	-8,50%		0,00%	2.622
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.641	775	1.210	435	357	494	4.544	716	52.094	97,21%	(1.452)
	KUR	42.963	47.819	48.355	775	1.210	435	487	535	5.392	675	48.796	99,10%	(441)
	Non KUR	3.135	2.328	2.287	-	-	0	-130	-41	-848	41	3.298	69,34%	(1.011)
3	PWG	20.876	34.349	35.690	5.792	5.000	-792	2.703	1.341	14.815	3.659	37.410	95,40%	(1.720)
	Cilem	7.514	14.546	15.284	1.758	1.281	-477	1.847	737	7.769	544	18.308	83,48%	(3.024)
	Gadai	13.361	19.803	20.407	4.034	3.719	-315	857	604	7.046	3.115	19.102	106,83%	1.305
4	CFG	127.111	135.478	135.995	1.139	1.491	352	3.703	517	8.884	974	140.604	96,72%	(4.609)
	CF 1	49.510	50.142	50.347	714	531	-183	546	205	837	326	51.291	98,16%	(945)
	Total Griya	39.898	39.046	39.286	-	340	340	0	240	-612	100	40.836	96,20%	(1.550)
	• Total Non Program	39.898	39.046	39.286	-	340	340	-132	240	-612	100	40.836	96,20%	(1.550)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.061	714	191	-523	546	-35	1.449	225	10.456	105,79%	605
	CF 2	77.602	85.337	85.649	425	960	535	3.156	312	8.047	648	89.313	95,90%	(3.664)
	Mitraguna & Others	75.812	83.282	83.615	425	960	535	3.177	333	7.803	627	86.964	96,15%	(3.349)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	224.863	7.706	7.701	-5	6.174	2.235	27.479	5.466	233.409	96,34%	(8.546)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	3.138	0,27%	0,73%	6,20%	2.773	3.015	2.590			
	KUR	68	433	250	2.878	0,16%	0,52%	5,95%	2.629	2.811	2.445			
	Non KUR	56	115	116	260	1,79%	4,98%	11,36%	144	204	145			
3	PWG	-	-	-	917	0,00%	0,00%	2,57%	917	917	917			
	Cilem	-	-	-	511	0,00%	0,00%	3,35%	511	511	511			
	Gadai	-	-	-	405	0,00%	0,00%	1,99%	405	405	405			
4	CFG	2.018	4.027	4.014	3.003	1,59%	2,96%	2,21%	(1.012)	984	(1.024)			
	CF 1	1.770	1.931	2.188	1.097	3,58%	4,36%	2,18%	(1.090)	(673)	(834)			
	Total Griya	1.463	1.931	2.032	387	3,67%	5,20%	0,98%	(1.645)	(1.077)	(1.544)			
	Oto	307	-	156	711	3,19%	1,40%	6,43%	555	404	711			
	CF 2	248	2.096	1.826	1.905	0,32%	2,14%	2,22%	79	1.657	(190)			
	Mitraguna & Others	248	2.096	1.826	1.905	0,33%	2,19%	2,28%	79	1.657	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	7.058	1,09%	1,97%	3,14%	2.678	4.916	2.483	0,35%	88,82%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	420	1,07%	0,85%	0,83%	(7)	(73)	161			
	KUR	115	169	343	339	0,27%	0,72%	0,70%	(4)	224	170			
	Non KUR	378	91	84	81	12,06%	3,61%	3,54%	(3)	(297)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,24%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,27%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.075	0,42%	1,38%	1,37%	(7)	2.245	380	0,25%	82,04%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	3.206	2.986	1.942	(220)	(347)	-10,42%	1.059	54,96%	12.865	23,21%	(9.879)
2	Tabungan	70.495	83.412	81.613	81.711	1.034	98	(1.702)	-2,04%	11.215	15,91%	86.396	94,58%	(4.686)
3	Deposito	64.264	92.567	95.682	95.682	(828)	0	3.115	3,36%	31.418	48,89%	65.350	146,41%	30.331
	Total	136.686	179.313	180.501	180.379	2.149	(122)	1.065	0,59%	43.692	31,97%	164.612	109,58%	15.767
	CASA	72.423	86.746	84.819	84.697	2.977	(122)	(2.049)	-2,36%	12.274	16,95%	99.261	85,33%	(14.564)
	(%) CASA	52,98%	48,38%	46,99%	46,96%									
	FDR	94,77%	84,69%	85,47%	85,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	6.138	7.097	959	1.144	19,22%	5.774	436,78%	-	0,00%	7.097	
2	Giro ISE	771	687	494	563	69	(124)	-18,05%	(208)	-26,99%		0,00%	563	
3	Tabungan ISE	551	5.265	2.643	3.534	890	(1.732)	-32,89%	2.983	541,22%		0,00%	3.534	
4	Deposito ISE	-	-	3.000	3.000	0	3.000	#DIV/0!	3.000	#DIV/0!		0,00%	3.000	
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	34.595	175	500	325	-419	-297	2.837	797	37.072	93,32%	(2.477)
	KUR	29.577	32.463	32.355	100	500	400	-418	-108	2.778	608	34.653	93,37%	(2.298)
	Non KUR	2.181	2.429	2.240	75	-	-75	-1	-189	59	189	2.419	92,58%	(180)
3	PWG	6.201	9.141	10.338	371	1.484	1.113	200	1.197	4.137	288	14.494	71,32%	(4.156)
	Cilem	6.201	9.141	10.338	371	1.484	1.113	200	1.197	4.137	288	14.494	71,32%	(4.156)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.337	1.132	2.832	1.700	1.191	1.517	17.755	1.315	102.726	106,44%	6.610
	CF 1	23.474	30.943	31.454	467	704	237	982	511	7.980	193	26.735	117,65%	4.719
	Total Griya	17.263	20.411	20.606	-	250	250	0	195	3.343	55	18.392	112,04%	2.214
	• Total Non Program	17.263	20.411	20.606	-	250	250	414	195	3.343	55	18.392	112,04%	2.214
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.848	467	454	-13	982	316	4.637	138	8.343	130,02%	2.505
	CF 2	68.107	76.876	77.882	665	2.128	1.463	208	1.006	9.775	1.122	75.991	102,49%	1.891
	Mitraguna & Others	64.272	73.105	74.139	665	2.128	1.463	236	1.034	9.867	1.094	71.937	103,06%	2.202
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.270	1.678	4.816	3.138	972	2.417	24.728	2.399	154.293	99,99%	(23)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	2.142	0,01%	0,32%	6,19%	2.032	2.138	2.099			
	KUR	-	43	110	1.811	0,00%	0,34%	5,60%	1.701	1.811	1.768			
	Non KUR	4	-	-	331	0,19%	0,00%	14,78%	331	327	331			
3	PWG	48	-	-	224	0,78%	0,00%	2,16%	224	175	224			
	Cilem	48	-	-	224	0,78%	0,00%	2,16%	224	175	224			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.349	0,60%	0,79%	3,06%	2.503	2.802	1.928			
	CF 1	172	1.125	364	1.785	0,73%	1,18%	5,67%	1.421	1.613	660			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,89%	801	1.008	(117)			
	Oto	172	-	157	777	2,76%	1,49%	7,16%	620	605	777			
	CF 2	375	297	483	1.564	0,55%	0,63%	2,01%	1.082	1.189	1.268			
	Mitraguna & Others	375	297	483	1.564	0,58%	0,66%	2,11%	1.082	1.189	1.268			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.715	0,46%	0,63%	3,70%	4.758	5.115	4.250	0,77%	79,15%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	353	0,54%	0,36%	0,32%	(34)	(139)	(35)			
	CF 1	203	203	203	203	0,87%	0,66%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,88%	-	-	-			
	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%	-62,94%	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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	5.937	4.960	(175)	(977)	(1.390)	-21,89%	654	15,20%	15.629	31,73%	(10.669)
2	Tabungan	84.533	90.823	86.363	87.100	1.455	737	(3.722)	-4,10%	2.567	3,04%	99.104	87,89%	(12.003)
3	Deposito	19.903	27.815	27.962	27.962	981	0	147	0,53%	8.059	40,49%	20.749	134,76%	7.213
	Total	108.741	124.988	120.262	120.022	2.261	(240)	(4.966)	-3,97%	11.281	10,37%	135.482	88,59%	(15.460)
	CASA	88.838	97.173	92.300	92.060	1.280	(240)	(5.113)	-5,26%	3.222	3,63%	114.733	80,24%	(22.673)
	(%) CASA	81,70%	77,75%	76,75%	76,70%									
	FDR	78,57%	82,40%	86,08%	86,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.320	3.035		(285)	(779)	-20,43%	(881)	-22,49%	-	0,00%	3.035
2	Giro ISE	3.001	2.815	2.396	2.108		(288)	(707)	-25,11%	(892)	-29,74%		0,00%	2.108
3	Tabungan ISE	915	999	924	927		3	(72)	-7,25%	12	1,29%		0,00%	927
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	5.852	350	930	580	1.300	679	2.783	251	7.633	76,66%	(1.782)
	KUR	2.657	4.943	5.623	350	930	580	1.320	680	2.965	250	6.955	80,85%	(1.332)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.437	2.039	2.287	248	297	338	5.916	1.949	28.683	67,77%	(9.245)
	Cilem	6.370	9.563	9.818	520	580	60	275	255	3.448	325	17.921	54,79%	(8.102)
	Gadai	7.151	9.537	9.619	1.519	1.706	187	22	82	2.468	1.624	10.762	89,38%	(1.143)
4	CFG	68.150	78.720	78.237	990	150	-840	519	-483	10.087	633	87.921	88,99%	(9.684)
	CF 1	32.030	33.138	32.822	-	-	0	-302	-315	792	315	33.769	97,20%	(947)
	Total Griya	25.555	25.944	25.754	-	-	0	0	-189	199	189	25.634	100,47%	120
	• Total Non Program	25.555	25.944	25.754	-	-	0	-476	-189	199	189	25.634	100,47%	120
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.068	-	-	0	-302	-126	593	126	8.135	86,89%	(1.067)
	CF 2	36.119	45.582	45.415	990	150	-840	821	-168	9.295	318	54.152	83,87%	(8.737)
	Mitraguna & Others	32.486	42.242	42.108	990	150	-840	855	-134	9.622	284	50.435	83,49%	(8.327)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	103.526	3.379	3.367	-12	2.115	533	18.092	2.833	124.931	82,87%	(21.405)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	167	0,00%	1,89%	2,86%	70	167	68			
	KUR	-	100	98	167	0,00%	1,98%	2,97%	70	167	68			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	275	0,00%	0,00%	1,42%	275	275	275			
	Cilem	-	-	-	197	0,00%	0,00%	2,01%	197	197	197			
	Gadai	-	-	-	78	0,00%	0,00%	0,81%	78	78	78			
4	CFG	1.050	794	-	1.788	1,54%	0,00%	2,29%	1.788	738	995			
	CF 1	1.050	669	-	1.621	3,28%	0,00%	4,94%	1.621	571	953			
	Total Griya	697	669	-	819	2,73%	0,00%	3,18%	819	122	150			
	Oto	353	-	-	802	5,46%	0,00%	11,35%	802	449	802			
	CF 2	-	125	-	167	0,00%	0,00%	0,37%	167	167	42			
	Mitraguna & Others	-	125	-	167	0,00%	0,00%	0,40%	167	167	42			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	2.231	1,23%	0,09%	2,15%	2.133	1.181	1.338	1,36%	37,04%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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%	1,20%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	30,68%	(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	1.222	0,49%	1,56%	1,56%	(3)	885	329			
	CF 1	337	67	276	274	1,05%	0,83%	0,83%	(3)	(63)	206			
	Total Griya	189	67	276	274	0,74%	1,06%	1,06%	(3)	85	206			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,09%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.292	1,36%	1,26%	1,25%	(4)	128	313	3,93%	-214,98%	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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	13.031	10.695	(1.933)	(2.336)	3.269	44,01%	3.014	39,24%	18.391	58,16%	(7.695)
2	Tabungan	96.197	119.337	117.125	120.713	2.870	3.588	1.376	1,15%	24.516	25,49%	113.070	106,76%	7.643
3	Deposito	50.701	45.104	44.004	44.004	(846)	1	(1.100)	-2,44%	(6.697)	-13,21%	51.803	84,95%	(7.798)
	Total	154.579	171.868	174.160	175.413	91	1.253	3.545	2,06%	20.833	13,48%	183.263	95,72%	(7.851)
	CASA	103.878	126.764	130.156	131.408	937	1.252	4.645	3,66%	27.530	26,50%	131.461	99,96%	(52)
	(%) CASA	67,20%	73,76%	74,73%	74,91%									
	FDR	122,53%	118,75%	118,67%	117,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.200	4.290		89	186	4,53%	352	8,93%	-	0,00%	4.290
2	Giro ISE	1.498	2.480	2.347	2.383		36	(97)	-3,91%	885	59,05%		0,00%	2.383
3	Tabungan ISE	2.310	1.493	1.723	1.777		53	283	18,96%	(533)	-23,08%		0,00%	1.777
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	35.813	680	750	70	-61	-13	1.394	763	38.972	91,90%	(3.159)
	KUR	32.500	34.342	34.347	680	750	70	87	5	1.847	745	36.816	93,29%	(2.469)
	Non KUR	1.920	1.484	1.466	-	-	0	-148	-18	-453	18	2.156	68,01%	(690)
3	PWG	17.830	31.815	32.240	4.665	3.507	-1.157	1.711	425	14.410	3.082	32.787	98,33%	(547)
	Cilem	5.164	11.405	12.198	1.259	1.081	-177	802	793	7.034	288	14.806	82,39%	(2.607)
	Gadai	12.666	20.410	20.042	3.406	2.426	-980	909	-368	7.376	2.795	17.981	111,46%	2.061
4	CFG	137.158	136.453	138.614	1.115	3.221	2.106	-621	2.160	1.456	1.061	147.002	94,29%	(8.388)
	CF 1	38.164	39.712	39.975	-	535	535	-402	263	1.810	272	39.346	101,60%	628
	Total Griya	33.008	34.050	34.329	-	400	400	0	280	1.321	120	32.660	105,11%	1.669
	• Total Non Program	33.008	34.050	34.329	-	400	400	-179	280	1.321	120	32.660	105,11%	1.669
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.645	-	135	135	-402	-17	489	152	6.686	84,43%	(1.041)
	CF 2	98.994	96.742	98.639	1.115	2.686	1.571	-219	1.897	-355	789	107.656	91,62%	(9.017)
	Mitraguna & Others	71.310	70.977	73.018	1.015	2.570	1.555	-6	2.041	1.707	529	81.625	89,46%	(8.607)
	Pensiun	27.683	25.765	25.621	100	116	16	-213	-144	-2.062	260	26.031	98,43%	(410)
	Total Pembiayaan	189.407	204.095	206.667	6.460	7.478	1.018	1.028	2.572	17.260	4.906	218.761	94,47%	(12.094)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	3.199	0,69%	2,43%	8,93%	2.330	2.962	2.566			
	KUR	105	522	761	3.043	0,32%	2,22%	8,86%	2.282	2.938	2.521			
	Non KUR	133	111	109	156	6,92%	7,32%	10,67%	48	24	45			
3	PWG	-	-	-	76	0,00%	0,00%	0,24%	76	76	76			
	Cilem	-	-	-	53	0,00%	0,00%	0,44%	53	53	53			
	Gadai	-	-	-	23	0,00%	0,00%	0,11%	23	23	23			
4	CFG	1.146	999	1.255	4.516	0,84%	0,92%	3,26%	3.261	3.370	3.516			
	CF 1	198	258	95	1.052	0,52%	0,24%	2,63%	957	854	794			
	Total Griya	73	-	-	753	0,22%	0,00%	2,19%	753	679	753			
	Oto	125	258	95	299	2,42%	1,67%	5,30%	205	175	41			
	CF 2	948	741	1.160	3.463	0,96%	1,20%	3,51%	2.303	2.516	2.722			
	Mitraguna & Others	799	690	650	2.812	1,12%	0,92%	3,85%	2.162	2.013	2.122			
	Pensiun	149	51	511	652	0,54%	1,98%	2,54%	141	503	601			
	Total Pembiayaan	1.384	1.633	2.124	7.791	0,73%	1,04%	3,77%	5.667	6.408	6.158	1,90%	49,67%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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	388	1,39%	0,86%	1,08%	80	(89)	71			
	KUR	477	186	177	257	1,47%	0,52%	0,75%	80	(220)	72			
	Non KUR	-	132	131	131	0,00%	8,82%	8,93%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,82%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,98%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232		4,10%	4,12%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,95%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,85%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	0,16%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.927	2,57%	1,35%	1,42%	179	(1.944)	(39)	1,31%	7,64%	-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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	13.280	13.429	(2.547)	149	1.020	8,22%	633	4,95%	28.636	46,89%	(15.208)
2	Tabungan	133.664	151.983	150.957	153.998	904	3.041	2.015	1,33%	20.334	15,21%	155.428	99,08%	(1.430)
3	Deposito	120.976	138.437	138.233	138.234	135	1	(202)	-0,15%	17.259	14,27%	123.058	112,33%	15.176
	Total	267.435	302.828	302.470	305.661	(1.508)	3.191	2.833	0,94%	38.226	14,29%	307.123	99,52%	(1.461)
	CASA	146.460	164.392	164.237	167.427	(1.643)	3.190	3.035	1,85%	20.967	14,32%	184.064	90,96%	(16.637)
	(%) CASA	54,76%	54,29%	54,30%	54,78%									
	FDR	60,13%	60,18%	60,74%	60,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.867	5.007		140	411	8,95%	1.425	39,79%	-	0,00%	5.007
2	Giro ISE	1.025	1.971	951	930		(21)	(1.041)	-52,81%	(95)	-9,25%		0,00%	930
3	Tabungan ISE	2.557	2.625	3.916	4.077		161	1.452	55,32%	1.520	59,44%		0,00%	4.077
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	39.169	210	1.030	820	148	226	-1.484	804	44.400	88,22%	(5.232)
	KUR	37.299	36.976	37.228	160	1.030	870	255	252	-71	778	40.989	90,83%	(3.761)
	Non KUR	3.353	1.966	1.940	50	-	-50	-107	-26	-1.413	26	3.411	56,88%	(1.471)
3	PWG	6.039	14.018	14.537	919	863	-56	655	520	8.499	344	15.570	93,37%	(1.032)
	Cilem	6.039	14.018	14.537	919	863	-56	655	520	8.499	344	15.570	93,37%	(1.032)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.010	2.105	2.166	61	-2.381	716	15.902	1.449	123.765	105,05%	6.245
	CF 1	24.580	27.567	27.475	500	139	-361	-369	-92	2.895	231	28.235	97,31%	(760)
	Total Griya	19.863	21.592	21.484	500	-	-500	0	-107	1.622	107	21.622	99,37%	(137)
	• Total Non Program	19.863	21.592	21.484	500	-	-500	255	-107	1.622	107	21.622	99,37%	(137)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	5.991	-	139	139	-369	15	1.273	124	6.614	90,58%	(623)
	CF 2	89.528	101.726	102.535	1.605	2.027	422	-2.012	808	13.007	1.219	95.530	107,33%	7.005
	Mitraguna & Others	89.444	101.119	101.932	1.605	2.027	422	-2.007	813	12.489	1.214	94.659	107,68%	7.273
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	183.716	3.234	4.059	824	-1.578	1.462	22.917	2.597	183.735	99,99%	(19)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	5.009	2,64%	2,37%	12,79%	4.085	3.937	4.212			
	KUR	877	705	854	4.852	2,35%	2,31%	13,03%	3.998	3.975	4.147			
	Non KUR	194	92	70	157	5,80%	3,56%	8,07%	87	(38)	65			
3	PWG	-	-	-	345	0,00%	0,00%	2,37%	345	345	345			
	Cilem	-	-	-	345	0,00%	0,00%	2,37%	345	345	345			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.024	0,69%	0,85%	1,56%	929	1.232	1.863			
	CF 1	630	38	965	1.228	2,56%	3,50%	4,47%	263	598	1.189			
	Total Griya	568	-	567	590	2,86%	2,62%	2,75%	23	22	590			
	Oto	61	38	398	638	1,30%	6,66%	10,64%	239	576	599			
	CF 2	162	123	130	796	0,18%	0,13%	0,78%	666	635	674			
	Mitraguna & Others	162	123	130	796	0,18%	0,13%	0,78%	666	635	674			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	7.378	1,16%	1,11%	4,02%	5.358	5.514	6.420	0,41%	89,89%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	1.762	2,29%	4,18%	4,50%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,42%	138	1.246	213			
	Non KUR	532	194	120	118	15,87%	6,11%	6,08%	(2)	(414)	(76)			
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%	2,04%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,60%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.395	0,83%	1,24%	1,30%	136	1.064	76	0,43%	66,84%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25	Nov'25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	101.278	102.638	(2,054)	1.361	39.837	63,43%	63.456	161,95%	53.494	191,87%	49.145
2	Tabungan	123.525	150.051	150.261	150.933	3.678	672	882	0,59%	27.408	22,19%	143.721	105,02%	7.212
3	Deposito	68.863	124.121	123.913	123.913	(185)	0	(209)	-0,17%	55.050	79,94%	70.400	176,01%	53.513
	Total	231.570	336.973	375.452	377.484	1.439	2.033	40.511	12,02%	145.914	63,01%	267.615	141,06%	109.869
	CASA	162.707	212.852	251.539	253.571	1.624	2.033	40.719	19,13%	90.864	55,85%	197.215	128,58%	56.356
	(%) CASA	70,26%	63,17%	67,00%	67,17%									
	FDR	34,66%	31,39%	28,46%	28,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.204	7.211		7	1.087	17,74%	1.319	22,39%	-	0,00%	7.211
2	Giro ISE	3.773	3.366	4.508	4.520		12	1.155	34,31%	747	19,80%		0,00%	4.520
3	Tabungan ISE	2.118	2.758	2.696	2.690		(5)	(68)	-2,47%	572	27,01%		0,00%	2.690
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	10.567	449	662	214	-55	31	3.717	631	14.064	75,13%	(3.497)
	Cilem	6.849	10.535	10.567	449	662	214	-55	31	3.717	631	14.064	75,13%	(3.497)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.275	275	1.576	1.301	1.676	1.046	22.856	530	98.064	98,18%	(1.789)
	CF 1	59.117	74.995	75.721	-	1.116	1.116	779	726	16.604	390	68.723	110,18%	6.998
	Total Griya	51.507	65.623	65.985	-	572	572	0	362	14.478	210	59.856	110,24%	6.129
	• Total Non Program	49.547	63.796	64.164	-	572	572	1.792	368	14.617	204	52.179	122,97%	11.985
	• Program	1.960	1.828	1.821	-	-	0	-12	-7	-139	7	7.678	23,72%	(5.857)
	Oto	7.609	9.371	9.736	-	544	544	779	365	2.126	179	8.867	109,80%	869
	CF 2	14.303	20.234	20.554	275	460	185	897	320	6.251	140	29.341	70,05%	(8.787)
	Mitraguna & Others	14.303	20.222	20.422	275	340	65	897	200	6.120	140	29.016	70,38%	(8.593)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	106.842	724	2.238	1.514	1.621	1.077	26.573	1.161	112.128	95,29%	(5.286)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	-	-	-	58	0,00%	0,00%	0,55%	58	58	58			
	Cilem	-	-	-	58	0,00%	0,00%	0,55%	58	58	58			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.016	0,88%	3,18%	3,13%	(12)	2.367	249			
	CF 1	650	2.768	3.029	2.846	1,10%	4,04%	3,76%	(183)	2.196	78			
	Total Griya	404	2.588	2.856	2.461	0,79%	4,35%	3,73%	(394)	2.057	(126)			
	Oto	245	180	173	384	3,22%	1,85%	3,95%	211	139	205			
	CF 2	-	-	-	171	0,00%	0,00%	0,83%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.075	0,81%	2,86%	2,88%	46	2.425	307	1,87%	35,10%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-74,73%	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 (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.197	8.318	1.118	121	(114)	-1,35%	(515)	-5,83%	21.699	38,33%	(13.381)
2	Tabungan	83.648	75.662	79.546	79.724	(1.158)	178	4.062	5,37%	(3.924)	-4,69%	98.582	80,87%	(18.858)
3	Deposito	21.297	24.150	20.920	20.722	(4.953)	(199)	(3.429)	-14,20%	(575)	-2,70%	21.750	95,27%	(1.029)
	Total	113.778	108.245	108.663	108.764	(4.993)	100	519	0,48%	(5.014)	-4,41%	142.031	76,58%	(33.267)
	CASA	92.481	84.094	87.743	88.042	(40)	299	3.948	4,69%	(4.439)	-4,80%	120.281	73,20%	(32.239)
	(%) CASA	81,28%	77,69%	80,75%	80,95%									
	FDR	151,33%	184,48%	184,84%	184,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.744	7.687		(57)	1.472	23,69%	4.272	125,07%	-	0,00%	7.687
2	Giro ISE	1.685	2.429	2.359	2.257		(102)	(172)	-7,07%	572	33,93%		0,00%	2.257
3	Tabungan ISE	1.730	3.786	5.384	5.430		45	1.644	43,42%	3.700	213,87%		0,00%	5.430
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	11.050	-	25	25	-365	-191	-4.450	216	17.862	61,86%	(6.812)
	KUR	13.526	8.301	8.097	-	-	0	-342	-203	-5.429	203	15.819	51,19%	(7.722)
	Non KUR	1.974	2.940	2.953	-	25	25	-22	13	979	12	2.043	144,53%	910
3	PWG	14.491	23.899	24.451	2.405	2.785	379	1.063	552	9.961	2.233	31.508	77,60%	(7.057)
	Cilem	6.823	11.358	11.813	569	847	278	329	456	4.991	391	18.964	62,29%	(7.151)
	Gadai	7.668	12.542	12.638	1.836	1.938	102	734	96	4.970	1.842	12.544	100,75%	94
4	CFG	142.193	164.548	165.357	2.020	1.941	-79	1.219	810	23.165	1.131	153.708	107,58%	11.649
	CF 1	6.747	8.769	8.717	-	-	0	58	-53	1.969	53	8.885	98,10%	(169)
	Total Griya	3.465	5.184	5.166	-	-	0	0	-19	1.701	19	4.904	105,33%	261
	• Total Non Program	3.465	5.184	5.166	-	-	0	-42	-19	1.701	19	4.904	105,33%	261
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.551	-	-	0	58	-34	269	34	3.981	89,19%	(430)
	CF 2	135.445	155.778	156.641	2.020	1.941	-79	1.161	863	21.196	1.078	144.823	108,16%	11.818
	Mitraguna & Others	125.884	146.998	147.952	2.020	1.941	-79	1.201	954	22.068	987	134.362	110,11%	13.591
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	200.859	4.425	4.751	325	1.917	1.171	28.675	3.579	203.079	98,91%	(2.220)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	2.681	8,85%	11,40%	24,27%	1.400	1.310	1.500			
	KUR	1.295	819	765	1.878	9,57%	9,21%	23,20%	1.113	583	1.059			
	Non KUR	77	363	517	803	3,89%	17,57%	27,20%	286	726	440			
3	PWG	-	-	-	596	0,00%	0,00%	2,44%	596	596	596			
	Cilem	-	-	-	553	0,00%	0,00%	4,68%	553	553	553			
	Gadai	-	-	-	43	0,00%	0,00%	0,34%	43	43	43			
4	CFG	6	-	290	2.013	0,00%	0,18%	1,22%	1.723	2.007	2.013			
	CF 1	-	-	-	608	0,00%	0,00%	6,97%	608	608	608			
	Total Griya	-	-	-	380	0,00%	0,00%	7,36%	380	380	380			
	Oto	-	-	-	228	0,00%	0,00%	6,41%	228	228	228			
	CF 2	6	-	290	1.405	0,00%	0,19%	0,90%	1.115	1.399	1.405			
	Mitraguna & Others	-	-	290	1.405	0,00%	0,20%	0,95%	1.115	1.405	1.405			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	5.290	0,80%	0,79%	2,63%	3.719	3.912	4.109	0,00%	100,00%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	1.026	3,76%	8,56%	9,29%	64	444	168			
	KUR	557	837	824	888	4,11%	9,92%	10,97%	64	331	51			
	Non KUR	26	21	138	138	1,32%	4,71%	4,69%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,64%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.968	0,56%	0,95%	0,98%	64	996	164	0,11%	88,64%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.363	4.127	633	(237)	2.552	162,02%	3.254	372,93%	1.750	235,87%	2.377
2	Tabungan	63.525	67.931	66.929	66.939	5.369	10	(992)	-1,46%	3.414	5,37%	71.349	93,82%	(4.410)
3	Deposito	5.722	7.221	7.030	7.050	(206)	20	(171)	-2,37%	1.327	23,19%	5.985	117,79%	1.065
	Total	70.120	76.727	78.322	78.116	5.796	(207)	1.389	1,81%	7.995	11,40%	79.084	98,78%	(968)
	CASA	64.398	69.506	71.292	71.066	6.002	(226)	1.560	2,24%	6.668	10,35%	73.098	97,22%	(2.033)
	(%) CASA	91,84%	90,59%	91,02%	90,98%									
	FDR	73,73%	85,49%	84,55%	84,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.910	3.906		(4)	87	2,28%	419	12,00%	-	0,00%	3.906
2	Giro ISE	561	449	458	458		0	9	2,03%	(103)	-18,37%		0,00%	458
3	Tabungan ISE	2.926	3.370	3.452	3.448		(4)	78	2,32%	522	17,82%		0,00%	3.448
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	6.168	256	786	530	587	646	3.584	140	5.700	108,21%	468
	Cilem	2.583	5.521	6.168	256	786	530	587	646	3.584	140	5.700	108,21%	468
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.054	920	785	-135	1.422	-19	10.938	804	59.041	101,72%	1.014
	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	60.054	920	785	-135	1.422	-19	10.938	804	59.041	101,72%	1.014
	Mitraguna & Others	45.066	55.374	55.344	920	625	-295	1.143	-29	10.278	654	51.258	107,97%	4.086
	Pensiun	4.050	4.699	4.710	-	160	160	279	11	660	149	7.783	60,52%	(3.073)
	Total Pembiayaan	51.699	65.594	66.222	1.176	1.571	395	2.010	628	14.523	943	64.740	102,29%	1.481

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	-	-	-	49	0,00%	0,00%	0,80%	49	49	49			
	Cilem	-	-	-	49	0,00%	0,00%	0,80%	49	49	49			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	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	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	Mitraguna & Others	-	-	-	675	0,00%	0,00%	1,22%	675	675	675			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	818	0,00%	0,00%	1,24%	818	818	818	2,88%	-133,01%	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	18-Dec-25	31-Dec-24	30-Nov-25	18-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	207	0,45%	0,34%	0,34%	-	(14)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	207	0,45%	0,34%	0,34%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,37%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,31%	-	(14)	(1)	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 (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.546	2.764	198	218	604	27,97%	680	32,63%	7.185	38,47%	(4.421)
2	Tabungan	153.901	153.184	151.653	159.957	6.509	8.304	6.773	4,42%	6.056	3,94%	170.698	93,71%	(10.741)
3	Deposito	36.197	27.914	27.957	28.057	(1.360)	100	142	0,51%	(8.140)	-22,49%	37.242	75,34%	(9.185)
	Total	192.181	183.258	182.156	190.778	5.347	8.622	7.520	4,10%	(1.403)	-0,73%	215.125	88,68%	(24.347)
	CASA	155.985	155.344	154.199	162.721	6.707	8.522	7.378	4,75%	6.736	4,32%	177.883	91,48%	(15.162)
	(%) CASA	81,17%	84,77%	84,65%	85,29%									
	FDR	138,97%	164,04%	165,96%	158,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.644	1.661		17	(24)	-1,41%	1.132	214,05%	-	0,00%	1.661
2	Giro ISE	45	683	631	636		5	(47)	-6,95%	591	1309,04%		0,00%	636
3	Tabungan ISE	484	1.002	1.013	1.025		12	24	2,37%	542	111,92%		0,00%	1.025
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.562	25	150	125	-70	69	1.481	81	8.913	73,62%	(2.351)
	KUR	4.827	6.222	6.291	25	150	125	-91	69	1.464	81	8.318	75,63%	(2.027)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	50.079	1.699	3.403	1.704	157	1.888	25.744	1.515	43.519	115,08%	6.561
	Cilem	24.335	48.191	50.079	1.699	3.403	1.704	157	1.888	25.744	1.515	43.519	115,08%	6.561
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	245.626	919	2.332	1.413	-271	-255	8.022	2.587	247.553	99,22%	(1.928)
	CF 1	8.506	8.716	8.650	-	-	0	-74	-65	144	65	10.260	84,31%	(1.609)
	Total Griya	6.805	6.817	6.802	-	-	0	0	-14	-2	14	7.278	93,47%	(475)
	• Total Non Program	6.655	6.675	6.662	-	-	0	-135	-14	6	14	6.693	99,53%	(32)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.848	-	-	0	-74	-51	146	51	2.982	61,97%	(1.134)
	CF 2	229.097	237.166	236.976	919	2.332	1.413	-197	-190	7.878	2.522	237.294	99,87%	(318)
	Mitraguna & Others	203.836	211.595	211.429	919	2.168	1.249	165	-166	7.593	2.334	207.323	101,98%	4.106
	Pensiun	25.262	25.571	25.547	-	164	164	-361	-24	285	188	29.971	85,24%	(4.424)
	Total Pembiayaan	267.076	300.611	302.313	2.643	5.885	3.242	-185	1.701	35.237	4.184	300.041	100,76%	2.271

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	371	0,00%	2,23%	5,66%	226	371	350			
	KUR	-	22	145	371	0,00%	2,33%	5,90%	226	371	350			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	117	0,00%	0,00%	0,23%	117	117	115			
	Cilem	-	2	-	117	0,00%	0,00%	0,23%	117	117	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.845	1,09%	1,37%	1,57%	470	1.261	126			
	CF 1	819	854	753	413	9,63%	8,64%	4,77%	(341)	(407)	(441)			
	Total Griya	819	854	753	413	12,04%	11,05%	6,06%	(341)	(407)	(441)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.865	2.621	3.433	0,77%	1,11%	1,45%	811	1.667	568			
	Mitraguna & Others	1.765	2.729	2.621	3.305	0,87%	1,24%	1,56%	684	1.540	576			
	Pensiun	-	136	-	128	0,00%	0,00%	0,50%	128	128	(9)			
	Total Pembiayaan	2.584	3.743	3.520	4.333	0,97%	1,17%	1,43%	814	1.749	591	0,58%	59,40%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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	3.367	1,42%	1,34%	1,37%	74	(2)	(131)			
	CF 1	340	364	429	508	4,00%	4,92%	5,87%	79	168	144			
	Total Griya	340	364	429	508	5,00%	6,29%	7,47%	79	168	144			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.859	1,32%	1,21%	1,21%	(5)	(170)	(275)			
	Mitraguna & Others	2.939	2.995	2.864	2.859	1,44%	1,35%	1,35%	(5)	(80)	(136)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.367	1,26%	1,10%	1,11%	74	(2)	(131)	0,50%	54,75%	-0,6%

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 (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-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 (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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 (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	321	242	(1.196)	(78)	(374)	-60,64%	(353)	-59,28%	12.197	1,99%	(11.955)
2	Tabungan	46.385	47.818	48.735	48.267	(132)	(468)	449	0,94%	1.882	4,06%	60.559	79,70%	(12.292)
3	Deposito	18.302	57.067	43.638	43.638	10.056	0	(13.429)	-23,53%	25.336	138,43%	19.099	228,48%	24.538
	Total	65.283	105.501	92.693	92.147	8.729	(546)	(13.354)	-12,66%	26.865	41,15%	91.856	100,32%	292
	CASA	46.981	48.434	49.056	48.510	(1.328)	(546)	75	0,16%	1.529	3,25%	72.756	66,67%	(24.247)
	(%) CASA	71,97%	45,91%	52,92%	52,64%									
	FDR	134,21%	93,33%	106,25%	106,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.143	1.070		(74)	(46)	-4,12%	(328)	-23,47%	-	0,00%	1.070
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.143	1.069		(74)	(46)	-4,13%	(289)	-21,31%		0,00%	1.069
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	16.843	120	800	680	-110	623	1.405	177	18.223	92,43%	(1.380)
	KUR	14.693	15.717	16.344	120	800	680	-95	627	1.651	173	17.333	94,29%	(989)
	Non KUR	745	503	499	-	-	0	-15	-4	-246	4	890	56,07%	(391)
3	PWG	3.211	6.891	7.251	871	539	-332	791	360	4.040	179	8.588	84,42%	(1.338)
	Cilem	3.211	6.891	7.251	871	539	-332	791	360	4.040	179	8.588	84,42%	(1.338)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.398	480	387	-93	-371	-958	5.429	1.345	77.811	95,61%	(3.413)
	CF 1	2.071	11.937	12.059	310	167	-143	152	123	9.988	45	5.602	215,27%	6.457
	Total Griya	1.516	10.778	10.806	310	60	-250	0	28	9.290	32	4.181	258,43%	6.624
	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.659	25	4.181	123,78%	994
	• Program	-	5.637	5.630	167	-	-167	339	-7	5.630	7	0	0,00%	5.630
	Oto	555	1.159	1.253	-	107	107	152	94	698	13	1.421	88,24%	(167)
	CF 2	66.897	63.419	62.338	170	220	50	-523	-1.081	-4.559	1.301	72.209	86,33%	(9.871)
	Mitraguna & Others	64.762	60.622	59.718	170	220	50	-496	-905	-5.045	1.125	68.752	86,86%	(9.035)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-176	486	176	3.457	75,81%	(836)
	Total Pembiayaan	87.617	98.466	98.491	1.471	1.726	255	309	25	10.874	1.701	104.622	94,14%	(6.131)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	928	0,98%	1,74%	5,51%	645	777	454			
	KUR	98	475	240	905	0,67%	1,52%	5,54%	666	807	431			
	Non KUR	53	-	43	23	7,15%	8,61%	4,60%	(20)	(30)	23			
3	PWG	-	-	-	22	0,00%	0,00%	0,31%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,31%	22	22	22			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.843	1,23%	2,60%	5,17%	1.887	2.998	1.047			
	CF 1	-	-	177	330	0,00%	1,48%	2,74%	153	330	330			
	Total Griya	-	-	177	177	0,00%	1,64%	1,64%	0	177	177			
	Oto	-	-	-	153	0,00%	0,00%	12,20%	153	153	153			
	CF 2	846	2.796	1.779	3.513	1,26%	2,81%	5,64%	1.734	2.668	717			
	Mitraguna & Others	846	2.796	1.779	3.337	1,31%	2,94%	5,59%	1.558	2.492	542			
	Pensiun	-	-	-	176	0,00%	0,00%	6,71%	176	176	176			
	Total Pembiayaan	997	3.270	2.239	4.794	1,14%	2,27%	4,87%	2.555	3.797	1.523	1,49%	69,32%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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%	0,63%	-	(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%	7,37%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	4,99%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,96%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,22%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,88%	(510)	1.291	(1.957)	3,73%	3,82%	-0,1%

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 (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.797	4.893	2.360	96	(1.056)	-17,75%	(984)	-16,74%	16.777	29,16%	(11.884)
2	Tabungan	83.977	101.671	89.176	88.898	9.043	(278)	(12.773)	-12,56%	4.921	5,86%	98.962	89,83%	(10.064)
3	Deposito	19.184	13.402	14.037	14.037	(1)	0	636	4,74%	(5.147)	-26,83%	20.015	70,13%	(5.978)
	Total	109.038	121.021	108.010	107.828	11.402	(182)	(13.193)	-10,90%	(1.210)	-1,11%	135.754	79,43%	(27.926)
	CASA	89.854	107.619	93.973	93.791	11.402	(182)	(13.829)	-12,85%	3.937	4,38%	115.739	81,04%	(21.948)
	(%) CASA	82,41%	88,93%	87,00%	86,98%									
	FDR	40,48%	52,26%	59,57%	59,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.865	7.967		102	(850)	-9,64%	(613)	-7,15%	-	0,00%	7.967
2	Giro ISE	1.236	1.518	649	647		(2)	(871)	-57,40%	(589)	-47,67%		0,00%	647
3	Tabungan ISE	7.345	7.300	7.216	7.321		104	21	0,29%	(24)	-0,33%		0,00%	7.321
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.682	-	650	650	527	513	5.178	137	14.493	101,31%	189
	KUR	9.147	13.072	13.594	-	650	650	555	521	4.447	129	13.868	98,02%	(275)
	Non KUR	358	1.097	1.088	-	-	0	-28	-9	731	9	624	174,27%	464
3	PWG	9.262	11.392	11.199	202	596	394	-69	-193	1.936	789	16.966	66,00%	(5.768)
	Cilem	9.262	11.392	11.199	202	596	394	-69	-193	1.936	789	16.966	66,00%	(5.768)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.843	460	1.360	900	282	776	12.466	584	47.656	79,41%	(9.814)
	CF 1	14.455	17.388	17.849	-	639	639	-230	461	3.394	179	17.089	104,45%	760
	Total Griya	3.903	8.619	8.832	-	250	250	0	214	4.929	36	4.866	181,51%	3.966
	• Total Non Program	3.903	6.826	7.041	-	250	250	-74	215	3.138	35	4.866	144,69%	2.175
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	9.017	-	389	389	-230	247	-1.535	142	12.223	73,77%	(3.206)
	CF 2	10.922	19.679	19.994	460	721	261	513	315	9.072	406	30.567	65,41%	(10.573)
	Mitraguna & Others	10.683	18.945	19.211	460	595	135	516	266	8.528	329	29.780	64,51%	(10.570)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	64.342	1.162	2.606	1.445	1.225	1.096	20.199	1.511	79.115	81,33%	(14.773)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	-	-	-	783	0,00%	0,00%	5,33%	783	783	783			
	KUR	-	-	-	601	0,00%	0,00%	4,42%	601	601	601			
	Non KUR	-	-	-	182	0,00%	0,00%	16,74%	182	182	182			
3	PWG	-	-	-	469	0,00%	0,00%	4,19%	469	469	469			
	Cilem	-	-	-	469	0,00%	0,00%	4,19%	469	469	469			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	1.954	1,42%	1,96%	5,16%	1.228	1.594	1.610			
	CF 1	360	344	708	1.285	2,49%	4,07%	7,20%	577	925	941			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.285	3,41%	8,08%	14,25%	577	925	941			
	CF 2	-	-	17	669	0,00%	0,09%	3,35%	652	669	669			
	Mitraguna & Others	-	-	17	669	0,00%	0,09%	3,48%	652	669	669			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	3.206	0,82%	1,15%	4,98%	2.481	2.846	2.863	2,97%	40,44%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,72%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,52%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,01%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,42%	171	271	271	1,53%	-263,57%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	843	864	(165)	21	217	33,60%	860	24892,81%	6	#####	857
2	Tabungan	34.487	32.850	34.297	34.340	1.712	43	1.490	4,54%	(147)	-0,43%	40.322	85,17%	(5.982)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	37.595	37.659	1.498	64	1.708	4,75%	(349)	-0,92%	43.921	85,74%	(6.262)
	CASA	34.491	33.496	35.140	35.204	1.548	64	1.708	5,10%	713	2,07%	40.329	87,29%	(5.125)
	(%) CASA	90,75%	93,17%	93,47%	93,48%									
	FDR	1,90%	3,20%	3,23%	3,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	73	73	0	8	11,47%	(85)	-53,71%	-	0,00%	73	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	73	73	0	8	11,47%	(85)	-53,71%		0,00%	73	
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	970	48	80	33	24	56	326	24	1.982	48,91%	(1.013)
	Cilem	644	914	970	48	80	33	24	56	326	24	1.982	48,91%	(1.013)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	140	10	-130	148	7	165	3	78	310,59%	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	140	10	-130	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.213	188	90	-97	173	63	491	27	2.061	58,86%	(848)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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)