

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	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	Giro	238.297	418.828	442.590	406.091	177.355	(36.499)	(12.737)	-3,04%	167.794	70,41%	420.906	96,48%	(14.814)
2	Tabungan	1.732.891	1.903.991	1.896.084	1.886.170	44.961	(9.915)	(17.821)	-0,94%	153.279	8,85%	2.000.816	94,27%	(114.646)
3	Deposito	877.742	950.883	919.103	909.009	(55.963)	(10.094)	(41.874)	-4,40%	31.267	3,56%	896.431	101,40%	12.578
Total		2.848.930	3.273.702	3.257.777	3.201.270	166.354	(56.507)	(72.431)	-2,21%	352.340	12,37%	3.318.152	96,48%	(116.882)
CASA		1.971.188	2.322.819	2.338.674	2.292.261	222.316	(46.413)	(30.558)	-1,32%	321.073	16,29%	2.421.722	94,65%	(129.461)
(% CASA)		69,19%	70,95%	71,79%	71,60%									
FDR		84,13%	83,44%	84,50%	85,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.880	91.749		(1.131)	4.446	5,09%	12.338	15,54%	118.145	77,66%	(26.396)
2	Giro ISE	37.094	35.022	33.529	33.254		(276)	(1.768)	-5,05%	(3.840)	-10,35%	60.551	54,92%	(27.298)
3	Tabungan ISE	39.484	49.856	55.895	55.040		(855)	5.184	10,40%	15.556	39,40%	44.877	122,65%	10.163
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	123.837	500	140	-360	1.457	-2.911	875	3.051	162.236	76,33%	(38.399)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	98.310	500	-	-500	1.657	-2.501	-1.903	2.501	122.383	80,33%	(24.074)
	• Local Champion	83.501	66.595	66.159	500	-	-500	-804	-436	-17.342	436	94.012	70,37%	(27.853)
	• Value Chain	16.712	34.216	32.151	-	-	-	2.461	-2.066	15.439	2.066	28.371	113,32%	3.779
2	MBG	310.816	325.767	327.928	4.260	7.260	3.000	1.228	2.161	17.112	5.099	362.288	90,52%	(34.359)
	KUR	291.370	306.564	309.075	4.135	7.235	3.100	1.900	2.511	17.705	4.724	340.266	90,83%	(31.191)
	Non KUR	19.446	19.203	18.853	125	25	-100	-673	-350	-593	375	22.022	85,61%	(3.168)
3	PWG	193.140	323.731	334.148	25.619	31.143	5.524	11.995	10.417	141.008	20.726	362.681	92,13%	(28.533)
	Cilem	122.752	218.666	227.635	10.260	16.115	5.855	7.938	8.969	104.884	7.146	262.581	86,69%	(34.946)
	Gadai	70.389	105.064	106.513	15.359	15.028	-331	4.057	1.448	36.124	13.580	100.101	106,41%	6.412
4	CFG	1.770.026	1.955.435	1.966.875	15.551	31.673	16.122	10.668	11.440	196.849	20.233	2.003.011	98,20%	(36.136)
	CF 1	463.002	520.993	530.620	3.052	12.564	9.512	1.760	9.627	67.618	2.937	503.674	105,35%	26.946
	Total Griya	392.209	436.373	445.334	1.871	10.439	8.568	0	8.961	53.125	1.478	412.745	107,90%	32.589
	• Total Non Program	388.279	424.924	433.903	1.704	10.439	8.735	372	8.979	45.624	1.460	397.355	109,20%	36.552
	• Program	3.930	11.449	11.431	167	-	-167	302	-18	7.501	18	15.395	74,25%	(3.964)
	Oto	70.793	84.620	85.286	1.180	2.124	944	1.760	665	14.493	1.459	90.929	93,79%	(5.643)
	CF 2	1.307.024	1.434.442	1.436.255	12.499	19.109	6.610	8.908	1.813	129.231	17.296	1.499.337	95,79%	(63.082)
	Mitraguna & Others	1.211.757	1.335.736	1.338.274	12.399	18.368	5.969	9.546	2.538	126.517	15.830	1.384.316	96,67%	(46.042)
	Pensiun	95.268	98.706	97.981	100	741	641	-638	-725	2.714	1.466	115.021	85,19%	(17.040)
Total Pembiayaan		2.396.945	2.731.682	2.752.789	45.930	70.216	24.286	25.347	21.107	355.844	49.109	2.890.216	95,25%	(137.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	962	0,41%	0,00%	0,78%	962	454	956			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	962	0,46%	0,00%	0,98%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	26.694	1,43%	1,90%	8,14%	20.505	22.254	20.505			
	KUR	3.770	4.599	4.599	24.044	1,29%	1,50%	7,78%	19.444	20.274	19.444			
	Non KUR	671	1.590	1.590	2.651	3,45%	8,28%	14,06%	1.061	1.980	1.061			
3	PWG	155	-	-	7.898	0,08%	0,00%	2,36%	7.898	7.743	7.898			
	Cilem	155	-	-	6.639	0,13%	0,00%	2,92%	6.639	6.484	6.639			
	Gadai	-	-	-	1.259	0,00%	0,00%	1,18%	1.259	1.259	1.259			
4	CFG	19.018	28.147	27.679	51.425	1,07%	1,42%	2,61%	23.746	32.407	23.278			
	CF 1	8.456	11.479	12.737	17.964	1,83%	2,44%	3,39%	5.227	9.508	6.485			
	Total Griya	6.832	10.463	10.710	12.540	1,74%	2,45%	2,82%	1.830	5.708	2.078			
	Oto	1.624	1.016	2.026	5.424	2,29%	2,39%	6,36%	3.397	3.800	4.408			
	CF 2	10.562	16.669	14.942	33.461	0,81%	1,04%	2,33%	18.519	22.900	16.792			
	Mitraguna & Others	10.315	16.481	14.431	31.805	0,85%	1,08%	2,38%	17.374	21.491	15.324			
	Pensiun	247	188	511	1.656	0,26%	0,52%	1,69%	1.145	1.409	1.468			
Total Pembiayaan		24.121	34.343	33.868	86.979	1,01%	1,24%	3,16%	53.111	62.858	52.636	1,03%	67,44%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,41%	-	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%	1,53%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.085	1,04%	1,57%	1,55%	(43)	1.859	401			
	KUR	1.952	4.075	4.391	4.354	0,67%	1,43%	1,41%	(37)	2.402	279			
	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	26.922	1,90%	1,35%	1,37%	613	(6.769)	(844)			
	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	20.809	2,12%	1,48%	1,45%	(407)	(6.939)	(2.147)			
	Mitraguna & Others	27.082	22.326	20.725	20.318	2,23%	1,55%	1,52%	(406)	(6.764)	(2.007)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	33.762	1,59%	1,21%	1,23%	581	(4.238)	(425)	1,41%	-14,69%	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 (1-17 Nov'25	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	Giro	29.536	24.484	21.497	21.423	(911)	(74)	(3.060)	-12,50%	(8.113)	-27,47%	46.170	46,40%	(24.746)
2	Tabungan	75.287	90.912	102.561	93.636	(1.569)	(8.926)	2.723	3,00%	18.348	24,37%	96.129	97,41%	(2.493)
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	249.071	240.072	(28.315)	(8.999)	7.808	3,36%	(31.232)	-11,51%	310.634	77,28%	(70.562)
	CASA	104.823	115.396	124.058	115.059	(2.480)	(8.999)	(337)	-0,29%	10.236	9,76%	142.299	80,86%	(27.240)
	(%) CASA	38,64%	49,68%	49,81%	47,93%									
	FDR	71,62%	87,88%	82,25%	85,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.411	19.679		268	151	0,78%	3.415	20,99%	-	0,00%	19.679
2	Giro ISE	12.924	10.849	8.689	8.882		193	(1.966)	-18,13%	(4.042)	-31,27%		0,00%	8.882
3	Tabungan ISE	1.712	6.998	10.697	10.772		75	3.774	53,93%	9.060	529,31%		0,00%	10.772
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	58.607	610	375	-235	-1.380	-435	-6.801	810	70.008	83,72%	(11.401)
	KUR	63.164	56.360	55.962	610	375	-235	-1.263	-397	-7.202	772	67.553	82,84%	(11.591)
	Non KUR	2.245	2.683	2.645	-	-	0	-118	-38	400	38	2.455	107,75%	190
3	PWG	10.519	15.081	15.570	478	969	490	635	489	5.051	480	18.008	86,46%	(2.438)
	Cilem	10.519	15.081	15.570	478	969	490	635	489	5.051	480	18.008	86,46%	(2.438)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.146	1.667	2.062	395	147	685	7.668	1.376	134.112	86,60%	(17.966)
	CF 1	58.498	62.127	62.159	327	298	-30	256	31	3.661	266	60.416	102,88%	1.742
	Total Griya	56.812	59.059	59.135	327	298	-30	0	76	2.323	221	56.783	104,14%	2.352
	• Total Non Program	55.952	58.249	58.328	327	298	-30	-422	79	2.377	218	53.414	109,20%	4.915
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)
	Oto	1.686	3.069	3.023	-	-	0	256	-45	1.338	45	3.633	83,21%	(610)
	CF 2	49.980	53.333	53.987	1.340	1.764	424	-109	654	4.007	1.110	73.695	73,26%	(19.708)
	Mitraguna & Others	49.699	53.068	53.723	1.340	1.764	424	-102	656	4.024	1.108	72.662	73,94%	(18.939)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	204.856	2.755	3.405	650	-728	738	10.560	2.667	242.044	84,64%	(37.188)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	3.939	1,64%	2,24%	6,72%	2.614	2.867	2.434			
	KUR	1.022	1.029	880	3.628	1,62%	1,56%	6,48%	2.748	2.606	2.599			
	Non KUR	49	475	444	310	2,19%	16,55%	11,73%	(134)	261	(165)			
3	PWG	95	-	-	402	0,91%	0,00%	2,58%	402	306	402			
	Cilem	95	-	-	402	0,91%	0,00%	2,58%	402	306	402			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.831	1,72%	2,07%	4,16%	2.436	2.966	2.428			
	CF 1	1.284	1.880	1.863	3.716	2,19%	3,00%	5,98%	1.853	2.432	1.836			
	Total Griya	1.284	1.880	1.863	3.497	2,26%	3,15%	5,91%	1.634	2.213	1.616			
	Oto	-	-	-	219	0,00%	0,00%	7,25%	219	219	219			
	CF 2	581	522	532	1.115	1,16%	1,00%	2,07%	583	534	592			
	Mitraguna & Others	581	522	532	1.115	1,17%	1,00%	2,08%	583	534	592			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	9.171	1,56%	1,82%	4,48%	5.452	6.140	5.258	0,59%	86,80%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	1,67%	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%	66,99%	-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 (1-17 Nov'25)	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	Giro	24.761	20.652	20.290	20.200	(1.392)	(90)	(452)	-2,19%	(4.561)	-18,42%	41.105	49,14%	(20.905)
2	Tabungan	139.675	139.420	142.645	144.147	2.493	1.502	4.727	3,39%	4.472	3,20%	160.468	89,83%	(16.320)
3	Deposito	81.953	77.952	78.169	78.169	(820)	0	217	0,28%	(3.784)	-4,62%	83.487	93,63%	(5.318)
	Total	246.389	238.023	241.105	242.516	281	1.412	4.493	1,89%	(3.873)	-1,57%	285.060	85,08%	(42.543)
	CASA	164.436	160.072	162.936	164.347	1.101	1.411	4.275	2,67%	(89)	-0,05%	201.573	81,53%	(37.226)
	(%) CASA	66,74%	67,25%	67,58%	67,77%									
	FDR	63,49%	72,41%	72,84%	72,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.918	11.861		(57)	983	9,03%	951	8,72%	-	0,00%	11.861
2	Giro ISE	6.429	4.866	6.061	5.950		(111)	1.085	22,29%	(479)	-7,45%		0,00%	5.950
3	Tabungan ISE	3.915	6.012	5.857	5.910		54	(102)	-1,69%	1.995	50,95%		0,00%	5.910
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	26.482	71,30%	(7.601)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	23.245	81,23%	(4.363)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	1.682	-	-	-	-44	-20	-1.918	20	5.807	28,97%	(4.125)
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	11.408	627	1.116	489	627	996	5.570	119	13.639	83,64%	(2.231)
	Cilem	5.838	10.412	11.408	627	1.116	489	627	996	5.570	119	13.639	83,64%	(2.231)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.338	2.458	2.946	488	1.095	2.291	13.796	655	152.446	95,34%	(7.108)
	CF 1	81.145	74.508	74.800	634	620	-14	-233	292	-6.345	328	80.815	92,56%	(6.014)
	Total Griya	74.220	68.592	69.021	634	620	-14	0	430	-5.199	190	72.670	94,98%	(3.649)
	• Total Non Program	73.552	67.965	68.395	634	620	-14	-1.118	430	-5.156	190	70.051	97,64%	(1.656)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.779	-	-	0	-233	-137	-1.146	137	8.145	70,96%	(2.365)
	CF 2	50.397	68.540	70.538	1.824	2.326	502	1.328	1.998	20.141	328	71.632	98,47%	(1.094)
	Mitraguna & Others	49.913	67.543	69.550	1.824	2.326	502	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	175.628	3.085	4.062	977	1.428	3.267	19.199	794	192.588	91,19%	(16.960)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	-	-	171	0,19%	0,00%	1,50%	171	160	171			
	Cilem	11	-	-	171	0,19%	0,00%	1,50%	171	160	171			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.473	0,88%	1,52%	1,01%	(702)	311	36			
	CF 1	1.162	1.383	2.039	1.334	1,43%	2,74%	1,78%	(704)	173	(49)			
	Total Griya	1.162	1.383	1.962	997	1,57%	2,86%	1,44%	(965)	(164)	(386)			
	Oto	-	-	77	337	0,00%	1,30%	5,83%	260	337	337			
	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	1.644	0,75%	1,26%	0,94%	(531)	471	207	0,23%	75,22%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	0,80%	(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 (1-17 Nov'25)	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	Giro	18.775	55.031	54.958	54.497	3.771	(461)	(534)	-0,97%	35.723	190,27%	36.087	151,01%	18.410
2	Tabungan	206.902	265.449	258.775	257.050	6.039	(1.725)	(8.399)	-3,16%	50.148	24,24%	228.586	112,45%	28.464
3	Deposito	118.442	96.974	69.873	69.873	(7.411)	(0)	(27.101)	-27,95%	(48.569)	-41,01%	120.549	57,96%	(50.676)
	Total	344.119	417.454	383.607	381.420	2.400	(2.186)	(36.034)	-8,63%	37.301	10,84%	385.222	99,01%	(3.802)
	CASA	225.677	320.480	313.733	311.548	9.811	(2.186)	(8.933)	-2,79%	85.870	38,05%	264.674	117,71%	46.874
	(%) CASA	65,58%	76,77%	81,79%	81,68%									
	FDR	96,55%	93,29%	102,72%	103,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.289	3.270		(19)	(275)	-7,75%	(661)	-16,81%	-	0,00%	3.270
2	Giro ISE	1.420	1.163	1.376	1.362		(14)	199	17,09%	(58)	-4,08%		0,00%	1.362
3	Tabungan ISE	2.001	1.767	1.613	1.608		(5)	(159)	-8,99%	(393)	-19,65%		0,00%	1.608
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	87.209	-	140	140	2.407	-2.773	4.224	2.913	104.800	83,21%	(17.591)
	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	62.498	-	-	0	2.589	-2.364	1.125	2.364	73.688	84,81%	(11.190)
	• Local Champion	55.173	36.998	36.680	-	-	0	-336	-318	-18.493	318	61.011	60,12%	(24.331)
	• 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	44.176	1.360	530	-830	866	48	995	482	46.897	94,20%	(2.721)
	KUR	40.519	42.067	42.155	1.360	530	-830	952	88	1.636	442	44.012	95,78%	(1.856)
	Non KUR	2.662	2.060	2.020	-	-	0	-87	-40	-641	40	2.885	70,03%	(865)
3	PWG	26.463	44.214	44.831	3.147	3.114	-33	1.033	617	18.368	2.497	38.240	117,23%	6.591
	Cilem	12.356	24.595	24.777	1.172	1.158	-14	397	182	12.421	976	18.392	134,71%	6.385
	Gadai	14.108	19.618	20.054	1.975	1.957	-18	636	436	5.946	1.521	19.848	101,04%	206
4	CFG	179.631	211.118	217.806	895	9.370	8.475	3.044	6.688	38.175	2.682	199.790	109,02%	18.016
	CF 1	55.651	68.035	75.812	100	8.066	7.966	208	7.777	20.161	289	59.885	126,60%	15.927
	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
1	• 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	8.867	-	166	166	208	48	3.608	118	7.243	122,43%	1.624
	CF 2	123.980	143.083	141.994	795	1.304	509	2.836	-1.089	18.014	2.393	139.905	101,49%	2.089
	Mitraguna & Others	122.658	141.684	140.602	795	1.304	509	2.843	-1.082	17.944	2.386	137.456	102,29%	3.146
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	394.022	5.402	13.154	7.752	7.350	4.581	61.762	8.573	389.727	101,10%	4.295

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	962	0,61%	0,00%	1,10%	962	454	962			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	962	0,76%	0,00%	1,54%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	3.073	0,95%	1,36%	6,96%	2.472	2.664	2.334			
	KUR	305	686	498	2.739	0,75%	1,18%	6,50%	2.241	2.434	2.053			
	Non KUR	104	53	104	334	3,92%	5,04%	16,54%	230	230	281			
3	PWG	-	-	-	3.627	0,00%	0,00%	8,09%	3.627	3.627	3.627			
	Cilem	-	-	-	3.094	0,00%	0,00%	12,49%	3.094	3.094	3.094			
	Gadai	-	-	-	533	0,00%	0,00%	2,66%	533	533	533			
4	CFG	673	1.279	1.367	3.684	0,37%	0,65%	1,69%	2.318	3.011	2.406			
	CF 1	295	196	490	969	0,53%	0,72%	1,28%	479	674	773			
	Total Griya	295	-	227	581	0,58%	0,38%	0,87%	353	286	581			
	Oto	-	196	263	388	0,00%	2,98%	4,38%	126	388	192			
	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	11.346	0,48%	0,51%	2,88%	9.378	9.756	9.328	0,68%	76,38%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	440	0,00%	1,00%	1,00%	-	440	231			
	KUR	-	209	440	440	0,00%	1,05%	1,04%	-	440	231			
	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	2.920	0,35%	0,70%	0,74%	198	1.759	628	1,06%	-42,36%	0,3%

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 (1-17 Nov'25)	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	Giro	19.819	43.281	2.879	2.986	40.645	108	(40.294)	-93,10%	(16.832)	-84,93%	34.705	8,61%	(31.718)
2	Tabungan	188.323	172.953	169.636	168.937	4.147	(699)	(4.015)	-2,32%	(19.386)	-10,29%	209.136	80,78%	(40.198)
3	Deposito	54.534	66.101	60.907	57.907	(25.458)	(3.000)	(8.194)	-12,40%	3.373	6,18%	56.040	103,33%	1.867
	Total	262.676	282.334	233.422	229.831	19.334	(3.591)	(52.504)	-18,60%	(32.845)	-12,50%	299.881	76,64%	(70.050)
	CASA	208.142	216.233	172.515	171.924	44.791	(592)	(44.310)	-20,49%	(36.218)	-17,40%	243.841	70,51%	(71.917)
	(%) CASA	79,24%	76,59%	73,91%	74,80%									
	FDR	66,71%	72,21%	87,55%	88,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	4.145	4.026	(120)	358	9,75%	(2.161)	-34,93%	-	0,00%	4.026
2	Giro ISE	879	331	532	541	9	210	63,48%	(339)	-38,50%		0,00%	541
3	Tabungan ISE	5.307	3.337	3.614	3.485	(129)	148	4,42%	(1.823)	-34,34%		0,00%	3.485
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	9.746	180	310	130	436	251	9.039	59	5.700	171,00%	4.046
	KUR	498	8.282	8.539	180	310	130	453	257	8.041	53	5.134	166,33%	3.405
	Non KUR	209	1.212	1.207	-	-	0	-17	-5	998	5	566	213,30%	641
3	PWG	23.244	35.104	36.748	4.250	5.146	896	1.358	1.644	13.504	3.502	38.714	94,92%	(1.966)
	Cilem	7.809	11.949	12.833	745	1.439	695	458	884	5.024	555	18.851	68,08%	(6.018)
	Gadai	15.435	23.155	23.915	3.505	3.707	202	899	760	8.480	2.946	19.863	120,40%	4.052
4	CFG	144.290	159.268	157.848	124	757	633	-69	-1.420	13.558	2.177	166.155	95,00%	(8.307)
	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	145.710	124	757	633	-44	-1.366	10.008	2.123	153.990	94,62%	(8.281)
	Mitraguna & Others	125.011	133.616	132.467	124	702	578	-1	-1.149	7.456	1.851	140.961	93,97%	(8.494)
	Pensiun	10.691	13.459	13.243	-	55	55	-43	-217	2.552	272	13.029	101,64%	213
	Total Pembiayaan	175.227	203.879	204.354	4.554	6.213	1.659	1.303	475	29.127	5.738	217.555	93,93%	(13.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	6,55%	451	639	449			
	KUR	-	-	-	301	0,00%	0,00%	3,53%	301	301	301			
	Non KUR	-	190	188	337	0,00%	15,50%	27,93%	149	337	148			
3	PWG	-	-	-	558	0,00%	0,00%	1,52%	558	558	558			
	Cilem	-	-	-	484	0,00%	0,00%	3,77%	484	484	484			
	Gadai	-	-	-	73	0,00%	0,00%	0,31%	73	73	73			
4	CFG	2.296	3.664	3.194	8.152	1,59%	2,01%	5,16%	4.957	5.856	4.488			
	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	8.100	1,64%	2,13%	5,56%	4.973	5.871	4.470			
	Mitraguna & Others	2.230	3.631	3.127	7.606	1,78%	2,34%	5,74%	4.479	5.377	3.975			
	Pensiun	-	-	-	494	0,00%	0,00%	3,73%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	9.348	1,31%	1,66%	4,57%	5.966	7.052	5.495	1,63%	64,41%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	-235,42%	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 (1-17 Nov'25	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	Giro	2.087	502	405	414	72	9	(87)	-17,43%	(1.672)	-80,15%	3.184	13,00%	(2.770)
2	Tabungan	37.117	38.758	39.139	39.121	(407)	(17)	363	0,94%	2.004	5,40%	42.859	91,28%	(3.738)
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	52.144	52.135	(334)	(8)	327	0,63%	2.192	4,39%	56.871	91,67%	(4.735)
	CASA	39.204	39.260	39.544	39.535	(336)	(8)	276	0,70%	332	0,85%	46.043	85,87%	(6.508)
	(%) CASA	78,50%	75,78%	75,84%	75,83%									
	FDR	145,08%	122,64%	121,82%	121,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	582	513		(69)	16	3,23%	(68)	-11,67%	-	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	581	512		(69)	79	18,26%	(68)	-11,71%		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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	3.433	324	340	16	279	279	2.198	61	2.809	122,23%	624
	Cilem	1.235	3.154	3.433	324	340	16	279	279	2.198	61	2.809	122,23%	624
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.089	132	883	751	-65	-296	-11.132	1.179	64.578	93,05%	(4.488)
	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	59.271	132	883	751	-479	-290	-11.486	1.173	64.121	92,44%	(4.849)
	Mitraguna & Others	66.540	55.109	54.967	132	883	751	-326	-142	-11.573	1.025	56.810	96,76%	(1.843)
	Pensiun	4.218	4.453	4.304	-	-	0	-153	-149	87	149	7.311	58,88%	(3.006)
	Total Pembiayaan	72.457	63.539	63.522	456	1.223	767	214	-17	-8.934	1.239	67.386	94,27%	(3.864)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	2.884	4,24%	3,25%	4,80%	923	(139)	547			
	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	2.884	4,27%	3,29%	4,87%	923	(139)	547			
	Mitraguna & Others	2.931	2.337	1.961	2.884	4,41%	3,56%	5,25%	923	(47)	547			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.884	4,17%	3,09%	4,54%	923	(139)	547	0,00%	100,00%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	3.602	17,29%	5,97%	5,99%	(6)	(8.711)	(586)			
	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	3.602	17,40%	6,06%	6,08%	(6)	(8.711)	(586)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,24%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	174	0,66%	0,27%	4,04%	(0)	(305)	(2)			
	Total Pembiayaan	12.313	4.188	3.608	3.602	16,99%	5,68%	5,67%	(6)	(8.711)	(586)	0,00%	100,00%	-5,7%

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 (1-17 Nov'25)	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	Giro	59.162	163.181	184.353	148.772	136.989	(35.582)	(14.409)	-8,83%	89.609	151,46%	71.025	209,46%	77.746
2	Tabungan	111.248	121.777	125.675	126.623	2.975	948	4.847	3,98%	15.375	13,82%	125.447	100,94%	1.176
3	Deposito	16.666	20.185	19.616	19.616	815	0	(569)	-2,82%	2.950	17,70%	18.148	108,09%	1.468
	Total	187.077	305.142	329.645	295.011	140.778	(34.633)	(10.131)	-3,32%	107.934	57,70%	214.620	137,46%	80.391
	CASA	170.411	284.957	310.029	275.395	139.963	(34.633)	(9.562)	-3,36%	104.984	61,61%	196.472	140,17%	78.923
	(%) CASA	91,09%	93,39%	94,05%	93,35%									
	FDR	105,51%	72,96%	67,97%	75,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	4.189	4.292		103	1.411	49,00%	472	12,35%	-	0,00%	4.292
2	Giro ISE	954	1.351	1.699	1.723		24	372	27,57%	769	80,59%		0,00%	1.723
3	Tabungan ISE	2.866	1.530	2.490	2.569		79	1.039	67,92%	(297)	-10,36%		0,00%	2.569
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	50.665	575	1.210	635	357	518	4.568	692	52.094	97,26%	(1.428)
	KUR	42.963	47.819	48.378	575	1.210	635	487	558	5.415	652	48.796	99,14%	(418)
	Non KUR	3.135	2.328	2.288	-	-	0	-130	-40	-847	40	3.298	69,36%	(1.010)
3	PWG	20.876	34.349	35.515	4.878	4.779	-99	2.703	1.166	14.639	3.613	37.410	94,93%	(1.895)
	Cilem	7.514	14.546	15.164	1.259	1.154	-105	1.847	618	7.650	537	18.308	82,83%	(3.144)
	Gadai	13.361	19.803	20.351	3.619	3.624	5	857	548	6.989	3.077	19.102	106,54%	1.248
4	CFG	127.111	135.478	135.344	939	831	-108	3.703	-135	8.233	965	140.604	96,26%	(5.260)
	CF 1	49.510	50.142	50.355	714	531	-183	546	214	846	317	51.291	98,17%	(936)
	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	11.069	714	191	-523	546	-26	1.458	217	10.456	105,87%	614
	CF 2	77.602	85.337	84.989	225	300	75	3.156	-348	7.387	648	89.313	95,16%	(4.324)
	Mitraguna & Others	75.812	83.282	82.955	225	300	75	3.177	-327	7.143	627	86.964	95,39%	(4.009)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	224.060	6.392	6.820	428	6.174	1.432	26.675	5.388	233.409	95,99%	(9.349)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	3.285	0,27%	0,73%	6,48%	2.919	3.161	2.737			
	KUR	68	433	250	3.024	0,16%	0,52%	6,25%	2.774	2.956	2.591			
	Non KUR	56	115	116	261	1,79%	4,98%	11,40%	145	205	146			
3	PWG	-	-	-	882	0,00%	0,00%	2,48%	882	882	882			
	Cilem	-	-	-	421	0,00%	0,00%	2,78%	421	421	421			
	Gadai	-	-	-	461	0,00%	0,00%	2,26%	461	461	461			
4	CFG	2.018	4.027	4.014	2.998	1,59%	2,96%	2,22%	(1.016)	980	(1.029)			
	CF 1	1.770	1.931	2.188	1.093	3,58%	4,36%	2,17%	(1.095)	(678)	(838)			
	Total Griya	1.463	1.931	2.032	387	3,67%	5,20%	0,98%	(1.645)	(1.077)	(1.544)			
	Oto	307	-	156	706	3,19%	1,40%	6,38%	550	399	706			
	CF 2	248	2.096	1.826	1.905	0,32%	2,14%	2,24%	79	1.657	(190)			
	Mitraguna & Others	248	2.096	1.826	1.905	0,33%	2,19%	2,30%	79	1.657	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	7.165	1,09%	1,97%	3,20%	2.785	5.023	2.590	0,35%	89,03%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	1,25%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,28%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.075	0,42%	1,38%	1,37%	(7)	2.245	380	0,25%	82,11%	-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 (1-17 Nov'25	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	Giro	1.927	3.334	3.112	3.206	1.942	94	(127)	-3,82%	1.279	66,37%	12.865	24,92%	(9.659)
2	Tabungan	70.495	83.412	81.614	81.613	1.034	(2)	(1.800)	-2,16%	11.117	15,77%	86.396	94,46%	(4.784)
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	180.408	180.501	2.149	92	1.187	0,66%	43.814	32,05%	164.612	109,65%	15.889
	CASA	72.423	86.746	84.727	84.819	2.977	92	(1.927)	-2,22%	12.396	17,12%	99.261	85,45%	(14.442)
	(%) CASA	52,98%	48,38%	46,96%	46,99%									
	FDR	94,77%	84,69%	85,36%	85,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	6.601	6.138	(463)	185	3,11%	4.816	364,25%	-	0,00%	6.138
2	Giro ISE	771	687	489	494	5	(193)	-28,03%	(277)	-35,88%		0,00%	494
3	Tabungan ISE	551	5.265	3.111	2.643	(468)	(2.622)	-49,80%	2.092	379,65%		0,00%	2.643
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	34.617	175	500	325	-419	-274	2.859	774	37.072	93,38%	(2.455)
	KUR	29.577	32.463	32.378	100	500	400	-418	-85	2.800	585	34.653	93,43%	(2.275)
	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	10.288	360	1.424	1.064	200	1.147	4.087	277	14.494	70,98%	(4.206)
	Cilem	6.201	9.141	10.288	360	1.424	1.064	200	1.147	4.087	277	14.494	70,98%	(4.206)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.091	1.132	2.582	1.450	1.191	1.271	17.509	1.311	102.726	106,20%	6.365
	CF 1	23.474	30.943	31.204	467	454	-13	982	261	7.730	193	26.735	116,72%	4.469
	Total Griya	17.263	20.411	20.356	-	-	0	0	-55	3.093	55	18.392	110,68%	1.964
	• Total Non Program	17.263	20.411	20.356	-	-	0	414	-55	3.093	55	18.392	110,68%	1.964
	• 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	77.887	665	2.128	1.463	208	1.010	9.780	1.118	75.991	102,49%	1.895
	Mitraguna & Others	64.272	73.105	74.143	665	2.128	1.463	236	1.038	9.872	1.090	71.937	103,07%	2.206
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	153.997	1.667	4.506	2.839	972	2.144	24.456	2.362	154.293	99,81%	(296)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	1.939	0,01%	0,32%	5,60%	1.829	1.935	1.896			
	KUR	-	43	110	1.687	0,00%	0,34%	5,21%	1.577	1.687	1.644			
	Non KUR	4	-	-	252	0,19%	0,00%	11,27%	252	248	252			
3	PWG	48	-	-	212	0,78%	0,00%	2,06%	212	163	212			
	Cilem	48	-	-	212	0,78%	0,00%	2,06%	212	163	212			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.293	0,60%	0,79%	3,02%	2.447	2.746	1.872			
	CF 1	172	1.125	364	1.785	0,73%	1,18%	5,72%	1.421	1.613	660			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,95%	801	1.008	(117)			
	Oto	172	-	157	777	2,76%	1,49%	7,16%	620	605	777			
	CF 2	375	297	483	1.508	0,55%	0,63%	1,94%	1.026	1.133	1.212			
	Mitraguna & Others	375	297	483	1.508	0,58%	0,66%	2,03%	1.026	1.133	1.212			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.444	0,46%	0,63%	3,54%	4.488	4.844	3.980	0,77%	78,15%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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	414	0,54%	0,36%	0,38%	26	(79)	25			
	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	210	0,42%	0,24%	0,27%	26	(79)	25			
	Mitraguna & Others	289	185	184	210	0,45%	0,25%	0,28%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	414	0,44%	0,46%	0,27%	(288)	(154)	(290)	0,37%	-39,02%	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 (1-17 Nov'25	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	Giro	4.305	6.350	6.294	5.937	(175)	(357)	(413)	-6,51%	1.632	37,90%	15.629	37,99%	(9.692)
2	Tabungan	84.533	90.823	86.740	86.363	1.455	(377)	(4.460)	-4,91%	1.830	2,16%	99.104	87,14%	(12.741)
3	Deposito	19.903	27.815	27.967	27.962	981	(5)	147	0,53%	8.059	40,49%	20.749	134,76%	7.213
	Total	108.741	124.988	121.000	120.262	2.261	(739)	(4.726)	-3,78%	11.521	10,59%	135.482	88,77%	(15.220)
	CASA	88.838	97.173	93.033	92.300	1.280	(734)	(4.873)	-5,01%	3.462	3,90%	114.733	80,45%	(22.433)
	(%) CASA	81,70%	77,75%	76,89%	76,75%									
	FDR	78,57%	82,40%	85,56%	86,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.763	3.320	(443)	(494)	-12,95%	(595)	-15,20%	-	0,00%	3.320	
2	Giro ISE	3.001	2.815	2.790	2.396	(394)	(419)	-14,88%	(604)	-20,14%		0,00%	2.396	
3	Tabungan ISE	915	999	973	924	(49)	(75)	-7,52%	9	1,00%		0,00%	924	
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	2.784	251	7.633	76,67%	(1.781)
	KUR	2.657	4.943	5.623	350	930	580	1.320	681	2.966	249	6.955	80,86%	(1.331)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.429	1.489	2.220	731	297	329	5.908	1.890	28.683	67,74%	(9.254)
	Cilem	6.370	9.563	9.778	308	536	227	275	215	3.407	321	17.921	54,56%	(8.143)
	Gadai	7.151	9.537	9.651	1.180	1.684	504	22	115	2.501	1.569	10.762	89,68%	(1.111)
4	CFG	68.150	78.720	78.249	900	150	-750	519	-471	10.099	621	87.921	89,00%	(9.672)
	CF 1	32.030	33.138	32.834	-	-	0	-302	-303	804	303	33.769	97,23%	(935)
	Total Griya	25.555	25.944	25.755	-	-	0	0	-189	200	189	25.634	100,47%	121
	• Total Non Program	25.555	25.944	25.755	-	-	0	-476	-189	200	189	25.634	100,47%	121
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.079	-	-	0	-302	-115	604	115	8.135	87,02%	(1.056)
	CF 2	36.119	45.582	45.415	900	150	-750	821	-168	9.295	318	54.152	83,87%	(8.737)
	Mitraguna & Others	32.486	42.242	42.108	900	150	-750	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	103.530	2.739	3.300	561	2.115	537	18.096	2.762	124.931	82,87%	(21.401)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	98	0,00%	1,89%	1,67%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,74%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	313	0,00%	0,00%	0,00%	313	313	313			
	Cilem	-	-	-	226	0,00%	0,00%	2,31%	226	226	226			
	Gadai	-	-	-	87	0,00%	0,00%	0,90%	87	87	87			
4	CFG	1.050	794	-	1.596	1,54%	0,00%	2,04%	1.596	546	802			
	CF 1	1.050	669	-	1.429	3,28%	0,00%	4,35%	1.429	379	760			
	Total Griya	697	669	-	819	2,73%	0,00%	3,18%	819	122	150			
	Oto	353	-	-	610	5,46%	0,00%	8,62%	610	257	610			
	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	2.006	1,23%	0,09%	1,94%	1.909	956	1.113	1,36%	30,00%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	-214,99%	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 (1-17 Nov'25)	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	Giro	7.681	7.427	13.953	13.031	(1.933)	(922)	5.604	75,46%	5.350	69,65%	18.391	70,86%	(5.360)
2	Tabungan	96.197	119.337	117.498	117.125	2.870	(373)	(2.212)	-1,85%	20.928	21,76%	113.070	103,59%	4.055
3	Deposito	50.701	45.104	45.004	44.004	(846)	(1.000)	(1.100)	-2,44%	(6.697)	-13,21%	51.803	84,94%	(7.799)
	Total	154.579	171.868	176.455	174.160	91	(2.295)	2.292	1,33%	19.581	12,67%	183.263	95,03%	(9.104)
	CASA	103.878	126.764	131.451	130.156	937	(1.295)	3.392	2,68%	26.278	25,30%	131.461	99,01%	(1.305)
	(%) CASA	67,20%	73,76%	74,50%	74,73%									
	FDR	122,53%	118,75%	116,87%	118,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.155	4.200		45	97	2,36%	263	6,67%	-	0,00%	4.200
2	Giro ISE	1.498	2.480	2.302	2.347		45	(133)	-5,37%	849	56,64%	-	0,00%	2.347
3	Tabungan ISE	2.310	1.493	1.723	1.723		1	230	15,39%	(586)	-25,38%	-	0,00%	1.723
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	35.863	680	750	70	-61	36	1.443	714	38.972	92,02%	(3.109)
	KUR	32.500	34.342	34.393	680	750	70	87	51	1.893	699	36.816	93,42%	(2.423)
	Non KUR	1.920	1.484	1.470	-	-	0	-148	-15	-450	15	2.156	68,16%	(686)
3	PWG	17.830	31.815	32.197	4.334	3.339	-996	1.711	381	14.366	2.958	32.787	98,20%	(590)
	Cilem	5.164	11.405	12.178	1.020	1.057	37	802	772	7.014	284	14.806	82,25%	(2.628)
	Gadai	12.666	20.410	20.019	3.314	2.282	-1.032	909	-391	7.353	2.673	17.981	111,33%	2.038
4	CFG	137.158	136.453	138.171	1.015	2.761	1.746	-621	1.718	1.013	1.043	147.002	93,99%	(8.831)
	CF 1	38.164	39.712	39.991	-	535	535	-402	279	1.827	256	39.346	101,64%	645
	Total Griya	33.008	34.050	34.340	-	400	400	0	290	1.332	110	32.660	105,14%	1.680
	• Total Non Program	33.008	34.050	34.340	-	400	400	-179	290	1.332	110	32.660	105,14%	1.680
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.651	-	135	135	-402	-11	495	146	6.686	84,52%	(1.035)
	CF 2	98.994	96.742	98.180	1.015	2.226	1.211	-219	1.438	-813	788	107.656	91,20%	(9.476)
	Mitraguna & Others	71.310	70.977	72.558	915	2.110	1.195	-6	1.581	1.247	529	81.625	88,89%	(9.067)
	Pensiun	27.683	25.765	25.623	100	116	16	-213	-143	-2.061	259	26.031	98,43%	(408)
	Total Pembiayaan	189.407	204.095	206.230	6.029	6.850	820	1.028	2.135	16.823	4.715	218.761	94,27%	(12.531)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	3.564	0,69%	2,43%	9,94%	2.694	3.326	2.930			
	KUR	105	522	761	3.407	0,32%	2,22%	9,91%	2.646	3.302	2.885			
	Non KUR	133	111	109	156	6,92%	7,32%	10,65%	48	24	45			
3	PWG	98	-	-	98	0,00%	0,00%	0,30%	98	98	98			
	Cilem	-	-	-	53	0,00%	0,00%	0,44%	53	53	53			
	Gadai	-	-	-	45	0,00%	0,00%	0,22%	45	45	45			
4	CFG	1.146	999	1.255	4.565	0,84%	0,92%	3,30%	3.310	3.419	3.566			
	CF 1	198	258	95	989	0,52%	0,24%	2,47%	895	791	731			
	Total Griya	73	-	-	753	0,22%	0,00%	2,19%	753	679	753			
	Oto	125	258	95	237	2,42%	1,67%	4,19%	142	112	(21)			
	CF 2	948	741	1.160	3.576	0,96%	1,20%	3,64%	2.416	2.628	2.835			
	Mitraguna & Others	799	690	650	2.812	1,12%	0,92%	3,88%	2.162	2.013	2.122			
	Pensiun	149	51	511	764	0,54%	1,98%	2,98%	253	615	713			
	Total Pembiayaan	1.384	1.633	2.124	8.227	0,73%	1,04%	3,99%	6.103	6.843	6.594	1,90%	52,44%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	8,91%	-	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%	1,83%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,97%	-	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	0,00%	4,10%	4,11%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,96%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,86%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	0,14%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.927	2,57%	1,35%	1,42%	179	(1.944)	(39)	1,31%	7,84%	-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 (1-17 Nov'25)	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	Giro	12.796	12.409	14.972	13.280	(2.547)	(1.692)	870	7,01%	484	3,78%	28.636	46,37%	(15.357)
2	Tabungan	133.664	151.983	150.556	150.957	904	401	(1.026)	-0,67%	17.293	12,94%	155.428	97,12%	(4.471)
3	Deposito	120.976	138.437	138.233	138.233	135	0	(203)	-0,15%	17.258	14,27%	123.058	112,33%	15.175
	Total	267.435	302.828	303.761	302.470	(1.508)	(1.291)	(359)	-0,12%	35.035	13,10%	307.123	98,49%	(4.653)
	CASA	146.460	164.392	165.528	164.237	(1.643)	(1.291)	(155)	-0,09%	17.777	12,14%	184.064	89,23%	(19.827)
	(%) CASA	54,76%	54,29%	54,49%	54,30%									
	FDR	60,13%	60,18%	60,48%	60,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.707	4.867		160	271	5,89%	1.285	35,87%	-	0,00%	4.867
2	Giro ISE	1.025	1.971	938	951		13	(1.020)	-51,77%	(74)	-7,24%		0,00%	951
3	Tabungan ISE	2.557	2.625	3.769	3.916		147	1.291	49,19%	1.359	53,15%		0,00%	3.916
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	39.222	210	1.030	820	148	280	-1.431	750	44.400	88,34%	(5.178)
	KUR	37.299	36.976	37.282	160	1.030	870	255	305	-17	725	40.989	90,96%	(3.707)
	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	14.509	841	828	-13	655	492	8.471	337	15.570	93,19%	(1.060)
	Cilem	6.039	14.018	14.509	841	828	-13	655	492	8.471	337	15.570	93,19%	(1.060)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.978	2.105	2.119	14	-2.381	684	15.869	1.435	123.765	105,02%	6.213
	CF 1	24.580	27.567	27.488	500	139	-361	-369	-79	2.907	218	28.235	97,35%	(747)
	Total Griya	19.863	21.592	21.492	500	-	-500	0	-100	1.629	100	21.622	99,40%	(130)
	• Total Non Program	19.863	21.592	21.492	500	-	-500	255	-100	1.629	100	21.622	99,40%	(130)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	5.996	-	139	139	-369	21	1.278	118	6.614	90,67%	(617)
	CF 2	89.528	101.726	102.490	1.605	1.980	375	-2.012	763	12.962	1.217	95.530	107,29%	6.960
	Mitraguna & Others	89.444	101.119	101.887	1.605	1.980	375	-2.007	768	12.443	1.212	94.659	107,64%	7.228
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	183.709	3.156	3.977	821	-1.578	1.455	22.910	2.521	183.735	99,99%	(26)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	5.586	2,64%	2,37%	14,24%	4.662	4.514	4.789			
	KUR	877	705	854	5.429	2,35%	2,31%	14,56%	4.575	4.552	4.724			
	Non KUR	194	92	70	157	5,80%	3,56%	8,07%	87	(38)	65			
3	PWG	-	-	-	359	0,00%	0,00%	2,47%	359	359	359			
	Cilem	-	-	-	359	0,00%	0,00%	2,47%	359	359	359			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.327	0,69%	0,85%	1,79%	1.232	1.535	2.166			
	CF 1	630	38	965	1.296	2,56%	3,50%	4,72%	332	666	1.258			
	Total Griya	568	-	567	590	2,86%	2,62%	2,75%	23	22	590			
	Oto	61	38	398	706	1,30%	6,66%	11,78%	308	645	668			
	CF 2	162	123	130	1.031	0,18%	0,13%	1,01%	901	869	908			
	Mitraguna & Others	162	123	130	1.031	0,18%	0,13%	1,01%	901	869	908			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	8.272	1,16%	1,11%	4,50%	6.253	6.408	7.314	0,41%	90,99%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	4,49%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,41%	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%	2,03%	-	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%	66,85%	-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 (1-17 Nov'25	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	Giro	39.183	62.801	99.373	101.278	(2.054)	1.904	38.477	61,27%	62.095	158,47%	53.494	189,33%	47.784
2	Tabungan	123.525	150.051	150.186	150.261	3.678	75	210	0,14%	26.737	21,64%	143.721	104,55%	6.540
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	373.472	375.452	1.439	1.979	38.478	11,42%	143.881	62,13%	267.615	140,30%	107.837
	CASA	162.707	212.852	249.559	251.539	1.624	1.979	38.687	18,18%	88.831	54,60%	197.215	127,55%	54.324
	(%) CASA	70,26%	63,17%	66,82%	67,00%									
	FDR	34,66%	31,39%	28,53%	28,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.125	7.204		78	1.080	17,63%	1.312	22,27%	-	0,00%	7.204
2	Giro ISE	3.773	3.366	4.477	4.508		31	1.142	33,94%	735	19,47%		0,00%	4.508
3	Tabungan ISE	2.118	2.758	2.648	2.696		48	(63)	-2,27%	578	27,26%		0,00%	2.696
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	10.479	268	570	302	-55	-56	3.630	627	14.064	74,51%	(3.585)
	Cilem	6.849	10.535	10.479	268	570	302	-55	-56	3.630	627	14.064	74,51%	(3.585)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.088	275	1.376	1.101	1.676	859	22.669	517	98.064	97,98%	(1.976)
	CF 1	59.117	74.995	75.734	-	1.116	1.116	779	739	16.617	377	68.723	110,20%	7.011
	Total Griya	51.507	65.623	65.993	-	572	572	0	370	14.486	202	59.856	110,25%	6.137
	• Total Non Program	49.547	63.796	64.171	-	572	572	1.792	375	14.624	197	52.179	122,98%	11.992
	• Program	1.960	1.828	1.822	-	-	0	-12	-5	-138	5	7.678	23,73%	(5.856)
	Oto	7.609	9.371	9.741	-	544	544	779	369	2.131	175	8.867	109,86%	874
	CF 2	14.303	20.234	20.354	275	260	-15	897	120	6.051	140	29.341	69,37%	(8.987)
	Mitraguna & Others	14.303	20.222	20.222	275	140	-135	897	-0	5.920	140	29.016	69,69%	(8.793)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	106.567	543	1.946	1.402	1.621	802	26.298	1.144	112.128	95,04%	(5.561)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	0,56%	58	58	58			
	Cilem	-	-	-	58	0,00%	0,00%	0,56%	58	58	58			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.216	0,88%	3,18%	3,35%	188	2.566	449			
	CF 1	650	2.768	3.029	3.045	1,10%	4,04%	4,02%	17	2.396	278			
	Total Griya	404	2.588	2.856	2.889	0,79%	4,35%	4,38%	33	2.484	301			
	Oto	245	180	173	157	3,22%	1,85%	1,61%	(16)	(88)	(23)			
	CF 2	-	-	-	171	0,00%	0,00%	0,84%	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	3.275	0,81%	2,86%	3,07%	246	2.625	507	1,87%	39,21%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	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%	-74,28%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	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	Giro	8.833	8.432	8.351	8.197	1.118	(154)	(235)	-2,78%	(636)	-7,20%	21.699	37,78%	(13.502)
2	Tabungan	83.648	75.662	78.554	79.546	(1.158)	992	3.884	5,13%	(4.102)	-4,90%	98.582	80,69%	(19.036)
3	Deposito	21.297	24.150	23.920	20.920	(4.953)	(3.000)	(3.230)	-13,38%	(377)	-1,77%	21.750	96,18%	(830)
	Total	113.778	108.245	110.825	108.663	(4.993)	(2.162)	419	0,39%	(5.115)	-4,50%	142.031	76,51%	(33.368)
	CASA	92.481	84.094	86.905	87.743	(40)	838	3.649	4,34%	(4.738)	-5,12%	120.281	72,95%	(32.538)
	(%) CASA	81,28%	77,69%	78,42%	80,75%									
	FDR	151,33%	184,48%	180,96%	184,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	8.448	7.744		(705)	1.529	24,61%	4.328	126,74%	-	0,00%	7.744
2	Giro ISE	1.685	2.429	2.426	2.359		(66)	(70)	-2,87%	674	39,98%		0,00%	2.359
3	Tabungan ISE	1.730	3.786	6.023	5.384		(638)	1.599	42,23%	3.655	211,27%		0,00%	5.384
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)			Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	11.064	-	25	25	-365	-177	-4.436	202		17.862	61,94%	(6.798)
	KUR	13.526	8.301	8.110	-	-	-	-342	-191	-5.417	191		15.819	51,27%	(7.709)
	Non KUR	1.974	2.940	2.954	-	25	25	-22	14	980	11		2.043	144,59%	911
3	PWG	14.491	23.899	24.341	2.140	2.621	481	1.063	442	9.851	2.179		31.508	77,25%	(7.167)
	Cilem	6.823	11.358	11.818	375	847	472	329	461	4.996	386		18.964	62,32%	(7.146)
	Gadai	7.668	12.542	12.523	1.765	1.775	9	734	-19	4.855	1.793		12.544	99,83%	(21)
4	CFG	142.193	164.548	165.148	1.090	1.721	631	1.219	601	22.955	1.120		153.708	107,44%	11.440
	CF 1	6.747	8.769	8.726	-	-	0	58	-44	1.978	44		8.885	98,20%	(160)
	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	3.560	-	-	0	58	-25	278	25		3.981	89,42%	(421)
	CF 2	135.445	155.778	156.423	1.090	1.721	631	1.161	644	20.977	1.077		144.823	108,01%	11.600
	Mitraguna & Others	125.884	146.998	147.734	1.090	1.721	631	1.201	736	21.850	985		134.362	109,95%	13.372
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92		10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	200.553	3.230	4.367	1.137	1.917	866	28.370	3.501		203.079	98,76%	(2.525)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	2.567	8,85%	11,40%	23,20%	1.285	1.195	1.385			
	KUR	1.295	819	765	1.747	9,57%	9,21%	21,54%	982	452	928			
	Non KUR	77	363	517	820	3,89%	17,57%	27,76%	303	743	457			
3	PWG	-	-	-	480	0,00%	0,00%	1,97%	480	480	480			
	Cilem	-	-	-	420	0,00%	0,00%	3,55%	420	420	420			
	Gadai	-	-	-	60	0,00%	0,00%	0,48%	60	60	60			
4	CFG	6	-	290	2.334	0,00%	0,18%	1,41%	2.043	2.327	2.334			
	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%	6,40%	228	228	228			
	CF 2	6	-	290	1.726	0,00%	0,19%	1,10%	1.435	1.720	1.726			
	Mitraguna & Others	-	-	290	1.726	0,00%	0,20%	1,17%	1.435	1.726	1.726			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	5.380	0,80%	0,79%	2,68%	3.809	4.002	4.198	0,00%	100,00%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	9,28%	64	444	168			
	KUR	557	837	824	888	4,11%	9,92%	10,95%	64	331	51			
	Non KUR	26	21	138	138	1,32%	4,71%	4,68%	-	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%	88,66%	-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 (1-17 Nov'25	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	Giro	873	1.575	4.441	4.363	633	(78)	2.788	177,04%	3.491	400,05%	1.750	249,39%	2.614
2	Tabungan	63.525	67.931	67.297	66.929	5.369	(368)	(1.002)	-1,48%	3.404	5,36%	71.349	93,81%	(4.420)
3	Deposito	5.722	7.221	7.030	7.030	(206)	0	(191)	-2,64%	1.307	22,85%	5.985	117,46%	1.045
	Total	70.120	76.727	78.768	78.322	5.796	(446)	1.595	2,08%	8.202	11,70%	79.084	99,04%	(761)
	CASA	64.398	69.506	71.738	71.292	6.002	(446)	1.786	2,57%	6.895	10,71%	73.098	97,53%	(1.806)
	(%) CASA	91,84%	90,59%	91,08%	91,02%									
	FDR	73,73%	85,49%	83,74%	84,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.996	3.910		(86)	91	2,38%	422	12,11%	-	0,00%	3.910
2	Giro ISE	561	449	456	458		2	9	2,03%	(103)	-18,37%		0,00%	458
3	Tabungan ISE	2.926	3.370	3.540	3.452		(88)	82	2,43%	525	17,96%		0,00%	3.452
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	5.907	163	511	348	587	386	3.324	126	5.700	103,63%	207
	Cilem	2.583	5.521	5.907	163	511	348	587	386	3.324	126	5.700	103,63%	207
	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	65.961	1.083	1.296	213	2.010	367	14.262	929	64.740	101,89%	1.221

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	0,83%	49	49	49			
	Cilem	-	-	-	49	0,00%	0,00%	0,83%	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%	-132,09%	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	17-Dec-25	31-Dec-24	30-Nov-25	17-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 (1-17 Nov'25	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	Giro	2.084	2.160	2.166	2.546	198	380	386	17,87%	462	22,16%	7.185	35,44%	(4.639)
2	Tabungan	153.901	153.184	152.243	151.653	6.509	(590)	(1.531)	-1,00%	(2.248)	-1,46%	170.698	88,84%	(19.045)
3	Deposito	36.197	27.914	28.058	27.957	(1.360)	(102)	42	0,15%	(8.240)	-22,76%	37.242	75,07%	(9.285)
	Total	192.181	183.258	182.468	182.156	5.347	(312)	(1.103)	-0,60%	(10.026)	-5,22%	215.125	84,67%	(32.969)
	CASA	155.985	155.344	154.409	154.199	6.707	(210)	(1.145)	-0,74%	(1.786)	-1,14%	177.883	86,69%	(23.684)
	(%) CASA	81,17%	84,77%	84,62%	84,65%									
	FDR	138,97%	164,04%	165,10%	165,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.691	1.644	(47)	(41)	-2,42%	1.115	210,84%	-	0,00%	1.644	
2	Giro ISE	45	683	607	631	24	(52)	-7,62%	586	1298,84%		0,00%	631	
3	Tabungan ISE	484	1.002	1.084	1.013	(71)	11	1,14%	529	109,36%		0,00%	1.013	
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	-	150	150	-70	69	1.482	81	8.913	73,63%	(2.351)
	KUR	4.827	6.222	6.291	-	150	150	-91	69	1.464	81	8.318	75,64%	(2.027)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	49.774	1.482	3.022	1.540	157	1.583	25.439	1.438	43.519	114,38%	6.256
	Cilem	24.335	48.191	49.774	1.482	3.022	1.540	157	1.583	25.439	1.438	43.519	114,38%	6.256
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	244.872	819	1.574	755	-271	-1.009	7.269	2.583	247.553	98,92%	(2.681)
	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	236.222	819	1.574	755	-197	-944	7.125	2.518	237.294	99,55%	(1.072)
	Mitraguna & Others	203.836	211.595	210.675	819	1.410	591	-920	-920	6.840	2.330	207.323	101,62%	3.352
	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	301.255	2.301	4.746	2.445	-185	644	34.179	4.102	300.041	100,40%	1.214

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	-	129	0,00%	0,00%	0,26%	129	129	126			
	Cilem	-	2	-	129	0,00%	0,00%	0,26%	129	129	126			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.885	1,09%	1,37%	1,59%	511	1.301	167			
	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	3.473	0,77%	1,11%	1,47%	852	1.708	608			
	Mitraguna & Others	1.765	2.729	2.621	3.345	0,87%	1,24%	1,59%	724	1.580	617			
	Pensiun	-	136	-	128	0,00%	0,00%	0,50%	128	128	(9)			
	Total Pembiayaan	2.584	3.743	3.520	4.385	0,97%	1,17%	1,46%	866	1.801	643	0,58%	60,02%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	1,38%	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%	1,36%	(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%	1,12%	74	(2)	(131)	0,50%	54,90%	-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 (1-17 Nov'25	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	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 (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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 (1-17 Nov'25)	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	Giro	595	616	207	321	(1.196)	114	(295)	-47,92%	(275)	-46,12%	12.197	2,63%	(11.876)
2	Tabungan	46.385	47.818	48.931	48.735	(132)	(196)	917	1,92%	2.349	5,07%	60.559	80,47%	(11.824)
3	Deposito	18.302	57.067	46.638	43.638	10.056	(3.000)	(13.429)	-23,53%	25.336	138,43%	19.099	228,48%	24.538
	Total	65.283	105.501	95.776	92.693	8.729	(3.082)	(12.808)	-12,14%	27.411	41,99%	91.856	100,91%	838
	CASA	46.981	48.434	49.138	49.056	(1.328)	(82)	621	1,28%	2.075	4,42%	72.756	67,42%	(23.701)
	(%) CASA	71,97%	45,91%	51,31%	52,92%									
	FDR	134,21%	93,33%	102,88%	106,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.034	1.143	110	28	2,49%	(254)	-18,19%	-	0,00%	1.143	
2	Giro ISE	39	1	1	1	0	0	0,00%	(39)	-97,92%		0,00%	1	
3	Tabungan ISE	1.358	1.115	1.033	1.143	110	28	2,49%	(216)	-15,88%		0,00%	1.143	
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	16.855	120	800	680	-110	636	1.418	164	18.223	92,50%	(1.368)
	KUR	14.693	15.717	16.356	120	800	680	-95	640	1.664	160	17.333	94,37%	(977)
	Non KUR	745	503	499	-	-	0	-15	-4	-246	4	890	56,07%	(391)
3	PWG	3.211	6.891	7.244	741	516	-225	791	353	4.033	163	8.588	84,35%	(1.344)
	Cilem	3.211	6.891	7.244	741	516	-225	791	353	4.033	163	8.588	84,35%	(1.344)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.438	480	387	-93	-371	-918	5.469	1.305	77.811	95,66%	(3.373)
	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	62.378	170	220	50	-523	-1.041	-4.519	1.261	72.209	86,39%	(9.831)
	Mitraguna & Others	64.762	60.622	59.758	170	220	50	-496	-864	-5.004	1.084	68.752	86,92%	(8.994)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-176	486	176	3.457	75,81%	(836)
	Total Pembiayaan	87.617	98.466	98.537	1.341	1.703	362	309	71	10.920	1.632	104.622	94,18%	(6.085)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	822	0,98%	1,74%	4,88%	540	671	348			
	KUR	98	475	240	799	0,67%	1,52%	4,89%	560	702	325			
	Non KUR	53	-	43	23	7,15%	8,61%	4,60%	(20)	(30)	23			
3	PWG	-	-	-	55	0,00%	0,00%	0,76%	55	55	55			
	Cilem	-	-	-	55	0,00%	0,00%	0,76%	55	55	55			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.690	1,23%	2,60%	4,96%	1.734	2.845	894			
	CF 1	-	-	177	177	0,00%	1,48%	1,47%	0	177	177			
	Total Griya	-	-	177	177	0,00%	1,64%	1,64%	0	177	177			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	3.513	1,26%	2,81%	5,63%	1.734	2.668	717			
	Mitraguna & Others	846	2.796	1.779	3.337	1,31%	2,94%	5,58%	1.558	2.492	542			
	Pensiun	-	-	-	176	0,00%	0,00%	6,71%	176	176	176			
	Total Pembiayaan	997	3.270	2.239	4.568	1,14%	2,27%	4,64%	2.329	3.571	1.297	1,49%	67,79%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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%	3,78%	-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 (1-17 Nov'25	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	Giro	5.877	5.948	4.776	4.797	2.360	20	(1.151)	-19,36%	(1.080)	-18,37%	16.777	28,59%	(11.980)
2	Tabungan	83.977	101.671	89.468	89.176	9.043	(292)	(12.495)	-12,29%	5.199	6,19%	98.962	90,11%	(9.786)
3	Deposito	19.184	13.402	14.024	14.037	(1)	13	636	4,74%	(5.147)	-26,83%	20.015	70,13%	(5.978)
	Total	109.038	121.021	108.269	108.010	11.402	(258)	(13.011)	-10,75%	(1.028)	-0,94%	135.754	79,56%	(27.743)
	CASA	89.854	107.619	94.244	93.973	11.402	(271)	(13.646)	-12,68%	4.119	4,58%	115.739	81,19%	(21.766)
	(%) CASA	82,41%	88,93%	87,05%	87,00%									
	FDR	40,48%	52,26%	59,86%	60,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.753	7.865		113	(952)	-10,80%	(715)	-8,34%	-	0,00%	7.865
2	Giro ISE	1.236	1.518	685	649		(36)	(869)	-57,24%	(587)	-47,48%		0,00%	649
3	Tabungan ISE	7.345	7.300	7.067	7.216		149	(83)	-1,14%	(129)	-1,75%		0,00%	7.216
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	14.698	-	650	650	527	528	5.193	122	14.493	101,41%	205
	KUR	9.147	13.072	13.608	-	650	650	555	535	4.461	115	13.868	98,12%	(261)
	Non KUR	358	1.097	1.090	-	-	0	-28	-7	732	7	624	174,54%	465
3	PWG	9.262	11.392	11.524	49	573	524	-69	133	2.262	440	16.966	67,93%	(5.442)
	Cilem	9.262	11.392	11.524	49	573	524	-69	133	2.262	440	16.966	67,93%	(5.442)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.971	460	1.360	900	282	905	12.595	456	47.656	79,68%	(9.685)
	CF 1	14.455	17.388	17.851	-	639	639	-230	463	3.396	177	17.089	104,46%	762
	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	9.019	-	389	389	-230	249	-1.533	140	12.223	73,79%	(3.204)
	CF 2	10.922	19.679	20.121	460	721	261	513	442	9.199	279	30.567	65,82%	(10.447)
	Mitraguna & Others	10.683	18.945	19.337	460	595	135	516	392	8.655	203	29.780	64,93%	(10.443)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	64.813	1.009	2.583	1.574	1.225	1.566	20.669	1.017	79.115	81,92%	(14.303)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	-	-	-	812	0,00%	0,00%	5,53%	812	812	812			
	KUR	-	-	-	812	0,00%	0,00%	5,97%	812	812	812			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	506	0,00%	0,00%	4,39%	506	506	506			
	Cilem	-	-	-	506	0,00%	0,00%	4,39%	506	506	506			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	1.727	1,42%	1,96%	4,55%	1.001	1.367	1.383			
	CF 1	360	344	708	1.058	2,49%	4,07%	5,93%	349	698	714			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.058	3,41%	8,08%	11,73%	349	698	714			
	CF 2	-	-	17	669	0,00%	0,09%	3,33%	652	669	669			
	Mitraguna & Others	-	-	17	669	0,00%	0,09%	3,46%	652	669	669			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	3.046	0,82%	1,15%	4,70%	2.320	2.686	2.702	2,97%	36,83%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,71%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,52%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,01%	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%	-266,22%	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 (1-17 Nov'25	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	Giro	3	646	559	843	(165)	284	196	30,39%	839	24291,62%	6	#####	836
2	Tabungan	34.487	32.850	34.567	34.297	1.712	(270)	1.447	4,41%	(190)	-0,55%	40.322	85,06%	(6.025)
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	37.581	37.595	1.498	14	1.644	4,57%	(413)	-1,09%	43.921	85,60%	(6.326)
	CASA	34.491	33.496	35.126	35.140	1.548	14	1.644	4,91%	649	1,88%	40.329	87,13%	(5.189)
	(%) CASA	90,75%	93,17%	93,47%	93,47%									
	FDR	1,90%	3,20%	3,18%	3,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	950	48	57	10	24	37	307	21	1.982	47,94%	(1.032)
	Cilem	644	914	950	48	57	10	24	37	307	21	1.982	47,94%	(1.032)
	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	1.194	188	67	-120	173	44	472	23	2.061	57,92%	(867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	17-Dec-25	31-Dec-24	30-Nov-25	17-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)