

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	465.668	465.727	177.355	59	46.899	11,20%	227.430	95,44%	420.906	110,65%	44.822
2	Tabungan	1.732.891	1.903.991	1.882.453	1.904.206	44.961	21.753	215	0,01%	171.316	9,89%	2.000.816	95,17%	(96.610)
3	Deposito	877.742	950.883	923.596	923.622	(55.963)	26	(27.260)	-2,87%	45.880	5,23%	896.431	103,03%	27.192
Total		2.848.930	3.273.702	3.271.717	3.293.556	166.354	21.839	19.854	0,61%	444.626	15,61%	3.318.152	99,26%	(24.597)
CASA		1.971.188	2.322.819	2.348.121	2.369.933	222.316	21.812	47.114	2,03%	398.746	20,23%	2.421.722	97,86%	(51.788)
(% CASA		69,19%	70,95%	71,77%	71,96%									
FDR		84,13%	83,44%	83,78%	83,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.970	89.382		1.412	2.079	2,38%	9.972	12,56%	118.145	75,65%	(28.763)
2	Giro ISE	37.094	35.022	32.615	33.320		705	(1.702)	-4,86%	(3.774)	-10,17%	60.551	55,03%	(27.231)
3	Tabungan ISE	39.484	49.856	52.929	50.636		(2.293)	781	1,57%	11.153	28,25%	44.877	112,83%	5.760
4	Deposito ISE	2.833	2.426	2.426	5.426		3.000	3.000	123,68%	2.593	91,52%	12.717	42,67%	(7.291)
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.253	500	-	-500	1.457	-1.495	2.291	1.495	162.236	77,20%	(36.983)
	Linkage	22.750	25.937	25.847	-	-	-	-200	-90	3.098	90	39.853	64,86%	(14.006)
	Non-Linkage	100.212	100.811	99.406	500	-	-500	1.657	-1.405	-806	1.405	122.383	81,23%	(22.977)
	• Local Champion	83.501	66.595	66.050	500	-	-500	-804	-545	-17.451	545	94.012	70,26%	(27.962)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	326.123	1.035	2.535	1.500	1.228	356	15.307	2.179	362.288	90,02%	(36.164)
	KUR	291.370	306.564	307.200	1.035	2.535	1.500	1.900	636	15.830	1.899	340.266	90,28%	(33.066)
	Non KUR	19.446	19.203	18.923	-	-	0	-673	-280	-523	280	22.022	85,93%	(3.099)
3	PWG	193.140	323.731	328.198	10.401	16.839	6.439	11.995	4.468	135.058	12.372	362.681	90,49%	(34.483)
	Cilem	122.752	218.666	221.913	2.532	8.101	5.569	7.938	3.247	99.162	4.854	262.581	84,51%	(40.668)
	Gadai	70.389	105.064	106.285	7.869	8.739	870	4.057	1.221	35.896	7.518	100.101	106,18%	6.185
4	CFG	1.770.026	1.955.435	1.961.445	4.970	19.986	15.016	10.668	6.009	191.419	13.977	2.003.011	97,92%	(41.567)
	CF 1	463.002	520.993	529.488	1.050	10.462	9.412	1.760	8.495	66.486	1.968	503.674	105,13%	25.814
	Total Griya	392.209	436.373	444.553	430	9.242	8.812	0	8.180	52.344	1.062	412.745	107,71%	31.807
	• Total Non Program	388.279	424.924	433.113	263	9.242	8.979	372	8.189	44.834	1.053	397.355	109,00%	35.762
	• Program	3.930	11.449	11.440	167	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.935	620	1.221	601	1.760	315	14.142	906	90.929	93,41%	(5.994)
	CF 2	1.307.024	1.434.442	1.431.957	3.920	9.524	5.604	8.908	-2.485	124.932	12.009	1.499.337	95,51%	(67.381)
	Mitraguna & Others	1.211.757	1.335.736	1.333.936	3.844	8.993	5.149	9.546	-1.800	122.179	10.793	1.384.316	96,36%	(50.380)
	Pensiun	95.268	98.706	98.021	76	531	455	-638	-685	2.753	1.216	115.021	85,22%	(17.000)
Total Pembiayaan		2.396.945	2.731.682	2.741.020	16.906	39.361	22.455	25.347	9.338	344.075	30.023	2.890.216	94,84%	(149.197)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	22.708	0,41%	0,00%	18,13%	22.708	22.200	22.702			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	22.344	0,00%	0,00%	33,83%	22.344	22.344	22.344			
2	MBG	4.441	6.190	6.190	15.932	1,43%	1,90%	4,89%	9.742	11.491	9.742			
	KUR	3.770	4.599	4.599	14.089	1,29%	1,50%	4,59%	9.490	10.319	9.490			
	Non KUR	671	1.590	1.590	1.843	3,45%	8,28%	9,74%	253	1.172	253			
3	PWG	155	-	-	7.400	0,08%	0,00%	2,25%	7.400	7.245	7.400			
	Cilem	155	-	-	6.644	0,13%	0,00%	2,99%	6.644	6.489	6.644			
	Gadai	-	-	-	756	0,00%	0,00%	0,71%	756	756	756			
4	CFG	19.018	28.147	27.679	67.356	1,07%	1,42%	3,43%	39.677	48.338	39.209			
	CF 1	8.456	11.479	12.737	22.673	1,83%	2,44%	4,28%	9.936	14.217	11.194			
	Total Griya	6.832	10.463	10.710	13.136	1,74%	2,45%	2,95%	2.425	6.303	2.673			
	Oto	1.624	1.016	2.026	9.537	2,29%	2,39%	11,23%	7.511	7.913	8.521			
	CF 2	10.562	16.669	14.942	44.683	0,81%	1,04%	3,12%	29.741	34.122	28.015			
	Mitraguna & Others	10.315	16.481	14.431	42.226	0,85%	1,08%	3,17%	27.794	31.911	25.745			
	Pensiun	247	188	511	2.458	0,26%	0,52%	2,51%	1.947	2.211	2.270			
Total Pembiayaan		24.121	34.343	33.868	113.396	1,01%	1,24%	4,14%	79.528	89.275	79.053	1,03%	75,13%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.168	1,04%	1,57%	1,58%	39	1.942	484			
	KUR	1.952	4.075	4.391	4.437	0,67%	1,43%	1,44%	46	2.485	362			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,86%	(6)	(543)	122			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,01%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.786	1,90%	1,35%	1,42%	1.477	(5.905)	20			
	CF 1	5.942	4.809	5.093	5.827	1,28%	0,98%	1,10%	734	(116)	1.017			
	Total Griya	5.028	4.373	4.557	5.093	1,28%	1,04%	1,15%	536	65	720			
	Oto	914	436	536	734	1,29%	0,63%	0,86%	198	(180)	298			
	CF 2	27.748	22.956	21.216	21.959	2,12%	1,48%	1,53%	743	(5.789)	(997)			
	Mitraguna & Others	27.082	22.326	20.725	21.469	2,23%	1,55%	1,61%	744	(5.614)	(857)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.709	1,59%	1,21%	1,27%	1.528	(3.291)	522	1,41%	-11,08%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.367	23.013	(911)	646	(1.471)	-6,01%	(6.523)	-22,09%	46.170	49,84%	(23.157)
2	Tabungan	75.287	90.912	91.521	103.311	(1.569)	11.790	12.399	13,64%	28.024	37,22%	96.129	107,47%	7.182
3	Deposito	166.481	116.868	116.669	116.669	(25.835)	0	(199)	-0,17%	(49.813)	-29,92%	168.336	69,31%	(51.667)
	Total	271.304	232.264	230.557	242.993	(28.315)	12.436	10.729	4,62%	(28.311)	-10,44%	310.634	78,22%	(67.641)
	CASA	104.823	115.396	113.888	126.324	(2.480)	12.436	10.928	9,47%	21.501	20,51%	142.299	88,77%	(15.975)
	(%) CASA	38,64%	49,68%	49,40%	51,99%									
	FDR	71,62%	87,88%	88,49%	83,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.516	19.035		(481)	(493)	-2,52%	2.771	17,03%	-	0,00%	19.035
2	Giro ISE	12.924	10.849	8.228	8.584		356	(2.265)	-20,87%	(4.340)	-33,58%		0,00%	8.584
3	Tabungan ISE	1.712	6.998	9.607	8.770		(837)	1.772	25,32%	7.058	412,35%		0,00%	8.770
4	Deposito ISE	1.628	1.681	1.681	1.681		0	0	0,00%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	58.769	150	75	-75	-1.380	-273	-6.640	348	70.008	83,95%	(11.239)
	KUR	63.164	56.360	56.099	150	75	-75	-1.263	-261	-7.065	336	67.553	83,04%	(11.455)
	Non KUR	2.245	2.683	2.670	-	-	0	-118	-13	426	13	2.455	108,78%	216
3	PWG	10.519	15.081	15.201	185	524	339	635	120	4.682	404	18.008	84,41%	(2.807)
	Cilem	10.519	15.081	15.201	185	524	339	635	120	4.682	404	18.008	84,41%	(2.807)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	115.513	120	629	509	147	52	7.036	577	134.112	86,13%	(18.599)
	CF 1	58.498	62.127	61.989	120	-	-120	256	-139	3.491	139	60.416	102,60%	1.572
	Total Griya	56.812	59.059	58.943	120	-	-120	0	-116	2.131	116	56.783	103,80%	2.160
	• Total Non Program	55.952	58.249	58.135	120	-	-120	-422	-114	2.183	114	53.414	108,84%	4.721
	• Program	860	810	808	-	-	0	-8	-1	-52	1	3.370	23,99%	(2.561)
	Oto	1.686	3.069	3.046	-	-	0	256	-23	1.360	23	3.633	83,82%	(588)
	CF 2	49.980	53.333	53.524	-	629	629	-109	191	3.544	438	73.695	72,63%	(20.171)
	Mitraguna & Others	49.699	53.068	53.260	-	629	629	-102	193	3.561	436	72.662	73,30%	(19.402)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	204.016	455	1.228	773	-728	-102	9.720	1.330	242.044	84,29%	(38.028)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	3.602	1,64%	2,24%	6,13%	2.278	2.531	2.098			
	KUR	1.022	1.029	880	3.029	1,62%	1,56%	5,40%	2.149	2.007	2.000			
	Non KUR	49	475	444	573	2,19%	16,55%	21,46%	129	524	98			
3	PWG	95	-	-	432	0,91%	0,00%	2,84%	432	337	432			
	Cilem	95	-	-	432	0,91%	0,00%	2,84%	432	337	432			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.638	1,72%	2,07%	4,01%	2.242	2.773	2.235			
	CF 1	1.284	1.880	1.863	3.405	2,19%	3,00%	5,49%	1.542	2.121	1.525			
	Total Griya	1.284	1.880	1.863	3.038	2,26%	3,15%	5,15%	1.175	1.754	1.157			
	Oto	-	-	-	367	0,00%	0,00%	12,05%	367	367	367			
	CF 2	581	522	532	1.233	1,16%	1,00%	2,30%	700	652	710			
	Mitraguna & Others	581	522	532	1.233	1,17%	1,00%	2,31%	700	652	710			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	8.672	1,56%	1,82%	4,25%	4.953	5.641	4.759	0,59%	86,10%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	880	0,65%	1,48%	1,50%	8	457	(27)			
	KUR	260	859	716	724	0,41%	1,27%	1,29%	8	465	(134)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,83%	-	(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	954	2,17%	0,32%	0,83%	581	(1.399)	575			
	CF 1	1.777	379	374	954	3,04%	0,60%	1,54%	581	(823)	575			
	Total Griya	1.777	379	374	954	3,13%	0,63%	1,62%	581	(823)	575			
	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	2.036	1,53%	0,71%	1,00%	589	(936)	554	0,33%	66,69%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	18.797	18.960	(1.392)	163	(1.691)	-8,19%	(5.801)	-23,43%	41.105	46,13%	(22.145)
2	Tabungan	139.675	139.420	141.386	141.336	2.493	(50)	1.916	1,37%	1.661	1,19%	160.468	88,08%	(19.132)
3	Deposito	81.953	77.952	78.319	78.319	(820)	0	367	0,47%	(3.634)	-4,43%	83.487	93,81%	(5.168)
	Total	246.389	238.023	238.502	238.615	281	114	592	0,25%	(7.774)	-3,16%	285.060	83,71%	(46.444)
	CASA	164.436	160.072	160.183	160.296	1.101	114	225	0,14%	(4.140)	-2,52%	201.573	79,52%	(41.276)
	(%) CASA	66,74%	67,25%	67,16%	67,18%									
	FDR	63,49%	72,41%	72,71%	72,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.045	11.096		51	218	2,00%	186	1,70%	-	0,00%	11.096
2	Giro ISE	6.429	4.866	5.140	5.099		(41)	233	4,80%	(1.330)	-20,69%		0,00%	5.099
3	Tabungan ISE	3.915	6.012	5.905	5.997		92	(16)	-0,26%	2.081	53,15%		0,00%	5.997
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	26.482	68,13%	(8.441)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	23.245	77,62%	(5.203)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	842	-	-	-	-44	-860	-2.758	860	5.807	14,50%	(4.965)
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	10.842	22	517	495	627	431	5.005	86	13.639	79,50%	(2.796)
	Cilem	5.838	10.412	10.842	22	517	495	627	431	5.005	86	13.639	79,50%	(2.796)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	144.542	325	2.040	1.715	1.095	1.494	12.999	546	152.446	94,81%	(7.905)
	CF 1	81.145	74.508	74.899	-	620	620	-233	391	-6.246	229	80.815	92,68%	(5.916)
	Total Griya	74.220	68.592	69.081	-	620	620	0	489	-5.139	131	72.670	95,06%	(3.589)
	• Total Non Program	73.552	67.965	68.454	-	620	620	-1.118	489	-5.097	131	70.051	97,72%	(1.597)
	• Program	669	626	626	-	-	0	-4	0	-42	-	2.619	23,92%	(1.993)
	Oto	6.925	5.916	5.818	-	-	0	-233	-98	-1.107	98	8.145	71,43%	(2.327)
	CF 2	50.397	68.540	69.643	325	1.420	1.095	1.328	1.103	19.246	317	71.632	97,22%	(1.989)
	Mitraguna & Others	49.913	67.543	68.655	325	1.420	1.095	1.303	1.112	18.742	308	70.238	97,75%	(1.583)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	173.426	347	2.557	2.210	1.428	1.065	16.997	1.492	192.588	90,05%	(19.162)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	156	0,19%	0,00%	1,43%	156	144	156			
	Cilem	11	-	-	156	0,19%	0,00%	1,43%	156	144	156			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	2.280	0,88%	1,52%	1,58%	106	1.119	843			
	CF 1	1.162	1.383	2.039	1.781	1,43%	2,74%	2,38%	(258)	619	398			
	Total Griya	1.162	1.383	1.962	1.204	1,57%	2,86%	1,74%	(758)	42	(180)			
	Oto	-	-	77	577	0,00%	1,30%	9,92%	500	577	577			
	CF 2	-	54	136	499	0,00%	0,20%	0,72%	363	499	446			
	Mitraguna & Others	-	54	136	499	0,00%	0,20%	0,73%	363	499	446			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	2.436	0,75%	1,26%	1,40%	261	1.263	999	0,23%	83,49%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	0,98%	(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%	0,85%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,86%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,81%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	54.001	53.634	3.771	(367)	(1.397)	-2,54%	34.860	185,67%	36.087	148,62%	17.547
2	Tabungan	206.902	265.449	258.608	257.895	6.039	(713)	(7.554)	-2,85%	50.992	24,65%	228.586	112,82%	29.309
3	Deposito	118.442	96.974	70.961	70.965	(7.411)	4	(26.009)	-26,82%	(47.476)	-40,08%	120.549	58,87%	(49.583)
	Total	344.119	417.454	383.570	382.495	2.400	(1.076)	(34.960)	-8,37%	38.376	11,15%	385.222	99,29%	(2.728)
	CASA	225.677	320.480	312.609	311.529	9.811	(1.080)	(8.951)	-2,79%	85.852	38,04%	264.674	117,70%	46.855
	(%) CASA	65,58%	76,77%	81,50%	81,45%									
	FDR	96,55%	93,29%	103,44%	103,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.819	3.852		33	307	8,67%	(79)	-2,00%	-	0,00%	3.852
2	Giro ISE	1.420	1.163	1.399	1.448		49	285	24,51%	28	2,00%		0,00%	1.448
3	Tabungan ISE	2.001	1.767	1.805	1.789		(16)	22	1,26%	(212)	-10,60%		0,00%	1.789
4	Deposito ISE	510	615	615	615		0	(0)	-0,00%	105	20,62%		0,00%	615
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.465	-	-	0	2.407	-517	6.480	517	104.800	85,37%	(15.335)
	Linkage	21.612	25.120	25.030	-	-	-	-182	-90	3.418	90	31.112	80,45%	(6.082)
	Non-Linkage	61.373	64.862	64.435	-	-	0	2.589	-427	3.062	427	73.688	87,44%	(9.253)
	• Local Champion	55.173	36.998	36.571	-	-	0	-336	-427	-18.602	427	61.011	59,94%	(24.440)
	• Value Chain	6.200	27.864	27.864	-	-	-	2.925	0	21.664	-	12.677	219,81%	15.188
2	MBG	43.181	44.128	44.426	400	410	10	866	299	1.245	111	46.897	94,73%	(2.471)
	KUR	40.519	42.067	42.383	400	410	10	952	315	1.863	95	44.012	96,30%	(1.629)
	Non KUR	2.662	2.060	2.044	-	-	0	-87	-17	-618	17	2.885	70,83%	(842)
3	PWG	26.463	44.214	44.736	1.032	2.128	1.096	1.033	523	18.273	1.605	38.240	116,99%	6.496
	Cilem	12.356	24.595	24.814	239	750	511	397	218	12.458	531	18.392	134,91%	6.421
	Gadai	14.108	19.618	19.923	793	1.378	585	636	304	5.815	1.074	19.848	100,38%	75
4	CFG	179.631	211.118	218.155	-	8.078	8.078	3.044	7.037	38.524	1.041	199.790	109,19%	18.365
	CF 1	55.651	68.035	75.756	-	7.900	7.900	208	7.721	20.105	179	59.885	126,50%	15.871
	Total Griya	50.392	59.216	67.013	-	7.900	7.900	0	7.797	16.621	103	52.642	127,30%	14.371
	• Total Non Program	50.392	59.216	67.013	-	7.900	7.900	-368	7.797	16.621	103	52.642	127,30%	14.371
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.743	-	-	0	208	-76	3.484	76	7.243	120,71%	1.500
	CF 2	123.980	143.083	142.399	-	178	178	2.836	-684	18.419	862	139.905	101,78%	2.494
	Mitraguna & Others	122.658	141.684	141.007	-	178	178	2.843	-677	18.349	855	137.456	102,58%	3.551
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	396.783	1.432	10.616	9.184	7.350	7.341	64.522	3.275	389.727	101,81%	7.056

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	22.708	0,61%	0,00%	25,38%	22.708	22.200	22.708			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	364	0,76%	0,00%	0,56%	364	(101)	364			
	Value Chain	-	-	-	22.344	0,00%	0,00%	61,10%	22.344	22.344	22.344			
2	MBG	409	740	602	1.693	0,95%	1,36%	3,81%	1.092	1.284	954			
	KUR	305	686	498	1.637	0,75%	1,18%	3,86%	1.139	1.332	950			
	Non KUR	104	53	104	56	3,92%	5,04%	2,75%	(48)	(48)	3			
3	PWG	-	-	-	2.952	0,00%	0,00%	6,60%	2.952	2.952	2.952			
	Cilem	-	-	-	2.653	0,00%	0,00%	10,69%	2.653	2.653	2.653			
	Gadai	-	-	-	299	0,00%	0,00%	1,50%	299	299	299			
4	CFG	673	1.279	1.367	2.495	0,37%	0,65%	1,14%	1.128	1.821	1.216			
	CF 1	295	196	490	359	0,53%	0,72%	0,47%	(130)	65	163			
	Total Griya	295	-	227	191	0,58%	0,38%	0,29%	(36)	(104)	191			
	Oto	-	196	263	168	0,00%	2,98%	1,93%	(94)	168	(28)			
	CF 2	379	1.083	877	2.135	0,31%	0,61%	1,50%	1.258	1.757	1.053			
	Mitraguna & Others	379	1.083	877	2.135	0,31%	0,62%	1,51%	1.258	1.757	1.053			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	29.847	0,48%	0,51%	7,52%	27.879	28.257	27.829	0,68%	90,96%	-6,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	0,99%	-	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	2.374	0,54%	1,06%	1,09%	133	1.405	332			
	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%	2,26%	198	198	198			
	CF 2	815	1.928	2.128	2.064	0,66%	1,49%	1,45%	(64)	1.249	136			
	Mitraguna & Others	815	1.928	2.128	2.064	0,66%	1,50%	1,46%	(64)	1.249	136			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.856	0,35%	0,70%	0,72%	133	1.695	563	1,06%	-46,59%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	43.409	43.361	40.645	(48)	80	0,19%	23.542	118,79%	34.705	124,94%	8.656
2	Tabungan	188.323	172.953	171.045	171.786	4.147	741	(1.167)	-0,67%	(16.537)	-8,78%	209.136	82,14%	(37.350)
3	Deposito	54.534	66.101	61.610	61.555	(25.458)	(56)	(4.546)	-6,88%	7.020	12,87%	56.040	109,84%	5.514
	Total	262.676	282.334	276.064	276.702	19.334	637	(5.633)	-2,00%	14.025	5,34%	299.881	92,27%	(23.179)
	CASA	208.142	216.233	214.454	215.147	44.791	693	(1.087)	-0,50%	7.005	3,37%	243.841	88,23%	(28.694)
	(%) CASA	79,24%	76,59%	77,68%	77,75%									
	FDR	66,71%	72,21%	73,67%	73,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	3.679	3.828	149	160	4,37%	(2.358)	-38,12%	-	0,00%	3.828
2	Giro ISE	879	331	448	494	46	163	49,43%	(385)	-43,79%	-	0,00%	494
3	Tabungan ISE	5.307	3.337	3.230	3.334	104	(3)	-0,09%	(1.973)	-37,18%	-	0,00%	3.334
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	9.479	100	-	-100	436	-16	8.772	16	5.700	166,31%	3.779
	KUR	498	8.282	8.266	100	-	-100	453	-16	7.769	16	5.134	161,02%	3.133
	Non KUR	209	1.212	1.212	-	-	0	-17	0	1.003	-	566	214,24%	647
3	PWG	23.244	35.104	35.581	2.106	2.626	521	1.358	477	12.337	2.149	38.714	91,91%	(3.133)
	Cilem	7.809	11.949	12.015	192	491	299	458	66	4.206	425	18.851	63,74%	(6.836)
	Gadai	15.435	23.155	23.566	1.913	2.135	222	899	411	8.131	1.724	19.863	118,64%	3.702
4	CFG	144.290	159.268	158.306	-	190	190	-69	-962	14.016	1.152	166.155	95,28%	(7.849)
	CF 1	8.588	12.193	12.144	-	-	0	-25	-49	3.556	49	12.165	99,83%	(20)
	Total Griya	7.701	11.174	11.138	-	-	0	0	-35	3.437	35	10.127	109,99%	1.011
	• Total Non Program	7.409	10.560	10.525	-	-	0	598	-35	3.116	35	8.983	117,16%	1.542
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.006	-	-	0	-25	-13	118	13	2.038	49,37%	(1.032)
	CF 2	135.702	147.075	146.162	-	190	190	-44	-914	10.460	1.104	153.990	94,92%	(7.828)
	Mitraguna & Others	125.011	133.616	132.781	-	135	135	-1	-835	7.770	970	140.961	94,20%	(8.180)
	Pensiun	10.691	13.459	13.380	-	55	55	-43	-79	2.690	134	13.029	102,70%	351
	Total Pembiayaan	175.227	203.879	203.378	2.206	2.816	611	1.303	-501	28.151	3.317	217.555	93,48%	(14.177)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	432	0,00%	1,98%	4,56%	245	432	243			
	KUR	-	-	-	245	0,00%	0,00%	2,96%	245	245	245			
	Non KUR	-	190	188	188	0,00%	15,50%	15,50%	-	188	(2)			
3	PWG	-	-	-	699	0,00%	0,00%	1,96%	699	699	699			
	Cilem	-	-	-	630	0,00%	0,00%	5,25%	630	630	630			
	Gadai	-	-	-	68	0,00%	0,00%	0,29%	68	68	68			
4	CFG	2.296	3.664	3.194	12.610	1,59%	2,01%	7,97%	9.416	10.314	8.946			
	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	12.559	1,64%	2,13%	8,59%	9.431	10.329	8.928			
	Mitraguna & Others	2.230	3.631	3.127	12.064	1,78%	2,34%	9,09%	8.937	9.835	8.434			
	Pensiun	-	-	-	494	0,00%	0,00%	3,69%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	13.741	1,31%	1,66%	6,76%	10.359	11.445	9.888	1,63%	75,91%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	2,39%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,63%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,72%	-	(627)	53	5,73%	-233,82%	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	444	449	72	5	(53)	-10,47%	(1.638)	-78,48%	3.184	14,10%	(2.735)
2	Tabungan	37.117	38.758	39.591	39.518	(407)	(72)	760	1,96%	2.401	6,47%	42.859	92,21%	(3.341)
3	Deposito	10.740	12.549	12.549	12.549	2	0	0	0,00%	1.809	16,85%	10.827	115,90%	1.722
	Total	49.943	51.809	52.584	52.516	(334)	(68)	708	1,37%	2.573	5,15%	56.871	92,34%	(4.354)
	CASA	39.204	39.260	40.035	39.967	(336)	(68)	708	1,80%	764	1,95%	46.043	86,80%	(6.076)
	(%) CASA	78,50%	75,78%	76,14%	76,10%									
	FDR	145,08%	122,64%	119,77%	119,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	450	524		75	27	5,45%	(57)	-9,77%	-	0,00%	524
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	448	523		75	90	20,81%	(57)	-9,80%		0,00%	523
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	3.220	82	113	31	279	66	1.985	46	2.809	114,65%	411
	Cilem	1.235	3.154	3.220	82	113	31	279	66	1.985	46	2.809	114,65%	411
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.761	-	148	148	-65	-625	-11.461	773	64.578	92,54%	(4.817)
	CF 1	464	823	823	-	-	0	415	0	360	-	457	180,18%	366
	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	554	-	-	0	415	0	391	-	163	340,54%	391
	CF 2	70.758	59.562	58.937	-	148	148	-479	-625	-11.821	773	64.121	91,92%	(5.184)
	Mitraguna & Others	66.540	55.109	54.632	-	148	148	-326	-477	-11.908	625	56.810	96,17%	(2.178)
	Pensiun	4.218	4.453	4.305	-	-	0	-153	-148	87	148	7.311	58,89%	(3.005)
	Total Pembiayaan	72.457	63.539	62.981	82	261	179	214	-558	-9.476	819	67.386	93,46%	(4.406)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	3.648	4,24%	3,25%	6,10%	1.687	625	1.311			
	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	3.648	4,27%	3,29%	6,19%	1.687	625	1.311			
	Mitraguna & Others	2.931	2.337	1.961	3.590	4,41%	3,56%	6,57%	1.629	659	1.253			
	Pensiun	92	-	-	58	2,17%	0,00%	1,35%	58	(34)	58			
	Total Pembiayaan	3.023	2.337	1.961	3.648	4,17%	3,09%	5,79%	1.687	625	1.311	0,00%	100,00%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	6,03%	(5)	(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%	6,11%	(5)	(8.711)	(586)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,28%	(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%	5,72%	(5)	(8.711)	(586)	0,00%	100,00%	-5,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	172.069	172.286	136.989	217	9.105	5,58%	113.124	191,21%	71.025	242,57%	101.261
2	Tabungan	111.248	121.777	122.505	123.727	2.975	1.222	1.950	1,60%	12.479	11,22%	125.447	98,63%	(1.720)
3	Deposito	16.666	20.185	19.998	19.998	815	0	(187)	-0,93%	3.331	19,99%	18.148	110,19%	1.850
	Total	187.077	305.142	314.572	316.011	140.778	1.439	10.868	3,56%	128.934	68,92%	214.620	147,24%	101.390
	CASA	170.411	284.957	294.574	296.013	139.963	1.439	11.055	3,88%	125.602	73,71%	196.472	150,66%	99.541
	(%) CASA	91,09%	93,39%	93,64%	93,67%									
	FDR	105,51%	72,96%	70,85%	70,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.957	3.728		(229)	848	29,42%	(92)	-2,41%	-	0,00%	3.728
2	Giro ISE	954	1.351	1.609	1.672		63	321	23,80%	718	75,25%		0,00%	1.672
3	Tabungan ISE	2.866	1.530	2.348	2.056		(292)	526	34,39%	(810)	-28,26%		0,00%	2.056
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	50.186	225	400	175	357	38	4.088	362	52.094	96,34%	(1.908)
	KUR	42.963	47.819	47.889	225	400	175	487	70	4.927	330	48.796	98,14%	(906)
	Non KUR	3.135	2.328	2.296	-	-	0	-130	-32	-839	32	3.298	69,63%	(1.002)
3	PWG	20.876	34.349	35.212	2.257	2.501	244	2.703	863	14.337	1.638	37.410	94,12%	(2.198)
	Cilem	7.514	14.546	14.952	556	645	89	1.847	405	7.437	240	18.308	81,67%	(3.356)
	Gadai	13.361	19.803	20.261	1.701	1.856	155	857	458	6.899	1.398	19.102	106,06%	1.158
4	CFG	127.111	135.478	134.938	331	191	-140	3.703	-541	7.827	731	140.604	95,97%	(5.666)
	CF 1	49.510	50.142	50.125	331	191	-140	546	-17	615	207	51.291	97,73%	(1.166)
	Total Griya	39.898	39.046	38.953	-	-	0	0	-94	-946	94	40.836	95,39%	(1.883)
	• Total Non Program	39.898	39.046	38.953	-	-	0	-132	-94	-946	94	40.836	95,39%	(1.883)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.172	331	191	-140	546	77	1.561	114	10.456	106,85%	717
	CF 2	77.602	85.337	84.813	-	-	0	3.156	-524	7.211	524	89.313	94,96%	(4.500)
	Mitraguna & Others	75.812	83.282	82.779	-	-	0	3.177	-503	6.967	503	86.964	95,19%	(4.185)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	222.872	2.813	3.092	279	6.174	244	25.487	2.848	233.409	95,49%	(10.537)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	1.055	0,27%	0,73%	2,10%	690	932	507			
	KUR	68	433	250	880	0,16%	0,52%	1,84%	631	813	447			
	Non KUR	56	115	116	175	1,79%	4,98%	7,62%	59	119	60			
3	PWG	-	-	-	634	0,00%	0,00%	1,80%	634	634	634			
	Cilem	-	-	-	512	0,00%	0,00%	3,42%	512	512	512			
	Gadai	-	-	-	122	0,00%	0,00%	0,60%	122	122	122			
4	CFG	2.018	4.027	4.014	4.142	1,59%	2,96%	3,07%	128	2.124	116			
	CF 1	1.770	1.931	2.188	2.089	3,58%	4,36%	4,17%	(99)	318	157			
	Total Griya	1.463	1.931	2.032	214	3,67%	5,20%	0,55%	(1.818)	(1.250)	(1.718)			
	Oto	307	-	156	1.875	3,19%	1,40%	16,78%	1.719	1.568	1.875			
	CF 2	248	2.096	1.826	2.054	0,32%	2,14%	2,42%	227	1.806	(42)			
	Mitraguna & Others	248	2.096	1.826	2.054	0,33%	2,19%	2,48%	227	1.806	(42)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	5.831	1,09%	1,97%	2,62%	1.452	3.689	1.256	0,35%	86,59%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	379	1,07%	0,85%	0,75%	(48)	(115)	119			
	KUR	115	169	343	298	0,27%	0,72%	0,62%	(45)	182	129			
	Non KUR	378	91	84	81	12,06%	3,61%	3,52%	(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%	0,86%	-	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%	1,26%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,29%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.033	0,42%	1,38%	1,36%	(48)	2.204	339	0,25%	81,96%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	3.102	3.289	1.942	187	(45)	-1,34%	1.362	70,66%	12.865	25,57%	(9.576)
2	Tabungan	70.495	83.412	79.611	80.395	1.034	783	(3.018)	-3,62%	9.899	14,04%	86.396	93,05%	(6.002)
3	Deposito	64.264	92.567	95.577	95.667	(828)	90	3.100	3,35%	31.403	48,87%	65.350	146,39%	30.317
	Total	136.686	179.313	178.291	179.351	2.149	1.060	37	0,02%	42.664	31,21%	164.612	108,95%	14.739
	CASA	72.423	86.746	82.714	83.684	2.977	970	(3.063)	-3,53%	11.261	15,55%	99.261	84,31%	(15.578)
	(%) CASA	52,98%	48,38%	46,39%	46,66%									
	FDR	94,77%	84,69%	85,57%	85,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	6.255	6.827	572	875	14,70%	5.505	416,40%	-	0,00%	6.827
2	Giro ISE	771	687	707	728	21	41	6,04%	(43)	-5,53%		0,00%	728
3	Tabungan ISE	551	5.265	5.548	3.099	(2.449)	(2.167)	-41,15%	2.548	462,29%		0,00%	3.099
4	Deposito ISE	-	-	-	3.000	3.000	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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	34.995	-	400	400	-419	103	3.236	297	37.072	94,40%	(2.078)
	KUR	29.577	32.463	32.749	-	400	400	-418	286	3.172	114	34.653	94,51%	(1.903)
	Non KUR	2.181	2.429	2.245	-	-	0	-1	-183	64	183	2.419	92,80%	(174)
3	PWG	6.201	9.141	9.703	193	753	560	200	562	3.502	192	14.494	66,94%	(4.791)
	Cilem	6.201	9.141	9.703	193	753	560	200	562	3.502	192	14.494	66,94%	(4.791)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	107.857	289	899	610	1.191	38	16.276	862	102.726	104,99%	5.131
	CF 1	23.474	30.943	30.911	289	106	-183	982	-32	7.437	138	26.735	115,62%	4.176
	Total Griya	17.263	20.411	20.363	-	-	0	0	-48	3.100	48	18.392	110,72%	1.971
	• Total Non Program	17.263	20.411	20.363	-	-	0	414	-48	3.100	48	18.392	110,72%	1.971
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.548	289	106	-183	982	16	4.337	90	8.343	126,43%	2.205
	CF 2	68.107	76.876	76.946	-	793	793	208	70	8.839	723	75.991	101,26%	955
	Mitraguna & Others	64.272	73.105	73.203	-	793	793	236	97	8.931	696	71.937	101,76%	1.266
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	152.555	482	2.053	1.571	972	702	23.014	1.350	154.293	98,87%	(1.738)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	1.582	0,01%	0,32%	4,52%	1.472	1.578	1.539			
	KUR	-	43	110	1.582	0,00%	0,34%	4,83%	1.472	1.582	1.539			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	-	-	214	0,78%	0,00%	2,21%	214	166	214			
	Cilem	48	-	-	214	0,78%	0,00%	2,21%	214	166	214			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	4.026	0,60%	0,79%	3,73%	3.179	3.479	2.604			
	CF 1	172	1.125	364	2.180	0,73%	1,18%	7,05%	1.817	2.009	1.056			
	Total Griya	-	1.125	207	801	0,00%	1,01%	3,93%	594	801	(324)			
	Oto	172	-	157	1.379	2,76%	1,49%	13,08%	1.223	1.208	1.379			
	CF 2	375	297	483	1.845	0,55%	0,63%	2,40%	1.363	1.470	1.549			
	Mitraguna & Others	375	297	483	1.845	0,58%	0,66%	2,52%	1.363	1.470	1.549			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.822	0,46%	0,63%	3,82%	4.866	5.222	4.358	0,77%	79,76%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	315	0,23%	0,90%	0,90%	-	240	(0)			
	KUR	70	315	315	315	0,24%	0,97%	0,96%	-	245	(0)			
	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%	0,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,93%	-	-	-			
	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%	0,29%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	728	0,44%	0,46%	0,48%	26	161	24	0,37%	21,79%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	7.758	6.933	(175)	(825)	583	9,18%	2.628	61,03%	15.629	44,36%	(8.696)
2	Tabungan	84.533	90.823	87.257	88.738	1.455	1.481	(2.085)	-2,30%	4.205	4,97%	99.104	89,54%	(10.366)
3	Deposito	19.903	27.815	27.828	27.834	981	6	19	0,07%	7.931	39,85%	20.749	134,15%	7.085
	Total	108.741	124.988	122.843	123.505	2.261	662	(1.483)	-1,19%	14.764	13,58%	135.482	91,16%	(11.977)
	CASA	88.838	97.173	95.015	95.671	1.280	656	(1.502)	-1,55%	6.833	7,69%	114.733	83,39%	(19.062)
	(%) CASA	81,70%	77,75%	77,35%	77,46%									
	FDR	78,57%	82,40%	83,56%	83,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.920	3.827		(93)	13	0,34%	(88)	-2,25%	-	0,00%	3.827
2	Giro ISE	3.001	2.815	2.878	2.803		(76)	(12)	-0,43%	(198)	-6,59%		0,00%	2.803
3	Tabungan ISE	915	999	1.041	1.025		(17)	25	2,52%	110	11,97%		0,00%	1.025
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	5.161	-	-	0	1.300	-12	2.092	12	7.633	67,61%	(2.472)
	KUR	2.657	4.943	4.932	-	-	0	1.320	-11	2.275	11	6.955	70,92%	(2.023)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.143	616	1.415	800	297	43	5.622	1.373	28.683	66,74%	(9.540)
	Cilem	6.370	9.563	9.630	73	313	239	275	67	3.259	246	17.921	53,74%	(8.291)
	Gadai	7.151	9.537	9.513	542	1.103	560	22	-24	2.362	1.126	10.762	88,39%	(1.249)
4	CFG	68.150	78.720	78.341	150	150	0	519	-379	10.192	529	87.921	89,10%	(9.580)
	CF 1	32.030	33.138	32.923	-	-	0	-302	-214	893	214	33.769	97,49%	(846)
	Total Griya	25.555	25.944	25.799	-	-	0	0	-144	244	144	25.634	100,64%	165
	• Total Non Program	25.555	25.944	25.799	-	-	0	-476	-144	244	144	25.634	100,64%	165
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.124	-	-	0	-302	-70	649	70	8.135	87,57%	(1.011)
	CF 2	36.119	45.582	45.418	150	150	0	821	-164	9.299	314	54.152	83,87%	(8.733)
	Mitraguna & Others	32.486	42.242	42.111	150	150	0	855	-131	9.625	281	50.435	83,50%	(8.324)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,98%	(410)
	Total Pembiayaan	85.434	102.993	102.645	766	1.565	800	2.115	-348	17.211	1.913	124.931	82,16%	(22.287)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	1,89%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,98%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	390	0,00%	0,00%	2,04%	390	390	390			
	Cilem	-	-	-	310	0,00%	0,00%	3,22%	310	310	310			
	Gadai	-	-	-	80	0,00%	0,00%	0,84%	80	80	80			
4	CFG	1.050	794	-	2.137	1,54%	0,00%	2,73%	2.137	1.087	1.344			
	CF 1	1.050	669	-	1.826	3,28%	0,00%	5,55%	1.826	776	1.158			
	Total Griya	697	669	-	1.391	2,73%	0,00%	5,39%	1.391	695	723			
	Oto	353	-	-	435	5,46%	0,00%	6,11%	435	81	435			
	CF 2	-	125	-	311	0,00%	0,00%	0,68%	311	311	186			
	Mitraguna & Others	-	125	-	225	0,00%	0,00%	0,53%	225	225	100			
	Pensiun	-	-	-	86	0,00%	0,00%	2,60%	86	86	86			
	Total Pembiayaan	1.050	893	98	2.625	1,23%	0,09%	2,56%	2.527	1.575	1.732	1,36%	46,95%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	1,36%	(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	1.224	0,49%	1,56%	1,56%	-	887	332			
	CF 1	337	67	276	276	1,05%	0,83%	0,84%	-	(61)	209			
	Total Griya	189	67	276	276	0,74%	1,06%	1,07%	-	88	209			
	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	1.294	1,36%	1,26%	1,26%	(1)	130	315	3,93%	-211,69%	2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	9.308	9.236	(1.933)	(72)	1.810	24,37%	1.556	20,25%	18.391	50,22%	(9.154)
2	Tabungan	96.197	119.337	113.802	114.888	2.870	1.087	(4.449)	-3,73%	18.691	19,43%	113.070	101,61%	1.818
3	Deposito	50.701	45.104	44.789	44.849	(846)	60	(255)	-0,57%	(5.852)	-11,54%	51.803	86,58%	(6.954)
	Total	154.579	171.868	167.898	168.974	91	1.075	(2.894)	-1,68%	14.394	9,31%	183.263	92,20%	(14.290)
	CASA	103.878	126.764	123.110	124.125	937	1.015	(2.639)	-2,08%	20.247	19,49%	131.461	94,42%	(7.336)
	(%) CASA	67,20%	73,76%	73,32%	73,46%									
	FDR	122,53%	118,75%	122,59%	121,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.034	4.065		31	(39)	-0,94%	127	3,23%	-	0,00%	4.065
2	Giro ISE	1.498	2.480	2.471	2.494		23	14	0,55%	995	66,44%		0,00%	2.494
3	Tabungan ISE	2.310	1.493	1.434	1.441		8	(52)	-3,50%	(868)	-37,60%		0,00%	1.441
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	35.577	-	250	250	-61	-250	1.158	500	38.972	91,29%	(3.395)
	KUR	32.500	34.342	34.106	-	250	250	87	-236	1.607	486	36.816	92,64%	(2.709)
	Non KUR	1.920	1.484	1.470	-	-	0	-148	-14	-449	14	2.156	68,20%	(686)
3	PWG	17.830	31.815	32.243	2.435	1.761	-675	1.711	428	14.413	1.333	32.787	98,34%	(543)
	Cilem	5.164	11.405	11.769	400	567	167	802	364	6.605	203	14.806	79,49%	(3.037)
	Gadai	12.666	20.410	20.474	2.035	1.194	-841	909	64	7.808	1.130	17.981	113,87%	2.493
4	CFG	137.158	136.453	138.002	561	2.481	1.920	-621	1.549	845	932	147.002	93,88%	(9.000)
	CF 1	38.164	39.712	40.077	-	535	535	-402	365	1.913	169	39.346	101,86%	731
	Total Griya	33.008	34.050	34.385	-	400	400	0	335	1.377	65	32.660	105,28%	1.725
	• Total Non Program	33.008	34.050	34.385	-	400	400	-179	335	1.377	65	32.660	105,28%	1.725
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.692	-	135	135	-402	30	536	105	6.686	85,14%	(994)
	CF 2	98.994	96.742	97.925	561	1.946	1.385	-219	1.184	-1.068	762	107.656	90,96%	(9.730)
	Mitraguna & Others	71.310	70.977	72.352	485	1.880	1.395	-6	1.375	1.042	505	81.625	88,64%	(9.273)
	Pensiun	27.683	25.765	25.573	76	66	-10	-213	-192	-2.110	258	26.031	98,24%	(458)
	Total Pembiayaan	189.407	204.095	205.823	2.996	4.491	1.495	1.028	1.727	16.416	2.764	218.761	94,09%	(12.938)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	2.109	0,69%	2,43%	5,93%	1.239	1.871	1.475			
	KUR	105	522	761	1.997	0,32%	2,22%	5,86%	1.237	1.893	1.475			
	Non KUR	133	111	109	111	6,92%	7,32%	7,55%	2	(22)	(0)			
3	PWG	-	-	-	161	0,00%	0,00%	0,50%	161	161	161			
	Cilem	-	-	-	71	0,00%	0,00%	0,61%	71	71	71			
	Gadai	-	-	-	90	0,00%	0,00%	0,44%	90	90	90			
4	CFG	1.146	999	1.255	6.084	0,84%	0,92%	4,41%	4.829	4.938	5.085			
	CF 1	198	258	95	2.014	0,52%	0,24%	5,03%	1.919	1.816	1.756			
	Total Griya	73	-	-	1.231	0,22%	0,00%	3,58%	1.231	1.158	1.231			
	Oto	125	258	95	782	2,42%	1,67%	13,75%	688	658	524			
	CF 2	948	741	1.160	4.070	0,96%	1,20%	4,16%	2.910	3.122	3.329			
	Mitraguna & Others	799	690	650	3.122	1,12%	0,92%	4,32%	2.473	2.324	2.432			
	Pensiun	149	51	511	948	0,54%	1,98%	3,71%	437	799	897			
	Total Pembiayaan	1.384	1.633	2.124	8.354	0,73%	1,04%	4,06%	6.230	6.970	6.721	1,90%	53,25%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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	307	1,39%	0,86%	0,86%	(1)	(170)	(10)			
	KUR	477	186	177	176	1,47%	0,52%	0,52%	(1)	(301)	(10)			
	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%	0,10%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.534	3,20%	1,79%	1,84%	94	(1.860)	(114)			
	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	5,91%	4,10%	4,08%	-	(72)	-			
	CF 2	3.064	757	851	945	3,10%	0,88%	0,97%	94	(2.119)	188			
	Mitraguna & Others	2.968	440	534	628	4,16%	0,75%	0,87%	94	(2.340)	188			
	Pensiun	97	317	317	317	0,05%	0,16%	0,14%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.853	2,57%	1,35%	1,39%	104	(2.019)	(113)	1,31%	5,62%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	14.667	14.558	(2.547)	(109)	2.148	17,31%	1.762	13,77%	28.636	50,84%	(14.079)
2	Tabungan	133.664	151.983	152.268	152.876	904	608	893	0,59%	19.212	14,37%	155.428	98,36%	(2.552)
3	Deposito	120.976	138.437	138.565	138.426	135	(139)	(10)	-0,01%	17.451	14,43%	123.058	112,49%	15.368
	Total	267.435	302.828	305.500	305.859	(1.508)	360	3.031	1,00%	38.424	14,37%	307.123	99,59%	(1.263)
	CASA	146.460	164.392	166.935	167.433	(1.643)	498	3.041	1,85%	20.974	14,32%	184.064	90,96%	(16.631)
	(%) CASA	54,76%	54,29%	54,64%	54,74%									
	FDR	60,13%	60,18%	59,81%	59,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.295	4.358		64	(237)	-5,17%	777	21,68%	-	0,00%	4.358
2	Giro ISE	1.025	1.971	1.529	1.554		25	(417)	-21,15%	529	51,64%		0,00%	1.554
3	Tabungan ISE	2.557	2.625	2.766	2.804		38	180	6,84%	247	9,68%		0,00%	2.804
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	39.095	160	400	240	148	152	-1.558	248	44.400	88,05%	(5.306)
	KUR	37.299	36.976	37.142	160	400	240	255	166	-157	234	40.989	90,61%	(3.847)
	Non KUR	3.353	1.966	1.953	-	-	0	-107	-13	-1.400	13	3.411	57,25%	(1.458)
3	PWG	6.039	14.018	14.022	94	269	175	655	4	7.983	265	15.570	90,06%	(1.548)
	Cilem	6.039	14.018	14.022	94	269	175	655	4	7.983	265	15.570	90,06%	(1.548)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.617	915	1.669	754	-2.381	323	15.509	1.346	123.765	104,73%	5.852
	CF 1	24.580	27.567	27.571	-	139	139	-369	4	2.990	135	28.235	97,65%	(664)
	Total Griya	19.863	21.592	21.519	-	-	0	0	-73	1.656	73	21.622	99,52%	(103)
	• Total Non Program	19.863	21.592	21.519	-	-	0	255	-73	1.656	73	21.622	99,52%	(103)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.052	-	139	139	-369	77	1.334	62	6.614	91,51%	(561)
	CF 2	89.528	101.726	102.046	915	1.530	615	-2.012	319	12.518	1.211	95.530	106,82%	6.516
	Mitraguna & Others	89.444	101.119	101.443	915	1.530	615	-2.007	324	11.999	1.206	94.659	107,17%	6.784
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	182.733	1.169	2.338	1.168	-1.578	480	21.934	1.858	183.735	99,45%	(1.001)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	2.240	2,64%	2,37%	5,73%	1.316	1.168	1.443			
	KUR	877	705	854	2.082	2,35%	2,31%	5,60%	1.228	1.204	1.377			
	Non KUR	194	92	70	158	5,80%	3,56%	8,10%	88	(36)	67			
3	PWG	-	-	-	177	0,00%	0,00%	1,26%	177	177	177			
	Cilem	-	-	-	177	0,00%	0,00%	1,26%	177	177	177			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.849	0,69%	0,85%	2,20%	1.754	2.058	2.688			
	CF 1	630	38	965	1.450	2,56%	3,50%	5,26%	485	820	1.411			
	Total Griya	568	-	567	376	2,86%	2,62%	1,75%	(190)	(192)	376			
	Oto	61	38	398	1.073	1,30%	6,66%	17,74%	675	1.012	1.035			
	CF 2	162	123	130	1.400	0,18%	0,13%	1,37%	1.269	1.238	1.277			
	Mitraguna & Others	162	123	130	1.400	0,18%	0,13%	1,38%	1.269	1.238	1.277			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	5.266	1,16%	1,11%	2,88%	3.247	3.403	4.308	0,41%	85,92%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	1.687	2,29%	4,18%	4,31%	61	756	62			
	KUR	399	1.431	1.506	1.569	1,07%	4,07%	4,22%	63	1.170	137			
	Non KUR	532	194	120	118	15,87%	6,11%	6,05%	(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	2.320	0,83%	1,24%	1,27%	61	988	0	0,43%	65,95%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	98.675	98.901	(2.054)	226	36.100	57,48%	59.718	152,41%	53.494	184,88%	45.407
2	Tabungan	123.525	150.051	151.911	152.135	3.678	224	2.084	1,39%	28.610	23,16%	143.721	105,85%	8.413
3	Deposito	68.863	124.121	123.862	123.863	(185)	1	(259)	-0,21%	54.999	79,87%	70.400	175,94%	53.463
	Total	231.570	336.973	374.448	374.898	1.439	451	37.925	11,25%	143.328	61,89%	267.615	140,09%	107.284
	CASA	162.707	212.852	250.586	251.036	1.624	450	38.184	17,94%	88.329	54,29%	197.215	127,29%	53.821
	(%) CASA	70,26%	63,17%	66,92%	66,96%									
	FDR	34,66%	31,39%	28,28%	28,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	6.469	6.589		120	465	7,59%	697	11,84%	-	0,00%	6.589
2	Giro ISE	3.773	3.366	4.127	4.192		65	827	24,56%	419	11,11%		0,00%	4.192
3	Tabungan ISE	2.118	2.758	2.342	2.396		54	(362)	-13,12%	278	13,13%		0,00%	2.396
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10.378	42	360	317	-55	-157	3.529	517	14.064	73,79%	(3.685)
	Cilem	6.849	10.535	10.378	42	360	317	-55	-157	3.529	517	14.064	73,79%	(3.685)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	95.499	-	686	686	1.676	270	22.080	415	98.064	97,38%	(2.565)
	CF 1	59.117	74.995	75.195	-	476	476	779	201	16.079	275	68.723	109,42%	6.472
	Total Griya	51.507	65.623	65.776	-	322	322	0	152	14.269	170	59.856	109,89%	5.919
	• Total Non Program	49.547	63.796	63.951	-	322	322	1.792	155	14.404	167	52.179	122,56%	11.772
	• Program	1.960	1.828	1.825	-	-	0	-12	-3	-135	3	7.678	23,77%	(5.853)
	Oto	7.609	9.371	9.420	-	154	154	779	48	1.810	105	8.867	106,24%	553
	CF 2	14.303	20.234	20.304	-	210	210	897	70	6.001	140	29.341	69,20%	(9.037)
	Mitraguna & Others	14.303	20.222	20.172	-	90	90	897	-50	5.870	140	29.016	69,52%	(8.843)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	105.877	42	1.045	1.003	1.621	113	25.609	932	112.128	94,43%	(6.250)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	222	0,00%	0,00%	2,14%	222	222	222			
	Cilem	-	-	-	222	0,00%	0,00%	2,14%	222	222	222			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	4.680	0,88%	3,18%	4,90%	1.651	4.030	1.912			
	CF 1	650	2.768	3.029	4.509	1,10%	4,04%	6,00%	1.481	3.860	1.742			
	Total Griya	404	2.588	2.856	3.468	0,79%	4,35%	5,27%	612	3.063	880			
	Oto	245	180	173	1.042	3,22%	1,85%	11,06%	869	796	862			
	CF 2	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,85%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	4.902	0,81%	2,86%	4,63%	1.874	4.253	2.135	1,87%	59,66%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	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%	-73,16%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.067	8.071	1.118	4	(361)	-4,28%	(762)	-8,63%	21.699	37,19%	(13.628)
2	Tabungan	83.648	75.662	77.509	78.217	(1.158)	708	2.555	3,38%	(5.431)	-6,49%	98.582	79,34%	(20.365)
3	Deposito	21.297	24.150	24.227	24.250	(4.953)	23	100	0,41%	2.953	13,87%	21.750	111,49%	2.500
	Total	113.778	108.245	109.804	110.538	(4.993)	735	2.294	2,12%	(3.240)	-2,85%	142.031	77,83%	(31.493)
	CASA	92.481	84.094	85.576	86.288	(40)	712	2.194	2,61%	(6.193)	-6,70%	120.281	71,74%	(33.993)
	(%) CASA	81,28%	77,69%	77,94%	78,06%									
	FDR	151,33%	184,48%	181,77%	180,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	6.428	7.381		952	1.166	18,76%	3.965	116,11%	-	0,00%	7.381
2	Giro ISE	1.685	2.429	2.023	2.081		58	(348)	-14,33%	395	23,46%		0,00%	2.081
3	Tabungan ISE	1.730	3.786	4.406	5.300		894	1.514	40,00%	3.570	206,38%		0,00%	5.300
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	11.126	-	-	0	-365	-115	-4.375	115	17.862	62,29%	(6.736)
	KUR	13.526	8.301	8.191	-	-	0	-342	-110	-5.335	110	15.819	51,78%	(7.628)
	Non KUR	1.974	2.940	2.935	-	-	0	-22	-5	961	5	2.043	143,63%	892
3	PWG	14.491	23.899	24.136	932	1.601	669	1.063	236	9.645	1.364	31.508	76,60%	(7.373)
	Cilem	6.823	11.358	11.587	48	528	480	329	229	4.764	299	18.964	61,10%	(7.378)
	Gadai	7.668	12.542	12.549	884	1.073	189	734	7	4.881	1.065	12.544	100,04%	5
4	CFG	142.193	164.548	164.328	630	880	250	1.219	-219	22.135	1.099	153.708	106,91%	10.620
	CF 1	6.747	8.769	8.732	-	-	0	58	-37	1.985	37	8.885	98,27%	(153)
	Total Griya	3.465	5.184	5.167	-	-	0	0	-18	1.701	18	4.904	105,35%	262
	• Total Non Program	3.465	5.184	5.167	-	-	0	-42	-18	1.701	18	4.904	105,35%	262
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.566	-	-	0	58	-20	283	20	3.981	89,56%	(416)
	CF 2	135.445	155.778	155.596	630	880	250	1.161	-182	20.151	1.062	144.823	107,44%	10.773
	Mitraguna & Others	125.884	146.998	146.908	630	880	250	1.201	-90	21.024	970	134.362	109,34%	12.546
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	199.589	1.562	2.481	919	1.917	-98	27.405	2.579	203.079	98,28%	(3.489)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	2.180	8,85%	11,40%	19,59%	898	808	998			
	KUR	1.295	819	765	1.663	9,57%	9,21%	20,30%	898	368	844			
	Non KUR	77	363	517	517	3,89%	17,57%	17,60%	-	440	154			
3	PWG	-	-	-	497	0,00%	0,00%	0,00%	497	497	497			
	Cilem	-	-	-	400	0,00%	0,00%	3,45%	400	400	400			
	Gadai	-	-	-	97	0,00%	0,00%	0,77%	97	97	97			
4	CFG	6	-	290	4.225	0,00%	0,18%	2,57%	3.934	4.219	4.225			
	CF 1	-	-	-	655	0,00%	0,00%	7,50%	655	655	655			
	Total Griya	-	-	-	559	0,00%	0,00%	10,81%	559	559	559			
	Oto	-	-	-	96	0,00%	0,00%	2,70%	96	96	96			
	CF 2	6	-	290	3.570	0,00%	0,19%	2,29%	3.280	3.564	3.570			
	Mitraguna & Others	-	-	290	3.570	0,00%	0,20%	2,43%	3.280	3.570	3.570			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	6.901	0,80%	0,79%	3,46%	5.330	5.523	5.720	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	984	3,76%	8,56%	8,84%	22	401	126			
	KUR	557	837	824	845	4,11%	9,92%	10,32%	22	289	9			
	Non KUR	26	21	138	138	1,32%	4,71%	4,72%	-	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	1.925	0,56%	0,95%	0,96%	22	954	122	0,11%	88,46%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.725	4.832	633	107	3.257	206,81%	3.960	453,79%	1.750	276,19%	3.083
2	Tabungan	63.525	67.931	67.393	67.184	5.369	(209)	(747)	-1,10%	3.659	5,76%	71.349	94,16%	(4.165)
3	Deposito	5.722	7.221	7.028	7.028	(206)	0	(193)	-2,67%	1.306	22,82%	5.985	117,43%	1.043
	Total	70.120	76.727	79.146	79.044	5.796	(101)	2.318	3,02%	8.924	12,73%	79.084	99,95%	(39)
	CASA	64.398	69.506	72.118	72.016	6.002	(101)	2.510	3,61%	7.619	11,83%	73.098	98,52%	(1.082)
	(%) CASA	91,84%	90,59%	91,12%	91,11%									
	FDR	73,73%	85,49%	82,54%	82,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.540	3.652		112	(166)	-4,35%	165	4,74%	-	0,00%	3.652
2	Giro ISE	561	449	454	454		0	5	1,10%	(107)	-19,11%		0,00%	454
3	Tabungan ISE	2.926	3.370	3.087	3.199		112	(171)	-5,08%	272	9,31%		0,00%	3.199
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	5.692	-	283	283	587	171	3.109	112	5.700	99,86%	(8)
	Cilem	2.583	5.521	5.692	-	283	283	587	171	3.109	112	5.700	99,86%	(8)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	59.638	820	160	-660	1.422	-434	10.523	594	59.041	101,01%	598
	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	59.638	820	160	-660	1.422	-434	10.523	594	59.041	101,01%	598
	Mitraguna & Others	45.066	55.374	54.981	820	160	-660	1.143	-393	9.915	553	51.258	107,26%	3.723
	Pensiun	4.050	4.699	4.658	-	-	0	279	-42	608	42	7.783	59,85%	(3.125)
	Total Pembiayaan	51.699	65.594	65.330	820	443	-377	2.010	-264	13.631	706	64.740	100,91%	590

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	93	0,00%	0,00%	1,63%	93	93	93			
	Cilem	-	-	-	93	0,00%	0,00%	1,63%	93	93	93			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.193	0,00%	0,00%	2,00%	1.193	1.193	1.193			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	1.193	0,00%	0,00%	2,00%	1.193	1.193	1.193			
	Mitraguna & Others	-	-	-	1.099	0,00%	0,00%	2,00%	1.099	1.099	1.099			
	Pensiun	-	-	-	94	0,00%	0,00%	2,02%	94	94	94			
	Total Pembiayaan	-	-	-	1.285	0,00%	0,00%	1,97%	1.285	1.285	1.285	2,88%	-46,32%	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	10-Dec-25	31-Dec-24	30-Nov-25	10-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%	0,35%	-	(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%	0,35%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,38%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,32%	-	(14)	(1)	3,74%	#####	3,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.451	2.641	198	190	481	22,28%	557	26,72%	7.185	36,76%	(4.544)
2	Tabungan	153.901	153.184	153.928	155.029	6.509	1.101	1.846	1,20%	1.129	0,73%	170.698	90,82%	(15.669)
3	Deposito	36.197	27.914	28.108	28.124	(1.360)	16	209	0,75%	(8.073)	-22,30%	37.242	75,52%	(9.118)
	Total	192.181	183.258	184.487	185.794	5.347	1.307	2.536	1,38%	(6.387)	-3,32%	215.125	86,37%	(29.330)
	CASA	155.985	155.344	156.379	157.671	6.707	1.291	2.327	1,50%	1.686	1,08%	177.883	88,64%	(20.213)
	(%) CASA	81,17%	84,77%	84,76%	84,86%									
	FDR	138,97%	164,04%	162,56%	161,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.949	2.034		85	349	20,72%	1.505	284,54%	-	0,00%	2.034
2	Giro ISE	45	683	950	969		19	286	41,84%	924	2047,71%		0,00%	969
3	Tabungan ISE	484	1.002	999	1.065		66	63	6,32%	581	120,09%		0,00%	1.065
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	6.438	-	-	0	-70	-55	1.357	55	8.913	72,23%	(2.475)
	KUR	4.827	6.222	6.167	-	-	0	-91	-55	1.340	55	8.318	74,14%	(2.151)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	48.808	251	1.498	1.247	157	617	24.473	881	43.519	112,15%	5.290
	Cilem	24.335	48.191	48.808	251	1.498	1.247	157	617	24.473	881	43.519	112,15%	5.290
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	244.604	109	1.154	1.045	-271	-1.277	7.001	2.431	247.553	98,81%	(2.949)
	CF 1	8.506	8.716	8.679	-	-	0	-74	-37	173	37	10.260	84,59%	(1.581)
	Total Griya	6.805	6.817	6.806	-	-	0	0	-11	1	11	7.278	93,52%	(472)
	• Total Non Program	6.655	6.675	6.664	-	-	0	-135	-11	9	11	6.693	99,57%	(29)
	• Program	149	141	141	-	-	0	-2	0	-8	-	585	24,19%	(443)
	Oto	1.701	1.899	1.873	-	-	0	-74	-26	172	26	2.982	62,82%	(1.109)
	CF 2	229.097	237.166	235.925	109	1.154	1.045	-197	-1.240	6.828	2.394	237.294	99,42%	(1.369)
	Mitraguna & Others	203.836	211.595	210.377	109	990	881	165	-1.218	6.542	2.208	207.323	101,47%	3.054
	Pensiun	25.262	25.571	25.548	-	164	164	-361	-23	286	187	29.971	85,24%	(4.423)
	Total Pembiayaan	267.076	300.611	299.896	360	2.652	2.292	-185	-715	32.821	3.367	300.041	99,95%	(145)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	110	0,00%	2,23%	1,72%	(35)	110	89			
	KUR	-	22	145	110	0,00%	2,33%	1,79%	(35)	110	89			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	251	0,00%	0,00%	0,51%	251	251	249			
	Cilem	-	2	-	251	0,00%	0,00%	0,51%	251	251	249			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	5.790	1,09%	1,37%	2,37%	2.416	3.206	2.072			
	CF 1	819	854	753	754	9,63%	8,64%	8,69%	1	(65)	(99)			
	Total Griya	819	854	753	611	12,04%	11,05%	8,98%	(142)	(208)	(242)			
	Oto	-	-	-	143	0,00%	0,00%	7,64%	143	143	143			
	CF 2	1.765	2.865	2.621	5.036	0,77%	1,11%	2,13%	2.414	3.271	2.171			
	Mitraguna & Others	1.765	2.729	2.621	4.435	0,87%	1,24%	2,11%	1.813	2.670	1.706			
	Pensiun	-	136	-	601	0,00%	0,00%	2,35%	601	601	465			
	Total Pembiayaan	2.584	3.743	3.520	6.152	0,97%	1,17%	2,05%	2.632	3.567	2.409	0,58%	71,63%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	3.523	1,42%	1,34%	1,44%	230	154	25			
	CF 1	340	364	429	427	4,00%	4,92%	4,92%	(2)	86	62			
	Total Griya	340	364	429	427	5,00%	6,29%	6,27%	(2)	86	62			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.096	1,32%	1,21%	1,31%	232	67	(37)			
	Mitraguna & Others	2.939	2.995	2.864	3.096	1,44%	1,35%	1,47%	232	157	101			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.523	1,26%	1,10%	1,17%	230	154	25	0,50%	57,10%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-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 (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-	0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0	
2	Giro ISE	851	-	-	-	0	0	#DIV/0!	(851)	-100,00%		0,00%	0	
3	Tabungan ISE	650	-	-	-	0	0	#DIV/0!	(650)	-100,00%		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	-	-	-	0	0	#DIV/0!	(65)	-100,00%		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	444	454	(1.196)	10	(162)	-26,23%	(141)	-23,69%	12.197	3,73%	(11.743)
2	Tabungan	46.385	47.818	47.610	49.081	(132)	1.471	1.263	2,64%	2.696	5,81%	60.559	81,05%	(11.478)
3	Deposito	18.302	57.067	57.058	57.078	10.056	20	11	0,02%	38.776	211,87%	19.099	298,85%	37.978
	Total	65.283	105.501	105.112	106.613	8.729	1.501	1.112	1,05%	41.331	63,31%	91.856	116,07%	14.758
	CASA	46.981	48.434	48.054	49.536	(1.328)	1.481	1.101	2,27%	2.555	5,44%	72.756	68,08%	(23.221)
	(%) CASA	71,97%	45,91%	45,72%	46,46%									
	FDR	134,21%	93,33%	93,81%	92,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.074	1.098		25	(17)	-1,55%	(299)	-21,41%	-	0,00%	1.098
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.073	1.098		25	(17)	-1,55%	(261)	-19,20%		0,00%	1.098
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	16.748	-	600	600	-110	529	1.311	71	18.223	91,91%	(1.475)
	KUR	14.693	15.717	16.248	-	600	600	-95	531	1.555	69	17.333	93,74%	(1.085)
	Non KUR	745	503	500	-	-	0	-15	-2	-244	2	890	56,24%	(389)
3	PWG	3.211	6.891	6.946	126	145	19	791	55	3.735	90	8.588	80,88%	(1.642)
	Cilem	3.211	6.891	6.946	126	145	19	791	55	3.735	90	8.588	80,88%	(1.642)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.907	310	107	-203	-371	-449	5.938	556	77.811	96,27%	(2.904)
	CF 1	2.071	11.937	12.010	310	107	-203	152	73	9.939	34	5.602	214,39%	6.408
	Total Griya	1.516	10.778	10.750	310	-	-310	0	-28	9.234	28	4.181	257,09%	6.569
	• Total Non Program	1.516	5.141	5.116	143	-	-143	261	-25	3.600	25	4.181	122,36%	935
	• Program	-	5.637	5.634	167	-	-167	339	-3	5.634	3	0	0,00%	5.634
	Oto	555	1.159	1.260	-	107	107	152	101	705	6	1.421	88,68%	(161)
	CF 2	66.897	63.419	62.897	-	-	0	-523	-522	-4.001	522	72.209	87,10%	(9.312)
	Mitraguna & Others	64.762	60.622	60.275	-	-	0	-496	-347	-4.487	347	68.752	87,67%	(8.477)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-175	486	175	3.457	75,83%	(835)
	Total Pembiayaan	87.617	98.466	98.601	436	852	416	309	135	10.984	718	104.622	94,24%	(6.021)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	763	0,98%	1,74%	4,55%	480	611	288			
	KUR	98	475	240	698	0,67%	1,52%	4,29%	458	600	223			
	Non KUR	53	-	43	65	7,15%	8,61%	12,97%	22	12	65			
3	PWG	-	-	-	16	0,00%	0,00%	0,23%	16	16	16			
	Cilem	-	-	-	16	0,00%	0,00%	0,23%	16	16	16			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	4.420	1,23%	2,60%	5,90%	2.464	3.574	1.624			
	CF 1	-	-	177	146	0,00%	1,48%	1,22%	(30)	146	146			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	146	0,00%	0,00%	11,61%	146	146	146			
	CF 2	846	2.796	1.779	4.274	1,26%	2,81%	6,79%	2.494	3.428	1.478			
	Mitraguna & Others	846	2.796	1.779	4.097	1,31%	2,94%	6,80%	2.318	3.251	1.301			
	Pensiun	-	-	-	177	0,00%	0,00%	6,73%	177	177	177			
	Total Pembiayaan	997	3.270	2.239	5.198	1,14%	2,27%	5,27%	2.960	4.202	1.928	1,49%	71,68%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,35%	-	(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	4.686	3,51%	5,61%	6,26%	460	2.266	(987)			
	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	4.686	3,62%	6,66%	7,45%	460	2.266	(987)			
	Mitraguna & Others	2.420	5.673	4.226	4.686	3,74%	6,97%	7,77%	460	2.266	(987)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	4.793	2,89%	4,40%	4,86%	460	2.261	(987)	3,73%	23,21%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.786	4.554	2.360	(232)	(1.394)	-23,44%	(1.323)	-22,50%	16.777	27,15%	(12.222)
2	Tabungan	83.977	101.671	92.411	93.682	9.043	1.270	(7.989)	-7,86%	9.704	11,56%	98.962	94,66%	(5.281)
3	Deposito	19.184	13.402	13.993	13.993	(1)	0	592	4,42%	(5.191)	-27,06%	20.015	69,91%	(6.022)
	Total	109.038	121.021	111.191	112.229	11.402	1.039	(8.792)	-7,26%	3.191	2,93%	135.754	82,67%	(23.524)
	CASA	89.854	107.619	97.197	98.236	11.402	1.038	(9.384)	-8,72%	8.382	9,33%	115.739	84,88%	(17.503)
	(%) CASA	82,41%	88,93%	87,42%	87,53%									
	FDR	40,48%	52,26%	56,99%	56,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.466	7.413	(53)	(1.404)	-15,92%	(1.167)	-13,60%	-	0,00%	7.413	
2	Giro ISE	1.236	1.518	650	745	95	(773)	-50,91%	(491)	-39,70%		0,00%	745	
3	Tabungan ISE	7.345	7.300	6.816	6.668	(148)	(631)	-8,65%	(677)	-9,21%		0,00%	6.668	
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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	14.124	-	-	0	527	-45	4.620	45	14.493	97,46%	(368)
	KUR	9.147	13.072	13.028	-	-	0	555	-45	3.881	45	13.868	93,94%	(841)
	Non KUR	358	1.097	1.097	-	-	0	-28	0	739	-	624	175,63%	472
3	PWG	9.262	11.392	11.437	28	345	318	-69	45	2.174	300	16.966	67,41%	(5.530)
	Cilem	9.262	11.392	11.437	28	345	318	-69	45	2.174	300	16.966	67,41%	(5.530)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.192	410	515	105	282	126	11.816	390	47.656	78,04%	(10.464)
	CF 1	14.455	17.388	17.653	-	389	389	-230	265	3.198	125	17.089	103,30%	564
	Total Griya	3.903	8.619	8.592	-	-	0	0	-27	4.689	27	4.866	176,56%	3.726
	• Total Non Program	3.903	6.826	6.800	-	-	0	-74	-26	2.897	26	4.866	139,74%	1.934
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	9.061	-	389	389	-230	292	-1.491	98	12.223	74,13%	(3.162)
	CF 2	10.922	19.679	19.540	410	126	-284	513	-139	8.618	265	30.567	63,92%	(11.028)
	Mitraguna & Others	10.683	18.945	18.756	410	-	-410	516	-189	8.074	189	29.780	62,98%	(11.024)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	63.373	938	861	-77	1.225	126	19.229	735	79.115	80,10%	(15.743)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	68	0,00%	0,00%	0,48%	68	68	68			
	KUR	-	-	-	68	0,00%	0,00%	0,52%	68	68	68			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	507	0,00%	0,00%	4,43%	507	507	507			
	Cilem	-	-	-	507	0,00%	0,00%	4,43%	507	507	507			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	2.139	1,42%	1,96%	5,75%	1.413	1.779	1.795			
	CF 1	360	344	708	1.452	2,49%	4,07%	8,23%	744	1.092	1.109			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.452	3,41%	8,08%	16,03%	744	1.092	1.109			
	CF 2	-	-	17	686	0,00%	0,09%	3,51%	669	686	686			
	Mitraguna & Others	-	-	17	686	0,00%	0,09%	3,66%	669	686	686			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	2.713	0,82%	1,15%	4,28%	1.988	2.353	2.370	2,97%	30,68%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	100	0,00%	0,27%	0,27%	-	100	100			
	CF 1	-	-	100	100	0,00%	0,58%	0,57%	-	100	100			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	100	0,00%	1,14%	1,11%	-	100	100			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	100	0,00%	0,16%	0,16%	-	100	100	1,53%	-868,66%	1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	596	553	(165)	(42)	(93)	-14,37%	550	15918,73%	6	8573,93%	547
2	Tabungan	34.487	32.850	34.097	34.409	1.712	311	1.559	4,74%	(79)	-0,23%	40.322	85,33%	(5.914)
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	37.148	37.417	1.498	269	1.466	4,08%	(591)	-1,56%	43.921	85,19%	(6.504)
	CASA	34.491	33.496	34.693	34.962	1.548	269	1.466	4,38%	471	1,37%	40.329	86,69%	(5.367)
	(%) CASA	90,75%	93,17%	93,39%	93,44%									
	FDR	1,90%	3,20%	3,07%	3,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	73	73	0	8	11,45%	(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	11,45%	(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 (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-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	898	-	-	0	24	-16	254	16	1.982	45,28%	(1.085)
	Cilem	644	914	898	-	-	0	24	-16	254	16	1.982	45,28%	(1.085)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	-	10	10	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	-	10	10	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.141	-	10	10	173	-9	419	19	2.061	55,37%	(920)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	10-Dec-25	31-Dec-24	30-Nov-25	10-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59