

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.364.427	1.373.409	(97.170)	8.982	(40.700)	-2,88%	262.348	23,61%	1.422.021	96,58%	(48.612)
2	Tabungan	4.778.169	5.505.119	5.440.910	5.456.631	387.504	15.721	(48.487)	-0,88%	678.462	14,20%	5.182.062	105,30%	274.569
3	Deposito	1.667.902	1.627.216	1.607.565	1.606.970	(70.429)	(595)	(20.247)	-1,24%	(60.932)	-3,65%	1.695.532	94,78%	(88.563)
Total		7.557.133	8.546.444	8.412.901	8.437.010	219.905	24.109	(109.434)	-1,28%	879.878	11,64%	8.299.616	101,66%	137.394
CASA		5.889.231	6.919.228	6.805.337	6.830.040	290.334	24.704	(89.187)	-1,29%	940.810	15,98%	6.604.083	103,42%	225.957
(% CASA)		77,93%	80,96%	80,89%	80,95%									
FDR		79,28%	79,23%	81,19%	80,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	375.614	369.812		(5.802)	4.044	1,11%	65.435	21,50%	399.069	92,67%	(29.257)
2	Giro ISE	93.275	88.775	102.911	99.109		(3.802)	10.334	11,64%	5.834	6,25%	150.822	65,71%	(51.713)
3	Tabungan ISE	174.173	229.504	241.869	239.869		(2.000)	10.365	4,52%	65.696	37,72%	187.112	128,20%	52.757
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	960.146	102.302	1.210	-101.092	174.663	-9.142	135.538	10.352	901.947	106,45%	58.199
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	239.782	2.302	1.210	-1.092	2.641	-9.142	-970	10.352	284.676	84,23%	(44.894)
	• Local Champion	177.655	182.232	172.810	2.050	-	-2.050	5.250	-9.421	-4.844	9.421	190.795	90,57%	(17.985)
	• Value Chain	63.098	66.692	66.972	252	1.210	958	-2.610	280	3.874	931	93.880	71,34%	(26.908)
2	MBG	1.025.144	1.051.900	1.061.625	13.526	27.640	14.114	1.690	9.725	36.481	17.915	1.139.485	93,17%	(77.860)
	KUR	965.396	993.508	1.002.894	13.346	26.530	13.184	2.886	9.386	37.498	17.144	1.074.013	93,38%	(71.119)
	Non KUR	59.748	58.392	58.731	180	1.110	930	-1.196	339	-1.017	771	65.472	89,70%	(6.741)
3	PWG	255.819	538.581	569.399	50.198	64.555	14.357	30.241	30.818	313.580	33.737	601.092	94,73%	(31.693)
	Cilem	149.863	366.173	393.347	22.092	35.479	13.387	19.595	27.174	243.483	8.305	432.657	90,91%	(39.310)
	Gadai	105.956	172.408	176.053	28.106	29.076	970	10.646	3.644	70.097	25.432	168.435	104,52%	7.617
4	CFG	3.885.901	4.211.869	4.239.206	43.501	78.196	34.695	23.924	27.337	353.304	50.859	4.354.361	97,36%	(115.155)
	CF 1	838.535	900.893	909.998	5.454	18.397	12.943	4.556	9.106	71.464	9.291	919.422	98,98%	(9.423)
	Total Griya	595.912	600.711	608.370	1.237	10.443	9.206	0	7.660	12.458	2.783	636.591	95,57%	(28.221)
	• Total Non Program	435.065	452.228	459.915	1.237	9.964	8.727	-4.115	7.687	24.851	2.277	453.034	101,52%	6.881
	• Program	160.848	148.482	148.455	-	478	478	-1.118	-27	-12.393	506	183.557	80,88%	(35.102)
	Oto	242.622	300.182	301.628	4.217	7.955	3.738	4.556	1.446	59.006	6.508	282.830	106,65%	18.798
	CF 2	3.047.367	3.310.976	3.329.207	38.047	59.799	21.752	19.368	18.231	281.841	41.568	3.434.939	96,92%	(105.732)
	Mitraguna & Others	2.497.673	2.750.501	2.770.008	32.791	55.550	22.759	20.016	19.506	272.335	36.044	2.845.615	97,34%	(75.607)
	Pensiun	549.694	560.475	559.200	5.256	4.249	-1.007	-648	-1.275	9.506	5.524	589.324	94,89%	(30.125)
Total Pembiayaan		5.991.472	6.771.638	6.830.376	209.527	171.601	-37.926	230.518	58.738	838.903	112.863	6.996.885	97,62%	(166.509)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	1.146	0,16%	0,02%	0,12%	997	(145)	958			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	1.146	0,54%	0,06%	0,48%	997	(145)	958			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	50.708	1,12%	1,84%	4,78%	31.374	39.232	31.374			
	KUR	9.838	15.519	15.519	43.664	1,02%	1,56%	4,35%	28.145	33.826	28.145			
	Non KUR	1.638	3.815	3.815	7.044	2,74%	6,53%	11,99%	3.229	5.406	3.229			
3	PWG	124	4	4	7.203	0,05%	0,00%	1,26%	7.199	7.078	7.199			
	Cilem	118	-	-	6.080	0,08%	0,00%	1,55%	6.080	5.962	6.080			
	Gadai	7	4	4	1.123	0,01%	0,00%	0,64%	1.119	1.116	1.119			
4	CFG	59.411	72.096	65.976	118.176	1,53%	1,57%	2,79%	52.200	58.765	46.080			
	CF 1	35.165	39.232	37.416	60.456	4,19%	4,15%	6,64%	23.040	25.291	21.224			
	Total Griya	29.490	30.424	28.365	35.100	4,95%	4,72%	5,77%	6.735	5.609	4.675			
	Oto	5.675	8.808	9.051	25.356	2,34%	3,02%	8,41%	16.305	19.682	16.548			
	CF 2	24.246	32.864	28.560	57.720	0,80%	0,86%	1,73%	29.161	33.474	24.856			
	Mitraguna & Others	22.605	29.933	26.523	48.207	0,91%	0,96%	1,74%	21.684	25.602	18.274			
	Pensiun	1.642	2.931	2.037	9.513	0,30%	0,36%	1,70%	7.476	7.872	6.582			
Total Pembiayaan		72.302	91.622	85.462	177.232	1,21%	1,26%	2,59%	91.770	104.930	85.611	1,24%	52,24%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,48%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.656	1,84%	2,28%	2,32%	667	5.779	2.130			
	KUR	14.751	17.487	19.071	19.629	1,53%	1,92%	1,96%	558	4.878	2.142			
	Non KUR	4.126	5.039	4.918	5.027	6,91%	8,42%	8,56%	109	902	(12)			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.880	1,31%	1,54%	1,60%	3.033	17.168	(5.190)			
	CF 1	15.203	26.509	23.133	24.730	1,81%	2,57%	2,72%	1.597	9.528	(1.778)			
	Total Griya	12.941	22.897	19.164	20.777	2,17%	3,19%	3,42%	1.614	7.836	(2.120)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,31%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.150	1,17%	1,26%	1,30%	1.436	7.640	(3.411)			
	Mitraguna & Others	25.071	43.527	40.668	41.919	1,00%	1,48%	1,51%	1.251	16.848	(1.609)			
	Pensiun	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	93.696	1,19%	1,33%	1,37%	3.700	22.385	(3.084)	1,12%	18,00%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.715	15.729	(582)	13	1.944	14,10%	6.752	75,21%	22.506	69,89%	(6.778)
2	Tabungan	318.561	344.246	315.948	316.360	(2.287)	412	(27.887)	-8,10%	(2.201)	-0,69%	339.786	93,11%	(23.426)
3	Deposito	104.995	106.389	106.964	106.264	(1.163)	(700)	(125)	-0,12%	1.269	1,21%	105.764	100,47%	500
	Total	432.533	464.421	438.627	438.352	(4.032)	(275)	(26.068)	-5,61%	5.819	1,35%	468.057	93,65%	(29.704)
	CASA	327.538	358.031	331.663	332.088	(2.869)	425	(25.943)	-7,25%	4.550	1,39%	362.292	91,66%	(30.204)
	(%) CASA	75,73%	77,09%	75,61%	75,76%									
	FDR	79,97%	81,04%	85,68%	85,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.291	14.319		28	(10)	-0,07%	4.013	38,94%	-	0,00%	14.319
2	Giro ISE	2.678	2.163	2.101	2.111		10	(51)	-2,37%	(567)	-21,16%		0,00%	2.111
3	Tabungan ISE	7.628	9.166	9.190	9.208		18	42	0,45%	1.580	20,71%		0,00%	9.208
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	34.183	460	1.400	940	-9	904	2.071	496	37.112	92,11%	(2.929)
	KUR	29.277	30.950	31.689	460	1.200	740	170	739	2.412	461	34.170	92,74%	(2.481)
	Non KUR	2.834	2.329	2.494	-	200	200	-178	165	-340	35	2.942	84,78%	(448)
3	PWG	33.786	48.657	50.615	4.031	4.786	754	1.519	1.958	16.829	2.827	40.601	124,66%	10.014
	Cilem	19.457	29.181	29.838	1.288	1.499	210	255	657	10.382	841	22.471	132,79%	7.367
	Gadai	14.329	19.476	20.777	2.743	3.287	544	1.264	1.301	6.448	1.986	18.130	114,60%	2.647
4	CFG	256.811	274.638	271.242	1.644	2.891	1.247	-800	-3.396	14.431	6.287	271.098	100,05%	144
	CF 1	12.729	15.398	15.478	-	274	274	178	80	2.750	194	14.486	106,85%	992
	Total Griya	2.031	4.248	4.401	-	158	158	0	154	2.370	4	2.489	176,84%	1.913
	• Total Non Program	2.031	4.080	4.234	-	158	158	-33	154	2.203	4	2.489	170,10%	1.745
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	11.077	-	117	117	178	-74	379	191	11.997	92,33%	(920)
	CF 2	244.083	259.239	255.764	1.644	2.617	973	-978	-3.475	11.681	6.092	256.612	99,67%	(848)
	Mitraguna & Others	223.458	235.936	232.877	1.130	2.617	1.487	-1.295	-3.059	9.419	5.676	234.706	99,22%	(1.829)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.833	6.135	9.077	2.942	571	-533	29.949	9.610	379.846	98,94%	(4.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.107	0,71%	4,92%	3,24%	(531)	877	220			
	KUR	230	808	1.439	738	0,78%	4,65%	2,33%	(701)	508	(70)			
	Non KUR	-	79	199	369	0,00%	8,53%	14,78%	170	369	290			
3	PWG	-	-	4	135	0,00%	0,01%	0,27%	131	135	135			
	Cilem	-	-	-	75	0,00%	0,00%	0,25%	75	75	75			
	Gadai	-	-	4	60	0,00%	0,02%	0,29%	56	60	60			
4	CFG	1.832	1.731	1.012	1.906	0,71%	0,37%	0,70%	893	74	175			
	CF 1	169	232	59	547	1,33%	0,38%	3,54%	488	378	316			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	547	1,28%	0,53%	4,94%	488	411	333			
	CF 2	1.662	1.499	953	1.358	0,68%	0,37%	0,53%	405	(304)	(141)			
	Mitraguna & Others	1.662	1.274	953	1.358	0,74%	0,40%	0,58%	405	(304)	85			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	3.165	0,60%	0,71%	0,84%	494	1.104	528	0,44%	47,16%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	164	244	279	0,23%	0,73%	0,82%	35	206	115			
	KUR	73	164	244	279	0,25%	0,79%	0,88%	35	206	115			
	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	868	3.519	3.659	3.649	0,34%	1,33%	1,35%	(10)	2.781	130			
	CF 1	-	132	280	280	0,00%	1,82%	1,81%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,52%	-	280	148			
	CF 2	868	3.387	3.380	3.369	0,36%	1,30%	1,32%	(10)	2.501	(18)			
	Mitraguna & Others	868	3.387	3.380	3.369	0,39%	1,43%	1,45%	(10)	2.501	(18)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	1,05%	24	2.987	245	0,40%	61,59%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	430.242	432.533	468.453	38.211	
2	Contribution Margin	20.385	25.135	19.956	(429)	2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Payroll	1.496	1.761	1.757	(4)	261

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.288	2.305	999	17	(1.292)	-35,92%	819	55,13%	8.643	26,67%	(6.338)
2	Tabungan	231.208	252.124	245.063	245.717	9.602	655	(6.407)	-2,54%	14.509	6,28%	249.114	98,64%	(3.397)
3	Deposito	90.995	77.625	77.008	76.963	(442)	(45)	(661)	-0,85%	(14.031)	-15,42%	91.892	83,75%	(14.929)
	Total	323.689	333.347	324.359	324.986	10.160	627	(8.361)	-2,51%	1.297	0,40%	349.650	92,95%	(24.664)
	CASA	232.695	255.722	247.351	248.023	10.602	672	(7.699)	-3,01%	15.328	6,59%	257.758	96,22%	(9.735)
	(%) CASA	71,89%	76,71%	76,26%	76,32%									
	FDR	38,52%	40,66%	42,65%	42,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	7.762	9.288	10.126	9.853	(273)	564	6,08%	2.091	26,94%	-	0,00%	9.853
2	Giro ISE	590	1.189	670	697	27	(492)	-41,39%	106	17,98%		0,00%	697
3	Tabungan ISE	7.171	8.100	9.456	9.156	(300)	1.056	13,04%	1.985	27,68%		0,00%	9.156
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.500	-	250	250	253	-209	-6.865	459	42.922	68,73%	(13.423)
	KUR	33.975	26.732	26.410	-	100	100	11	-322	-7.565	422	40.290	65,55%	(13.880)
	Non KUR	2.390	2.977	3.090	-	150	150	242	113	700	37	2.632	117,38%	457
3	PWG	10.065	21.247	23.689	2.728	3.435	706	2.110	2.441	13.623	993	26.292	90,10%	(2.603)
	Cilem	6.212	14.127	15.710	1.030	1.884	854	1.314	1.583	9.499	301	17.310	90,76%	(1.600)
	Gadai	3.854	7.120	7.979	1.698	1.551	-148	796	858	4.125	693	8.982	88,83%	(1.003)
4	CFG	78.172	84.597	85.161	687	1.490	803	-23	564	6.989	925	93.884	90,71%	(8.723)
	CF 1	15.674	21.488	21.545	567	431	-136	443	57	5.871	374	17.607	122,36%	3.938
	Total Griya	3.604	3.894	3.885	-	-	0	0	-10	281	10	4.107	94,58%	(222)
	• Total Non Program	3.604	3.894	3.885	-	-	0	-49	-10	281	10	4.107	94,58%	(222)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.660	567	431	-136	443	66	5.590	364	13.500	130,82%	4.160
	CF 2	62.498	63.109	63.616	120	1.059	939	-466	508	1.118	551	76.277	83,40%	(12.660)
	Mitraguna & Others	54.964	55.724	56.137	70	829	759	-291	413	1.173	416	67.334	83,37%	(11.197)
	Pensiun	7.534	7.385	7.479	50	230	180	-175	94	-54	136	8.943	83,64%	(1.463)
	Total Pembiayaan	124.679	135.553	138.350	3.415	5.174	1.759	2.340	2.797	13.671	2.377	163.174	84,79%	(24.825)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	3.260	2,92%	6,79%	11,05%	1.242	2.198	977			
	KUR	1.062	2.082	1.533	2.484	3,13%	5,73%	9,41%	951	1.422	402			
	Non KUR	-	201	485	776	0,00%	16,29%	25,10%	291	776	575			
3	PWG	-	-	-	375	0,00%	0,00%	1,58%	375	375	375			
	Cilem	-	-	-	367	0,00%	0,00%	2,34%	367	367	367			
	Gadai	-	-	-	8	0,00%	0,00%	0,10%	8	8	8			
4	CFG	113	554	499	3.298	0,14%	0,59%	3,87%	2.799	3.186	2.745			
	CF 1	113	272	293	844	0,72%	1,36%	3,92%	551	732	572			
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)			
	Oto	113	220	250	804	0,93%	1,42%	4,55%	554	691	583			
	CF 2	-	282	207	2.454	0,00%	0,33%	3,86%	2.248	2.454	2.172			
	Mitraguna & Others	-	282	207	1.823	0,00%	0,37%	3,25%	1.616	1.823	1.541			
	Pensiun	-	-	-	631	0,00%	0,00%	8,44%	631	631	631			
	Total Pembiayaan	1.251	2.837	2.517	6.933	1,00%	1,86%	5,01%	4.416	5.682	4.097	2,61%	47,91%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	1.012	1.553	1.767	2,33%	5,23%	5,99%	214	921	755			
	KUR	846	1.012	1.553	1.679	2,49%	5,81%	6,36%	125	833	667			
	Non KUR	-	-	-	88	0,00%	0,00%	2,86%	88	88	88			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	408	408	406	0,75%	0,48%	0,48%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,52%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	2.173	1,15%	1,45%	1,57%	211	739	753	2,79%	-77,79%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)	
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)						Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.811	27.855	1.491	44	1.959	7,56%	3.965	16,59%		35.529	78,40%	(7.673)
2	Tabungan	197.564	215.010	218.053	214.128	3.190	(3.925)	(881)	-0,41%	16.564	8,38%		212.134	100,94%	1.994
3	Deposito	16.291	17.393	17.295	17.295	(1.607)	0	(97)	-0,56%	1.004	6,16%		17.162	100,78%	134
	Total	237.746	258.299	263.160	259.279	3.073	(3.881)	980	0,38%	21.533	9,06%		264.824	97,91%	(5.545)
	CASA	221.455	240.906	245.864	241.984	4.680	(3.881)	1.077	0,45%	20.529	9,27%		247.662	97,71%	(5.679)
	(%) CASA	93,15%	93,27%	93,43%	93,33%										
	FDR	68,74%	65,22%	65,48%	66,46%										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	49.279	47.793		(1.486)	3.959	9,03%	16.979	55,10%	-	0,00%	47.793
2	Giro ISE	20.367	24.404	26.273	26.486		213	2.082	8,53%	6.119	30,04%		0,00%	26.486
3	Tabungan ISE	10.446	19.430	23.006	21.307		(1.699)	1.877	9,66%	10.861	103,97%		0,00%	21.307
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221		0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.807	300	1.355	1.055	-776	508	-5.375	847	52.347	85,60%	(7.540)
	KUR	46.016	40.498	41.043	300	1.355	1.055	-694	544	-4.973	811	47.898	85,69%	(6.856)
	Non KUR	4.166	3.801	3.764	-	-	0	-83	-37	-402	37	4.449	84,61%	(684)
3	PWG	5.806	13.714	14.768	1.178	1.809	630	104	1.055	8.962	754	23.846	61,93%	(9.078)
	Cilem	4.026	10.294	11.300	358	1.345	986	-10	1.006	7.273	339	16.566	68,21%	(5.266)
	Gadai	1.780	3.419	3.469	820	464	-356	115	49	1.689	414	7.281	47,65%	(3.812)
4	CFG	106.465	109.661	111.951	1.614	2.953	1.339	965	2.290	5.486	663	117.867	94,98%	(5.916)
	CF 1	51.093	50.574	51.402	361	1.153	792	291	828	309	325	52.529	97,85%	(1.127)
	Total Griya	39.118	38.098	38.372	-	379	379	0	274	-745	105	39.521	97,10%	(1.148)
	• Total Non Program	38.883	37.871	38.145	-	379	379	35	274	-738	105	39.253	97,18%	(1.107)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.029	361	774	413	291	554	1.054	220	13.009	100,16%	21
	CF 2	55.372	59.088	60.549	1.253	1.800	547	673	1.462	5.177	338	65.337	92,67%	(4.788)
	Mitraguna & Others	53.214	55.550	57.038	1.020	1.800	780	270	1.488	3.824	312	62.160	91,76%	(5.122)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.314	3.092	6.116	3.025	230	3.852	8.885	2.264	195.035	88,35%	(22.721)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.187	2,41%	6,75%	7,11%	198	1.980	953			
	KUR	992	1.476	2.147	2.245	2,15%	5,30%	5,47%	98	1.253	769			
	Non KUR	216	758	842	942	5,18%	22,15%	25,04%	100	727	184			
3	PWG	-	-	-	812	0,00%	0,00%	5,50%	812	812	812			
	Cilem	-	-	-	781	0,00%	0,00%	6,92%	781	781	781			
	Gadai	-	-	-	30	0,00%	0,00%	0,87%	30	30	30			
4	CFG	1.664	4.473	3.583	3.947	1,56%	3,27%	3,53%	364	2.284	(526)			
	CF 1	1.143	2.927	3.357	3.721	2,24%	6,64%	7,24%	364	2.578	794			
	Total Griya	959	2.602	2.936	2.016	2,45%	7,71%	5,25%	(920)	1.057	(586)			
	Oto	185	325	421	1.706	1,54%	3,38%	13,09%	1.284	1.521	1.380			
	CF 2	521	1.547	226	226	0,94%	0,38%	0,37%	-	(295)	(1.320)			
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,40%	-	(295)	(1.320)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	7.947	1,76%	3,90%	4,61%	1.374	5.075	1.239	2,19%	52,46%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.971	1,16%	4,48%	4,40%	(13)	1.388	323			
	KUR	582	906	1.134	1.134	1,27%	2,83%	2,76%	(12)	551	228			
	Non KUR	-	742	838	837	0,00%	22,04%	22,23%	(1)	837	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.441	2,78%	1,52%	1,29%	(231)	(1.516)	87			
	CF 1	1.322	884	1.202	971	2,59%	2,38%	1,89%	(231)	(351)	87			
	Total Griya	1.322	792	1.110	879	3,38%	2,91%	2,29%	(231)	(443)	87			
	Oto	-	92	92	92	0,00%	0,74%	0,70%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,78%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,82%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.412	2,20%	2,17%	1,98%	(244)	(178)	360	2,95%	-49,06%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	235.786	237.820	255.299	19.513	
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,33	3,48	3,49	0,01	0,16
CIF Payroll	2.364	2.166	2.256	90	(108)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	32.960	20.691	11.189	(12.268)	(15.941)	-43,52%	(1.436)	-6,49%	38.023	54,42%	(17.332)
2	Tabungan	184.167	209.712	203.482	202.848	9.425	(635)	(6.864)	-3,27%	18.681	10,14%	207.489	97,76%	(4.641)
3	Deposito	54.206	45.633	45.607	45.607	(4.260)	0	(26)	-0,06%	(8.600)	-15,86%	54.846	83,15%	(9.239)
	Total	260.500	291.977	282.049	269.146	16.355	(12.903)	(22.832)	-7,82%	8.645	3,32%	300.358	89,61%	(31.212)
	CASA	206.294	246.345	236.442	223.539	20.615	(12.903)	(22.806)	-9,26%	17.245	8,36%	245.512	91,05%	(21.973)
	(%) CASA	79,19%	84,37%	83,83%	83,05%									
	FDR	138,97%	141,26%	147,01%	154,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.727	7.690		(37)	(1.118)	-12,70%	(810)	-9,53%	-	0,00%	7.690
2	Giro ISE	2.572	2.040	720	751		31	(1.288)	-63,16%	(1.821)	-70,79%		0,00%	751
3	Tabungan ISE	5.928	6.769	7.006	6.939		(68)	170	2,51%	1.010	17,04%		0,00%	6.939
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159		0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.825	-	-	0	-250	-11	-5.863	11	30.016	52,72%	(14.191)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.825	-	-	0	-250	-11	-5.863	11	26.324	60,12%	(10.499)
	• Local Champion	15.491	11.700	11.689	-	-	0	-250	-11	-3.802	11	16.943	68,99%	(5.254)
	• Value Chain	6.197	4.136	4.136	-	-	-	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.498	500	350	-150	-1.259	-439	-6.794	789	57.818	85,61%	(8.320)
	KUR	53.330	47.520	47.101	500	350	-150	-1.164	-420	-6.229	770	54.632	86,21%	(7.531)
	Non KUR	2.961	2.416	2.397	-	-	0	-95	-19	-564	19	3.186	75,23%	(789)
3	PWG	18.519	33.535	34.879	4.574	5.343	769	1.672	1.344	16.361	3.999	34.982	99,71%	(103)
	Cilem	7.342	16.788	18.224	1.326	2.136	809	1.194	1.436	10.883	700	20.867	87,33%	(2.643)
	Gadai	11.177	16.747	16.655	3.248	3.207	-41	478	-92	5.478	3.299	14.115	118,00%	2.540
4	CFG	265.530	313.132	314.434	5.802	4.711	-1.091	7.402	1.302	48.904	3.409	296.169	106,17%	18.265
	CF 1	155.192	153.591	153.542	754	874	120	1.655	-49	-1.650	923	175.968	87,26%	(22.426)
	Total Griya	146.765	137.680	137.600	-	500	500	0	-79	-9.165	579	166.519	82,63%	(28.918)
	• Total Non Program	29.135	30.941	31.248	-	500	500	-286	307	2.114	193	32.280	96,80%	(1.032)
	• Program	117.630	106.738	106.352	-	-	0	-1.010	-386	-11.279	386	134.238	79,23%	(27.886)
	Oto	8.426	15.911	15.942	754	374	-380	1.655	30	7.515	343	9.450	168,70%	6.492
	CF 2	110.338	159.541	160.892	5.048	3.837	-1.211	5.746	1.351	50.554	2.486	120.201	133,85%	40.691
	Mitraguna & Others	99.558	147.696	149.032	4.818	3.737	-1.081	5.730	1.336	49.475	2.401	108.412	137,47%	40.621
	Pensiun	10.780	11.845	11.859	230	100	-130	16	15	1.079	85	11.789	100,60%	70
	Total Pembiayaan	362.027	412.438	414.635	10.876	10.404	-472	7.565	2.197	52.608	8.207	418.985	98,96%	(4.349)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	3.374	1,39%	3,33%	6,82%	1.709	2.593	1.315			
	KUR	645	1.815	1.319	2.681	1,21%	2,78%	5,69%	1.362	2.037	866			
	Non KUR	137	245	346	693	4,62%	14,31%	28,92%	347	556	448			
3	PWG	-	-	-	509	0,00%	0,00%	1,46%	509	509	509			
	Cilem	-	-	-	359	0,00%	0,00%	1,97%	359	359	359			
	Gadai	-	-	-	150	0,00%	0,00%	0,90%	150	150	150			
4	CFG	18.567	18.075	17.721	21.990	6,99%	5,66%	6,99%	4.269	3.422	3.914			
	CF 1	18.567	16.819	16.551	20.005	11,96%	10,78%	13,03%	3.453	1.437	3.186			
	Total Griya	18.403	16.440	16.112	18.305	12,54%	11,70%	13,30%	2.193	(99)	1.865			
	Oto	164	379	439	1.700	1,95%	2,76%	10,66%	1.261	1.536	1.321			
	CF 2	-	1.256	1.170	1.985	0,00%	0,73%	1,23%	815	1.985	729			
	Mitraguna & Others	-	1.072	984	1.985	0,00%	0,67%	1,33%	1.001	1.985	913			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	25.873	5,34%	4,70%	6,24%	6.487	6.524	5.738	0,31%	94,97%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.244	2,77%	4,06%	4,53%	217	683	443			
	KUR	1.074	1.400	1.759	1.979	2,01%	3,70%	4,20%	220	905	579			
	Non KUR	488	402	269	265	16,47%	11,11%	11,07%	(3)	(222)	(137)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	11.381	1,59%	3,50%	3,62%	418	7.165	47			
	CF 1	4.193	10.055	10.140	10.372	2,70%	6,60%	6,76%	232	6.180	317			
	Total Griya	4.144	10.006	10.091	10.323	2,82%	7,33%	7,50%	232	6.180	317			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,63%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,55%	-	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	13.805	1,65%	3,19%	3,33%	635	7.848	490	0,66%	80,09%	-2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	380.203	400.234	427.134	46.931	
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,08	3,11	0,03	0,31
CIF Payroll	1.508	1.472	1.519	47	11

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	49.932	50.593	6.069	660	(952)	-1,85%	33.983	204,59%	28.863	175,29%	21.730
2	Tabungan	236.060	261.490	271.721	271.607	1.654	(114)	10.116	3,87%	35.547	15,06%	257.992	105,28%	13.615
3	Deposito	132.723	128.999	105.286	105.264	(2.769)	(23)	(23.735)	-18,40%	(27.459)	-20,69%	133.832	78,65%	(28.569)
	Total	385.393	442.035	426.940	427.463	4.953	523	(14.572)	-3,30%	42.070	10,92%	420.687	101,61%	6.776
	CASA	252.670	313.035	321.654	322.199	7.723	546	9.164	2,93%	69.529	27,52%	286.855	112,32%	35.345
	(%) CASA	65,56%	70,82%	75,34%	75,37%									
	FDR	115,76%	125,82%	130,27%	130,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	52.462	50.050	45.965	(4.085)	(6.497)	-12,38%	4.423	10,65%	-	0,00%	45.965
2	Giro ISE	8.627	8.734	18.674	15.030	(3.645)	6.295	72,07%	6.403	74,22%		0,00%	15.030
3	Tabungan ISE	5.900	14.152	18.456	18.016	(440)	3.863	27,30%	12.116	205,35%		0,00%	18.016
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	257.349	-	-	0	85.148	-846	72.954	846	191.222	134,58%	66.127
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.149	-	-	0	-2.559	-846	-5.414	846	26.316	65,16%	(9.168)
	• Local Champion	13.053	13.825	13.762	-	-	0	-322	-64	709	64	14.262	96,49%	(500)
	• Value Chain	9.510	4.169	3.387	-	-	-	-2.237	-783	-6.123	783	12.055	28,10%	(8.668)
2	MBG	15.807	20.460	20.519	600	435	-165	461	59	4.712	376	21.559	95,18%	(1.040)
	KUR	15.684	19.746	19.808	600	435	-165	264	62	4.123	373	21.276	93,10%	(1.468)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.919	3.538	3.305	-232	1.389	164	13.016	3.142	35.985	91,48%	(3.066)
	Cilem	10.166	18.541	19.884	2.043	1.990	-53	1.349	1.343	9.718	647	21.740	91,46%	(1.856)
	Gadai	9.737	14.214	13.035	1.494	1.315	-179	40	-1.179	3.298	2.495	14.245	91,50%	(1.210)
4	CFG	226.020	244.752	245.394	2.133	4.492	2.359	1.703	642	19.375	3.850	250.409	98,00%	(5.015)
	CF 1	15.856	23.020	24.345	-	1.600	1.600	529	1.325	8.489	275	18.857	129,11%	5.489
	Total Griya	12.125	18.638	20.135	-	1.600	1.600	0	1.497	8.010	103	12.907	156,00%	7.228
	• Total Non Program	12.125	18.638	20.135	-	1.600	1.600	907	1.497	8.010	103	12.907	156,00%	7.228
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.210	-	-	0	529	-172	479	172	5.950	70,76%	(1.740)
	CF 2	210.163	221.732	221.049	2.133	2.892	759	1.174	-683	10.885	3.575	231.552	95,46%	(10.504)
	Mitraguna & Others	179.175	185.964	185.419	2.120	2.742	622	1.766	-545	6.245	3.287	198.377	93,47%	(12.957)
	Pensiun	30.988	35.768	35.629	13	150	137	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	556.181	6.271	8.232	1.962	88.702	18	110.057	8.214	499.175	111,42%	57.006

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	254	61	806	2,64%	0,30%	3,93%	745	390	552			
	KUR	294	254	61	806	1,87%	0,31%	4,07%	745	512	552			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	837	0,00%	0,00%	2,54%	837	837	837			
	Cilem	-	-	-	508	0,00%	0,00%	2,55%	508	508	508			
	Gadai	-	-	-	329	0,00%	0,00%	2,52%	329	329	329			
4	CFG	3.141	2.689	4.421	5.484	1,39%	1,81%	2,23%	1.063	2.343	2.795			
	CF 1	52	41	143	331	0,33%	0,62%	1,36%	188	279	290			
	Total Griya	52	41	40	39	0,43%	0,22%	0,20%	(1)	(12)	(2)			
	Oto	-	-	102	292	0,00%	2,34%	6,93%	189	292	292			
	CF 2	3.089	2.648	4.278	5.153	1,47%	1,93%	2,33%	875	2.064	2.506			
	Mitraguna & Others	2.920	2.648	3.836	4.711	1,63%	2,06%	2,54%	875	1.791	2.063			
	Pensiun	170	-	443	443	0,55%	1,24%	1,24%	-	273	443			
	Total Pembiayaan	3.558	2.943	4.482	7.127	0,80%	0,81%	1,28%	2.645	3.569	4.184	0,34%	73,35%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123			
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123			
	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	3.558	5.136	4.566	4.262	1,57%	1,87%	1,74%	(304)	703	(875)			
	CF 1	753	301	19	19	4,75%	0,08%	0,08%	(0)	(735)	(282)			
	Total Griya	312	301	19	19	2,57%	0,10%	0,09%	(0)	(293)	(282)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.243	1,33%	2,05%	1,92%	(304)	1.438	(593)			
	Mitraguna & Others	2.805	4.836	4.547	4.243	1,57%	2,44%	2,29%	(304)	1.438	(593)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(367)	(291)	(752)	1,06%	-34,23%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,38	3,38	(0,00)	0,24
CIF Payroll	2.716	3.360	3.531	171	815

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	443.627	454.420	(189.493)	10.793	(47.862)	-9,53%	(174.551)	-27,75%	710.323	63,97%	(255.903)
2	Tabungan	522.123	612.606	602.405	619.231	78.303	16.825	6.624	1,08%	97.107	18,60%	554.516	111,67%	64.714
3	Deposito	264.012	230.344	230.307	230.367	(13.229)	60	24	0,01%	(33.645)	-12,74%	264.620	87,06%	(34.252)
	Total	1.415.106	1.345.232	1.276.340	1.304.018	(124.419)	27.678	(41.214)	-3,06%	(111.089)	-7,85%	1.529.459	85,26%	(225.441)
	CASA	1.151.094	1.114.888	1.046.033	1.073.651	(111.190)	27.618	(41.238)	-3,70%	(77.443)	-6,73%	1.264.839	84,88%	(191.188)
	(%) CASA	81,34%	82,88%	81,96%	82,33%									
	FDR	55,59%	68,66%	71,95%	70,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	49.275	48.028		(1.247)	(1.485)	-3,00%	8.419	21,26%	-	0,00%	48.028
2	Giro ISE	24.819	26.480	28.068	26.783		(1.285)	303	1,14%	1.963	7,91%		0,00%	26.783
3	Tabungan ISE	14.728	20.972	19.146	19.184		38	(1.788)	-8,53%	4.456	30,25%		0,00%	19.184
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	577.811	101.752	-	-101.752	90.687	-8.682	84.674	8.682	524.148	110,24%	53.663
	Linkage	388.874	450.575	450.575	100.000	-	(100.000)	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	127.236	1.752	-	-1.752	6.034	-8.682	22.973	8.682	122.246	104,08%	4.990
	• Local Champion	71.739	90.083	81.401	1.500	-	-1.500	6.354	-8.682	9.662	8.682	76.862	105,91%	4.539
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	17.379	250	600	350	766	377	6.200	223	15.758	110,29%	1.622
	KUR	10.795	16.732	17.111	250	600	350	773	379	6.316	221	15.252	112,18%	1.858
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	72.072	8.222	7.990	-232	5.374	2.265	29.770	5.725	64.428	111,86%	7.644
	Cilem	16.301	31.198	32.833	2.513	2.206	-307	1.799	1.635	16.532	571	36.881	89,02%	(4.048)
	Gadai	26.001	38.609	39.239	5.709	5.784	75	3.575	631	13.238	5.154	27.547	142,44%	11.692
4	CFG	239.992	250.295	251.111	2.483	5.401	2.918	-1.767	816	11.119	4.585	267.745	93,79%	(16.635)
	CF 1	49.326	55.954	56.816	715	1.450	735	-242	862	7.489	588	52.741	107,73%	4.075
	Total Griya	38.490	43.621	44.804	610	1.450	840	0	1.182	6.314	268	39.379	113,77%	5.424
	• Total Non Program	38.490	43.621	44.804	610	1.450	840	250	1.182	6.314	268	39.379	113,77%	5.424
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.012	105	-	-105	-242	-320	1.175	320	13.362	89,90%	(1.350)
	CF 2	190.665	194.341	194.295	1.768	3.951	2.183	-1.526	-46	3.630	3.997	215.005	90,37%	(20.709)
	Mitraguna & Others	156.155	162.005	162.063	1.605	3.603	1.998	-1.703	58	5.908	3.545	178.005	91,04%	(15.942)
	Pensiun	34.510	32.337	32.232	163	348	185	178	-105	-2.278	453	36.999	87,12%	(4.767)
	Total Pembiayaan	786.611	923.597	918.373	112.707	13.991	-98.716	95.059	-5.224	131.762	19.216	872.079	105,31%	46.294

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	207	0,00%	0,00%	0,04%	207	207	207			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	207	0,00%	0,00%	0,16%	207	207	207			
	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	-	-	-	228	0,00%	0,00%	0,32%	228	228	228			
	Cilem	-	-	-	111	0,00%	0,00%	0,34%	111	111	111			
	Gadai	-	-	-	116	0,00%	0,00%	0,30%	116	116	116			
4	CFG	1.445	2.548	3.699	5.429	0,60%	1,48%	2,16%	1.730	3.984	2.881			
	CF 1	161	732	2.349	2.943	0,33%	4,20%	5,18%	594	2.782	2.211			
	Total Griya	152	572	2.195	686	0,39%	5,03%	1,53%	(1.509)	534	114			
	Oto	9	160	154	2.256	0,08%	1,25%	18,79%	2.103	2.248	2.097			
	CF 2	1.284	1.816	1.350	2.486	0,67%	0,69%	1,28%	1.137	1.202	670			
	Mitraguna & Others	1.284	1.448	979	1.677	0,82%	0,60%	1,03%	698	393	229			
	Pensiun	-	367	370	809	0,00%	1,15%	2,51%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	5.864	0,18%	0,40%	0,64%	2.165	4.419	3.316	0,15%	77,06%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.704	2,03%	1,33%	1,47%	366	(1.176)	(445)			
	CF 1	-	-	-	366	0,00%	0,00%	0,64%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,82%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.338	2,56%	1,72%	1,72%	-	(1.541)	(811)			
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,06%	-	(1.514)	(811)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,57%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602	138.916	
2	Contribution Margin	67.389	81.475	59.416	(7.973)	11,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,29	3,32	0,03	0,45
CIF Payroll	2.651	2.488	2.651	163	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	25.959	34.045	(9.448)	8.086	5.583	19,61%	5.902	20,97%	39.098	87,08%	(5.052)
2	Tabungan	312.220	335.697	346.069	344.695	573	(1.374)	8.999	2,68%	32.476	10,40%	334.511	103,04%	10.184
3	Deposito	88.440	68.089	71.447	71.578	(2.247)	132	3.489	5,12%	(16.862)	-19,07%	89.381	80,08%	(17.803)
	Total	428.803	432.249	443.475	450.319	(11.123)	6.844	18.070	4,18%	21.516	5,02%	462.990	97,26%	(12.671)
	CASA	340.363	364.159	372.029	378.741	(8.875)	6.712	14.581	4,00%	38.378	11,28%	373.609	101,37%	5.132
	(%) CASA	79,38%	84,25%	83,89%	84,11%									
	FDR	84,89%	91,40%	90,50%	89,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	45.231	45.601		371	1.921	4,40%	5.320	13,21%	-	0,00%	45.601
2	Giro ISE	7.566	4.370	5.117	5.647		530	1.277	29,21%	(1.919)	-25,36%		0,00%	5.647
3	Tabungan ISE	32.715	39.309	40.113	39.954		(159)	645	1,64%	7.239	22,13%		0,00%	39.954
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.876	-	-	0	-815	-76	-5.093	76	73.583	71,86%	(20.707)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.251	-	-	0	-517	-76	-1.978	76	35.153	68,99%	(10.902)
	• Local Champion	25.361	21.619	21.543	-	-	0	-502	-76	-3.818	76	27.992	76,96%	(6.449)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.367	-	800	800	-596	283	-3.636	517	35.710	85,04%	(5.344)
	KUR	32.921	28.859	29.153	-	800	800	-571	294	-3.768	506	34.485	84,54%	(5.332)
	Non KUR	1.081	1.224	1.214	-	-	0	-24	-10	133	10	1.225	99,04%	(12)
3	PWG	9.475	21.262	22.356	2.362	2.660	298	1.878	1.094	12.881	1.566	29.851	74,89%	(7.495)
	Cilem	5.148	13.382	13.958	945	852	-93	1.083	577	8.811	275	19.940	70,00%	(5.982)
	Gadai	4.327	7.880	8.398	1.417	1.808	391	796	517	4.070	1.290	9.911	84,73%	(1.513)
4	CFG	262.577	290.785	295.766	1.673	7.347	5.674	1.832	4.982	33.189	2.366	286.430	103,26%	9.336
	CF 1	159.367	166.652	170.319	59	5.011	4.952	-174	3.667	10.952	1.344	162.301	104,94%	8.017
	Total Griya	139.426	143.053	146.997	-	4.813	4.813	0	3.944	7.571	869	140.190	104,86%	6.807
	• Total Non Program	139.426	143.053	146.997	-	4.813	4.813	-2.889	3.944	7.571	869	140.190	104,86%	6.807
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.322	59	199	139	-174	-277	3.381	476	22.111	105,47%	1.211
	CF 2	103.210	124.133	125.448	1.614	2.336	722	2.007	1.315	22.238	1.021	124.128	101,06%	1.319
	Mitraguna & Others	99.172	118.844	120.153	1.614	2.286	672	2.034	1.309	20.981	977	117.952	101,87%	2.201
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	401.365	4.035	10.807	6.772	2.300	6.283	37.342	4.524	425.574	94,31%	(24.209)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	2.448	2,57%	4,72%	8,06%	1.029	1.576	807			
	KUR	703	1.487	1.263	2.292	2,14%	4,38%	7,86%	1.029	1.589	805			
	Non KUR	169	154	156	156	15,61%	12,75%	12,86%	-	(13)	2			
3	PWG	-	-	-	388	0,00%	0,00%	1,74%	388	388	388			
	Cilem	-	-	-	388	0,00%	0,00%	2,78%	388	388	388			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.445	2.895	8.258	1,79%	1,00%	2,79%	5.363	3.569	4.813			
	CF 1	4.583	2.690	2.084	5.644	2,88%	1,25%	3,31%	3.560	1.061	2.954			
	Total Griya	3.651	1.566	1.079	3.586	2,62%	0,75%	2,44%	2.506	(66)	2.020			
	Oto	932	1.124	1.004	2.058	4,67%	4,26%	8,83%	1.054	1.127	934			
	CF 2	106	755	812	2.614	0,10%	0,65%	2,08%	1.803	2.509	1.859			
	Mitraguna & Others	106	755	812	2.614	0,11%	0,68%	2,18%	1.803	2.509	1.859			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	11.095	1,53%	1,09%	2,76%	6.781	5.534	5.979	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,63%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.559	1,53%	5,27%	5,13%	(28)	1.038	(129)			
	KUR	341	1.235	1.136	1.111	1,04%	3,94%	3,81%	(25)	770	(124)			
	Non KUR	180	453	450	448	16,68%	36,80%	36,91%	(3)	268	(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	2.797	6.941	5.793	6.037	1,07%	1,99%	2,04%	244	3.240	(904)			
	CF 1	2.607	5.622	4.475	4.718	1,64%	2,69%	2,77%	244	2.111	(903)			
	Total Griya	2.357	4.994	3.638	4.123	1,69%	2,54%	2,80%	485	1.765	(871)			
	Oto	250	628	837	596	1,25%	3,55%	2,55%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,05%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,10%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	7.749	0,91%	1,91%	1,93%	216	4.431	(1.004)	0,00%	100,00%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	413.890	431.152	444.499	30.609	
2	Contribution Margin	22.373	28.098	23.223	850	-3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,50	3,52	0,02	0,22
CIF Payroll	1.359	1.730	1.856	126	497

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	95	95	21	0	26	38,41%	(123)	-56,37%	5.816	1,63%	(5.721)
2	Tabungan	144.169	164.349	167.303	168.743	1.752	1.440	4.394	2,67%	24.574	17,05%	156.198	108,03%	12.545
3	Deposito	10.918	21.051	21.946	21.946	909	0	895	4,25%	11.028	101,01%	11.620	188,86%	10.325
	Total	155.304	185.469	189.344	190.784	2.683	1.440	5.315	2,87%	35.480	22,85%	173.634	109,88%	17.150
	CASA	144.386	164.418	167.398	168.838	1.774	1.440	4.420	2,69%	24.452	16,93%	162.014	104,21%	6.824
	(%) CASA	92,97%	88,65%	88,41%	88,50%									
	FDR	134,72%	123,06%	121,56%	120,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.712	1.725		13	209	13,81%	465	36,88%	-	0,00%	1.725
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.712	1.725		13	209	13,82%	465	36,91%		0,00%	1.725
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.403	600	850	250	-418	-186	4.490	1.036	61.295	96,91%	(1.892)
	KUR	53.824	58.285	58.118	600	850	250	-385	-166	4.294	1.016	59.797	97,19%	(1.679)
	Non KUR	1.089	1.304	1.285	-	-	0	-32	-19	196	19	1.498	85,76%	(213)
3	PWG	2.063	7.845	8.465	202	678	476	79	621	6.402	58	10.922	77,51%	(2.457)
	Cilem	2.063	7.845	8.465	202	678	476	79	621	6.402	58	10.922	77,51%	(2.457)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.434	780	1.937	1.157	1.534	1.479	10.436	458	161.312	99,46%	(878)
	CF 1	15.162	18.407	18.688	30	557	527	980	281	3.526	276	16.602	112,56%	2.086
	Total Griya	4.320	3.786	3.780	-	-	0	0	-6	-541	6	4.736	79,80%	(957)
	• Total Non Program	3.984	3.473	3.468	-	-	0	-43	-5	-517	5	4.353	79,66%	(885)
	• Program	336	312	312	-	-	0	-2	-1	-24	1	383	81,34%	(72)
	Oto	10.841	14.622	14.908	30	557	527	980	287	4.067	270	11.866	125,64%	3.043
	CF 2	134.836	140.548	141.746	750	1.380	630	554	1.198	6.910	182	144.710	97,95%	(2.964)
	Mitraguna & Others	130.780	136.767	137.979	750	1.380	630	728	1.211	7.198	169	139.644	98,81%	(1.666)
	Pensiun	4.056	3.781	3.767	-	-	0	-175	-13	-289	13	5.065	74,37%	(1.298)
	Total Pembiayaan	209.233	228.246	230.158	1.582	3.465	1.882	1.181	1.912	20.925	1.553	235.787	97,61%	(5.630)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	2.294	0,00%	0,19%	3,86%	2.181	2.294	2.240			
	KUR	-	-	113	2.244	0,00%	0,19%	3,86%	2.131	2.244	2.244			
	Non KUR	-	53	-	50	0,00%	0,00%	3,90%	50	50	(3)			
3	PWG	-	-	-	48	0,00%	0,00%	0,56%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	0,56%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	4.734	0,72%	1,37%	2,95%	2.562	3.658	2.130			
	CF 1	278	426	376	1.115	1,83%	2,04%	5,97%	739	837	689			
	Total Griya	278	253	109	462	6,43%	2,87%	12,23%	354	184	209			
	Oto	-	173	267	653	0,00%	1,83%	4,38%	386	653	480			
	CF 2	799	2.179	1.797	3.619	0,59%	1,28%	2,55%	1.822	2.821	1.441			
	Mitraguna & Others	799	2.179	1.797	3.041	0,61%	1,31%	2,20%	1.244	2.242	862			
	Pensiun	-	-	-	578	0,00%	0,00%	15,35%	578	578	578			
	Total Pembiayaan	1.077	2.658	2.286	7.680	0,51%	1,00%	3,34%	5.394	6.603	5.022	0,45%	86,39%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	6	0,26%	0,10%	0,01%	(52)	(137)	(1)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	6	3,71%	4,46%	0,49%	(52)	(34)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.264	0,54%	0,83%	0,79%	(54)	454	200			
	CF 1	140	132	271	271	0,92%	1,47%	1,45%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,70%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,88%	-	-	-			
	CF 2	670	933	1.046	992	0,50%	0,74%	0,70%	(54)	322	60			
	Mitraguna & Others	670	865	978	925	0,51%	0,72%	0,67%	(54)	254	60			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.020	0,46%	0,93%	0,88%	(105)	1.067	198	0,14%	83,95%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	207.702	214.060	230.721	23.019	
2	Contribution Margin	8.723	11.297	11.039	2.316	-26,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,37	3,35	(0,02)	0,05
CIF Payroll	673	604	593	(11)	(80)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.073	2.056	(8)	(18)	(168)	-7,55%	1.818	764,61%	5.704	36,04%	(3.649)
2	Tabungan	85.480	97.428	102.676	103.998	3.265	1.322	6.570	6,74%	18.518	21,66%	95.843	108,51%	8.155
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	146.492	147.796	3.207	1.304	6.303	4,45%	6.313	4,46%	158.204	93,42%	(10.408)
	CASA	85.718	99.652	104.749	106.054	3.256	1.304	6.402	6,42%	20.336	23,72%	101.547	104,44%	4.507
	(%) CASA	60,59%	70,43%	71,51%	71,76%									
	FDR	57,51%	63,37%	62,42%	61,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.273	2.274		2	(102)	-4,27%	1.937	574,71%	-	0,00%	2.274
2	Giro ISE	44	2.016	1.846	1.846		0	(171)	-8,47%	1.801	4049,99%		0,00%	1.846
3	Tabungan ISE	293	359	427	429		2	69	19,31%	136	46,47%		0,00%	429
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.306	400	770	370	-30	117	-2.284	653	29.195	90,11%	(2.889)
	KUR	28.019	25.654	25.777	400	770	370	-14	123	-2.242	647	28.469	90,54%	(2.692)
	Non KUR	572	536	529	-	-	0	-16	-7	-42	7	726	72,94%	(196)
3	PWG	2.056	6.594	7.376	190	888	698	257	782	5.320	105	8.284	89,04%	(908)
	Cilem	2.056	6.594	7.376	190	888	698	257	782	5.320	105	8.284	89,04%	(908)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	57.754	870	1.548	678	842	868	7.029	680	59.828	96,53%	(2.074)
	CF 1	3.683	6.276	6.224	-	-	0	-153	-52	2.541	52	4.803	129,60%	1.422
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.874	-	-	0	-153	-50	2.886	50	3.816	153,91%	2.057
	CF 2	47.042	50.610	51.530	870	1.548	678	995	920	4.488	628	55.025	93,65%	(3.495)
	Mitraguna & Others	38.019	40.795	41.782	870	1.548	678	1.067	987	3.763	561	45.186	92,47%	(3.403)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	91.437	1.460	3.206	1.746	1.069	1.767	10.065	1.439	97.307	93,97%	(5.870)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	300	215	1.499	2,01%	0,82%	5,70%	1.285	925	1.199			
	KUR	574	300	215	1.499	2,05%	0,84%	5,82%	1.285	925	1.199			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	73	0,00%	0,00%	0,99%	73	73	73			
	Cilem	-	-	-	73	0,00%	0,00%	0,99%	73	73	73			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	2.012	0,46%	1,03%	3,48%	1.428	1.777	1.078			
	CF 1	134	320	301	502	3,65%	4,79%	8,06%	201	368	182			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	502	4,50%	5,08%	8,55%	201	368	182			
	CF 2	100	613	283	1.510	0,21%	0,56%	2,93%	1.227	1.410	896			
	Mitraguna & Others	-	201	203	1.432	0,00%	0,50%	3,43%	1.229	1.432	1.231			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	3.584	0,99%	0,89%	3,92%	2.786	2.776	2.351	1,87%	52,42%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	544	573	525	1,10%	2,19%	2,00%	(47)	210	(18)			
	KUR	178	329	361	315	0,63%	1,41%	1,22%	(46)	137	(14)			
	Non KUR	138	215	212	211	24,08%	39,55%	39,78%	(1)	73	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,34%	-	198	0			
	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	-	198	198	198	0,00%	0,39%	0,38%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,47%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	724	0,39%	0,86%	0,79%	(47)	408	(18)	0,04%	95,21%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	45.051	45.331	1.972	281	(1.793)	-3,81%	25.158	124,71%	27.208	166,61%	18.123
2	Tabungan	135.101	153.880	160.286	160.372	8.266	87	6.492	4,22%	25.271	18,71%	147.092	109,03%	13.281
3	Deposito	28.599	26.589	26.229	26.429	384	200	(160)	-0,60%	(2.170)	-7,59%	29.253	90,35%	(2.824)
	Total	183.873	227.593	231.565	232.133	10.622	567	4.539	1,99%	48.260	26,25%	203.553	114,04%	28.580
	CASA	155.274	201.005	205.337	205.704	10.238	367	4.699	2,34%	50.430	32,48%	174.300	118,02%	31.404
	(%) CASA	84,45%	88,32%	88,67%	88,61%									
	FDR	85,47%	88,46%	88,12%	87,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.747	14.312		(435)	61	0,43%	5.644	65,10%	-	0,00%	14.312
2	Giro ISE	6.094	191	200	202		2	11	5,58%	(5.892)	-96,69%		0,00%	202
3	Tabungan ISE	2.575	12.260	12.747	12.310		(437)	51	0,41%	9.735	378,08%		0,00%	12.310
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.137	550	1.475	925	273	914	7.248	561	34.712	106,98%	2.424
	KUR	29.147	35.310	36.231	550	1.475	925	310	921	7.084	554	33.704	107,50%	2.528
	Non KUR	742	913	906	-	-	0	-38	-7	164	7	1.009	89,77%	(103)
3	PWG	5.787	18.975	20.509	1.465	1.971	506	1.201	1.534	14.722	436	22.274	92,07%	(1.765)
	Cilem	4.662	15.117	16.698	700	1.671	971	1.328	1.581	12.036	90	17.028	98,06%	(330)
	Gadai	1.126	3.858	3.811	765	299	-466	-127	-47	2.686	346	5.246	72,64%	(1.435)
4	CFG	121.436	146.124	146.410	1.396	1.282	-114	3.459	285	24.974	997	132.134	110,80%	14.276
	CF 1	20.925	20.500	20.855	-	500	500	-188	354	-71	146	22.241	93,77%	(1.387)
	Total Griya	15.996	15.201	15.674	-	500	500	0	473	-321	27	16.338	95,94%	(664)
	• Total Non Program	15.996	15.201	15.674	-	500	500	-75	473	-321	27	16.338	95,94%	(664)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.299	5.180	-	-	0	-188	-119	251	119	5.903	87,76%	(723)
	CF 2	100.511	125.624	125.555	1.396	782	-614	3.647	-69	25.044	851	109.892	114,25%	15.663
	Mitraguna & Others	63.905	83.472	83.589	1.310	690	-620	3.336	117	19.684	573	72.328	115,57%	11.262
	Pensiun	36.606	42.152	41.966	86	92	6	311	-186	5.360	278	37.565	111,72%	4.401
	Total Pembiayaan	157.150	201.322	204.055	3.411	4.728	1.317	4.933	2.734	46.905	1.994	189.158	107,88%	14.897

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	179	32	1.106	0,60%	0,09%	2,98%	1.074	927	927			
	KUR	179	124	32	1.106	0,61%	0,09%	3,05%	1.074	927	982			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	214	1,27%	0,00%	1,04%	214	140	214			
	Cilem	74	-	-	214	1,58%	0,00%	1,28%	214	140	214			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	2.206	812	3.604	0,92%	0,56%	2,46%	2.792	2.490	1.399			
	CF 1	120	73	-	1.129	0,57%	0,00%	5,41%	1.129	1.009	1.056			
	Total Griya	-	-	-	885	0,00%	0,00%	5,65%	885	885	885			
	Oto	120	73	-	244	2,43%	0,00%	4,70%	244	124	171			
	CF 2	995	2.132	812	2.475	0,99%	0,65%	1,97%	1.664	1.481	343			
	Mitraguna & Others	254	1.562	492	1.776	0,40%	0,59%	2,12%	1.283	1.522	213			
	Pensiun	740	570	319	700	2,02%	0,76%	1,67%	380	(41)	129			
	Total Pembiayaan	1.367	2.384	844	4.924	0,87%	0,42%	2,41%	4.080	3.557	2.539	0,15%	93,66%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	143	281	211	0,12%	0,78%	0,57%	(70)	176	67			
	KUR	-	143	229	159	0,00%	0,65%	0,44%	(70)	159	16			
	Non KUR	35	-	52	51	4,67%	5,71%	5,66%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,91%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,81%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,08%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,93%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,06%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,26%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.705	185.470	218.772	53.067	
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,04	3,07	0,04	0,31
CIF Payroll	1.621	1.536	1.110	(426)	(511)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	123	124	8	1	(13)	-9,73%	(337)	-73,12%	5.769	2,15%	(5.645)
2	Tabungan	104.069	106.823	104.961	105.304	1.148	343	(1.519)	-1,42%	1.235	1,19%	114.310	92,12%	(9.007)
3	Deposito	24.703	24.802	25.029	24.629	145	(400)	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	130.113	130.057	1.301	(56)	(1.706)	-1,29%	824	0,64%	145.612	89,32%	(15.555)
	CASA	104.530	106.960	105.084	105.428	1.156	344	(1.532)	-1,43%	898	0,86%	120.079	87,80%	(14.651)
	(%) CASA	80,88%	81,18%	80,76%	81,06%									
	FDR	125,49%	144,26%	146,20%	146,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.248	2.257		9	(249)	-9,95%	(1.777)	-44,05%	-	0,00%	2.257
2	Giro ISE	415	71	83	87		4	16	23,12%	(328)	-78,98%		0,00%	87
3	Tabungan ISE	3.618	2.435	2.165	2.170		5	(266)	-10,91%	(1.449)	-40,03%		0,00%	2.170
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	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	22.894	22.322	22.408	190	505	315	-200	87	-486	418	25.007	89,61%	(2.599)
	KUR	22.067	21.177	21.284	110	505	395	-345	107	-783	398	24.038	88,54%	(2.754)
	Non KUR	827	1.144	1.124	80	-	-80	145	-20	297	20	969	116,03%	155
3	PWG	1.733	7.305	7.478	81	318	237	17	173	5.745	145	11.387	65,67%	(3.910)
	Cilem	1.733	7.305	7.478	81	318	237	17	173	5.745	145	11.387	65,67%	(3.910)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	160.345	3.834	3.464	-370	2.230	-111	22.794	3.575	159.690	100,41%	655
	CF 1	5.904	8.366	7.857	187	-	-187	375	-509	1.953	509	8.628	91,07%	(771)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
1	• Total Non Program	1.926	1.730	1.725	-	-	0	-18	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.132	187	-	-187	375	-504	2.154	504	5.993	102,33%	140
	CF 2	131.647	152.090	152.488	3.647	3.464	-183	1.855	398	20.841	3.066	151.062	100,94%	1.426
	Mitraguna & Others	65.693	84.995	85.456	3.547	2.987	-560	3.295	462	19.763	2.525	83.123	102,81%	2.333
	Pensiun	65.954	67.095	67.031	100	477	377	-1.440	-64	1.078	541	67.939	98,66%	(907)
	Total Pembiayaan	162.178	190.083	190.231	4.105	4.287	182	2.047	148	28.053	4.138	196.085	97,01%	(5.853)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	514	469	1.476	2,80%	2,10%	6,59%	1.006	836	962			
	KUR	508	460	469	1.413	2,30%	2,22%	6,64%	944	905	953			
	Non KUR	132	54	-	62	15,90%	0,00%	5,54%	62	(69)	9			
3	PWG	-	-	-	107	0,00%	0,00%	1,43%	107	107	107			
	Cilem	-	-	-	107	0,00%	0,00%	1,43%	107	107	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	2.374	0,75%	0,00%	1,48%	2.374	1.340	2.102			
	CF 1	-	-	-	690	0,00%	0,00%	8,78%	690	690	690			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	690	0,00%	0,00%	11,25%	690	690	690			
	CF 2	1.035	272	-	1.684	0,79%	0,00%	1,10%	1.684	650	1.412			
	Mitraguna & Others	403	-	-	840	0,61%	0,00%	0,98%	840	438	840			
	Pensiun	632	272	-	844	0,96%	0,00%	1,26%	844	212	572			
	Total Pembiayaan	1.675	786	469	3.957	1,03%	0,25%	2,08%	3.488	2.282	3.171	1,17%	43,55%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	276	440	495	1,34%	1,97%	2,21%	56	189	219			
	KUR	52	180	292	356	0,23%	1,38%	1,67%	63	304	176			
	Non KUR	254	96	147	139	30,69%	12,87%	12,40%	(8)	(115)	44			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(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	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	532	0,19%	0,25%	0,28%	55	227	218	0,85%	-204,93%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	161.454	165.916	191.691	30.237	
2	Contribution Margin	6.104	7.913	8.525	2.421	-39,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,61	2,90	2,93	0,03	0,31
CIF Payroll	1.079	1.359	1.459	100	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	600.828	600.840	82.583	11	469	0,08%	439.359	272,08%	170.261	352,89%	430.579
2	Tabungan	199.929	219.924	219.380	219.159	2.987	(221)	(766)	-0,35%	19.229	9,62%	217.689	100,68%	1.469
3	Deposito	133.285	88.384	88.832	88.836	(2.287)	4	452	0,51%	(44.449)	-33,35%	135.498	65,56%	(46.662)
	Total	494.695	908.679	909.040	908.834	83.283	(206)	155	0,02%	414.139	83,72%	523.448	173,62%	385.386
	CASA	361.410	820.295	820.208	819.998	85.570	(210)	(297)	-0,04%	458.588	126,89%	387.950	211,37%	432.048
	(%) CASA	73,06%	90,27%	90,23%	90,23%									
	FDR	29,29%	19,85%	20,03%	20,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.600	20.675	75	235	1,15%	18.809	1008,10%	-	0,00%	20.675	
2	Giro ISE	28	33	23	24	1	(9)	-26,69%	(4)	-15,65%		0,00%	24	
3	Tabungan ISE	1.837	18.807	18.977	19.051	74	244	1,30%	17.214	936,84%		0,00%	19.051	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.428	300	1.300	1.000	220	226	2.619	1.074	64.246	94,06%	(3.818)
	KUR	55.256	56.946	57.019	300	1.100	800	344	73	1.763	1.027	61.291	93,03%	(4.272)
	Non KUR	2.553	3.256	3.409	-	200	200	-124	153	856	47	2.956	115,34%	453
3	PWG	4.560	21.203	21.723	1.325	1.188	-137	1.569	520	17.163	668	17.879	121,50%	3.844
	Cilem	4.560	21.203	21.723	1.325	1.188	-137	1.569	520	17.163	668	17.879	121,50%	3.844
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	98.749	84	1.435	1.351	1.985	910	17.887	525	93.189	105,97%	5.560
	CF 1	35.630	44.241	45.058	-	1.235	1.235	-124	817	9.428	419	37.878	118,96%	7.180
	Total Griya	16.876	22.071	22.171	-	158	158	0	101	5.295	57	18.078	122,64%	4.093
	• Total Non Program	11.817	17.375	17.334	-	-	0	-415	-41	5.517	41	12.305	140,87%	5.029
	• Program	5.059	4.695	4.837	-	158	158	-40	142	-221	16	5.773	83,80%	(935)
	Oto	18.754	22.170	22.887	-	1.078	1.078	-124	716	4.132	362	19.800	115,59%	3.087
	CF 2	45.232	53.598	53.691	84	200	116	2.109	93	8.459	107	55.311	97,07%	(1.620)
	Mitraguna & Others	44.353	52.413	52.528	84	200	116	1.854	115	8.175	85	53.401	98,36%	(873)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	182.069	1.709	3.923	2.214	3.733	1.656	37.182	2.267	176.970	102,88%	5.099

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	185	68,36%	0,00%	15,85%	185	(947)	185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	15,85%	185	(947)	185			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	3.485	0,03%	1,43%	5,77%	2.626	3.470	2.610			
	KUR	16	781	764	3.059	0,03%	1,34%	5,36%	2.295	3.043	2.277			
	Non KUR	-	94	95	426	0,00%	2,93%	12,50%	331	426	332			
3	PWG	36	-	-	306	0,78%	0,00%	1,41%	306	270	306			
	Cilem	36	-	-	306	0,78%	0,00%	1,41%	306	270	306			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	2.906	1,24%	1,49%	2,94%	1.453	1.905	1.300			
	CF 1	1.001	1.606	1.453	2.906	2,81%	3,28%	6,45%	1.453	1.905	1.300			
	Total Griya	582	882	696	1.111	3,45%	3,15%	5,01%	415	528	229			
	Oto	419	724	757	1.795	2,23%	3,41%	7,84%	1.038	1.377	1.072			
	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	2.184	2.481	2.313	6.882	1,51%	1,28%	3,78%	4.570	4.698	4.401	0,56%	85,20%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	-	74	243	0,48%	0,12%	0,40%	169	(35)	243			
	KUR	271	-	74	148	0,49%	0,13%	0,26%	74	(123)	148			
	Non KUR	8	-	-	95	0,30%	0,00%	2,80%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.997	1,72%	2,04%	2,02%	(0)	609	252			
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,23%	-	310	260			
	Total Griya	592	631	622	622	3,51%	2,82%	2,81%	-	30	(8)			
	Oto	101	112	381	381	0,54%	1,72%	1,66%	-	280	269			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,85%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,89%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.240	1,15%	1,15%	1,23%	169	574	495	0,04%	96,83%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	427	427	64	0	91	27,20%	394	1200,29%	7.711	5,53%	(7.284)
2	Tabungan	95.230	94.353	91.938	92.501	(4.503)	562	(1.852)	-1,96%	(2.729)	-2,87%	105.081	88,03%	(12.580)
3	Deposito	25.200	24.085	24.150	24.150	(648)	0	65	0,27%	(1.050)	-4,17%	26.127	92,43%	(1.977)
	Total	120.463	118.773	116.515	117.077	(5.087)	562	(1.696)	-1,43%	(3.385)	-2,81%	138.918	84,28%	(21.841)
	CASA	95.263	94.689	92.365	92.927	(4.439)	562	(1.761)	-1,86%	(2.335)	-2,45%	112.792	82,39%	(19.864)
	(%) CASA	79,08%	79,72%	79,27%	79,37%									
	FDR	167,21%	175,24%	180,22%	179,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.704	1.713		10	165	10,65%	697	68,59%	-	0,00%	1.713
2	Giro ISE	1	45	24	12		(12)	(33)	-73,45%	11	2222,17%		0,00%	12
3	Tabungan ISE	1.016	1.504	1.680	1.702		22	198	13,14%	686	67,51%		0,00%	1.702
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.674	1.261	620	-641	-239	-224	2.256	844	59.109	102,65%	1.564
	KUR	53.406	57.154	56.966	1.261	620	-641	-146	-188	3.561	808	53.926	105,64%	3.040
	Non KUR	5.013	3.744	3.708	-	-	0	-92	-36	-1.305	36	5.183	71,53%	(1.476)
3	PWG	7.973	12.469	13.058	637	944	307	107	588	5.085	355	16.407	79,58%	(3.350)
	Cilem	7.973	12.469	13.058	637	944	307	107	588	5.085	355	16.407	79,58%	(3.350)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.257	538	2.054	1.515	-2.928	1.488	1.216	565	162.470	83,87%	(26.213)
	CF 1	25.995	30.348	30.268	318	214	-105	23	-79	4.273	293	29.370	103,06%	899
	Total Griya	13.277	16.005	16.095	-	115	115	0	90	2.817	25	14.156	113,69%	1.938
	• Total Non Program	13.277	16.005	16.095	-	115	115	-149	90	2.817	25	14.156	113,69%	1.938
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.173	318	99	-220	23	-169	1.456	268	15.213	93,17%	(1.040)
	CF 2	109.045	104.421	105.988	220	1.840	1.620	-2.952	1.568	-3.057	272	133.100	79,63%	(27.112)
	Mitraguna & Others	98.253	93.901	95.441	20	1.750	1.730	-3.105	1.540	-2.812	210	119.849	79,63%	(24.407)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	209.988	2.436	3.617	1.182	-3.060	1.852	8.557	1.765	237.987	88,24%	(27.999)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	3.745	2,02%	2,81%	6,17%	2.032	2.565	2.127			
	KUR	896	1.153	1.281	3.095	1,68%	2,24%	5,43%	1.814	2.199	1.942			
	Non KUR	284	465	431	650	5,67%	11,52%	17,52%	219	365	185			
3	PWG	-	-	-	20	0,00%	0,00%	0,16%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,16%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	5.239	0,59%	1,68%	3,84%	2.975	4.444	3.600			
	CF 1	92	107	224	1.071	0,35%	0,74%	3,54%	847	979	964			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	224	1.071	0,72%	1,56%	7,55%	847	979	964			
	CF 2	704	1.532	2.040	4.168	0,65%	1,95%	3,93%	2.128	3.465	2.636			
	Mitraguna & Others	704	1.532	2.040	4.026	0,72%	2,17%	4,22%	1.986	3.323	2.494			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	9.004	0,98%	1,91%	4,29%	5.028	7.029	5.748	0,88%	79,52%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	764	686	654	1,19%	1,13%	1,08%	(32)	(41)	(110)			
	KUR	639	605	528	497	1,20%	0,92%	0,87%	(32)	(142)	(108)			
	Non KUR	56	159	158	158	1,12%	4,21%	4,25%	-	102	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,91%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,60%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,96%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,06%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.895	0,89%	0,93%	0,90%	(32)	95	(109)	0,13%	85,09%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	195.455	204.546	214.231	18.776	
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	220	238	272	17	(290)	-54,99%	(938)	-79,79%	5.025	4,73%	(4.788)
2	Tabungan	91.378	107.649	108.867	109.122	1.819	255	1.473	1,37%	17.744	19,42%	99.264	109,93%	9.858
3	Deposito	20.885	16.970	16.975	16.975	(128)	0	5	0,03%	(3.910)	-18,72%	21.629	78,48%	(4.654)
	Total	113.438	125.146	126.062	126.334	1.964	272	1.188	0,95%	12.896	11,37%	125.918	100,33%	417
	CASA	92.553	108.176	109.087	109.359	2.092	272	1.183	1,09%	16.806	18,16%	104.289	104,86%	5.071
	(%) CASA	81,59%	86,44%	86,53%	86,56%									
	FDR	111,58%	121,41%	123,25%	122,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.543	1.581		38	(47)	-2,91%	167	11,83%	-	0,00%	1.581
2	Giro ISE	4	140	98	124		25	(17)	-11,84%	119	2747,46%	-	0,00%	124
3	Tabungan ISE	1.409	1.488	1.445	1.457		12	(31)	-2,07%	48	3,40%	-	0,00%	1.457
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.848	825	2.600	1.775	781	1.627	4.659	973	67.018	93,78%	(4.171)
	KUR	54.166	56.888	58.553	825	2.600	1.775	910	1.665	4.386	935	62.682	93,41%	(4.129)
	Non KUR	4.022	4.333	4.295	-	-	0	-129	-38	273	38	4.337	99,04%	(42)
3	PWG	2.382	10.305	11.265	616	1.036	420	897	960	8.882	76	10.963	102,75%	301
	Cilem	2.382	10.305	11.265	616	1.036	420	897	960	8.882	76	10.963	102,75%	301
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.260	1.105	1.142	37	1.572	848	15.317	294	74.165	109,57%	7.096
	CF 1	8.522	7.991	7.836	185	91	-94	-69	-155	-686	246	9.534	82,19%	(1.698)
	Total Griya	5.933	5.700	5.497	185	-	-185	0	-203	-436	203	6.197	88,71%	(700)
	• Total Non Program	5.933	5.700	5.497	185	-	-185	140	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.339	-	91	91	-69	48	-250	43	3.337	70,09%	(998)
	CF 2	57.421	72.421	73.424	920	1.051	131	1.641	1.003	16.004	48	64.631	113,61%	8.794
	Mitraguna & Others	56.582	71.055	71.906	920	891	-29	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	155.373	2.546	4.778	2.232	3.250	3.435	28.804	1.343	152.201	102,08%	3.172

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	560	553	2.232	0,22%	0,90%	3,55%	1.679	2.102	1.672			
	KUR	123	305	175	1.863	0,23%	0,31%	3,18%	1.688	1.740	1.558			
	Non KUR	6	255	377	369	0,16%	8,71%	8,59%	(9)	362	114			
3	PWG	-	-	-	202	0,00%	0,00%	1,80%	202	202	202			
	Cilem	-	-	-	202	0,00%	0,00%	1,80%	202	202	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	562	0,68%	0,23%	0,69%	376	114	(73)			
	CF 1	217	533	-	376	2,55%	0,00%	4,80%	376	159	(157)			
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	(533)			
	Oto	217	-	-	376	8,39%	0,00%	16,08%	376	159	376			
	CF 2	230	101	186	186	0,40%	0,26%	0,25%	-	(45)	84			
	Mitraguna & Others	230	101	186	186	0,41%	0,26%	0,26%	-	(45)	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	2.995	0,46%	0,49%	1,93%	2.257	2.419	1.801	1,31%	32,19%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	114	114	114	0,08%	0,19%	0,18%	-	67	(0)			
	KUR	-	36	36	36	0,00%	0,06%	0,06%	-	36	-			
	Non KUR	47	78	78	78	1,16%	1,79%	1,81%	-	31	(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	-	87	507	507	0,00%	0,63%	0,62%	-	507	421			
	CF 1	-	-	421	421	0,00%	5,26%	5,37%	-	421	421			
	Total Griya	-	-	421	421	0,00%	7,38%	7,65%	-	421	421			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	621	0,04%	0,41%	0,40%	-	574	420	0,46%	-14,37%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.856	131.801	151.161	23.305	
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	4,16	4,29	0,13	1,35
CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.590	4.593	263	3	1.053	29,75%	2.715	144,59%	4.551	100,90%	41
2	Tabungan	48.550	62.403	60.037	60.138	3.671	100	(2.266)	-3,63%	11.587	23,87%	56.302	106,81%	3.836
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	78.058	78.160	3.814	103	(1.213)	-1,53%	20.130	34,69%	69.382	112,65%	8.778
	CASA	50.428	65.943	64.627	64.730	3.934	103	(1.213)	-1,84%	14.302	28,36%	60.853	106,37%	3.877
	(%) CASA	86,90%	83,08%	82,79%	82,82%									
	FDR	148,42%	125,88%	129,68%	129,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	672	695		24	184	35,93%	237	51,66%	-	0,00%	695
2	Giro ISE	360	411	552	573		21	162	39,46%	214	59,40%		0,00%	573
3	Tabungan ISE	99	100	119	122		2	22	21,47%	23	23,44%		0,00%	122
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	50.032	580	1.070	490	641	362	4.995	708	53.035	94,34%	(3.003)
	KUR	43.986	48.092	48.470	480	1.070	590	580	378	4.485	692	51.611	93,91%	(3.141)
	Non KUR	1.052	1.578	1.562	100	-	-100	60	-16	510	16	1.424	109,68%	138
3	PWG	3.221	9.211	9.927	576	827	251	688	716	6.706	111	9.152	108,47%	775
	Cilem	3.221	9.211	9.927	576	827	251	688	716	6.706	111	9.152	108,47%	775
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.264	253	921	669	690	227	3.393	695	44.519	92,69%	(3.255)
	CF 1	26.387	25.220	25.445	253	886	634	-13	225	-943	661	27.205	93,53%	(1.760)
	Total Griya	5.331	5.249	5.231	-	-	0	0	-17	-99	17	5.544	94,36%	(312)
	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-429	16	5.544	88,42%	(642)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.214	253	886	634	-13	243	-843	644	21.662	93,32%	(1.448)
	CF 2	11.484	15.817	15.819	-	35	35	703	2	4.335	33	17.313	91,37%	(1.494)
	Mitraguna & Others	8.469	10.930	10.955	-	35	35	375	25	2.486	10	13.702	79,95%	(2.748)
	Pensiun	3.015	4.888	4.864	-	-	0	327	-23	1.850	23	3.611	134,71%	1.254
	Total Pembiayaan	86.130	99.919	101.223	1.408	2.818	1.410	2.019	1.305	15.094	1.513	106.706	94,86%	(5.482)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	897	0,91%	0,57%	1,79%	611	488	603			
	KUR	384	293	285	715	0,87%	0,59%	1,47%	429	330	421			
	Non KUR	25	-	-	182	2,33%	0,00%	11,66%	182	157	182			
3	PWG	6	-	-	52	0,18%	0,00%	0,52%	52	46	52			
	Cilem	6	-	-	52	0,18%	0,00%	0,52%	52	46	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	2.918	3,22%	6,13%	7,07%	402	1.698	785			
	CF 1	985	1.070	980	1.381	3,73%	3,88%	5,43%	402	397	311			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)			
	Oto	985	1.007	917	1.381	4,68%	4,59%	6,83%	464	397	374			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,71%	-	1.301	474			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,73%	-	941	377			
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97			
	Total Pembiayaan	1.635	2.426	2.801	3.866	1,90%	2,80%	3,82%	1.065	2.232	1.440	3,31%	13,46%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	291	253	275	0,72%	0,51%	0,55%	23	(49)	(15)			
	KUR	102	208	170	193	0,23%	0,35%	0,40%	23	91	(15)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,29%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,12%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,44%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,49%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,68%	227	406	227			
	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	662	938	900	1.150	0,77%	0,90%	1,14%	250	488	212	3,49%	-207,33%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	82.688	88.011	101.076	18.388	
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,92	3,55	3,60	0,05	0,67
CIF Payroll	239	188	222	34	(17)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	21.970	22.865	706	894	648	2,92%	(5.322)	-18,88%	36.108	63,32%	(13.243)
2	Tabungan	231.223	248.416	253.916	255.526	7.527	1.609	7.110	2,86%	24.302	10,51%	245.837	103,94%	9.689
3	Deposito	34.752	33.262	33.575	33.575	(6.292)	0	313	0,94%	(1.177)	-3,39%	34.808	96,46%	(1.233)
	Total	294.162	303.894	309.462	311.965	1.941	2.504	8.071	2,66%	17.803	6,05%	316.753	98,49%	(4.788)
	CASA	259.410	270.633	275.887	278.390	8.233	2.504	7.758	2,87%	18.980	7,32%	281.944	98,74%	(3.554)
	(%) CASA	88,19%	89,05%	89,15%	89,24%									
	FDR	81,90%	86,14%	86,10%	85,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.849	4.874		25	(63)	-1,27%	387	8,62%	-	0,00%	4.874
2	Giro ISE	733	748	839	838		(1)	90	12,00%	105	14,25%		0,00%	838
3	Tabungan ISE	3.754	4.189	4.010	4.036		26	(152)	-3,64%	282	7,52%		0,00%	4.036
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	73.229	350	2.330	1.980	73	995	755	1.335	73.952	99,02%	(723)
	KUR	67.505	67.969	69.027	350	2.330	1.980	201	1.058	1.522	1.272	68.808	100,32%	219
	Non KUR	4.969	4.265	4.202	-	-	0	-128	-63	-767	63	5.144	81,69%	(942)
3	PWG	12.827	25.789	27.762	3.050	3.452	402	1.040	1.973	14.936	1.479	30.742	90,31%	(2.980)
	Cilem	7.700	17.570	18.939	1.412	1.680	268	736	1.369	11.239	311	21.371	88,62%	(2.432)
	Gadai	5.127	8.219	8.823	1.639	1.772	134	304	604	3.697	1.168	9.371	94,15%	(548)
4	CFG	152.377	162.097	163.806	2.113	5.403	3.290	1.627	1.709	11.428	3.693	175.490	93,34%	(11.685)
	CF 1	49.433	44.315	44.641	-	515	515	-46	325	-4.792	189	55.718	80,12%	(11.077)
	Total Griya	45.444	38.769	38.982	-	321	321	0	213	-6.462	108	49.984	77,99%	(11.002)
	• Total Non Program	21.636	16.200	16.146	-	-	0	-1.885	-54	-5.490	54	22.814	70,77%	(6.668)
	• Program	23.808	22.568	22.836	-	321	321	-274	267	-972	53	27.169	84,05%	(4.333)
	Oto	3.989	5.547	5.659	-	194	194	-46	112	1.670	82	5.734	98,68%	(76)
	CF 2	102.945	117.781	119.165	2.113	4.888	2.775	1.672	1.384	16.220	3.504	119.772	99,49%	(607)
	Mitraguna & Others	90.697	103.649	104.465	2.113	4.236	2.123	1.760	816	13.768	3.420	105.804	98,73%	(1.339)
	Pensiun	12.248	14.132	14.700	-	652	652	-87	568	2.452	84	13.969	105,24%	732
	Total Pembiayaan	240.919	261.764	266.441	5.513	11.185	5.671	2.684	4.677	25.522	6.508	283.427	94,01%	(16.985)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	935	1.497	3.981	0,26%	2,07%	5,44%	2.484	3.791	3.045			
	KUR	190	589	890	3.541	0,28%	1,31%	5,13%	2.651	3.351	2.952			
	Non KUR	-	346	607	440	0,00%	14,22%	10,46%	(167)	440	93			
3	PWG	-	-	-	267	0,00%	0,00%	0,96%	267	267	267			
	Cilem	-	-	-	226	0,00%	0,00%	1,19%	226	226	226			
	Gadai	-	-	-	40	0,00%	0,00%	0,46%	40	40	40			
4	CFG	3.319	4.033	4.628	5.077	2,18%	2,86%	3,10%	449	1.758	1.044			
	CF 1	1.762	3.096	3.322	3.753	3,57%	7,50%	8,41%	431	1.990	657			
	Total Griya	1.762	2.831	3.064	3.163	3,88%	7,90%	8,11%	99	1.401	332			
	Oto	-	265	258	589	0,00%	4,65%	10,42%	332	589	325			
	CF 2	1.556	937	1.306	1.324	1,51%	1,11%	1,11%	18	(232)	387			
	Mitraguna & Others	1.556	937	1.306	1.071	1,72%	1,26%	1,02%	(236)	(486)	133			
	Pensiun	-	-	-	254	0,00%	0,00%	1,73%	254	254	254			
	Total Pembiayaan	3.509	4.968	6.125	9.324	1,46%	2,34%	3,50%	3.199	5.815	4.356	8,33%	-138,11%	4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,16%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,63%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	358	0,27%	0,50%	0,49%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,40%	-	271	53			
	Non KUR	191	92	87	83	3,84%	2,05%	1,98%	(4)	(108)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.362	3,15%	1,89%	2,66%	1.299	(433)	(695)			
	CF 1	2.642	3.279	1.534	1.968	5,34%	3,46%	4,41%	434	(674)	(1.310)			
	Total Griya	2.642	3.279	1.534	1.968	5,81%	3,96%	5,05%	434	(674)	(1.310)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	2,01%	865	241	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	2,01%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	2,00%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.772	2,22%	1,33%	1,79%	1.295	(585)	(654)	2,29%	-28,09%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	288.366	292.870	301.953	13.587	
2	Contribution Margin	13.737	17.537	13.072	(665)	4,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,51	3,51	(0,00)	0,36
CIF Payroll	1.163	1.228	1.257	29	94

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.348	8.347	(1.543)	(1)	(97)	-1,14%	(5.998)	-41,82%	23.539	35,46%	(15.192)
2	Tabungan	145.625	420.167	323.583	323.890	224.839	307	(96.276)	-22,91%	178.265	122,41%	161.588	200,44%	162.302
3	Deposito	70.189	66.097	65.297	65.306	(20.386)	9	(791)	-1,20%	(4.883)	-6,96%	71.125	91,82%	(5.819)
	Total	230.159	494.707	397.227	397.543	202.911	315	(97.164)	-19,64%	167.384	72,73%	256.252	155,14%	141.290
	CASA	159.970	428.610	331.931	332.237	223.297	306	(96.373)	-22,49%	172.266	107,69%	185.127	179,46%	147.110
	(%) CASA	69,50%	86,64%	83,56%	83,57%									
	FDR	49,05%	25,46%	32,29%	32,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	12.643	12.805	11.422	11.601	179	(1.204)	-9,40%	(1.042)	-8,24%	-	0,00%	11.601
2	Giro ISE	2.499	1.709	1.731	1.734	3	25	1,48%	(764)	-30,59%		0,00%	1.734
3	Tabungan ISE	9.095	10.047	8.641	8.817	176	(1.229)	-12,24%	(278)	-3,05%		0,00%	8.817
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.311	-	-	0	-439	-210	-4.937	210	21.257	67,32%	(6.946)
	KUR	17.796	13.144	12.935	-	-	0	-433	-210	-4.862	210	19.713	65,61%	(6.779)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	15.197	1.577	2.355	778	1.707	1.526	10.019	829	22.093	68,79%	(6.896)
	Cilem	3.578	9.897	11.068	539	1.440	901	1.123	1.171	7.490	269	15.061	73,49%	(3.993)
	Gadai	1.600	3.774	4.129	1.038	916	-123	584	355	2.529	560	7.032	58,72%	(2.903)
4	CFG	88.436	97.737	98.749	983	1.538	556	1.409	1.012	10.312	527	112.870	87,49%	(14.122)
	CF 1	19.579	25.688	25.714	283	236	-46	240	26	6.135	211	22.651	113,53%	3.064
	Total Griya	14.822	14.966	14.926	-	-	0	0	-40	104	40	15.677	95,21%	(751)
	• Total Non Program	14.371	14.544	14.504	-	-	0	241	-40	133	40	15.162	95,66%	(659)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.788	283	236	-46	240	66	6.031	171	6.973	154,71%	3.815
	CF 2	68.857	72.048	73.034	700	1.302	602	1.169	986	4.177	316	90.220	80,95%	(17.185)
	Mitraguna & Others	68.359	70.944	71.936	700	1.302	602	942	992	3.577	310	87.538	82,18%	(15.602)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	128.257	2.560	3.894	1.334	2.677	2.328	15.356	1.565	156.258	82,08%	(28.001)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	761	6,58%	3,54%	5,31%	246	(506)	(28)			
	KUR	1.267	789	514	761	7,12%	3,91%	5,88%	246	(506)	(28)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	254	0,00%	0,00%	1,67%	254	254	254			
	Cilem	-	-	-	248	0,00%	0,00%	2,24%	248	248	248			
	Gadai	-	-	-	7	0,00%	0,00%	0,16%	7	7	7			
4	CFG	1.470	1.419	1.446	2.190	1,66%	1,48%	2,22%	744	720	771			
	CF 1	117	626	649	1.395	0,60%	2,53%	5,42%	746	1.277	769			
	Total Griya	-	232	460	479	0,00%	3,07%	3,21%	19	479	247			
	Oto	117	393	189	916	2,46%	1,77%	8,49%	726	798	522			
	CF 2	1.353	794	797	796	1,96%	1,11%	1,09%	(1)	(557)	2			
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,11%	(1)	(557)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	3.205	2,42%	1,56%	2,50%	1.245	468	997	2,40%	3,96%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.860	52,35%	67,92%	68,89%	(3)	(216)	(131)			
	KUR	8.740	8.674	8.547	8.544	49,11%	65,02%	66,05%	(3)	(196)	(131)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,59%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	1.388	1,12%	1,42%	1,41%	(1)	399	(3)			
	CF 1	244	232	231	230	1,24%	0,90%	0,89%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,77%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	1,06%	-	115	-			
	CF 2	745	1.159	1.159	1.158	1,08%	1,61%	1,59%	(1)	413	(1)			
	Mitraguna & Others	745	1.159	1.159	1.158	1,09%	1,63%	1,61%	(1)	413	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,77%	(5)	183	(134)	1,40%	83,98%	-7,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855	
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.591	8.421	779	(170)	1.182	16,32%	(7.132)	-45,86%	27.974	30,10%	(19.553)
2	Tabungan	146.646	155.279	173.630	172.943	10.278	(687)	17.664	11,38%	26.297	17,93%	160.366	107,84%	12.577
3	Deposito	29.176	27.653	28.627	28.629	43	2	976	3,53%	(547)	-1,87%	30.350	94,33%	(1.721)
	Total	191.374	190.171	210.848	209.993	11.100	(855)	19.822	10,42%	18.619	9,73%	218.690	96,02%	(8.698)
	CASA	162.198	162.518	182.220	181.363	11.057	(857)	18.845	11,60%	19.165	11,82%	188.340	96,30%	(6.977)
	(%) CASA	84,75%	85,46%	86,42%	86,37%									
	FDR	87,12%	105,44%	96,69%	97,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.548	10.403	10.802	399	2.254	26,37%	(3.301)	-23,41%	-	0,00%	10.802
2	Giro ISE	4.458	3.516	4.207	4.478	271	962	27,36%	20	0,45%		0,00%	4.478
3	Tabungan ISE	9.645	5.032	6.196	6.324	128	1.292	25,68%	(3.321)	-34,44%		0,00%	6.324
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.581	600	475	-125	522	288	3.431	187	22.027	88,89%	(2.447)
	KUR	14.812	18.197	18.513	600	475	-125	555	316	3.701	159	20.506	90,28%	(1.993)
	Non KUR	1.337	1.095	1.067	-	-	0	-33	-28	-270	28	1.522	70,14%	(454)
3	PWG	15.238	31.852	33.036	3.007	4.335	1.327	2.328	1.185	17.799	3.150	31.893	103,58%	1.143
	Cilem	3.814	13.153	14.375	1.351	1.550	200	1.117	1.221	10.560	329	17.213	83,51%	(2.839)
	Gadai	11.423	18.698	18.662	1.657	2.784	1.128	1.211	-36	7.239	2.821	14.680	127,12%	3.982
4	CFG	135.343	149.379	151.242	358	3.451	3.093	3.539	1.863	15.899	1.588	160.306	94,35%	(9.064)
	CF 1	16.023	19.533	20.031	138	911	773	283	498	4.008	413	19.094	104,91%	937
	Total Griya	9.034	11.740	12.153	-	450	450	0	412	3.118	38	9.834	123,58%	2.318
	• Total Non Program	9.034	11.740	12.153	-	450	450	1.150	412	3.118	38	9.834	123,58%	2.318
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.878	138	461	323	283	86	890	375	9.260	85,08%	(1.382)
	CF 2	119.320	129.846	131.211	220	2.540	2.320	3.256	1.365	11.891	1.175	141.212	92,92%	(10.001)
	Mitraguna & Others	104.787	116.468	117.939	220	2.540	2.320	3.460	1.471	13.153	1.069	124.440	94,78%	(6.501)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	203.859	3.965	8.260	4.295	6.388	3.336	37.129	4.924	214.227	95,16%	(10.368)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	1.465	0,29%	2,29%	7,48%	1.024	1.419	1.005			
	KUR	-	460	441	1.414	0,00%	2,43%	7,64%	973	1.414	954			
	Non KUR	46	-	-	51	3,44%	0,00%	4,76%	51	5	51			
3	PWG	-	-	-	356	0,00%	0,00%	1,08%	356	356	356			
	Cilem	-	-	-	346	0,00%	0,00%	2,40%	346	346	346			
	Gadai	-	-	-	10	0,00%	0,00%	0,05%	10	10	10			
4	CFG	993	406	854	1.576	0,73%	0,73%	1,04%	722	583	1.169			
	CF 1	153	406	637	774	0,95%	3,26%	3,86%	137	621	368			
	Total Griya	15	339	341	341	0,16%	2,90%	2,80%	-	326	2			
	Oto	138	67	297	433	1,98%	3,81%	5,50%	137	295	366			
	CF 2	840	-	216	802	0,70%	0,17%	0,61%	585	(38)	802			
	Mitraguna & Others	840	-	216	216	0,80%	0,19%	0,18%	-	(624)	216			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	3.396	0,62%	0,65%	1,67%	2.101	2.357	2.530	2,83%	-70,16%	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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	481	480	479	1,61%	2,49%	2,45%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	0,98%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,81%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.151	1,59%	1,44%	1,42%	(0)	(6)	(333)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.151	1,79%	1,66%	1,64%	(0)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.151	1,31%	1,85%	1,82%	(0)	783	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,29%	(2)	212	(335)	1,44%	-11,50%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.931	191.374	198.204	20.273	
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,37	3,40	0,02	0,24
CIF Payroll	1.149	1.192	1.210	18	61

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	10.182	9.935	642	(247)	649	6,99%	1.248	14,37%	21.655	45,88%	(11.720)
2	Tabungan	252.421	256.666	264.601	264.218	(5.161)	(383)	7.552	2,94%	11.797	4,67%	270.553	97,66%	(6.335)
3	Deposito	76.726	62.391	63.348	63.360	(10.114)	12	970	1,55%	(13.366)	-17,42%	78.055	81,17%	(14.695)
	Total	337.834	328.342	338.131	337.513	(14.632)	(618)	9.171	2,79%	(321)	-0,09%	370.263	91,15%	(32.750)
	CASA	261.108	265.952	274.783	274.153	(4.518)	(631)	8.201	3,08%	13.045	5,00%	292.208	93,82%	(18.055)
	(%) CASA	77,29%	81,00%	81,27%	81,23%									
	FDR	106,55%	114,80%	113,27%	113,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.820	13.938		118	1.330	10,55%	5.490	64,98%	-	0,00%	13.938
2	Giro ISE	1.077	1.162	1.100	1.079		(22)	(84)	-7,19%	2	0,15%		0,00%	1.079
3	Tabungan ISE	7.371	11.446	12.720	12.859		139	1.413	12,35%	5.488	74,46%		0,00%	12.859
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.092	450	1.210	-	275	486	-6.315	724	41.107	65,91%	(14.014)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.092	450	1.210	760	275	486	-6.312	724	37.670	71,92%	(10.578)
	• Local Champion	29.104	25.708	25.132	450	-	-450	275	-576	-3.972	576	30.454	82,52%	(5.322)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.419	-	1.300	1.300	441	553	3.574	747	28.156	97,38%	(738)
	KUR	21.881	24.944	25.603	-	1.300	1.300	572	659	3.722	641	26.074	98,20%	(471)
	Non KUR	1.963	1.922	1.816	-	-	0	-131	-106	-147	106	2.083	87,18%	(267)
3	PWG	18.313	36.508	38.457	4.809	6.653	1.844	1.708	1.949	20.144	4.704	33.743	113,97%	4.714
	Cilem	9.363	19.245	20.898	1.097	2.175	1.078	771	1.653	11.536	522	21.307	98,08%	(408)
	Gadai	8.950	17.263	17.559	3.712	4.478	766	937	296	8.608	4.182	12.436	141,19%	5.122
4	CFG	284.398	286.972	290.041	2.736	5.621	2.884	-1.641	3.069	5.643	2.551	293.929	98,68%	(3.888)
	CF 1	38.670	35.236	35.098	752	114	-639	141	-138	-3.572	252	39.842	88,09%	(4.745)
	Total Griya	32.928	29.492	29.369	442	-	-442	0	-123	-3.559	123	33.233	88,37%	(3.864)
	• Total Non Program	32.928	29.492	29.369	442	-	-442	-648	-123	-3.559	123	33.233	88,37%	(3.864)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.728	310	114	-197	141	-15	-14	129	6.609	86,67%	(881)
	CF 2	245.728	251.736	254.943	1.984	5.507	3.523	-1.782	3.207	9.215	2.300	254.086	100,34%	857
	Mitraguna & Others	226.104	233.173	236.515	1.617	5.221	3.604	-2.660	3.341	10.410	1.880	233.608	101,24%	2.907
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	359.963	376.951	383.009	7.995	14.784	6.789	783	6.057	23.046	8.726	396.935	96,49%	(13.926)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	482	1,32%	0,82%	1,76%	262	168	316			
	KUR	205	122	138	400	0,94%	0,55%	1,56%	262	195	278			
	Non KUR	109	45	83	82	5,56%	4,33%	4,53%	(1)	(27)	37			
3	PWG	-	-	-	582	0,00%	0,00%	1,51%	582	582	582			
	Cilem	-	-	-	436	0,00%	0,00%	2,09%	436	436	436			
	Gadai	-	-	-	146	0,00%	0,00%	0,83%	146	146	146			
4	CFG	4.834	8.636	3.357	8.187	1,70%	1,17%	2,82%	4.830	3.353	(449)			
	CF 1	1.936	3.537	302	1.649	5,01%	0,86%	4,70%	1.347	(288)	(1.888)			
	Total Griya	1.859	3.167	92	1.022	5,65%	0,31%	3,48%	929	(838)	(2.145)			
	Oto	77	370	209	627	1,35%	3,64%	10,95%	418	550	257			
	CF 2	2.897	5.099	3.056	6.538	1,18%	1,21%	2,56%	3.482	3.640	1.439			
	Mitraguna & Others	2.897	5.099	3.056	6.538	1,28%	1,31%	2,76%	3.482	3.640	1.439			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	9.336	1,43%	0,97%	2,44%	5.673	4.188	443	0,89%	63,49%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	632	0,47%	2,21%	2,31%	40	521	(2)			
	KUR	77	397	396	436	0,35%	1,59%	1,70%	40	358	38			
	Non KUR	34	237	196	196	1,74%	10,22%	10,82%	-	162	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,43%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,57%	-	(159)	-			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,83%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,12%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.592	0,80%	2,80%	2,77%	39	7.712	(2.240)	2,99%	-7,95%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	355.409	364.485	381.393	25.984	
2	Contribution Margin	17.386	21.658	12.907	(4.479)	25,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,27	3,34	0,06	0,31
CIF Payroll	2.483	2.616	2.563	(53)	80

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.171	6.954	672	(217)	253	3,77%	(650)	-8,55%	20.152	34,51%	(13.198)
2	Tabungan	169.083	165.994	171.092	171.095	(2.296)	3	5.100	3,07%	2.011	1,19%	184.507	92,73%	(13.413)
3	Deposito	159.534	163.489	163.678	163.181	(4.793)	(496)	(307)	-0,19%	3.647	2,29%	161.298	101,17%	1.883
	Total	336.221	336.184	341.940	341.229	(6.417)	(711)	5.046	1,50%	5.009	1,49%	365.957	93,24%	(24.727)
	CASA	176.687	172.695	178.262	178.048	(1.624)	(214)	5.353	3,10%	1.361	0,77%	204.659	87,00%	(26.611)
	(%) CASA	52,55%	51,37%	52,13%	52,18%									
	FDR	59,93%	63,66%	63,76%	63,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	10.089	10.574		485	2.122	25,10%	(599)	-5,36%	-	0,00%	10.574
2	Giro ISE	2.226	2.662	2.124	2.139		15	(523)	-19,65%	(87)	-3,93%		0,00%	2.139
3	Tabungan ISE	8.944	5.787	7.963	8.432		470	2.645	45,70%	(512)	-5,72%		0,00%	8.432
4	Deposito ISE	3	3	3	3		0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	96	96	96		0	0	0,00%	14	17,07%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.252	1.500	1.665	165	991	1.063	2.548	602	47.802	90,48%	(4.551)
	KUR	38.741	40.577	41.660	1.500	1.665	165	1.044	1.083	2.920	582	45.587	91,39%	(3.927)
	Non KUR	1.963	1.612	1.591	-	-	0	-53	-21	-371	21	2.215	71,84%	(624)
3	PWG	8.703	17.233	17.628	1.286	1.489	204	638	394	8.925	1.095	28.179	62,56%	(10.551)
	Cilem	6.698	12.816	13.308	824	1.060	235	303	491	6.610	568	19.460	68,38%	(6.152)
	Gadai	2.005	4.417	4.320	461	430	-32	334	-97	2.315	527	8.719	49,55%	(4.399)
4	CFG	152.101	154.591	157.127	1.168	3.537	2.369	9	2.536	5.026	1.001	178.761	87,90%	(21.634)
	CF 1	24.823	20.454	20.483	-	237	237	-538	29	-4.340	207	28.103	72,89%	(7.620)
	Total Griya	16.607	12.539	12.492	-	-	0	0	-46	-4.114	46	17.461	71,54%	(4.969)
	• Total Non Program	16.607	12.539	12.492	-	-	0	-125	-46	-4.114	46	17.461	71,54%	(4.969)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	7.990	-	237	237	-538	76	-225	161	10.641	75,09%	(2.651)
	CF 2	127.278	134.138	136.644	1.168	3.300	2.132	547	2.507	9.366	793	150.659	90,70%	(14.014)
	Mitraguna & Others	115.000	120.110	122.774	748	3.300	2.552	-38	2.664	7.774	636	135.990	90,28%	(13.216)
	Pensiun	12.278	14.028	13.871	420	-	-420	585	-157	1.592	157	14.669	94,56%	(798)
	Total Pembiayaan	201.507	214.013	218.007	3.954	6.691	2.737	1.638	3.993	16.500	2.698	254.742	85,58%	(36.736)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	866	654	2.082	0,93%	1,55%	4,81%	1.427	1.705	1.216			
	KUR	327	833	622	1.914	0,84%	1,53%	4,60%	1.292	1.587	1.082			
	Non KUR	50	34	32	167	2,53%	2,01%	10,51%	135	118	134			
3	PWG	-	-	-	417	0,00%	0,00%	2,37%	417	417	417			
	Cilem	-	-	-	414	0,00%	0,00%	3,11%	414	414	414			
	Gadai	-	-	-	3	0,00%	0,00%	0,07%	3	3	3			
4	CFG	2.744	3.268	2.491	2.955	1,80%	1,61%	1,88%	464	211	(313)			
	CF 1	932	577	547	1.105	3,75%	2,68%	5,39%	557	173	528			
	Total Griya	594	-	-	397	3,58%	0,00%	3,17%	397	(198)	397			
	Oto	337	577	547	708	4,11%	6,91%	8,86%	161	371	131			
	CF 2	1.812	2.691	1.943	1.850	1,42%	1,45%	1,35%	(93)	38	(841)			
	Mitraguna & Others	1.812	2.691	1.943	1.632	1,58%	1,62%	1,33%	(312)	(180)	(1.059)			
	Pensiun	-	-	-	219	0,00%	0,00%	1,58%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	5.454	1,55%	1,47%	2,50%	2.309	2.333	1.320	2,62%	-4,87%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	395	500	500	1,23%	1,19%	1,16%	-	1	105			
	KUR	125	265	370	370	0,32%	0,91%	0,89%	-	245	105			
	Non KUR	374	130	130	130	19,05%	8,06%	8,17%	-	(244)	(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	1.545	3.350	3.031	3.024	1,02%	1,96%	1,92%	(7)	1.479	(325)			
	CF 1	114	909	714	714	0,46%	3,49%	3,49%	-	600	(195)			
	Total Griya	114	620	616	616	0,69%	4,91%	4,93%	-	502	(4)			
	Oto	-	289	98	98	0,00%	1,24%	1,23%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.310	1,12%	1,73%	1,69%	(7)	879	(131)			
	Mitraguna & Others	1.388	2.441	2.317	2.310	1,21%	1,93%	1,88%	(7)	922	(131)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,62%	(7)	1.480	(220)	1,39%	13,87%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	310.263	336.221	342.600	32.337	
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,41	3,43	0,02	0,25
CIF Payroll	1.265	1.282	1.301	19	36

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.654	2.775	272	122	213	8,31%	(10.410)	-78,95%	20.088	13,82%	(17.313)
2	Tabungan	147.923	149.529	147.089	146.214	10.877	(876)	(3.315)	-2,22%	(1.709)	-1,16%	159.714	91,55%	(13.500)
3	Deposito	54.920	80.181	79.931	79.935	(2.429)	3	(247)	-0,31%	25.015	45,55%	56.101	142,48%	23.834
	Total	216.028	232.273	229.674	228.924	8.720	(750)	(3.349)	-1,44%	12.896	5,97%	235.903	97,04%	(6.979)
	CASA	161.108	152.091	149.743	148.989	11.149	(754)	(3.102)	-2,04%	(12.119)	-7,52%	179.802	82,86%	(30.813)
	(%) CASA	74,58%	65,48%	65,20%	65,08%									
	FDR	99,10%	97,25%	98,99%	99,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.140	3.035		(105)	644	26,92%	445	17,20%	-	0,00%	3.035
2	Giro ISE	59	57	40	40		0	(17)	-29,52%	(18)	-31,15%		0,00%	40
3	Tabungan ISE	2.531	2.334	3.099	2.995		(105)	661	28,31%	464	18,32%		0,00%	2.995
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	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	45.734	49.781	49.838	1.300	1.000	-300	612	57	4.104	943	51.039	97,65%	(1.201)
	KUR	43.301	47.907	47.992	1.300	1.000	-300	674	85	4.691	915	48.404	99,15%	(413)
	Non KUR	2.433	1.874	1.846	-	-	0	-62	-28	-587	28	2.634	70,08%	(788)
3	PWG	2.160	7.107	7.987	54	980	926	238	880	5.827	100	9.538	83,74%	(1.551)
	Cilem	2.160	7.107	7.987	54	980	926	238	880	5.827	100	9.538	83,74%	(1.551)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.525	754	2.911	2.157	-1.580	529	3.334	2.382	173.605	97,65%	(4.080)
	CF 1	15.140	17.633	17.829	-	426	426	126	196	2.689	230	16.052	111,07%	1.777
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	-	0	-12	-11	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.847	-	426	426	126	206	2.826	220	14.696	114,64%	2.151
	CF 2	151.051	151.364	151.697	754	2.485	1.731	-1.706	333	645	2.152	157.553	96,28%	(5.856)
	Mitraguna & Others	120.364	119.927	120.522	-	2.485	2.485	-2.058	595	158	1.890	126.201	95,50%	(5.679)
	Pensiun	30.687	31.437	31.174	754	-	-754	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	227.350	2.108	4.891	2.783	-730	1.466	13.264	3.425	234.182	97,08%	(6.832)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	635	554	2.038	0,72%	1,11%	4,09%	1.484	1.708	1.402			
	KUR	190	611	529	1.875	0,44%	1,10%	3,91%	1.345	1.684	1.263			
	Non KUR	139	24	25	163	5,72%	1,31%	8,84%	139	24	139			
3	PWG	3	-	-	83	0,14%	0,00%	1,04%	83	80	83			
	Cilem	3	-	-	83	0,14%	0,00%	1,04%	83	80	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	3.645	0,84%	0,93%	2,15%	2.065	2.256	2.224			
	CF 1	197	679	766	1.423	1,30%	4,34%	7,98%	657	1.226	745			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	1.423	1,41%	4,60%	8,45%	657	1.226	745			
	CF 2	1.192	742	814	2.222	0,79%	0,54%	1,46%	1.408	1.030	1.480			
	Mitraguna & Others	1.192	354	616	1.677	0,99%	0,51%	1,39%	1.061	485	1.323			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	5.766	0,80%	0,94%	2,54%	3.632	4.044	3.709	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	185	191	190	1,11%	0,38%	0,38%	(1)	(319)	5			
	KUR	409	147	154	153	0,94%	0,32%	0,32%	(1)	(256)	6			
	Non KUR	100	38	37	37	4,09%	1,98%	2,01%	-	(62)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.029	0,82%	1,20%	1,20%	-	669	(138)			
	CF 1	113	249	113	113	0,75%	0,64%	0,63%	-	-	(136)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,67%	-	-	(136)			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,26%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.218	0,87%	0,98%	0,98%	(1)	350	(133)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	225.173	222.162	233.545	8.372	
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,59	2,88	2,86	(0,02)	0,26
CIF Payroll	2.731	1.501	1.598	97	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	58	53	(7)	(5)	23	78,23%	(13)	-19,74%	2.674	1,99%	(2.621)
2	Tabungan	73.366	68.269	69.502	68.155	92	(1.347)	(114)	-0,17%	(5.211)	-7,10%	79.971	85,22%	(11.816)
3	Deposito	13.172	14.189	14.281	14.281	531	0	92	0,65%	1.109	8,42%	14.379	99,32%	(98)
	Total	86.605	82.488	83.842	82.489	615	(1.352)	1	0,00%	(4.115)	-4,75%	97.024	85,02%	(14.535)
	CASA	73.432	68.299	69.560	68.208	84	(1.352)	(91)	-0,13%	(5.224)	-7,11%	82.645	82,53%	(14.437)
	(%) CASA	84,79%	82,80%	82,97%	82,69%									
	FDR	98,27%	110,98%	110,04%	111,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	460	379		(80)	(16)	-3,95%	30	8,54%	-	0,00%	379
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	460	379		(80)	(16)	-3,95%	30	8,54%	-	0,00%	379
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.610	462	872	410	367	834	5.899	38	5.032	151,22%	2.578
	Cilem	1.711	6.775	7.610	462	872	410	367	834	5.899	38	5.032	151,22%	2.578
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.634	830	862	32	-246	-117	1.268	979	91.686	92,31%	(7.052)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	84.186	830	862	32	-243	-117	1.089	979	90.394	93,13%	(6.208)
	Mitraguna & Others	38.271	38.205	37.896	300	370	70	-672	-309	-375	679	44.821	84,55%	(6.925)
	Pensiun	44.827	46.098	46.290	530	492	-38	429	193	1.464	299	45.573	101,57%	718
	Total Pembiayaan	85.106	91.544	92.262	1.292	1.734	442	121	718	7.156	1.016	96.747	95,36%	(4.485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	39	0,00%	0,00%	0,00%	39	39	39			
	Cilem	-	-	-	39	0,00%	0,00%	0,51%	39	39	39			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	1.720	0,00%	0,46%	2,03%	1.334	1.720	1.331			
	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	-	389	387	1.720	0,00%	0,46%	2,04%	1.334	1.720	1.331			
	Mitraguna & Others	-	389	387	615	0,00%	1,01%	1,62%	228	615	226			
	Pensiun	-	-	-	1.105	0,00%	0,00%	2,39%	1.105	1.105	1.105			
	Total Pembiayaan	-	389	387	1.760	0,00%	0,42%	1,91%	1.373	1.760	1.371	0,81%	57,55%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	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	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-126,82%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	85.205	89.188	94.350	9.145	
2	Contribution Margin	3.278	4.188	4.359	1.081	-33,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,72	2,77	2,97	0,20	0,25
CIF Payroll	757	594	667	73	(90)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.305	23.491	26	186	867	3,83%	12.475	113,26%	17.115	137,25%	6.375
2	Tabungan	115.074	111.762	119.020	118.439	3.958	(580)	6.678	5,97%	3.365	2,92%	124.578	95,07%	(6.138)
3	Deposito	23.779	24.785	24.595	24.695	69	100	(90)	-0,36%	916	3,85%	24.677	100,07%	18
	Total	149.869	159.171	166.920	166.625	4.053	(294)	7.454	4,68%	16.757	11,18%	166.371	100,15%	255
	CASA	126.089	134.386	142.325	141.930	3.984	(394)	7.544	5,61%	15.841	12,56%	141.693	100,17%	237
	(%) CASA	84,13%	84,43%	85,27%	85,18%									
	FDR	105,52%	113,31%	109,49%	109,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.840	6.852		12	630	10,12%	(520)	-7,05%	-	0,00%	6.852
2	Giro ISE	1.170	279	840	798		(42)	519	186,13%	(372)	-31,76%		0,00%	798
3	Tabungan ISE	2.302	1.843	1.900	1.953		53	110	5,98%	(348)	-15,13%		0,00%	1.953
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	• Local Champion	731	554	551	100	-	-100	70	-3	-180	3	731	75,38%	(180)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.361	200	575	375	425	298	6.906	277	19.012	112,35%	2.349
	KUR	11.979	19.003	19.325	200	575	375	496	322	7.346	253	16.423	117,67%	2.902
	Non KUR	2.475	2.059	2.035	-	-	0	-71	-24	-439	24	2.589	78,63%	(553)
3	PWG	2.088	8.579	10.078	209	1.653	1.444	126	1.499	7.991	153	9.948	101,31%	130
	Cilem	1.902	8.366	9.837	201	1.599	1.398	150	1.471	7.936	128	9.762	100,77%	75
	Gadai	186	213	241	8	53	46	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	149.873	2.110	2.767	657	-564	621	9.000	2.146	153.851	97,41%	(3.977)
	CF 1	3.720	5.449	5.386	-	-	0	-22	-63	1.666	63	5.317	101,30%	69
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.225	-	-	0	-22	-61	927	61	4.479	94,33%	(254)
	CF 2	137.153	143.803	144.487	2.110	2.767	657	-542	685	7.334	2.082	148.534	97,28%	(4.047)
	Mitraguna & Others	95.850	99.959	100.268	1.360	1.725	365	-1.303	309	4.418	1.416	106.067	94,53%	(5.799)
	Pensiun	41.304	43.844	44.219	750	1.042	292	761	376	2.916	666	42.468	104,13%	1.752
	Total Pembiayaan	158.147	180.352	182.767	2.619	4.995	2.376	38	2.415	24.620	2.579	183.542	99,58%	(775)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.252	0,16%	0,00%	5,86%	1.252	1.228	1.252			
	KUR	24	-	-	1.031	0,20%	0,00%	5,33%	1.031	1.007	1.031			
	Non KUR	-	-	-	221	0,00%	0,00%	10,86%	221	221	221			
3	PWG	-	-	-	216	0,00%	0,00%	2,14%	216	216	216			
	Cilem	-	-	-	216	0,00%	0,00%	2,20%	216	216	216			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.063	0,45%	1,13%	1,38%	380	1.427	601			
	CF 1	195	110	334	331	5,25%	6,13%	6,15%	(3)	136	221			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	331	5,92%	7,79%	7,84%	(3)	136	221			
	CF 2	441	1.352	1.348	1.732	0,32%	0,94%	1,20%	383	1.291	380			
	Mitraguna & Others	441	1.183	1.348	1.442	0,46%	1,35%	1,44%	94	1.002	260			
	Pensiun	-	169	-	289	0,00%	0,00%	0,65%	289	289	120			
	Total Pembiayaan	660	1.510	1.729	3.577	0,42%	0,96%	1,96%	1.848	2.918	2.067	1,37%	30,11%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,76%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	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	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-686,12%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	191.076	162.108	185.571	(5.505)	
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,39	3,42	0,03	0,72
CIF Payroll	2.226	1.039	1.063	24	(1.163)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	5.364	6.273	(1.908)	910	(231)	-3,55%	(516)	-7,60%	14.374	43,64%	(8.101)
2	Tabungan	175.767	198.253	205.130	205.769	4.592	639	7.516	3,79%	30.002	17,07%	191.167	107,64%	14.602
3	Deposito	41.842	50.886	50.483	50.438	(773)	(45)	(448)	-0,88%	8.596	20,54%	42.458	118,79%	7.980
	Total	224.399	255.644	260.977	262.481	1.911	1.504	6.836	2,67%	38.081	16,97%	247.999	105,84%	14.481
	CASA	182.557	204.758	210.494	212.043	2.684	1.549	7.285	3,56%	29.486	16,15%	205.541	103,16%	6.502
	(%) CASA	81,35%	80,09%	80,66%	80,78%									
	FDR	108,91%	102,51%	101,03%	100,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.758	5.814		56	(379)	-6,12%	1.731	42,41%	-	0,00%	5.814
2	Giro ISE	1.486	3.178	2.634	2.670		36	(508)	-15,98%	1.184	79,66%		0,00%	2.670
3	Tabungan ISE	2.597	3.016	3.124	3.144		20	129	4,26%	548	21,09%		0,00%	3.144
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.365	450	2.085	1.635	-1.166	688	-368	1.397	103.342	94,22%	(5.978)
	KUR	92.544	90.757	91.519	450	2.085	1.635	-934	762	-1.025	1.323	97.667	93,71%	(6.148)
	Non KUR	5.189	5.919	5.846	-	-	0	-232	-74	657	74	5.676	102,99%	170
3	PWG	10.721	22.181	23.418	2.614	1.929	-685	1.305	1.237	12.697	692	32.125	72,90%	(8.707)
	Cilem	6.388	13.681	14.462	917	1.001	84	943	781	8.074	220	21.573	67,04%	(7.111)
	Gadai	4.333	8.500	8.956	1.697	928	-769	362	456	4.623	472	10.553	84,87%	(1.596)
4	CFG	134.342	140.777	140.462	3.168	2.222	-946	1.543	-315	6.119	2.537	156.757	89,60%	(16.296)
	CF 1	27.563	25.063	24.790	-	-	0	-271	-273	-2.773	273	32.202	76,98%	(7.412)
	Total Griya	18.820	16.452	16.351	-	-	0	0	-101	-2.469	101	21.615	75,65%	(5.264)
	• Total Non Program	5.808	4.898	4.844	-	-	0	-59	-54	-964	54	6.766	71,60%	(1.921)
	• Program	13.012	11.553	11.507	-	-	0	-124	-47	-1.506	47	14.849	77,49%	(3.343)
	Oto	8.743	8.611	8.439	-	-	0	-271	-172	-304	172	10.587	79,71%	(2.148)
	CF 2	106.779	115.714	115.672	3.168	2.222	-946	1.813	-42	8.892	2.264	124.556	92,87%	(8.884)
	Mitraguna & Others	66.464	74.478	74.911	2.678	2.192	-486	1.897	433	8.447	1.759	82.423	90,89%	(7.512)
	Pensiun	40.315	41.236	40.761	490	30	-460	-84	-475	446	505	42.133	96,74%	(1.372)
	Total Pembiayaan	244.391	262.053	263.663	6.232	6.236	4	1.571	1.610	19.272	4.626	293.820	89,74%	(30.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	4.777	0,95%	0,81%	4,91%	3.997	3.846	3.831			
	KUR	830	846	683	4.013	0,90%	0,75%	4,38%	3.330	3.183	3.167			
	Non KUR	101	100	97	764	1,95%	1,64%	13,07%	667	663	664			
3	PWG	7	-	-	289	0,06%	0,00%	1,23%	289	282	289			
	Cilem	-	-	-	65	0,00%	0,00%	0,45%	65	65	65			
	Gadai	7	-	-	223	0,15%	0,00%	2,49%	223	217	223			
4	CFG	949	1.067	1.430	6.050	0,71%	1,02%	4,31%	4.621	5.101	4.984			
	CF 1	949	1.067	983	2.878	3,44%	3,92%	11,61%	1.895	1.929	1.811			
	Total Griya	745	834	757	2.549	3,96%	4,60%	15,59%	1.792	1.804	1.714			
	Oto	204	232	226	329	2,34%	2,63%	3,90%	103	125	97			
	CF 2	-	-	446	3.172	0,00%	0,39%	2,74%	2.726	3.172	3.172			
	Mitraguna & Others	-	-	446	3.002	0,00%	0,60%	4,01%	2.555	3.002	3.002			
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	11.116	0,81%	0,84%	4,22%	8.906	9.147	9.103	0,17%	96,00%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	1.069	1,10%	0,87%	1,10%	232	(9)	63			
	KUR	744	631	547	779	0,80%	0,60%	0,85%	233	35	149			
	Non KUR	334	375	290	289	6,43%	4,89%	4,95%	(1)	(45)	(86)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.634	0,59%	1,32%	1,88%	773	1.841	758			
	CF 1	666	701	687	1.016	2,42%	2,74%	4,10%	329	349	315			
	Total Griya	558	559	557	886	2,96%	3,38%	5,42%	329	328	326			
	Oto	108	142	130	130	1,24%	1,51%	1,54%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,40%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,16%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.709	0,79%	1,03%	1,41%	1.005	1.767	821	3,68%	-161,81%	2,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.574	251.305	266.152	24.578	
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.958	2.748	261	(210)	(85)	-2,99%	(889)	-24,45%	9.639	28,51%	(6.891)
2	Tabungan	133.319	154.882	153.025	153.376	2.042	352	(1.506)	-0,97%	20.057	15,04%	144.556	106,10%	8.820
3	Deposito	34.970	33.332	33.170	33.670	560	500	338	1,02%	(1.300)	-3,72%	36.234	92,92%	(2.564)
	Total	171.926	191.046	189.153	189.794	2.862	641	(1.252)	-0,66%	17.868	10,39%	190.428	99,67%	(634)
	CASA	136.957	157.715	155.983	156.124	2.302	141	(1.591)	-1,01%	19.167	14,00%	154.194	101,25%	1.930
	(%) CASA	79,66%	82,55%	82,46%	82,26%									
	FDR	77,08%	67,13%	68,05%	67,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.419	2.491		73	190	8,26%	457	22,47%	-	0,00%	2.491
2	Giro ISE	95	517	728	728		0	211	40,83%	633	667,33%		0,00%	728
3	Tabungan ISE	1.439	1.285	1.191	1.264		73	(21)	-1,62%	(176)	-12,20%		0,00%	1.264
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.919	-	645	645	-1.287	351	-27	294	21.588	87,63%	(2.669)
	KUR	17.446	17.524	17.898	-	645	645	-984	375	452	270	19.977	89,59%	(2.079)
	Non KUR	1.500	1.044	1.021	-	-	0	-302	-23	-479	23	1.611	63,35%	(590)
3	PWG	1.695	7.408	8.195	388	934	546	354	787	6.500	147	6.399	128,08%	1.796
	Cilem	1.695	7.408	8.195	388	934	546	354	787	6.500	147	6.399	128,08%	1.796
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.614	386	1.295	909	-2.978	-659	-10.261	1.954	115.400	88,05%	(13.786)
	CF 1	3.054	2.795	2.763	-	-	0	-55	-32	-291	32	3.488	79,23%	(724)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.888	-	-	0	-55	-32	-225	32	2.433	77,59%	(545)
	CF 2	108.821	99.477	98.850	386	1.295	909	-2.923	-627	-9.970	1.922	111.912	88,33%	(13.062)
	Mitraguna & Others	34.866	41.418	41.163	300	1.265	965	-115	-255	6.298	1.520	37.641	109,36%	3.522
	Pensiun	73.955	58.059	57.687	86	30	-56	-2.808	-372	-16.268	402	74.271	77,67%	(16.584)
	Total Pembiayaan	132.514	128.248	128.727	774	2.874	2.100	-3.910	479	-3.787	2.395	143.386	89,78%	(14.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	530	94	389	1,59%	0,51%	2,06%	295	87	(141)			
	KUR	199	530	94	188	1,14%	0,54%	1,05%	94	(12)	(343)			
	Non KUR	102	-	-	201	6,82%	0,00%	19,73%	201	99	201			
3	PWG	-	-	-	202	0,00%	0,00%	2,47%	202	202	202			
	Cilem	-	-	-	202	0,00%	0,00%	2,47%	202	202	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	4.130	0,05%	1,21%	4,06%	2.896	4.071	2.261			
	CF 1	54	31	28	169	1,76%	1,01%	6,12%	141	115	138			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	169	2,55%	1,47%	8,96%	141	115	138			
	CF 2	5	1.838	1.206	3.961	0,00%	1,21%	4,01%	2.755	3.956	2.123			
	Mitraguna & Others	5	1.758	1.125	2.565	0,01%	2,72%	6,23%	1.440	2.560	807			
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.315	1.396	1.316			
	Total Pembiayaan	360	2.399	1.328	4.721	0,27%	1,04%	3,67%	3.393	4.361	2.322	3,78%	-3,05%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	328	366	364	0,37%	1,97%	1,93%	(2)	295	36			
	KUR	60	232	366	364	0,34%	2,09%	2,04%	(2)	305	133			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	1.169	8,75%	0,62%	1,15%	537	(8.619)	(1.450)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	1.169	8,99%	0,64%	1,18%	537	(8.616)	(1.450)			
	Mitraguna & Others	915	322	322	860	2,62%	0,78%	2,09%	537	(55)	537			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,19%	535	(8.324)	(1.413)	2,09%	-75,22%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.590	172.251	188.531	22.941	
2	Contribution Margin	761	2.198	8.358	7.597	-998,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,33	2,54	2,54	0,00	0,21
CIF Payroll	1.568	1.521	1.508	(13)	(60)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.847	1.905	(204)	58	(409)	-17,67%	(933)	-32,88%	7.495	25,42%	(5.589)
2	Tabungan	118.896	130.042	131.973	130.994	5.288	(979)	952	0,73%	12.097	10,17%	132.336	98,99%	(1.343)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	149.381	148.459	4.937	(921)	559	0,38%	14.203	10,58%	153.169	96,93%	(4.710)
	CASA	121.735	132.356	133.820	132.899	5.084	(921)	543	0,41%	11.164	9,17%	139.831	95,04%	(6.932)
	(%) CASA	90,67%	89,49%	89,58%	89,52%									
	FDR	193,63%	185,65%	186,73%	187,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	3.683	3.739		56	(263)	-6,56%	(186)	-4,74%	-	0,00%	3.739
2	Giro ISE	2.210	1.269	1.144	1.140		(4)	(129)	-10,13%	(1.070)	-48,41%		0,00%	1.140
3	Tabungan ISE	1.714	2.732	2.539	2.598		60	(134)	-4,91%	884	51,55%		0,00%	2.598
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.446	1.660	2.325	665	841	941	-3.816	1.384	76.854	94,26%	(4.409)
	KUR	69.790	66.016	66.819	1.660	2.125	465	1.010	803	-2.971	1.322	70.240	95,13%	(3.422)
	Non KUR	6.471	5.488	5.627	-	200	200	-168	138	-845	62	6.614	85,07%	(987)
3	PWG	2.698	8.741	9.386	262	840	578	301	644	6.687	196	11.023	85,15%	(1.637)
	Cilem	2.698	8.741	9.386	262	840	578	301	644	6.687	196	11.023	85,15%	(1.637)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	197.049	1.779	3.851	2.072	1.026	2.774	16.203	1.076	199.512	98,77%	(2.462)
	CF 1	24.361	31.792	32.983	197	1.684	1.487	41	1.191	8.622	493	26.703	123,52%	6.280
	Total Griya	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Total Non Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	12	4.445	112,49%	555
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.691	197	1.684	1.487	41	1.202	7.487	481	21.897	126,46%	5.794
	CF 2	156.485	162.483	164.066	1.582	2.167	585	985	1.584	7.582	583	172.808	94,94%	(8.742)
	Mitraguna & Others	140.742	148.597	150.308	1.582	2.167	585	1.270	1.712	9.566	455	155.396	96,73%	(5.088)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	278.933	3.701	7.015	3.315	2.160	4.351	18.973	2.664	287.544	97,01%	(8.611)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	439	551	2.153	0,00%	0,77%	2,97%	1.603	2.153	1.714			
	KUR	-	398	511	1.874	0,00%	0,77%	2,80%	1.363	1.874	1.476			
	Non KUR	-	41	40	279	0,00%	0,73%	4,96%	239	279	238			
3	PWG	-	-	-	128	0,00%	0,00%	1,36%	128	128	128			
	Cilem	-	-	-	128	0,00%	0,00%	1,36%	128	128	128			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	4.497	2,52%	1,36%	2,28%	1.853	(66)	2.359			
	CF 1	1.171	1.100	1.509	2.719	4,81%	4,75%	8,24%	1.210	1.548	1.619			
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20			
	Oto	766	1.100	1.130	2.699	3,79%	4,27%	9,75%	1.568	1.933	1.599			
	CF 2	3.391	1.038	1.134	1.778	2,17%	0,70%	1,08%	644	(1.614)	740			
	Mitraguna & Others	3.391	1.038	1.134	1.413	2,41%	0,76%	0,94%	279	(1.978)	375			
	Pensiun	-	-	-	365	0,00%	0,00%	2,65%	365	365	365			
	Total Pembiayaan	4.563	2.577	3.194	6.778	1,76%	1,16%	2,43%	3.584	2.215	4.201	0,32%	86,95%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	519	518	518	0,06%	0,72%	0,72%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,78%	-	473	(1)			
	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	2.701	2.455	2.527	2.527	1,49%	1,30%	1,28%	-	(175)	72			
	CF 1	362	709	781	781	1,49%	2,46%	2,37%	-	418	72			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	781	1,79%	2,95%	2,82%	-	418	72			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,07%	1,06%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,18%	1,16%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.045	1,06%	1,11%	1,09%	-	298	72	1,20%	-10,16%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	260.376	264.312	276.443	16.067	
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,23	3,28	0,05	0,51
CIF Payroll	636	1.542	1.643	101	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.308	-	-	-	0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-	0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-	0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-	0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	196.600	349.157	-	(196.600)	
2	Contribution Margin	3.449	4.424	-	(3.449)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,64	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	214	668	-	(668)	(214)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.595	1.602	657	8	577	56,23%	95	6,30%	4.003	40,03%	(2.400)
2	Tabungan	77.097	95.902	99.735	99.635	2.511	(100)	3.733	3,89%	22.538	29,23%	82.429	120,87%	17.206
3	Deposito	8.333	13.467	13.508	13.598	(12)	90	131	0,97%	5.265	63,19%	9.029	150,60%	4.569
	Total	86.937	110.395	114.838	114.835	3.155	(3)	4.441	4,02%	27.898	32,09%	95.461	120,30%	19.375
	CASA	78.604	96.928	101.330	101.237	3.167	(93)	4.310	4,45%	22.633	28,79%	86.431	117,13%	14.806
	(%) CASA	90,42%	87,80%	88,24%	88,16%									
	FDR	27,35%	46,81%	45,67%	45,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.509	27.723		214	(443)	-1,57%	3.291	13,47%	-	0,00%	27.723
2	Giro ISE	1.505	1.023	1.574	1.592		18	569	55,65%	87	5,76%		0,00%	1.592
3	Tabungan ISE	19.127	23.343	22.135	22.331		196	(1.012)	-4,34%	3.204	16,75%		0,00%	22.331
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.419	650	860	210	809	296	10.510	564	17.599	104,66%	820
	KUR	7.722	16.929	16.872	650	500	-150	644	-56	9.151	556	17.082	98,77%	(210)
	Non KUR	188	1.195	1.547	-	360	360	165	352	1.360	8	517	299,17%	1.030
3	PWG	1.199	7.125	7.732	179	647	468	936	607	6.533	41	7.689	100,56%	43
	Cilem	1.199	7.125	7.732	179	647	468	936	607	6.533	41	7.689	100,56%	43
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.300	649	100	-549	1.114	-122	11.627	222	24.603	106,90%	1.697
	CF 1	4.501	8.858	8.710	249	-	-249	889	-148	4.209	148	5.723	152,20%	2.987
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	• Total Non Program	108	76	76	-	-	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.634	249	-	-249	889	-148	4.241	148	5.297	163,01%	3.338
	CF 2	10.171	17.564	17.590	400	100	-300	224	26	7.418	74	18.880	93,16%	(1.290)
	Mitraguna & Others	10.171	15.574	15.607	400	100	-300	233	33	5.436	67	17.990	86,76%	(2.382)
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	52.451	1.478	1.607	129	2.859	780	28.671	827	49.891	105,13%	2.560

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	414	0,00%	0,00%	2,25%	414	414	414			
	KUR	-	-	-	414	0,00%	0,00%	2,46%	414	414	414			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	23	0,00%	0,00%	0,30%	23	23	23			
	Cilem	-	-	-	23	0,00%	0,00%	0,30%	23	23	23			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	854	0,00%	0,34%	3,25%	764	854	699			
	CF 1	-	156	90	717	0,00%	1,02%	8,23%	626	717	561			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	717	0,00%	1,03%	8,30%	626	717	561			
	CF 2	-	-	-	138	0,00%	0,00%	0,78%	138	138	138			
	Mitraguna & Others	-	-	-	138	0,00%	0,00%	0,88%	138	138	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	1.291	0,00%	0,17%	2,46%	1.201	1.291	1.136	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	81.816	86.938	108.244	26.428	
2	Contribution Margin	549	842	1.578	1.029	-187,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	17.220	17.226	(210)	6	11.796	217,24%	(62.814)	-78,48%	93.470	18,43%	(76.244)
2	Tabungan	33.280	44.566	44.638	45.761	939	1.123	1.195	2,68%	12.481	37,50%	38.014	120,38%	7.747
3	Deposito	18.866	77.656	77.340	77.340	1.032	0	(316)	-0,41%	58.473	309,93%	19.836	389,91%	57.504
	Total	132.186	127.652	139.197	140.326	1.760	1.129	12.674	9,93%	8.140	6,16%	151.319	92,74%	(10.993)
	CASA	113.319	49.996	61.857	62.986	729	1.129	12.990	25,98%	(50.333)	-44,42%	131.484	47,90%	(68.498)
	(%) CASA	85,73%	39,17%	44,44%	44,89%									
	FDR	12,66%	24,75%	23,59%	23,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	1.036	1.039		2	134	14,75%	454	77,74%	-	0,00%	1.039
2	Giro ISE	18	55	146	146		0	91	164,38%	129	731,93%		0,00%	146
3	Tabungan ISE	567	850	890	892		2	43	5,02%	326	57,46%		0,00%	892
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.695	233	645	413	162	582	2.967	64	3.778	97,80%	(83)
	Cilem	728	3.113	3.695	233	645	413	162	582	2.967	64	3.778	97,80%	(83)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.138	954	860	-94	1.046	654	13.130	206	27.778	104,90%	1.360
	CF 1	6.128	9.054	8.980	159	-	-159	122	-74	2.852	74	7.576	118,53%	1.404
	Total Griya	4.538	7.289	7.267	-	-	0	0	-22	2.730	22	4.915	147,87%	2.353
	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.173	-	-	0	172	-2	1.173	2	0	0,00%	1.173
	Oto	1.591	1.765	1.713	159	-	-159	122	-52	122	52	2.662	64,36%	(949)
	CF 2	9.879	19.429	20.158	795	860	65	924	728	10.278	132	20.202	99,78%	(44)
	Mitraguna & Others	9.209	18.517	19.251	795	860	65	929	733	10.042	127	18.475	104,20%	775
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	32.833	1.187	1.505	318	1.208	1.236	16.097	270	31.556	104,05%	1.277

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	42	0,00%	0,00%	1,13%	42	42	42			
	Cilem	-	-	-	42	0,00%	0,00%	1,13%	42	42	42			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	139	0,00%	0,00%	0,48%	(117)	139	(119)			
	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	-	258	257	139	0,00%	1,32%	0,69%	(117)	139	(119)			
	Mitraguna & Others	-	258	257	139	0,00%	1,39%	0,72%	(117)	139	(119)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	181	0,00%	0,81%	0,55%	(76)	181	(78)	0,29%	46,99%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.620	132.186	125.892	(15.728)	
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,52	3,57	0,05	0,42
CIF Payroll	562	731	730	(1)	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.464	1.475	(2.713)	11	1.103	296,23%	(273)	-15,61%	8.707	16,94%	(7.232)
2	Tabungan	52.637	67.696	65.786	66.696	3.154	909	(1.000)	-1,48%	14.059	26,71%	59.126	112,80%	7.570
3	Deposito	30.502	32.660	31.925	31.925	(207)	0	(735)	-2,25%	1.424	4,67%	31.501	101,35%	424
	Total	84.886	100.728	99.176	100.096	234	920	(632)	-0,63%	15.210	17,92%	99.334	100,77%	762
	CASA	54.385	68.068	67.251	68.171	442	920	102	0,15%	13.786	25,35%	67.833	100,50%	338
	(%) CASA	64,07%	67,58%	67,81%	68,11%									
	FDR	15,32%	28,93%	30,48%	30,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.712	2.470		(242)	1.318	114,38%	491	24,80%	-	0,00%	2.470
2	Giro ISE	1.572	313	1.354	1.354		0	1.041	332,14%	(218)	-13,85%		0,00%	1.354
3	Tabungan ISE	407	839	1.358	1.116		(243)	277	33,02%	708	173,99%		0,00%	1.116
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	8.119	344	594	250	169	503	5.191	91	5.655	143,58%	2.464
	Cilem	2.928	7.616	8.119	344	594	250	169	503	5.191	91	5.655	143,58%	2.464
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.114	617	712	95	925	588	12.035	124	18.905	116,97%	3.208
	CF 1	3.825	6.546	6.465	247	-	-247	135	-82	2.640	82	4.911	131,65%	1.554
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
	• Total Non Program	789	1.474	1.473	-	-	0	-3	-2	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.992	247	-	-247	135	-80	1.956	80	3.839	130,03%	1.153
	CF 2	6.254	14.979	15.649	370	712	342	789	670	9.395	42	13.995	111,82%	1.654
	Mitraguna & Others	5.039	13.436	14.097	100	692	592	660	661	9.058	31	11.989	117,58%	2.108
	Pensiun	1.215	1.544	1.552	270	20	-250	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.233	962	1.306	344	1.094	1.091	17.226	215	24.560	123,10%	5.673

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	430	0,82%	0,37%	1,95%	351	348	400			
	CF 1	83	-	79	339	2,17%	1,21%	5,24%	260	256	339			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	339	2,73%	1,56%	6,79%	260	256	339			
	CF 2	-	31	-	92	0,00%	0,00%	0,59%	92	92	61			
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,65%	92	92	61			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	430	0,64%	0,27%	1,42%	351	348	400	8,14%	-471,86%	6,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	45	45	0,00%	0,21%	0,20%	-	45	31			
	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	-	14	45	45	0,00%	0,30%	0,29%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,32%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	80.806	86.720	100.528	19.722	
2	Contribution Margin	1.002	1.421	1.630	628	-62,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,49	3,40	(0,09)	0,14
CIF Payroll	491	557	392	(165)	(99)