

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.289.545	1.306.271	(97.170)	16.726	(107.838)	-7,63%	195.209	17,57%	1.422.021	91,86%	(115.750)
2	Tabungan	4.778.169	5.505.119	5.482.481	5.497.179	387.504	14.698	(7.940)	-0,14%	719.010	15,05%	5.182.062	106,08%	315.117
3	Deposito	1.667.902	1.627.216	1.596.944	1.616.038	(70.429)	19.094	(11.178)	-0,69%	(51.864)	-3,11%	1.695.532	95,31%	(79.494)
Total		7.557.133	8.546.444	8.368.969	8.419.488	219.905	50.519	(126.956)	-1,49%	862.355	11,41%	8.299.616	101,44%	119.872
CASA		5.889.231	6.919.228	6.772.025	6.803.450	290.334	31.425	(115.778)	-1,67%	914.219	15,52%	6.604.083	103,02%	199.367
(% CASA)		77,93%	80,96%	80,92%	80,81%									
FDR		79,28%	79,23%	82,16%	81,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.242	360.471		(1.772)	(5.297)	-1,45%	56.093	18,43%	399.069	90,33%	(38.598)
2	Giro ISE	93.275	88.775	94.977	97.929		2.951	9.154	10,31%	4.654	4,99%	150.822	64,93%	(52.893)
3	Tabungan ISE	174.173	229.504	236.431	231.708		(4.723)	2.204	0,96%	57.535	33,03%	187.112	123,83%	44.596
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.178	179.502	2.280	-177.222	174.663	-14.110	130.570	16.390	901.947	105,90%	53.230
	Linkage	583.855	720.364	715.279	177.200	-	(177.200)	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	239.899	2.302	2.280	-22	2.641	-9.025	-854	11.305	284.672	84,27%	(44.777)
	• Local Champion	177.655	182.232	175.399	2.050	-	-2.050	5.250	-6.832	-2.255	6.832	190.795	91,93%	(15.396)
	• Value Chain	63.098	66.692	64.499	252	2.280	2.028	-2.610	-2.193	1.402	4.473	93.880	68,70%	(29.381)
2	MBG	1.025.144	1.051.900	1.065.148	40.097	52.458	12.361	1.690	13.248	40.004	39.210	1.139.485	93,48%	(74.337)
	KUR	965.396	993.508	1.006.780	39.137	50.617	11.480	2.886	13.272	41.384	37.345	1.074.013	93,74%	(67.233)
	Non KUR	59.748	58.392	58.368	960	1.841	881	-1.196	-24	-1.380	1.865	65.472	89,15%	(7.104)
3	PWG	255.819	538.581	580.791	90.693	111.300	20.607	30.241	42.210	324.972	69.090	601.092	96,62%	(20.301)
	Cilem	149.863	366.173	401.152	40.820	56.737	15.917	19.595	34.979	251.289	21.758	432.657	92,72%	(31.505)
	Gadai	105.956	172.408	179.639	49.873	54.563	4.690	10.646	7.231	73.684	47.332	168.435	106,65%	11.204
4	CFG	3.885.901	4.211.869	4.274.626	116.001	150.979	34.978	23.924	62.757	388.724	88.222	4.354.361	98,17%	(79.735)
	CF 1	838.535	900.893	914.153	19.775	31.892	12.117	4.556	13.261	75.618	18.632	919.422	99,43%	(5.269)
	Total Griya	595.912	600.711	605.522	6.034	13.041	7.007	0	4.811	9.610	8.230	636.591	95,12%	(31.069)
	• Total Non Program	435.065	452.228	457.655	5.716	12.402	6.686	-4.115	5.427	22.590	6.975	453.034	101,02%	4.621
	• Program	160.848	148.482	147.867	318	639	321	-1.118	-615	-12.981	1.254	183.557	80,56%	(35.690)
	Oto	242.622	300.182	308.631	13.741	18.852	5.110	4.556	8.449	66.008	10.402	282.830	109,12%	25.800
	CF 2	3.047.367	3.310.976	3.360.473	96.226	119.087	22.861	19.368	49.497	313.106	69.590	3.434.939	97,83%	(74.466)
	Mitraguna & Others	2.497.673	2.750.501	2.797.436	85.626	110.170	24.544	20.016	46.935	299.763	63.235	2.845.615	98,31%	(48.179)
	Pensium	549.694	560.475	563.037	10.600	8.917	-1.683	-648	2.562	13.343	6.355	589.324	95,54%	(26.288)
Total Pembiayaan		5.991.472	6.771.638	6.875.743	426.293	317.017	-109.275	230.518	104.105	884.270	212.912	6.996.885	98,27%	(121.142)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	144	0,16%	0,02%	0,02%	(5)	(1.147)	(44)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	144	0,54%	0,06%	0,06%	(5)	(1.147)	(44)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	12.405	1,12%	1,84%	1,16%	(6.929)	929	(6.929)			
	KUR	9.838	15.519	15.519	9.961	1,02%	1,56%	0,99%	(5.558)	123	(5.558)			
	Non KUR	1.638	3.815	3.815	2.444	2,74%	6,53%	4,19%	(1.371)	806	(1.371)			
3	PWG	124	4	4	2.316	0,05%	0,00%	0,40%	2.312	2.191	2.312			
	Cilem	118	-	-	2.310	0,08%	0,00%	0,58%	2.310	2.192	2.310			
	Gadai	7	4	4	6	0,01%	0,00%	0,00%	2	(1)	2			
4	CFG	59.411	72.096	65.976	55.721	1,53%	1,57%	1,30%	(10.254)	(3.690)	(16.375)			
	CF 1	35.165	39.232	37.416	32.533	4,19%	4,15%	3,56%	(4.883)	(2.632)	(6.699)			
	Total Griya	29.490	30.424	28.365	23.462	4,95%	4,72%	3,87%	(4.903)	(6.029)	(6.963)			
	Oto	5.675	8.808	9.051	9.071	2,34%	3,02%	2,94%	20	3.397	264			
	CF 2	24.246	32.864	28.560	23.188	0,80%	0,86%	0,69%	(5.371)	(1.058)	(9.676)			
	Mitraguna & Others	22.605	29.933	26.523	21.727	0,91%	0,96%	0,78%	(4.796)	(878)	(8.205)			
	Pensium	1.642	2.931	2.037	1.461	0,30%	0,36%	0,26%	(576)	(181)	(1.470)			
Total Pembiayaan		72.302	91.622	85.462	70.586	1,21%	1,26%	1,03%	(14.877)	(1.716)	(21.036)	1,24%	-20,72%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	23.510	1,84%	2,28%	2,21%	(479)	4.633	984			
	KUR	14.751	17.487	19.071	18.522	1,53%	1,92%	1,84%	(548)	3.771	1.036			
	Non KUR	4.126	5.039	4.918	4.987	6,91%	8,42%	8,54%	69	862	(52)			
3	PWG	-	7	7	-	0,00%	0,00%	0,00%	(7)	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	-	0,00%	0,00%	0,00%	(7)	-	(7)			
4	CFG	50.713	73.070	64.848	62.745	1,31%	1,54%	1,47%	(2.102)	12.032	(10.325)			
	CF 1	15.203	26.509	23.133	20.446	1,81%	2,57%	2,24%	(2.687)	5.243	(6.063)			
	Total Griya	12.941	22.897	19.164	16.346	2,17%	3,19%	2,70%	(2.818)	3.405	(6.551)			
	Oto	2.262	3.611	3.970	4.100	0,93%	1,32%	1,33%	130	1.838	489			
	CF 2	35.510	46.561	41.714	42.299	1,17%	1,26%	1,26%	585	6.789	(4.262)			
	Mitraguna & Others	25.071	43.527	40.668	40.425	1,00%	1,48%	1,45%	(243)	15.353	(3.103)			
	Pensium	10.439	3.034	1.047	1.875	0,17%	0,02%	0,33%	828	(8.564)	(1.159)			
Total Pembiayaan		71.311	96.779	89.996	87.408	1,19%	1,33%	1,27%	(2.588)	16.097	(9.372)	1,12%	11,52%	-0,1%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	13.742	13.970	(582)	228	186	1,35%	4.993	55,62%	22.506	62,07%	(8.536)
2	Tabungan	318.561	344.246	363.851	365.569	(2.287)	1.718	21.323	6,19%	47.008	14,76%	339.786	107,59%	25.783
3	Deposito	104.995	106.389	106.058	105.958	(1.163)	(100)	(432)	-0,41%	963	0,92%	105.764	100,18%	193
	Total	432.533	464.421	483.651	485.497	(4.032)	1.846	21.076	4,54%	52.964	12,25%	468.057	103,73%	17.440
	CASA	327.538	358.031	377.593	379.539	(2.869)	1.946	21.508	6,01%	52.001	15,88%	362.292	104,76%	17.247
	(%) CASA	75,73%	77,09%	78,07%	78,18%									
	FDR	79,97%	81,04%	78,05%	77,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	13.995	13.775		(221)	(554)	-3,87%	3.469	33,66%	-	0,00%	13.775
2	Giro ISE	2.678	2.163	2.537	2.539		2	377	17,42%	(139)	-5,19%		0,00%	2.539
3	Tabungan ISE	7.628	9.166	8.458	8.235		(223)	(931)	-10,15%	607	7,96%		0,00%	8.235
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	31.035	60,11%	(12.379)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	27.536	67,75%	(8.880)
	• Local Champion	13.476	11.751	11.632	-	-	0	-121	-119	-1.844	119	14.852	78,32%	(3.220)
	• Value Chain	9.700	8.043	7.025	-	-	-	-18	-1.018	-2.675	1.018	12.685	55,38%	(5.660)
2	MBG	32.111	33.279	33.702	1.110	1.600	490	-9	423	1.591	1.177	37.112	90,81%	(3.409)
	KUR	29.277	30.950	31.263	1.110	1.400	290	170	313	1.986	1.087	34.170	91,49%	(2.907)
	Non KUR	2.834	2.329	2.439	-	200	200	-178	110	-395	90	2.942	82,92%	(502)
3	PWG	33.786	48.657	50.828	7.337	8.150	812	1.519	2.171	17.042	5.979	40.601	125,19%	10.226
	Cilem	19.457	29.181	29.568	2.077	2.302	226	255	387	10.111	1.916	22.471	131,58%	7.096
	Gadai	14.329	19.476	21.260	5.261	5.847	586	1.264	1.784	6.931	4.063	18.130	117,26%	3.130
4	CFG	256.811	274.638	274.302	7.590	7.999	409	-800	-335	17.491	8.335	271.098	101,18%	3.204
	CF 1	12.729	15.398	15.558	659	565	-94	178	160	2.830	405	14.486	107,40%	1.072
	Total Griya	2.031	4.248	4.373	158	158	0	0	126	2.342	32	2.489	175,71%	1.884
	• Total Non Program	2.031	4.080	4.206	-	158	158	-33	126	2.175	31	2.489	169,00%	1.717
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.185	501	408	-94	178	34	488	373	11.997	93,23%	(812)
	CF 2	244.083	259.239	258.744	6.931	7.434	503	-978	-495	14.661	7.929	256.612	100,83%	2.132
	Mitraguna & Others	223.458	235.936	235.416	6.417	6.993	576	-1.295	-520	11.958	7.513	234.706	100,30%	710
	Pensiun	20.624	23.303	23.328	514	441	-73	317	24	2.703	417	21.906	106,49%	1.422
	Total Pembiayaan	345.884	376.367	377.489	16.037	17.749	1.712	571	1.122	31.604	16.627	379.846	99,38%	(2.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	430	0,71%	4,92%	1,28%	(1.207)	201	(456)			
	KUR	230	808	1.439	354	0,78%	4,65%	1,13%	(1.085)	124	(454)			
	Non KUR	-	79	199	76	0,00%	8,53%	3,13%	(122)	76	(3)			
3	PWG	-	-	4	-	0,00%	0,01%	0,00%	(4)	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	4	-	0,00%	0,02%	0,00%	(4)	-	-			
4	CFG	1.832	1.731	1.012	1.108	0,71%	0,37%	0,40%	96	(724)	(623)			
	CF 1	169	232	59	418	1,33%	0,38%	2,69%	359	248	186			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	418	1,28%	0,53%	3,73%	359	281	204			
	CF 2	1.662	1.499	953	690	0,68%	0,37%	0,27%	(263)	(972)	(809)			
	Mitraguna & Others	1.662	1.274	953	690	0,74%	0,40%	0,29%	(263)	(972)	(583)			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	1.556	0,60%	0,71%	0,41%	(1.115)	(505)	(1.081)	0,44%	-7,97%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	310	0,23%	0,73%	0,92%	66	237	146			
	KUR	73	164	244	310	0,25%	0,79%	0,99%	66	237	146			
	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	3.395	0,34%	1,33%	1,24%	(264)	2.527	(125)			
	CF 1	-	132	280	280	0,00%	1,82%	1,80%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,50%	-	280	148			
	CF 2	868	3.387	3.380	3.115	0,36%	1,30%	1,20%	(264)	2.247	(272)			
	Mitraguna & Others	868	3.387	3.380	3.115	0,39%	1,43%	1,32%	(264)	2.247	(272)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	3.705	0,27%	1,04%	0,98%	(199)	2.764	22	0,40%	59,10%	-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.759	2.520	999	(239)	(1.077)	-29,95%	1.034	69,59%	8.643	29,16%	(6.123)
2	Tabungan	231.208	252.124	249.434	250.285	9.602	851	(1.840)	-0,73%	19.076	8,25%	249.114	100,47%	1.170
3	Deposito	90.995	77.625	77.118	77.102	(442)	(15)	(522)	-0,67%	(13.892)	-15,27%	91.892	83,90%	(14.790)
	Total	323.689	333.347	329.311	329.907	10.160	597	(3.439)	-1,03%	6.218	1,92%	349.650	94,35%	(19.743)
	CASA	232.695	255.722	252.193	252.805	10.602	612	(2.917)	-1,14%	20.110	8,64%	257.758	98,08%	(4.953)
	(%) CASA	71,89%	76,71%	76,58%	76,63%									
	FDR	38,52%	40,66%	42,44%	42,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.953	9.729		(224)	441	4,74%	1.967	25,35%	-	0,00%	9.729
2	Giro ISE	590	1.189	764	672		(93)	(517)	-43,49%	81	13,76%		0,00%	672
3	Tabungan ISE	7.171	8.100	9.189	9.057		(131)	958	11,82%	1.886	26,30%		0,00%	9.057
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	29.580	1.300	1.100	-200	253	-128	-6.785	1.228	42.922	68,92%	(13.342)
	KUR	33.975	26.732	26.543	1.000	950	-50	11	-189	-7.433	1.139	40.290	65,88%	(13.748)
	Non KUR	2.390	2.977	3.038	300	150	-150	242	61	648	89	2.632	115,41%	406
3	PWG	10.065	21.247	24.285	4.302	4.764	462	2.110	3.038	14.220	1.726	26.292	92,37%	(2.006)
	Cilem	6.212	14.127	15.944	1.945	2.482	537	1.314	1.817	9.733	665	17.310	92,11%	(1.366)
	Gadai	3.854	7.120	8.341	2.357	2.282	-75	796	1.221	4.487	1.061	8.982	92,87%	(641)
4	CFG	78.172	84.597	85.891	1.408	2.939	1.531	-23	1.294	7.719	1.645	93.884	91,49%	(7.993)
	CF 1	15.674	21.488	22.117	948	1.291	343	443	629	6.443	662	17.607	125,62%	4.510
	Total Griya	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
	• Total Non Program	3.604	3.894	3.853	-	-	0	-49	-42	249	42	4.107	93,81%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	18.265	948	1.291	343	443	671	6.194	620	13.500	135,29%	4.765
	CF 2	62.498	63.109	63.774	460	1.648	1.188	-466	665	1.276	983	76.277	83,61%	(12.503)
	Mitraguna & Others	54.964	55.724	56.030	410	1.150	740	-291	306	1.066	844	67.334	83,21%	(11.304)
	Pensiun	7.534	7.385	7.743	50	498	448	-175	359	210	139	8.943	86,59%	(1.199)
	Total Pembiayaan	124.679	135.553	139.757	7.010	8.803	1.793	2.340	4.204	15.078	4.599	163.174	85,65%	(23.418)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.287	2,92%	6,79%	4,35%	(731)	225	(996)			
	KUR	1.062	2.082	1.533	977	3,13%	5,73%	3,68%	(556)	(86)	(1.105)			
	Non KUR	-	201	485	311	0,00%	16,29%	10,23%	(174)	311	110			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	113	554	499	478	0,14%	0,59%	0,56%	(21)	365	(76)			
	CF 1	113	272	293	273	0,72%	1,36%	1,24%	(20)	161	1			
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)			
	Oto	113	220	250	233	0,93%	1,42%	1,27%	(17)	120	12			
	CF 2	-	282	207	205	0,00%	0,33%	0,32%	(2)	205	(77)			
	Mitraguna & Others	-	282	207	205	0,00%	0,37%	0,37%	(2)	205	(77)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.837	2.517	1.765	1,00%	1,86%	1,26%	(752)	514	(1.072)	2,61%	-106,69%	1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.681	2,33%	5,23%	5,68%	127	835	669			
	KUR	846	1.012	1.553	1.592	2,49%	5,81%	6,00%	39	746	580			
	Non KUR	-	-	-	88	0,00%	0,00%	2,90%	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%	0,47%	(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%	1,30%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	2.087	1,15%	1,45%	1,49%	125	653	666	2,79%	-87,02%	1,3%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.333	27.300	1.491	(33)	1.403	5,42%	3.409	14,27%	35.529	76,84%	(8.229)
2	Tabungan	197.564	215.010	219.667	216.636	3.190	(3.031)	1.626	0,76%	19.072	9,65%	212.134	102,12%	4.502
3	Deposito	16.291	17.393	18.052	18.051	(1.607)	(1)	659	3,79%	1.760	10,80%	17.162	105,18%	890
	Total	237.746	258.299	265.052	261.987	3.073	(3.065)	3.688	1,43%	24.241	10,20%	264.824	98,93%	(2.837)
	CASA	221.455	240.906	247.000	243.936	4.680	(3.064)	3.030	1,26%	22.481	10,15%	247.662	98,50%	(3.727)
	(%) CASA	93,15%	93,27%	93,19%	93,11%									
	FDR	68,74%	65,22%	65,19%	65,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	44.298	40.779		(3.519)	(3.055)	-6,97%	9.966	32,34%	-	0,00%	40.779
2	Giro ISE	20.367	24.404	26.242	25.675		(568)	1.271	5,21%	5.308	26,06%		0,00%	25.675
3	Tabungan ISE	10.446	19.430	18.056	15.104		(2.952)	(4.326)	-22,26%	4.658	44,59%		0,00%	15.104
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Local Champion	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.363	650	1.825	1.175	-776	64	-5.819	1.761	52.347	84,75%	(7.984)
	KUR	46.016	40.498	40.647	650	1.825	1.175	-694	148	-5.369	1.677	47.898	84,86%	(7.251)
	Non KUR	4.166	3.801	3.717	-	-	0	-83	-84	-450	84	4.449	83,54%	(732)
3	PWG	5.806	13.714	15.853	1.809	3.953	2.144	104	2.140	10.047	1.813	23.846	66,48%	(7.993)
	Cilem	4.026	10.294	12.079	662	2.500	1.838	-10	1.785	8.053	715	16.566	72,92%	(4.486)
	Gadai	1.780	3.419	3.774	1.147	1.453	306	115	354	1.994	1.098	7.281	51,83%	(3.507)
4	CFG	106.465	109.661	111.789	2.937	3.618	681	965	2.127	5.324	1.490	117.867	94,84%	(6.078)
	CF 1	51.093	50.574	50.982	1.164	1.153	-11	291	408	-111	745	52.529	97,05%	(1.547)
	Total Griya	39.118	38.098	38.073	550	379	-171	0	-25	-1.045	404	39.521	96,34%	(1.448)
	• Total Non Program	38.883	37.871	37.846	550	379	-171	35	-25	-1.037	404	39.253	96,42%	(1.406)
	• Program	235	227	227	-	-	0	-1	-1	-8	1	268	84,60%	(41)
	Oto	11.975	12.476	12.909	614	774	160	291	433	934	341	13.009	99,23%	(100)
	CF 2	55.372	59.088	60.807	1.773	2.465	692	673	1.719	5.435	746	65.337	93,07%	(4.530)
	Mitraguna & Others	53.214	55.550	57.296	1.340	2.465	1.125	270	1.746	4.082	719	62.160	92,18%	(4.864)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.780	5.396	9.396	4.000	230	4.318	9.351	5.077	195.035	88,59%	(22.255)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.761	2,41%	6,75%	3,97%	(1.228)	554	(473)			
	KUR	992	1.476	2.147	1.239	2,15%	5,30%	3,05%	(908)	247	(237)			
	Non KUR	216	758	842	522	5,18%	22,15%	14,06%	(320)	307	(236)			
3	PWG	-	-	-	233	0,00%	0,00%	1,47%	233	233	233			
	Cilem	-	-	-	233	0,00%	0,00%	1,93%	233	233	233			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.664	4.473	3.583	1.492	1,56%	3,27%	1,33%	(2.091)	(172)	(2.981)			
	CF 1	1.143	2.927	3.357	1.267	2,24%	6,64%	2,49%	(2.090)	124	(1.660)			
	Total Griya	959	2.602	2.936	843	2,45%	7,71%	2,21%	(2.093)	(116)	(1.759)			
	Oto	185	325	421	425	1,54%	3,38%	3,29%	3	240	99			
	CF 2	521	1.547	226	225	0,94%	0,38%	0,37%	(1)	(296)	(1.322)			
	Mitraguna & Others	521	1.547	226	225	0,98%	0,41%	0,39%	(1)	(296)	(1.322)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	3.486	1,76%	3,90%	2,02%	(3.086)	615	(3.222)	2,19%	-8,67%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.808	1,16%	4,48%	4,08%	(175)	1.226	161			
	KUR	582	906	1.146	890	1,27%	2,83%	2,19%	(256)	308	(15)			
	Non KUR	-	742	838	918	0,00%	22,04%	24,70%	80	918	176			
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	1.591	2,78%	1,52%	1,42%	(81)	(1.365)	237			
	CF 1	1.322	884	1.202	1.121	2,59%	2,38%	2,20%	(81)	(200)	237			
	Total Griya	1.322	792	1.110	1.029	3,38%	2,91%	2,70%	(81)	(292)	237			
	Oto	-	92	92	92	0,00%	0,74%	0,71%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,77%	-	(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	3.400	2,20%	2,17%	1,97%	(256)	(190)	348	2,95%	-49,99%	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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	13.036	18.447	11.189	5.410	(18.186)	-49,64%	(3.681)	-16,63%	38.023	48,51%	(19.577)
2	Tabungan	184.167	209.712	209.006	208.885	9.425	(121)	(827)	-0,39%	24.718	13,42%	207.489	100,67%	1.396
3	Deposito	54.206	45.633	44.573	44.573	(4.260)	0	(1.059)	-2,32%	(9.633)	-17,77%	54.846	81,27%	(10.273)
	Total	260.500	291.977	266.615	271.904	16.355	5.289	(20.073)	-6,87%	11.404	4,38%	300.358	90,53%	(28.454)
	CASA	206.294	246.345	222.042	227.331	20.615	5.289	(19.014)	-7,72%	21.037	10,20%	245.512	92,59%	(18.181)
	(%) CASA	79,19%	84,37%	83,28%	83,61%									
	FDR	138,97%	141,26%	155,83%	152,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.205	7.183		(23)	(1.626)	-18,45%	(1.318)	-15,50%	-	0,00%	7.183
2	Giro ISE	2.572	2.040	796	800		5	(1.239)	-60,75%	(1.772)	-68,88%		0,00%	800
3	Tabungan ISE	5.928	6.769	6.410	6.382		(27)	(386)	-5,71%	454	7,66%		0,00%	6.382
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	14.785	-	-	0	-250	-1.050	-6.903	1.050	30.016	49,26%	(15.231)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	14.785	-	-	0	-250	-1.050	-6.903	1.050	26.324	56,17%	(11.539)
	• Local Champion	15.491	11.700	11.511	-	-	0	-250	-188	-3.980	188	16.943	67,94%	(5.431)
	• Value Chain	6.197	4.136	3.273	-	-	-	0	-862	-2.923	862	9.381	34,89%	(6.108)
2	MBG	56.291	49.937	48.449	875	800	-75	-1.259	-1.488	-7.842	2.288	57.818	83,80%	(9.369)
	KUR	53.330	47.520	46.106	875	800	-75	-1.164	-1.414	-7.224	2.214	54.632	84,39%	(8.525)
	Non KUR	2.961	2.416	2.343	-	-	0	-95	-74	-619	74	3.186	73,53%	(843)
3	PWG	18.519	33.535	35.607	6.962	8.679	1.717	1.672	2.071	17.088	6.608	34.982	101,78%	624
	Cilem	7.342	16.788	18.306	2.564	3.140	577	1.194	1.518	10.964	1.623	20.867	87,73%	(2.561)
	Gadai	11.177	16.747	17.300	4.398	5.539	1.140	478	554	6.124	4.985	14.115	122,57%	3.185
4	CFG	265.530	313.132	316.616	11.336	9.431	-1.905	7.402	3.484	51.086	5.947	296.169	106,90%	20.447
	CF 1	155.192	153.591	153.609	2.137	2.005	-131	1.655	18	-1.582	1.987	175.968	87,29%	(22.359)
	Total Griya	146.765	137.680	137.517	120	1.198	1.078	0	-162	-9.248	1.360	166.519	82,58%	(29.001)
	• Total Non Program	29.135	30.941	31.685	120	1.198	1.078	-286	744	2.550	454	32.280	98,16%	(595)
	• Program	117.630	106.738	105.832	-	-	0	-1.010	-906	-11.798	906	134.238	78,84%	(28.406)
	Oto	8.426	15.911	16.092	2.017	807	-1.209	1.655	181	7.666	627	9.450	170,29%	6.642
	CF 2	110.338	159.541	163.006	9.200	7.426	-1.774	5.746	3.466	52.668	3.960	120.201	135,61%	42.806
	Mitraguna & Others	99.558	147.696	151.158	8.970	7.326	-1.644	5.730	3.462	51.600	3.864	108.412	139,43%	42.746
	Pensiun	10.780	11.845	11.848	230	100	-130	16	4	1.068	96	11.789	100,51%	60
	Total Pembiayaan	362.027	412.438	415.456	19.173	18.910	-263	7.565	3.018	53.429	15.893	418.985	99,16%	(3.528)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.568	1,39%	3,33%	3,24%	(97)	787	(491)			
	KUR	645	1.815	1.319	1.290	1,21%	2,78%	2,80%	(29)	645	(525)			
	Non KUR	137	245	346	279	4,62%	14,31%	11,90%	(67)	142	34			
3	PWG	-	-	-	4	0,00%	0,00%	0,01%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.567	18.075	17.721	17.239	6,99%	5,66%	5,44%	(482)	(1.329)	(837)			
	CF 1	18.567	16.819	16.551	16.259	11,96%	10,78%	10,58%	(292)	(2.309)	(560)			
	Total Griya	18.403	16.440	16.112	15.754	12,54%	11,70%	11,46%	(358)	(2.649)	(685)			
	Oto	164	379	439	505	1,95%	2,76%	3,14%	65	340	125			
	CF 2	-	1.256	1.170	980	0,00%	0,73%	0,60%	(190)	980	(277)			
	Mitraguna & Others	-	1.072	984	980	0,00%	0,67%	0,65%	(5)	980	(93)			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	18.811	5,34%	4,70%	4,53%	(575)	(538)	(1.324)	0,31%	93,07%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	1.768	2,77%	4,06%	3,65%	(259)	206	(33)			
	KUR	1.074	1.400	1.759	1.454	2,01%	3,70%	3,15%	(305)	379	54			
	Non KUR	488	402	269	315	16,47%	11,11%	13,44%	46	(173)	(87)			
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	11.145	1,59%	3,50%	3,52%	182	6.929	(189)			
	CF 1	4.193	10.055	10.140	10.136	2,70%	6,60%	6,60%	(4)	5.943	81			
	Total Griya	4.144	10.006	10.091	10.136	2,82%	7,33%	7,37%	45	5.993	130			
	Oto	49	49	49	-	0,58%	0,31%	0,00%	(49)	(49)	(49)			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,62%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,54%	(0)	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	13.093	1,65%	3,19%	3,15%	(77)	7.136	(222)	0,66%	78,97%	-2,5%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	31.334	55.626	6.069	24.292	4.081	7,92%	39.016	234,89%	28.863	192,73%	26.763
2	Tabungan	236.060	261.490	266.652	265.050	1.654	(1.602)	3.560	1,36%	28.990	12,28%	257.992	102,74%	7.058
3	Deposito	132.723	128.999	108.551	108.525	(2.769)	(26)	(20.474)	-15,87%	(24.197)	-18,23%	133.832	81,09%	(25.307)
	Total	385.393	442.035	406.537	429.201	4.953	22.665	(12.833)	-2,90%	43.809	11,37%	420.687	102,02%	8.515
	CASA	252.670	313.035	297.986	320.676	7.723	22.690	7.641	2,44%	68.006	26,92%	286.855	111,79%	33.822
	(%) CASA	65,56%	70,82%	73,30%	74,71%									
	FDR	115,76%	125,82%	138,47%	131,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	42.393	42.928		535	(9.534)	-18,17%	1.386	3,34%	-	0,00%	42.928
2	Giro ISE	8.627	8.734	11.785	12.344		558	3.609	41,32%	3.717	43,08%		0,00%	12.344
3	Tabungan ISE	5.900	14.152	17.688	17.665		(23)	3.512	24,82%	11.765	199,40%		0,00%	17.665
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	254.935	89.000	-	-89.000	85.148	-3.260	70.540	3.260	191.222	133,32%	63.713
	Linkage	161.832	240.200	238.869	89.000	-	(89.000)	87.708	-1.332	77.037	1.332	164.906	144,85%	73.963
	Non-Linkage	22.563	17.995	16.066	-	-	0	-2.559	-1.928	-6.496	1.928	26.316	61,05%	(10.250)
	• Local Champion	13.053	13.825	13.484	-	-	0	-322	-341	431	341	14.262	94,55%	(778)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.761	1.100	1.005	-95	461	301	4.954	704	21.559	96,30%	(798)
	KUR	15.684	19.746	20.059	900	1.005	105	264	313	4.374	692	21.276	94,28%	(1.217)
	Non KUR	123	715	702	200	-	-200	198	-12	580	12	283	248,40%	420
3	PWG	19.902	32.755	35.594	5.267	8.650	3.383	1.389	2.839	15.692	5.811	35.985	98,91%	(391)
	Cilem	10.166	18.541	21.344	2.755	3.989	1.233	1.349	2.803	11.179	1.185	21.740	98,18%	(396)
	Gadai	9.737	14.214	14.250	2.511	4.662	2.150	40	36	4.513	4.626	14.245	100,03%	5
4	CFG	226.020	244.752	251.650	9.346	12.416	3.070	1.703	6.898	25.630	5.518	250.409	100,50%	1.241
	CF 1	15.856	23.020	24.994	2.152	2.400	248	529	1.973	9.137	427	18.857	132,54%	6.137
	Total Griya	12.125	18.638	20.843	1.500	2.400	900	0	2.205	8.717	195	12.907	161,49%	7.936
	• Total Non Program	12.125	18.638	20.843	1.500	2.400	900	907	2.205	8.717	195	12.907	161,49%	7.936
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.151	652	-	-652	529	-231	420	231	5.950	69,76%	(1.799)
	CF 2	210.163	221.732	226.656	7.194	10.016	2.822	1.174	4.924	16.493	5.092	231.552	97,89%	(4.896)
	Mitraguna & Others	179.175	185.964	190.452	7.181	9.288	2.107	1.766	4.488	11.278	4.800	198.377	96,01%	(7.924)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	562.940	104.713	22.071	-82.641	88.702	6.778	116.816	15.294	499.175	112,77%	63.765

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	8	2,64%	0,30%	0,04%	(52)	(408)	(246)			
	KUR	294	254	61	8	1,87%	0,31%	0,04%	(52)	(286)	(246)			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	45	0,00%	0,00%	0,13%	45	45	45			
	Cilem	-	-	-	45	0,00%	0,00%	0,21%	45	45	45			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.141	2.689	4.421	3.282	1,39%	1,81%	1,30%	(1.139)	141	593			
	CF 1	52	41	143	39	0,33%	0,62%	0,16%	(104)	(13)	(2)			
	Total Griya	52	41	40	39	0,43%	0,22%	0,19%	(1)	(13)	(2)			
	Oto	-	-	102	-	0,00%	2,34%	0,00%	(102)	-	-			
	CF 2	3.089	2.648	4.278	3.243	1,47%	1,93%	1,43%	(1.035)	153	595			
	Mitraguna & Others	2.920	2.648	3.836	2.804	1,63%	2,06%	1,47%	(1.032)	(116)	156			
	Pensiun	170	-	443	439	0,55%	1,24%	1,21%	(3)	269	439			
	Total Pembiayaan	3.558	2.943	4.482	3.336	0,80%	0,81%	0,59%	(1.146)	(222)	392	0,34%	42,37%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	182	0,52%	0,91%	0,88%	(4)	100	182			
	KUR	83	-	186	182	0,53%	0,94%	0,91%	(4)	100	182			
	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	4.151	1,57%	1,87%	1,65%	(415)	593	(985)			
	CF 1	753	301	19	18	4,75%	0,08%	0,07%	(2)	(736)	(283)			
	Total Griya	312	301	19	18	2,57%	0,10%	0,08%	(2)	(294)	(283)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.134	1,33%	2,05%	1,82%	(413)	1.329	(702)			
	Mitraguna & Others	2.805	4.836	4.547	4.134	1,57%	2,44%	2,17%	(413)	1.329	(702)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.334	1,05%	0,85%	0,77%	(418)	(342)	(803)	1,06%	-37,46%	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 (1-31 Nov/25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	669.384	656.325	(189.493)	(13.059)	154.043	30,67%	27.355	4,35%	710.323	92,40%	(53.998)
2	Tabungan	522.123	612.606	635.562	608.195	78.303	(27.367)	(4.411)	-0,72%	86.072	16,48%	554.516	109,68%	53.679
3	Deposito	264.012	230.344	229.873	252.445	(13.229)	22.572	22.102	9,60%	(11.567)	-4,38%	264.620	95,40%	(12.174)
	Total	1.415.106	1.345.232	1.534.819	1.516.965	(124.419)	(17.854)	171.734	12,77%	101.859	7,20%	1.529.459	99,18%	(12.493)
	CASA	1.151.094	1.114.888	1.304.946	1.264.520	(111.190)	(40.426)	149.632	13,42%	113.426	9,85%	1.264.839	99,97%	(319)
	(%) CASA	81,34%	82,88%	85,02%	83,36%									
	FDR	55,59%	68,66%	60,12%	60,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	47.944	49.564		1.621	51	0,10%	9.956	25,14%	-	0,00%	49.564
2	Giro ISE	24.819	26.480	26.853	29.638		2.785	3.159	11,93%	4.819	19,41%		0,00%	29.638
3	Tabungan ISE	14.728	20.972	19.030	17.865		(1.165)	(3.107)	-14,82%	3.137	21,30%		0,00%	17.865
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	578.104	89.952	1.070	-88.882	90.687	-8.389	84.967	9.459	524.148	110,29%	53.957
	Linkage	388.874	450.575	447.158	88.200	-	(88.200)	84.653	-3.417	58.284	3.417	401.901	111,26%	45.256
	Non-Linkage	104.263	135.918	130.946	1.752	1.070	-682	6.034	-4.972	26.683	6.042	122.246	107,12%	8.700
	• Local Champion	71.739	90.083	84.864	1.500	-	-1.500	6.354	-5.219	13.125	5.219	76.862	110,41%	8.003
	• Value Chain	32.524	45.835	46.082	252	1.070	818	-320	247	13.558	823	45.385	101,54%	698
2	MBG	11.179	17.002	17.467	1.250	950	-300	766	464	6.287	486	15.758	110,85%	1.709
	KUR	10.795	16.732	17.103	1.250	850	-400	773	371	6.308	479	15.252	112,13%	1.850
	Non KUR	384	270	364	-	100	100	-7	93	-20	7	505	72,02%	(141)
3	PWG	42.303	69.807	72.696	15.861	15.237	-623	5.374	2.889	30.393	12.348	64.428	112,83%	8.267
	Cilem	16.301	31.198	34.030	3.980	4.612	632	1.799	2.832	17.729	1.780	36.881	92,27%	(2.851)
	Gadai	26.001	38.609	38.666	11.881	10.626	-1.255	3.575	57	12.665	10.568	27.547	140,36%	11.119
4	CFG	239.992	250.295	254.413	5.498	9.949	4.452	-1.767	4.118	14.421	5.831	267.745	95,02%	(13.332)
	CF 1	49.326	55.954	57.140	1.511	2.187	677	-242	1.186	7.814	1.001	52.741	108,34%	4.399
	Total Griya	38.490	43.621	44.830	1.291	1.700	409	0	1.209	6.340	491	39.379	113,84%	5.451
	• Total Non Program	38.490	43.621	44.830	1.291	1.700	409	250	1.209	6.340	491	39.379	113,84%	5.451
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.310	219	487	268	-242	-22	1.473	510	13.362	92,13%	(1.052)
	CF 2	190.665	194.341	197.273	3.987	7.762	3.775	-1.526	2.932	6.608	4.830	215.005	91,75%	(17.731)
	Mitraguna & Others	156.155	162.005	164.981	3.474	7.354	3.880	-1.703	2.977	8.826	4.377	178.005	92,68%	(13.024)
	Pensiun	34.510	32.337	32.292	513	408	-105	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	922.680	112.560	27.207	-85.353	95.059	-917	136.069	28.124	872.079	105,80%	50.601

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	8	0,00%	0,00%	0,00%	8	8	8			
	Cilem	-	-	-	8	0,00%	0,00%	0,02%	8	8	8			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.445	2.548	3.699	1.787	0,60%	1,48%	0,70%	(1.911)	342	(761)			
	CF 1	161	732	2.349	850	0,33%	4,20%	1,49%	(1.499)	689	118			
	Total Griya	152	572	2.195	700	0,39%	5,03%	1,56%	(1.494)	549	128			
	Oto	9	160	154	150	0,08%	1,25%	1,22%	(4)	141	(10)			
	CF 2	1.284	1.816	1.350	937	0,67%	0,69%	0,47%	(413)	(347)	(879)			
	Mitraguna & Others	1.284	1.448	979	937	0,82%	0,60%	0,57%	(42)	(347)	(512)			
	Pensiun	-	367	370	-	0,00%	1,15%	0,00%	(370)	-	(367)			
	Total Pembiayaan	1.445	2.548	3.699	1.795	0,18%	0,40%	0,19%	(1.904)	350	(753)	0,15%	24,70%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	3.809	2,03%	1,33%	1,50%	471	(1.071)	(340)			
	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	4.879	4.149	3.338	3.809	2,56%	1,72%	1,93%	471	(1.071)	(340)			
	Mitraguna & Others	4.851	4.149	3.338	3.438	3,11%	2,06%	2,08%	100	(1.413)	(711)			
	Pensiun	28	-	-	370	0,00%	0,00%	1,15%	370	343	370			
	Total Pembiayaan	4.879	4.149	3.338	3.809	0,62%	0,36%	0,41%	471	(1.071)	(340)	0,12%	71,25%	-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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	30.518	32.676	(9.448)	2.158	4.214	14,81%	4.533	16,11%	39.098	83,58%	(6.421)
2	Tabungan	312.220	335.697	351.621	352.883	573	1.263	17.186	5,12%	40.663	13,02%	334.511	105,49%	18.372
3	Deposito	88.440	68.089	70.917	70.766	(2.247)	(152)	2.676	3,93%	(17.674)	-19,98%	89.381	79,17%	(18.615)
	Total	428.803	432.249	453.056	456.325	(11.123)	3.269	24.077	5,57%	27.522	6,42%	462.990	98,56%	(6.664)
	CASA	340.363	364.159	382.139	385.560	(8.875)	3.421	21.400	5,88%	45.197	13,28%	373.609	103,20%	11.951
	(%) CASA	79,38%	84,25%	84,35%	84,49%									
	FDR	84,89%	91,40%	88,67%	88,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	46.392	46.637		244	2.957	6,77%	6.355	15,78%	-	0,00%	46.637
2	Giro ISE	7.566	4.370	6.706	7.017		311	2.647	60,56%	(549)	-7,26%		0,00%	7.017
3	Tabungan ISE	32.715	39.309	39.687	39.620		(67)	310	0,79%	6.904	21,10%		0,00%	39.620
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.105	-	-	0	-815	-847	-5.864	847	73.583	70,81%	(21.478)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	23.775	-	-	0	-517	-552	-2.454	552	35.153	67,63%	(11.378)
	• Local Champion	25.361	21.619	21.083	-	-	0	-502	-536	-4.279	536	27.992	75,32%	(6.910)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	31.179	700	2.150	1.450	-596	1.096	-2.823	1.054	35.710	87,31%	(4.531)
	KUR	32.921	28.859	29.987	700	2.150	1.450	-571	1.128	-2.934	1.022	34.485	86,96%	(4.498)
	Non KUR	1.081	1.224	1.192	-	-	0	-24	-32	112	32	1.225	97,31%	(33)
3	PWG	9.475	21.262	23.235	3.944	4.656	712	1.878	1.973	13.760	2.683	29.851	77,84%	(6.616)
	Cilem	5.148	13.382	14.159	1.657	1.470	-186	1.083	777	9.011	693	19.940	71,01%	(5.781)
	Gadai	4.327	7.880	9.076	2.287	3.185	898	796	1.196	4.749	1.989	9.911	91,58%	(835)
4	CFG	262.577	290.785	295.204	4.998	11.129	6.131	1.832	4.419	32.627	6.710	286.430	103,06%	8.774
	CF 1	159.367	166.652	167.846	580	5.395	4.815	-174	1.194	8.479	4.201	162.301	103,42%	5.544
	Total Griya	139.426	143.053	144.328	-	4.813	4.813	0	1.275	4.902	3.537	140.190	102,95%	4.138
1	• Total Non Program	139.426	143.053	144.328	-	4.813	4.813	-2.889	1.275	4.902	3.537	140.190	102,95%	4.138
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0
	Oto	19.941	23.599	23.518	580	583	3	-174	-81	3.577	664	22.111	106,36%	1.407
	CF 2	103.210	124.133	127.358	4.418	5.734	1.316	2.007	3.225	24.148	2.509	124.128	102,60%	3.229
	Mitraguna & Others	99.172	118.844	122.063	4.388	5.684	1.296	2.034	3.219	22.891	2.465	117.952	103,49%	4.111
	Pensiun	4.038	5.289	5.295	30	50	20	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	401.722	9.642	17.935	8.293	2.300	6.641	37.700	11.294	425.574	94,40%	(23.851)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.335	2,57%	4,72%	4,28%	(84)	463	(306)			
	KUR	703	1.487	1.263	1.046	2,14%	4,38%	3,49%	(217)	342	(441)			
	Non KUR	169	154	156	290	15,61%	12,75%	24,28%	134	121	136			
3	PWG	-	-	-	37	0,00%	0,00%	0,16%	37	37	37			
	Cilem	-	-	-	37	0,00%	0,00%	0,26%	37	37	37			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.445	2.895	4.078	1,79%	1,00%	1,38%	1.182	(611)	632			
	CF 1	4.583	2.690	2.084	2.844	2,88%	1,25%	1,69%	760	(1.739)	154			
	Total Griya	3.651	1.566	1.079	1.253	2,62%	0,75%	0,87%	174	(2.398)	(313)			
	Oto	932	1.124	1.004	1.591	4,67%	4,26%	6,77%	587	659	467			
	CF 2	106	755	812	1.233	0,10%	0,65%	0,97%	422	1.128	478			
	Mitraguna & Others	106	755	812	1.233	0,11%	0,68%	1,01%	422	1.128	478			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	5.450	1,53%	1,09%	1,36%	1.136	(111)	334	0,00%	100,00%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	0,65%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.319	1,53%	5,27%	4,23%	(268)	798	(369)			
	KUR	341	1.235	1.136	1.010	1,04%	3,94%	3,37%	(126)	669	(225)			
	Non KUR	180	453	450	309	16,68%	36,80%	25,89%	(142)	128	(144)			
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	3.465	1,07%	1,99%	1,17%	(2.329)	667	(3.476)			
	CF 1	2.607	5.622	4.475	2.147	1,64%	2,69%	1,28%	(2.328)	(461)	(3.475)			
	Total Griya	2.357	4.994	3.638	1.551	1,69%	2,54%	1,07%	(2.087)	(806)	(3.443)			
	Oto	250	628	837	596	1,25%	3,55%	2,53%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.318	0,18%	1,06%	1,03%	(1)	1.128	(1)			
	Mitraguna & Others	190	1.319	1.319	1.318	0,19%	1,11%	1,08%	(1)	1.128	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	4.937	0,91%	1,91%	1,23%	(2.596)	1.619	(3.817)	0,00%	100,00%	-1,2%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	81	81	21	(0)	12	18,05%	(137)	-62,79%	5.816	1,39%	(5.735)
2	Tabungan	144.169	164.349	167.781	167.984	1.752	203	3.635	2,21%	23.815	16,52%	156.198	107,55%	11.786
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.526
	Total	155.304	185.469	190.007	190.211	2.683	203	4.742	2,56%	34.906	22,48%	173.634	109,55%	16.576
	CASA	144.386	164.418	167.862	168.065	1.774	203	3.647	2,22%	23.678	16,40%	162.014	103,73%	6.051
	(%) CASA	92,97%	88,65%	88,34%	88,36%									
	FDR	134,72%	123,06%	121,97%	121,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.595	1.627		32	111	7,34%	367	29,09%	-	0,00%	1.627
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.595	1.627		32	111	7,34%	367	29,12%		0,00%	1.627
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.842	-	-	0	-15	-15	-416	15	2.258	81,58%	(416)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.842	-	-	0	-15	-15	-416	15	2.258	81,58%	(416)
	• Local Champion	2.258	1.857	1.842	-	-	0	-15	-15	-416	15	2.258	81,58%	(416)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.904	1.700	3.350	1.650	-418	1.315	5.990	2.035	61.295	99,36%	(392)
	KUR	53.824	58.285	59.629	1.700	3.350	1.650	-385	1.344	5.805	2.006	59.797	99,72%	(168)
	Non KUR	1.089	1.304	1.275	-	-	0	-32	-30	186	30	1.498	85,08%	(224)
3	PWG	2.063	7.845	8.439	473	980	507	79	594	6.375	385	10.922	77,26%	(2.483)
	Cilem	2.063	7.845	8.439	473	980	507	79	594	6.375	385	10.922	77,26%	(2.483)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.562	4.663	3.190	-1.473	1.534	1.607	10.564	1.582	161.312	99,54%	(749)
	CF 1	15.162	18.407	18.750	1.358	785	-573	980	343	3.589	441	16.602	112,94%	2.148
	Total Griya	4.320	3.786	3.744	-	-	0	0	-42	-576	42	4.736	79,04%	(993)
	• Total Non Program	3.984	3.473	3.434	-	-	0	-43	-40	-551	40	4.353	78,88%	(920)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	15.007	1.358	785	-573	980	385	4.165	400	11.866	126,47%	3.141
	CF 2	134.836	140.548	141.812	3.305	2.405	-900	554	1.264	6.976	1.141	144.710	98,00%	(2.898)
	Mitraguna & Others	130.780	136.767	138.053	3.305	2.405	-900	728	1.286	7.273	1.119	139.644	98,86%	(1.591)
	Pensiun	4.056	3.781	3.758	-	-	0	-175	-22	-297	22	5.065	74,20%	(1.307)
	Total Pembiayaan	209.233	228.246	231.747	6.836	7.519	683	1.181	3.501	22.514	4.018	235.787	98,29%	(4.040)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	53	113	70	0,00%	0,19%	0,12%	(43)	70	17			
	KUR	-	-	113	70	0,00%	0,19%	0,12%	(43)	70	70			
	Non KUR	-	53	-	-	0,00%	0,00%	0,00%	-	-	(53)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	1.999	0,72%	1,37%	1,24%	(174)	922	(606)			
	CF 1	278	426	376	422	1,83%	2,04%	2,25%	46	144	(5)			
	Total Griya	278	253	109	107	6,43%	2,87%	2,86%	(1)	(171)	(146)			
	Oto	-	173	267	314	0,00%	1,83%	2,10%	47	314	141			
	CF 2	799	2.179	1.797	1.577	0,59%	1,28%	1,11%	(220)	778	(601)			
	Mitraguna & Others	799	2.179	1.797	1.577	0,61%	1,31%	1,14%	(220)	778	(601)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	2.658	2.286	2.069	0,51%	1,00%	0,89%	(217)	992	(589)	0,45%	49,13%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,72%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,72%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	56	0,26%	0,10%	0,09%	(2)	(87)	49			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	56	3,71%	4,46%	4,43%	(2)	16	49			
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	1.463	0,54%	0,83%	0,91%	146	653	399			
	CF 1	140	132	271	271	0,92%	1,47%	1,45%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,73%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,88%	-	-	-			
	CF 2	670	933	1.046	1.191	0,50%	0,74%	0,84%	146	521	259			
	Mitraguna & Others	670	865	978	1.124	0,51%	0,72%	0,81%	146	454	259			
	Pensiun	-	68	68	68	0,00%	0,03%	1,81%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.269	0,46%	0,93%	0,98%	144	1.316	447	0,14%	85,61%	-0,8%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.101	2.100	(8)	(2)	(124)	-5,56%	1.862	783,20%	5.704	36,81%	(3.604)
2	Tabungan	85.480	97.428	102.162	103.033	3.265	870	5.605	5,75%	17.553	20,53%	95.843	107,50%	7.190
3	Deposito	55.765	41.842	40.693	40.693	(49)	0	(1.149)	-2,75%	(15.072)	-27,03%	56.657	71,82%	(15.964)
	Total	141.483	141.493	144.956	145.825	3.207	869	4.332	3,06%	4.343	3,07%	158.204	92,18%	(12.378)
	CASA	85.718	99.652	104.264	105.133	3.256	869	5.481	5,50%	19.415	22,65%	101.547	103,53%	3.586
	(%) CASA	60,59%	70,43%	71,93%	72,09%									
	FDR	57,51%	63,37%	64,63%	64,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.376	2.321	2.315	(6)	(60)	-2,53%	1.978	587,00%	-	0,00%	2.315
2	Giro ISE	44	2.016	1.874	1.868	(6)	(148)	-7,34%	1.824	4101,35%		0,00%	1.868
3	Tabungan ISE	293	359	447	447	0	88	24,48%	155	52,82%		0,00%	447
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	26.584	1.050	1.697	647	-30	395	-2.006	1.302	29.195	91,06%	(2.610)
	KUR	28.019	25.654	26.066	1.050	1.697	647	-14	412	-1.953	1.285	28.469	91,56%	(2.403)
	Non KUR	572	536	519	-	-	0	-16	-17	-53	17	726	71,46%	(207)
3	PWG	2.056	6.594	7.469	534	1.197	663	257	875	5.412	322	8.284	90,16%	(815)
	Cilem	2.056	6.594	7.469	534	1.197	663	257	875	5.412	322	8.284	90,16%	(815)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	59.632	1.568	3.594	2.026	842	2.745	8.907	849	59.828	99,67%	(196)
	CF 1	3.683	6.276	6.680	-	543	543	-153	403	2.997	140	4.803	139,08%	1.877
	Total Griya	695	353	348	-	-	0	0	-5	-347	5	987	35,25%	(639)
	• Total Non Program	695	353	348	-	-	0	-5	-5	-347	5	987	35,25%	(639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.332	-	543	543	-153	408	3.344	135	3.816	165,93%	2.516
	CF 2	47.042	50.610	52.952	1.568	3.051	1.483	995	2.342	5.910	709	55.025	96,23%	(2.073)
	Mitraguna & Others	38.019	40.795	43.204	1.568	3.051	1.483	1.067	2.409	5.185	642	45.186	95,61%	(1.982)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	93.685	3.152	6.488	3.336	1.069	4.015	12.313	2.473	97.307	96,28%	(3.622)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	291	2,01%	0,82%	1,10%	76	(283)	(9)			
	KUR	574	300	215	241	2,05%	0,84%	0,93%	26	(333)	(59)			
	Non KUR	-	-	-	50	0,00%	0,00%	9,64%	50	50	50			
3	PWG	-	-	-	2	0,00%	0,00%	0,03%	2	2	2			
	Cilem	-	-	-	2	0,00%	0,00%	0,03%	2	2	2			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	721	0,46%	1,03%	1,21%	138	487	(212)			
	CF 1	134	320	301	297	3,65%	4,79%	4,45%	(3)	163	(23)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	297	4,50%	5,08%	4,70%	(3)	163	(23)			
	CF 2	100	613	283	424	0,21%	0,56%	0,80%	141	324	(189)			
	Mitraguna & Others	-	201	203	346	0,00%	0,50%	0,80%	143	346	145			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	1.015	0,99%	0,89%	1,08%	217	206	(219)	1,87%	-72,21%	0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	311	1,10%	2,19%	1,17%	(262)	(4)	(232)			
	KUR	178	329	361	154	0,63%	1,41%	0,59%	(207)	(24)	(175)			
	Non KUR	138	215	212	158	24,08%	39,55%	30,40%	(54)	20	(57)			
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%	0,33%	-	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%	0,37%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,46%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	509	0,39%	0,86%	0,54%	(262)	194	(232)	0,04%	93,03%	-0,5%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	42.076	45.891	1.972	3.814	(1.234)	-2,62%	25.718	127,49%	27.208	168,66%	18.682
2	Tabungan	135.101	153.880	156.917	156.974	8.266	57	3.094	2,01%	21.872	16,19%	147.092	106,72%	9.882
3	Deposito	28.599	26.589	26.423	26.423	384	0	(165)	-0,62%	(2.176)	-7,61%	29.253	90,33%	(2.829)
	Total	183.873	227.593	225.416	229.288	10.622	3.871	1.694	0,74%	45.415	24,70%	203.553	112,64%	25.735
	CASA	155.274	201.005	198.993	202.864	10.238	3.871	1.859	0,93%	47.590	30,65%	174.300	116,39%	28.564
	(%) CASA	84,45%	88,32%	88,28%	88,48%									
	FDR	85,47%	88,46%	91,51%	89,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.391	14.380		(11)	129	0,91%	5.711	65,88%	-	0,00%	14.380
2	Giro ISE	6.094	191	225	222		(3)	31	16,20%	(5.872)	-96,36%		0,00%	222
3	Tabungan ISE	2.575	12.260	12.366	12.358		(9)	98	0,80%	9.783	379,92%		0,00%	12.358
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	36.850	1.450	1.975	525	273	628	6.961	1.347	34.712	106,16%	2.138
	KUR	29.147	35.310	35.968	1.450	1.975	525	310	658	6.820	1.317	33.704	106,72%	2.264
	Non KUR	742	913	883	-	-	0	-38	-30	141	30	1.009	87,49%	(126)
3	PWG	5.787	18.975	20.745	3.092	3.132	40	1.201	1.770	14.958	1.362	22.274	93,13%	(1.529)
	Cilem	4.662	15.117	16.827	1.968	2.411	442	1.328	1.710	12.166	700	17.028	98,82%	(201)
	Gadai	1.126	3.858	3.918	1.124	722	-402	-127	60	2.792	662	5.246	74,67%	(1.329)
4	CFG	121.436	146.124	148.672	5.468	5.427	-41	3.459	2.548	27.236	2.880	132.134	112,52%	16.538
	CF 1	20.925	20.500	21.378	-	1.150	1.150	-188	878	453	273	22.241	96,12%	(863)
	Total Griya	15.996	15.201	16.277	-	1.150	1.150	0	1.076	281	75	16.338	99,62%	(61)
	• Total Non Program	15.996	15.201	16.117	-	990	990	-75	915	121	75	16.338	98,64%	(222)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.930	5.299	5.101	-	-	0	-188	-198	171	198	5.903	86,41%	(802)
	CF 2	100.511	125.624	127.294	5.468	4.277	-1.191	3.647	1.670	26.783	2.607	109.892	115,84%	17.402
	Mitraguna & Others	63.905	83.472	85.331	4.558	4.185	-373	3.336	1.860	21.426	2.325	72.328	117,98%	13.004
	Pensiun	36.606	42.152	41.963	910	92	-818	311	-190	5.357	282	37.565	111,71%	4.398
	Total Pembiayaan	157.150	201.322	206.267	10.010	10.535	525	4.933	4.945	49.117	5.589	189.158	109,04%	17.109

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	26	0,60%	0,09%	0,07%	(6)	(153)	(153)			
	KUR	179	124	32	26	0,61%	0,09%	0,07%	(6)	(153)	(98)			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	29	1,27%	0,00%	0,14%	29	(45)	29			
	Cilem	74	-	-	29	1,58%	0,00%	0,17%	29	(45)	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	2.206	812	782	0,92%	0,56%	0,53%	(29)	(332)	(1.423)			
	CF 1	120	73	-	-	0,57%	0,00%	0,00%	-	(120)	(73)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	120	73	-	-	2,43%	0,00%	0,00%	-	(120)	(73)			
	CF 2	995	2.132	812	782	0,99%	0,65%	0,61%	(29)	(212)	(1.350)			
	Mitraguna & Others	254	1.562	492	699	0,40%	0,59%	0,82%	207	445	(863)			
	Pensiun	740	570	319	83	2,02%	0,76%	0,20%	(236)	(657)	(487)			
	Total Pembiayaan	1.367	2.384	844	837	0,87%	0,42%	0,41%	(7)	(530)	(1.548)	0,15%	62,27%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	137	0,12%	0,78%	0,37%	(144)	102	(6)			
	KUR	-	143	229	86	0,00%	0,65%	0,24%	(143)	86	(58)			
	Non KUR	35	-	52	51	4,67%	5,71%	5,81%	(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%	0,90%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,79%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,04%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,91%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,04%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.468	0,02%	0,91%	0,71%	(358)	1.434	(8)	0,06%	91,78%	-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	141	140	8	(1)	3	2,40%	(320)	-69,51%	5.769	2,43%	(5.628)
2	Tabungan	104.069	106.823	106.926	109.570	1.148	2.644	2.747	2,57%	5.500	5,29%	114.310	95,85%	(4.741)
3	Deposito	24.703	24.802	24.529	24.529	145	0	(273)	-1,10%	(174)	-0,70%	25.533	96,07%	(1.004)
	Total	129.233	131.762	131.596	134.239	1.301	2.644	2.477	1,88%	5.006	3,87%	145.612	92,19%	(11.373)
	CASA	104.530	106.960	107.066	109.710	1.156	2.644	2.750	2,57%	5.180	4,96%	120.079	91,36%	(10.369)
	(%) CASA	80,88%	81,18%	81,36%	81,73%									
	FDR	125,49%	144,26%	146,52%	143,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.128	2.059		(69)	(447)	-17,83%	(1.974)	-48,94%	-	0,00%	2.059
2	Giro ISE	415	71	115	121		6	50	70,92%	(294)	-70,83%		0,00%	121
3	Tabungan ISE	3.618	2.435	2.013	1.938		(75)	(497)	-20,42%	(1.680)	-46,43%		0,00%	1.938
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	22.583	765	1.110	345	-200	261	-312	849	25.007	90,30%	(2.425)
	KUR	22.067	21.177	21.484	585	1.110	525	-345	307	-583	803	24.038	89,37%	(2.555)
	Non KUR	827	1.144	1.099	180	-	-180	145	-46	271	46	969	113,40%	130
3	PWG	1.733	7.305	7.427	482	546	65	17	122	5.694	424	11.387	65,22%	(3.960)
	Cilem	1.733	7.305	7.427	482	546	65	17	122	5.694	424	11.387	65,22%	(3.960)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	162.810	6.327	7.012	685	2.230	2.354	25.259	4.658	159.690	101,95%	3.120
	CF 1	5.904	8.366	7.784	559	-	-559	375	-582	1.880	582	8.628	90,22%	(844)
	Total Griya	1.926	1.730	1.713	-	-	0	0	-18	-213	18	2.635	64,98%	(923)
1	• Total Non Program	1.926	1.730	1.713	-	-	0	-18	-18	-213	18	2.635	64,98%	(923)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.072	559	-	-559	375	-564	2.093	564	5.993	101,32%	79
	CF 2	131.647	152.090	155.026	5.768	7.012	1.244	1.855	2.936	23.379	4.076	151.062	102,62%	3.964
	Mitraguna & Others	65.693	84.995	87.771	5.613	5.862	249	3.295	2.776	22.078	3.086	83.123	105,59%	4.648
	Pensiun	65.954	67.095	67.255	155	1.150	995	-1.440	160	1.301	990	67.939	98,99%	(684)
	Total Pembiayaan	162.178	190.083	192.820	7.574	8.668	1.095	2.047	2.737	30.642	5.931	196.085	98,34%	(3.265)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	453	2,80%	2,10%	2,01%	(16)	(187)	(60)			
	KUR	508	460	469	453	2,30%	2,22%	2,11%	(16)	(55)	(7)			
	Non KUR	132	54	-	-	15,90%	0,00%	0,00%	-	(132)	(54)			
3	PWG	-	-	-	58	0,00%	0,00%	0,78%	58	58	58			
	Cilem	-	-	-	58	0,00%	0,00%	0,78%	58	58	58			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	372	0,75%	0,00%	0,23%	372	(663)	100			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.035	272	-	372	0,79%	0,00%	0,24%	372	(663)	100			
	Mitraguna & Others	403	-	-	-	0,61%	0,00%	0,00%	-	(403)	-			
	Pensiun	632	272	-	372	0,96%	0,00%	0,55%	372	(260)	100			
	Total Pembiayaan	1.675	786	469	883	1,03%	0,25%	0,46%	414	(791)	98	1,17%	-156,29%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	493	1,34%	1,97%	2,18%	54	187	217			
	KUR	52	180	292	354	0,23%	1,38%	1,65%	62	302	174			
	Non KUR	254	96	147	139	30,69%	12,87%	12,63%	(8)	(115)	43			
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	530	0,19%	0,25%	0,27%	53	224	216	0,85%	-210,32%	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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	348.193	350.268	82.583	2.075	(250.102)	-41,66%	188.788	116,91%	170.261	205,72%	180.008
2	Tabungan	199.929	219.924	224.820	225.594	2.987	774	5.670	2,58%	25.665	12,84%	217.689	103,63%	7.905
3	Deposito	133.285	88.384	87.940	87.929	(2.287)	(11)	(455)	-0,51%	(45.356)	-34,03%	135.498	64,89%	(47.569)
	Total	494.695	908.679	660.953	663.791	83.283	2.838	(244.887)	-26,95%	169.096	34,18%	523.448	126,81%	140.343
	CASA	361.410	820.295	573.013	575.862	85.570	2.849	(244.433)	-29,80%	214.452	59,34%	387.950	148,44%	187.912
	(%) CASA	73,06%	90,27%	86,70%	86,75%									
	FDR	29,29%	19,85%	27,70%	27,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	21.323	21.286	(37)	846	4,14%	19.420	1040,86%	-	0,00%	21.286	
2	Giro ISE	28	33	35	35	(0)	2	5,68%	6	21,59%		0,00%	35	
3	Tabungan ISE	1.837	18.807	19.688	19.652	(37)	844	4,49%	17.814	969,53%		0,00%	19.652	
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.128	-	-	0	-41	-41	-528	41	1.656	68,13%	(528)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.128	-	-	0	-41	-41	-528	41	1.656	68,13%	(528)
	• Local Champion	1.656	1.169	1.128	-	-	0	-41	-41	-528	41	1.656	68,13%	(528)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.539	2.890	2.601	-289	220	336	2.730	2.265	64.246	94,23%	(3.708)
	KUR	55.256	56.946	57.151	2.890	2.350	-540	344	205	1.895	2.145	61.291	93,25%	(4.139)
	Non KUR	2.553	3.256	3.387	-	251	251	-124	132	835	119	2.956	114,60%	432
3	PWG	4.560	21.203	21.909	2.441	2.038	-403	1.569	706	17.349	1.332	17.879	122,54%	4.030
	Cilem	4.560	21.203	21.909	2.441	2.038	-403	1.569	706	17.349	1.332	17.879	122,54%	4.030
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.514	3.079	3.204	125	1.985	1.675	18.652	1.529	93.189	106,79%	6.325
	CF 1	35.630	44.241	45.401	394	2.038	1.644	-124	1.160	9.771	878	37.878	119,86%	7.523
	Total Griya	16.876	22.071	22.001	-	158	158	0	-70	5.125	228	18.078	121,70%	3.923
	• Total Non Program	11.817	17.375	17.187	-	-	0	-415	-188	5.370	188	12.305	139,67%	4.882
	• Program	5.059	4.695	4.814	-	158	158	-40	118	-245	39	5.773	83,38%	(959)
	Oto	18.754	22.170	23.400	394	1.880	1.487	-124	1.229	4.646	651	19.800	118,18%	3.600
	CF 2	45.232	53.598	54.114	2.685	1.166	-1.519	2.109	515	8.881	651	55.311	97,83%	(1.198)
	Mitraguna & Others	44.353	52.413	52.984	2.409	1.166	-1.243	1.854	571	8.632	595	53.401	99,22%	(417)
	Pensiun	880	1.185	1.129	276	-	-276	255	-56	250	56	1.910	59,13%	(781)
	Total Pembiayaan	144.886	180.413	183.090	8.409	7.843	-567	3.733	2.677	38.203	5.166	176.970	103,46%	6.120

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	675	0,03%	1,43%	1,12%	(184)	660	(200)			
	KUR	16	781	764	675	0,03%	1,34%	1,18%	(89)	660	(106)			
	Non KUR	-	94	95	-	0,00%	2,93%	0,00%	(95)	-	(94)			
3	PWG	36	-	-	-	0,78%	0,00%	0,00%	-	(36)	-			
	Cilem	36	-	-	-	0,78%	0,00%	0,00%	-	(36)	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	1.332	1,24%	1,49%	1,34%	(121)	331	(273)			
	CF 1	1.001	1.606	1.453	1.155	2,81%	3,28%	2,54%	(298)	154	(451)			
	Total Griya	582	882	696	614	3,45%	3,15%	2,79%	(82)	32	(268)			
	Oto	419	724	757	540	2,23%	3,41%	2,31%	(217)	122	(183)			
	CF 2	-	-	-	177	0,00%	0,00%	0,33%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,33%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	2.008	1,51%	1,28%	1,10%	(305)	(177)	(474)	0,56%	48,97%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	664	0,48%	0,12%	1,10%	590	386	664			
	KUR	271	-	74	569	0,49%	0,13%	1,00%	495	298	569			
	Non KUR	8	-	-	95	0,30%	0,00%	2,82%	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	1.976	1,72%	2,04%	1,99%	(22)	588	231			
	CF 1	693	742	1.003	989	1,94%	2,27%	2,18%	(14)	296	247			
	Total Griya	592	631	622	613	3,51%	2,82%	2,79%	(9)	21	(18)			
	Oto	101	112	381	376	0,54%	1,72%	1,61%	(4)	275	264			
	CF 2	696	1.003	995	987	1,54%	1,86%	1,82%	(8)	292	(16)			
	Mitraguna & Others	696	1.003	995	987	1,57%	1,90%	1,86%	(8)	292	(16)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.641	1,15%	1,15%	1,44%	569	974	895	0,04%	97,29%	-1,4%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	303	462	64	159	127	37,88%	430	1309,46%	7.711	6,00%	(7.248)
2	Tabungan	95.230	94.353	96.135	97.563	(4.503)	1.428	3.210	3,40%	2.334	2,45%	105.081	92,85%	(7.518)
3	Deposito	25.200	24.085	24.097	24.097	(648)	0	12	0,05%	(1.103)	-4,38%	26.127	92,23%	(2.030)
	Total	120.463	118.773	120.535	122.122	(5.087)	1.588	3.349	2,82%	1.660	1,38%	138.918	87,91%	(16.796)
	CASA	95.263	94.689	96.438	98.026	(4.439)	1.588	3.337	3,52%	2.763	2,90%	112.792	86,91%	(14.766)
	(%) CASA	79,08%	79,72%	80,01%	80,27%									
	FDR	167,21%	175,24%	173,94%	171,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.882	1.865		(17)	317	20,45%	849	83,52%	-	0,00%	1.865
2	Giro ISE	1	45	33	34		2	(10)	-23,10%	34	6625,10%		0,00%	34
3	Tabungan ISE	1.016	1.504	1.850	1.831		(19)	327	21,74%	815	80,23%		0,00%	1.831
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	60.948	1.821	2.290	469	-239	50	2.530	2.240	59.109	103,11%	1.839
	KUR	53.406	57.154	57.373	1.821	2.290	469	-146	219	3.968	2.071	53.926	106,39%	3.447
	Non KUR	5.013	3.744	3.575	-	-	0	-92	-169	-1.438	169	5.183	68,97%	(1.608)
3	PWG	7.973	12.469	13.168	961	1.405	444	107	699	5.195	707	16.407	80,26%	(3.240)
	Cilem	7.973	12.469	13.168	961	1.405	444	107	699	5.195	707	16.407	80,26%	(3.240)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	135.541	850	3.432	2.581	-2.928	773	501	2.659	162.470	83,43%	(26.929)
	CF 1	25.995	30.348	31.140	385	1.377	991	23	792	5.145	585	29.370	106,03%	1.770
	Total Griya	13.277	16.005	15.972	-	115	115	0	-33	2.695	148	14.156	112,83%	1.816
	• Total Non Program	13.277	16.005	15.972	-	115	115	-149	-33	2.695	148	14.156	112,83%	1.816
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	15.167	385	1.262	876	23	825	2.450	437	15.213	99,70%	(46)
	CF 2	109.045	104.421	104.402	465	2.055	1.590	-2.952	-19	-4.643	2.074	133.100	78,44%	(28.699)
	Mitraguna & Others	98.253	93.901	93.856	265	1.965	1.700	-3.105	-44	-4.397	2.009	119.849	78,31%	(25.992)
	Pensiun	10.792	10.520	10.545	200	90	-110	154	25	-247	65	13.252	79,58%	(2.707)
	Total Pembiayaan	201.431	208.136	209.657	3.632	7.127	3.495	-3.060	1.522	8.226	5.605	237.987	88,10%	(28.330)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	1.432	2,02%	2,81%	2,35%	(280)	253	(185)			
	KUR	896	1.153	1.281	1.076	1,68%	2,24%	1,87%	(206)	180	(77)			
	Non KUR	284	465	431	357	5,67%	11,52%	9,98%	(74)	72	(108)			
3	PWG	-	-	-	172	0,00%	0,00%	1,30%	172	172	172			
	Cilem	-	-	-	172	0,00%	0,00%	1,30%	172	172	172			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	2.524	0,59%	1,68%	1,86%	260	1.729	885			
	CF 1	92	107	224	180	0,35%	0,74%	0,58%	(44)	89	74			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	224	180	0,72%	1,56%	1,19%	(44)	89	74			
	CF 2	704	1.532	2.040	2.343	0,65%	1,95%	2,24%	304	1.640	811			
	Mitraguna & Others	704	1.532	2.040	2.202	0,72%	2,17%	2,35%	162	1.498	670			
	Pensiun	-	-	-	141	0,00%	0,00%	1,34%	141	141	141			
	Total Pembiayaan	1.975	3.256	3.976	4.128	0,98%	1,91%	1,97%	151	2.153	871	0,88%	55,40%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	723	1,19%	1,13%	1,19%	37	28	(41)			
	KUR	639	605	528	567	1,20%	0,92%	0,99%	38	(72)	(39)			
	Non KUR	56	159	158	156	1,12%	4,21%	4,37%	(1)	100	(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	1.105	1.241	1.241	1.241	0,82%	0,92%	0,92%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,73%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,50%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,97%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,08%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.964	0,89%	0,93%	0,94%	37	164	(41)	0,13%	85,63%	-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	389	381	272	(9)	(147)	-27,89%	(795)	-67,62%	5.025	7,57%	(4.644)
2	Tabungan	91.378	107.649	111.309	110.485	1.819	(824)	2.836	2,63%	19.107	20,91%	99.264	111,30%	11.221
3	Deposito	20.885	16.970	16.981	16.981	(128)	0	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	128.679	127.846	1.964	(832)	2.700	2,16%	14.408	12,70%	125.918	101,53%	1.929
	CASA	92.553	108.176	111.698	110.865	2.092	(832)	2.689	2,49%	18.313	19,79%	104.289	106,31%	6.577
	(%) CASA	81,59%	86,44%	86,80%	86,72%									
	FDR	111,58%	121,41%	119,89%	120,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.833	1.833		(0)	205	12,60%	420	29,70%	-	0,00%	1.833
2	Giro ISE	4	140	3	3		0	(138)	-98,15%	(2)	-40,21%		0,00%	3
3	Tabungan ISE	1.409	1.488	1.831	1.831		(0)	343	23,03%	422	29,91%		0,00%	1.831
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	62.041	2.875	2.955	80	781	819	3.852	2.136	67.018	92,57%	(4.978)
	KUR	54.166	56.888	57.829	2.875	2.955	80	910	940	3.662	2.015	62.682	92,26%	(4.853)
	Non KUR	4.022	4.333	4.212	-	-	0	-129	-121	190	121	4.337	97,13%	(125)
3	PWG	2.382	10.305	11.498	1.330	1.623	293	897	1.193	9.116	429	10.963	104,88%	535
	Cilem	2.382	10.305	11.498	1.330	1.623	293	897	1.193	9.116	429	10.963	104,88%	535
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.740	2.755	1.279	-1.476	1.572	328	14.797	951	74.165	108,87%	6.576
	CF 1	8.522	7.991	7.886	185	213	28	-69	-106	-637	319	9.534	82,71%	(1.648)
	Total Griya	5.933	5.700	5.449	185	-	-185	0	-252	-485	252	6.197	87,93%	(748)
	• Total Non Program	5.933	5.700	5.449	185	-	-185	140	-252	-485	252	6.197	87,93%	(748)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.437	-	213	213	-69	146	-152	67	3.337	73,03%	(900)
	CF 2	57.421	72.421	72.855	2.570	1.066	-1.504	1.641	434	15.434	632	64.631	112,72%	8.224
	Mitraguna & Others	56.582	71.055	71.337	2.570	906	-1.664	1.649	281	14.754	625	63.055	113,13%	8.281
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.279	6.960	5.857	-1.103	3.250	2.341	27.710	3.517	152.201	101,37%	2.078

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	211	0,22%	0,90%	0,34%	(342)	81	(349)			
	KUR	123	305	175	183	0,23%	0,31%	0,32%	8	60	(122)			
	Non KUR	6	255	377	28	0,16%	8,71%	0,65%	(350)	21	(228)			
3	PWG	-	-	-	28	0,00%	0,00%	0,25%	28	28	28			
	Cilem	-	-	-	28	0,00%	0,00%	0,25%	28	28	28			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	495	0,68%	0,23%	0,61%	309	48	(140)			
	CF 1	217	533	-	495	2,55%	0,00%	6,28%	495	278	(38)			
	Total Griya	-	533	-	411	0,00%	0,00%	7,54%	411	411	(122)			
	Oto	217	-	-	84	8,39%	0,00%	3,45%	84	(133)	84			
	CF 2	230	101	186	-	0,40%	0,26%	0,00%	(186)	(230)	(101)			
	Mitraguna & Others	230	101	186	-	0,41%	0,26%	0,00%	(186)	(230)	(101)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	734	0,46%	0,49%	0,48%	(4)	157	(461)	1,31%	-174,84%	0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	94	0,08%	0,19%	0,15%	(20)	48	(20)			
	KUR	-	36	36	17	0,00%	0,06%	0,03%	(20)	17	(20)			
	Non KUR	47	78	78	78	1,16%	1,79%	1,84%	-	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	189	0,00%	0,63%	0,23%	(318)	189	102			
	CF 1	-	-	421	-	0,00%	5,26%	0,00%	(421)	-	-			
	Total Griya	-	-	421	-	0,00%	7,38%	0,00%	(421)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Mitraguna & Others	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	283	0,04%	0,41%	0,18%	(338)	236	82	0,46%	-149,28%	0,3%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	5.113	5.114	263	1	1.574	44,48%	3.236	172,35%	4.551	112,36%	562
2	Tabungan	48.550	62.403	57.961	62.342	3.671	4.381	(61)	-0,10%	13.792	28,41%	56.302	110,73%	6.040
3	Deposito	7.602	13.430	13.260	13.260	(120)	0	(170)	-1,27%	5.658	74,43%	8.529	155,48%	4.732
	Total	58.030	79.373	76.335	80.716	3.814	4.382	1.343	1,69%	22.686	39,09%	69.382	116,34%	11.334
	CASA	50.428	65.943	63.074	67.456	3.934	4.382	1.513	2,29%	17.028	33,77%	60.853	110,85%	6.602
	(%) CASA	86,90%	83,08%	82,63%	83,57%									
	FDR	148,42%	125,88%	131,62%	124,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	604	604		(0)	93	18,12%	146	31,79%	-	0,00%	604
2	Giro ISE	360	411	464	464		(0)	53	12,82%	104	28,95%		0,00%	464
3	Tabungan ISE	99	100	140	140		0	40	39,87%	42	42,14%		0,00%	140
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	49.362	2.330	1.370	-960	641	-308	4.325	1.678	53.035	93,07%	(3.673)
	KUR	43.986	48.092	47.829	2.230	1.370	-860	580	-263	3.844	1.633	51.611	92,67%	(3.782)
	Non KUR	1.052	1.578	1.533	100	-	-100	60	-45	481	45	1.424	107,66%	109
3	PWG	3.221	9.211	9.979	1.024	1.078	54	688	768	6.758	310	9.152	109,03%	827
	Cilem	3.221	9.211	9.979	1.024	1.078	54	688	768	6.758	310	9.152	109,03%	827
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.128	1.502	1.271	-230	690	91	3.257	1.180	44.519	92,38%	(3.391)
	CF 1	26.387	25.220	25.082	652	886	235	-13	-138	-1.305	1.024	27.205	92,20%	(2.123)
	Total Griya	5.331	5.249	5.189	-	-	0	0	-59	-141	59	5.544	93,61%	(354)
	• Total Non Program	5.331	4.918	4.860	-	-	0	-58	-58	-470	58	5.544	87,68%	(683)
	• Program	-	330	329	-	-	0	-2	-2	329	2	0	0,00%	329
	Oto	21.057	19.971	19.893	652	886	235	-13	-78	-1.164	965	21.662	91,83%	(1.769)
	CF 2	11.484	15.817	16.046	850	385	-465	703	229	4.562	156	17.313	92,68%	(1.267)
	Mitraguna & Others	8.469	10.930	11.183	500	385	-115	375	254	2.715	131	13.702	81,62%	(2.519)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.469	4.856	3.720	-1.136	2.019	551	14.340	3.169	106.706	94,16%	(6.237)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	57	0,91%	0,57%	0,12%	(228)	(352)	(236)			
	KUR	384	293	285	57	0,87%	0,59%	0,12%	(228)	(327)	(236)			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	12	0,18%	0,00%	0,12%	12	6	12			
	Cilem	6	-	-	12	0,18%	0,00%	0,12%	12	6	12			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	1.701	3,22%	6,13%	4,14%	(815)	481	(432)			
	CF 1	985	1.070	980	834	3,73%	3,88%	3,33%	(145)	(150)	(236)			
	Total Griya	-	63	62	61	0,00%	1,18%	1,18%	(1)	61	(2)			
	Oto	985	1.007	917	773	4,68%	4,59%	3,89%	(144)	(211)	(234)			
	CF 2	235	1.063	1.537	867	2,05%	9,71%	5,40%	(670)	631	(196)			
	Mitraguna & Others	235	799	1.176	867	2,78%	10,76%	7,75%	(309)	631	68			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)			
	Total Pembiayaan	1.635	2.426	2.801	1.771	1,90%	2,80%	1,76%	(1.031)	136	(656)	3,31%	-87,56%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	142	0,72%	0,51%	0,29%	(110)	(182)	(148)			
	KUR	102	208	170	60	0,23%	0,35%	0,12%	(110)	(42)	(148)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,39%	-	(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%	2,13%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,49%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,51%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,74%	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	1.017	0,77%	0,90%	1,01%	117	355	79	3,49%	-244,97%	2,5%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	24.723	23.093	706	(1.630)	876	3,94%	(5.094)	-18,07%	36.108	63,96%	(13.015)
2	Tabungan	231.223	248.416	254.309	256.654	7.527	2.345	8.238	3,32%	25.431	11,00%	245.837	104,40%	10.817
3	Deposito	34.752	33.262	34.986	34.986	(6.292)	0	1.725	5,19%	235	0,67%	34.808	100,51%	178
	Total	294.162	303.894	314.019	314.733	1.941	715	10.839	3,57%	20.571	6,99%	316.753	99,36%	(2.019)
	CASA	259.410	270.633	279.032	279.747	8.233	715	9.114	3,37%	20.337	7,84%	281.944	99,22%	(2.198)
	(%) CASA	88,19%	89,05%	88,86%	88,88%									
	FDR	81,90%	86,14%	86,45%	86,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	5.115	5.115		0	179	3,62%	628	13,99%	-	0,00%	5.115
2	Giro ISE	733	748	797	793		(4)	45	6,06%	60	8,20%		0,00%	793
3	Tabungan ISE	3.754	4.189	4.318	4.322		4	133	3,18%	568	15,13%		0,00%	4.322
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.592	-	-	0	-56	-53	-1.650	53	3.242	49,10%	(1.650)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	669	-	-	0	-15	-12	-1.167	12	1.836	36,45%	(1.167)
	• Local Champion	1.836	681	669	-	-	0	-15	-12	-1.167	12	1.836	36,45%	(1.167)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	73.573	2.601	4.045	1.444	73	1.339	1.100	2.706	73.952	99,49%	(379)
	KUR	67.505	67.969	69.451	2.601	4.045	1.444	201	1.482	1.946	2.563	68.808	100,93%	643
	Non KUR	4.969	4.265	4.122	-	-	0	-128	-143	-847	143	5.144	80,13%	(1.022)
3	PWG	12.827	25.789	28.261	5.163	5.521	358	1.040	2.471	15.434	3.049	30.742	91,93%	(2.482)
	Cilem	7.700	17.570	18.860	1.935	2.399	464	736	1.290	11.161	1.109	21.371	88,25%	(2.510)
	Gadai	5.127	8.219	9.400	3.227	3.122	-106	304	1.181	4.273	1.941	9.371	100,31%	29
4	CFG	152.377	162.097	168.037	5.175	10.418	5.243	1.627	5.940	15.659	4.477	175.490	95,75%	(7.453)
	CF 1	49.433	44.315	44.240	102	515	413	-46	-76	-5.193	590	55.718	79,40%	(11.479)
	Total Griya	45.444	38.769	38.645	-	321	321	0	-123	-6.798	444	49.984	77,32%	(11.338)
	• Total Non Program	21.636	16.200	15.925	-	-	0	-1.885	-276	-5.711	276	22.814	69,80%	(6.890)
	• Program	23.808	22.568	22.721	-	321	321	-274	153	-1.087	168	27.169	83,63%	(4.448)
	Oto	3.989	5.547	5.594	102	194	92	-46	47	1.605	146	5.734	97,55%	(140)
	CF 2	102.945	117.781	123.797	5.073	9.903	4.830	1.672	6.016	20.852	3.887	119.772	103,36%	4.025
	Mitraguna & Others	90.697	103.649	109.019	5.073	9.081	4.008	1.760	5.370	18.322	3.711	105.804	103,04%	3.215
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
	Total Pembiayaan	240.919	261.764	271.462	12.938	19.983	7.045	2.684	9.698	30.543	10.285	283.427	95,78%	(11.964)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	684	0,26%	2,07%	0,93%	(812)	495	(251)			
	KUR	190	589	890	397	0,28%	1,31%	0,57%	(494)	207	(192)			
	Non KUR	-	346	607	288	0,00%	14,22%	6,98%	(319)	288	(58)			
3	PWG	-	-	-	42	0,00%	0,00%	0,15%	42	42	42			
	Cilem	-	-	-	42	0,00%	0,00%	0,22%	42	42	42			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.319	4.033	4.628	1.942	2,18%	2,86%	1,16%	(2.686)	(1.377)	(2.091)			
	CF 1	1.762	3.096	3.322	1.758	3,57%	7,50%	3,97%	(1.563)	(4)	(1.338)			
	Total Griya	1.762	2.831	3.064	1.624	3,88%	7,90%	4,20%	(1.440)	(138)	(1.207)			
	Oto	-	265	258	134	0,00%	4,65%	2,40%	(124)	134	(131)			
	CF 2	1.556	937	1.306	184	1,51%	1,11%	0,15%	(1.122)	(1.373)	(753)			
	Mitraguna & Others	1.556	937	1.306	184	1,72%	1,26%	0,17%	(1.122)	(1.373)	(753)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	4.968	6.125	2.668	1,46%	2,34%	0,98%	(3.457)	(840)	(2.300)	8,33%	-747,73%	7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,26%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,77%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	212	0,27%	0,50%	0,29%	(150)	18	(102)			
	KUR	3	222	275	130	0,00%	0,40%	0,19%	(145)	127	(92)			
	Non KUR	191	92	87	82	3,84%	2,05%	1,98%	(6)	(109)	(11)			
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	4.242	3,15%	1,89%	2,52%	1.179	(553)	(815)			
	CF 1	2.642	3.279	1.534	1.849	5,34%	3,46%	4,18%	314	(793)	(1.430)			
	Total Griya	2.642	3.279	1.534	1.849	5,81%	3,96%	4,78%	314	(793)	(1.430)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.393	2,09%	1,30%	1,93%	865	240	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,93%	865	(54)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.505	2,22%	1,33%	1,66%	1.029	(852)	(921)	2,29%	-38,22%	0,6%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.538	8.509	(1.543)	(29)	65	0,77%	(5.837)	-40,69%	23.539	36,15%	(15.030)
2	Tabungan	145.625	420.167	235.790	235.306	224.839	(484)	(184.861)	-44,00%	89.681	61,58%	161.588	145,62%	73.718
3	Deposito	70.189	66.097	67.978	67.982	(20.386)	4	1.884	2,85%	(2.207)	-3,14%	71.125	95,58%	(3.144)
	Total	230.159	494.707	312.306	311.796	202.911	(510)	(182.911)	-36,97%	81.637	35,47%	256.252	121,68%	55.544
	CASA	159.970	428.610	244.328	243.814	223.297	(513)	(184.795)	-43,12%	83.844	52,41%	185.127	131,70%	58.687
	(%) CASA	69,50%	86,64%	78,23%	78,20%									
	FDR	49,05%	25,46%	41,91%	41,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.058	12.484		426	(322)	-2,51%	(160)	-1,26%	-	0,00%	12.484
2	Giro ISE	2.499	1.709	1.753	1.759		6	50	2,94%	(739)	-29,60%		0,00%	1.759
3	Tabungan ISE	9.095	10.047	9.255	9.674		419	(372)	-3,70%	580	6,37%		0,00%	9.674
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	14.144	-	-	0	-439	-378	-5.105	378	21.257	66,54%	(7.114)
	KUR	17.796	13.144	12.769	-	-	0	-433	-375	-5.028	375	19.713	64,77%	(6.944)
	Non KUR	1.452	1.377	1.375	-	-	0	-6	-2	-77	2	1.544	89,02%	(169)
3	PWG	5.178	13.671	15.385	3.101	3.683	582	1.707	1.714	10.207	1.968	22.093	69,64%	(6.708)
	Cilem	3.578	9.897	11.463	1.564	2.173	609	1.123	1.566	7.885	607	15.061	76,11%	(3.597)
	Gadai	1.600	3.774	3.922	1.537	1.509	-28	584	148	2.322	1.361	7.032	55,77%	(3.110)
4	CFG	88.436	97.737	101.372	2.780	5.049	2.268	1.409	3.636	12.936	1.413	112.870	89,81%	(11.498)
	CF 1	19.579	25.688	26.953	1.032	1.706	673	240	1.265	7.374	441	22.651	119,00%	4.303
	Total Griya	14.822	14.966	14.833	370	-	-370	0	-134	10	134	15.677	94,61%	(845)
	• Total Non Program	14.371	14.544	14.413	370	-	-370	241	-131	42	131	15.162	95,06%	(750)
	• Program	451	423	420	-	-	0	-3	-3	-31	3	515	81,54%	(95)
	Oto	4.757	10.722	12.121	662	1.706	1.043	240	1.399	7.364	307	6.973	173,82%	5.148
	CF 2	68.857	72.048	74.419	1.748	3.343	1.595	1.169	2.371	5.562	972	90.220	82,49%	(15.801)
	Mitraguna & Others	68.359	70.944	72.984	1.515	3.007	1.492	942	2.041	4.625	966	87.538	83,37%	(14.553)
	Pensiun	498	1.105	1.435	233	336	103	227	330	937	6	2.682	53,48%	(1.248)
	Total Pembiayaan	112.901	125.929	130.901	5.881	8.731	2.850	2.677	4.972	18.000	3.759	156.258	83,77%	(25.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	111	6,58%	3,54%	0,78%	(404)	(1.156)	(678)			
	KUR	1.267	789	514	111	7,12%	3,91%	0,87%	(404)	(1.156)	(678)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	333	0,00%	0,00%	2,17%	333	333	333			
	Cilem	-	-	-	333	0,00%	0,00%	2,91%	333	333	333			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.470	1.419	1.446	1.294	1,66%	1,48%	1,28%	(152)	(176)	(126)			
	CF 1	117	626	649	569	0,60%	2,53%	2,11%	(80)	451	(57)			
	Total Griya	-	232	460	458	0,00%	3,07%	3,09%	(1)	458	226			
	Oto	117	393	189	110	2,46%	1,77%	0,91%	(79)	(7)	(283)			
	CF 2	1.353	794	797	725	1,96%	1,11%	0,97%	(72)	(628)	(68)			
	Mitraguna & Others	1.353	794	797	725	1,98%	1,12%	0,99%	(72)	(628)	(68)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	1.738	2,42%	1,56%	1,33%	(223)	(999)	(471)	2,40%	-80,82%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	9.892	52,35%	67,92%	69,94%	29	(184)	(99)			
	KUR	8.740	8.674	8.547	8.576	49,11%	65,02%	67,16%	29	(164)	(98)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,74%	-	(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	1.446	1,12%	1,42%	1,43%	57	457	55			
	CF 1	244	232	231	229	1,24%	0,90%	0,85%	(2)	(15)	(3)			
	Total Griya	244	117	116	114	1,64%	0,78%	0,77%	(2)	(129)	(3)			
	Oto	-	115	115	115	0,00%	1,07%	0,95%	-	115	-			
	CF 2	745	1.159	1.159	1.217	1,08%	1,61%	1,64%	59	472	58			
	Mitraguna & Others	745	1.159	1.159	1.217	1,09%	1,63%	1,67%	59	472	58			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	11.338	9,80%	8,94%	8,66%	86	273	(44)	1,40%	83,78%	-7,3%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.670	7.681	779	11	442	6,11%	(7.871)	-50,61%	27.974	27,46%	(20.293)
2	Tabungan	146.646	155.279	174.828	173.992	10.278	(836)	18.713	12,05%	27.346	18,65%	160.366	108,50%	13.626
3	Deposito	29.176	27.653	29.212	29.204	43	(8)	1.551	5,61%	28	0,10%	30.350	96,22%	(1.147)
	Total	191.374	190.171	211.710	210.876	11.100	(833)	20.705	10,89%	19.502	10,19%	218.690	96,43%	(7.814)
	CASA	162.198	162.518	182.498	181.673	11.057	(825)	19.155	11,79%	19.474	12,01%	188.340	96,46%	(6.667)
	(%) CASA	84,75%	85,46%	86,20%	86,15%									
	FDR	87,12%	105,44%	97,00%	97,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.370	10.387	17	1.839	21,52%	(3.716)	-26,35%	-	0,00%	10.387	
2	Giro ISE	4.458	3.516	3.788	3.705	(84)	188	5,36%	(753)	-16,90%		0,00%	3.705	
3	Tabungan ISE	9.645	5.032	6.582	6.682	100	1.651	32,81%	(2.962)	-30,72%		0,00%	6.682	
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	19.957	1.000	1.325	325	522	664	3.807	661	22.027	90,60%	(2.071)
	KUR	14.812	18.197	18.894	1.000	1.325	325	555	696	4.081	629	20.506	92,14%	(1.612)
	Non KUR	1.337	1.095	1.063	-	-	0	-33	-32	-274	32	1.522	69,87%	(458)
3	PWG	15.238	31.852	33.124	7.193	7.760	567	2.328	1.272	17.886	6.488	31.893	103,86%	1.231
	Cilem	3.814	13.153	14.764	2.126	2.507	381	1.117	1.611	10.950	896	17.213	85,77%	(2.449)
	Gadai	11.423	18.698	18.360	5.067	5.253	186	1.211	-339	6.936	5.592	14.680	125,06%	3.679
4	CFG	135.343	149.379	152.269	6.794	5.315	-1.479	3.539	2.891	16.926	2.425	160.306	94,99%	(8.037)
	CF 1	16.023	19.533	20.487	1.831	1.519	-312	283	954	4.464	565	19.094	107,29%	1.393
	Total Griya	9.034	11.740	12.082	1.258	450	-808	0	341	3.047	109	9.834	122,85%	2.247
	• Total Non Program	9.034	11.740	12.082	1.258	450	-808	1.150	341	3.047	109	9.834	122,85%	2.247
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.405	573	1.069	496	283	613	1.416	456	9.260	90,77%	(855)
	CF 2	119.320	129.846	131.783	4.963	3.796	-1.167	3.256	1.937	12.463	1.859	141.212	93,32%	(9.430)
	Mitraguna & Others	104.787	116.468	118.511	4.763	3.796	-967	3.460	2.043	13.724	1.753	124.440	95,24%	(5.929)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.262	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	205.350	14.988	14.400	-587	6.388	4.827	38.620	9.573	214.227	95,86%	(8.877)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	417	0,29%	2,29%	2,09%	(24)	371	(43)			
	KUR	-	460	441	417	0,00%	2,43%	2,21%	(24)	417	(43)			
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	(46)	-			
3	PWG	-	-	-	482	0,00%	0,00%	1,45%	482	482	482			
	Cilem	-	-	-	482	0,00%	0,00%	3,26%	482	482	482			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	993	406	854	976	0,73%	0,57%	0,64%	122	(17)	570			
	CF 1	153	406	637	402	0,95%	3,26%	1,96%	(235)	249	(4)			
	Total Griya	15	339	341	339	0,16%	2,90%	2,80%	(2)	324	(0)			
	Oto	138	67	297	64	1,98%	3,81%	0,76%	(233)	(74)	(4)			
	CF 2	840	-	216	574	0,70%	0,17%	0,44%	357	(266)	574			
	Mitraguna & Others	840	-	216	383	0,80%	0,19%	0,32%	166	(457)	383			
	Pensiun	-	-	-	191	0,00%	0,00%	1,44%	191	191	191			
	Total Pembiayaan	1.039	866	1.295	1.875	0,62%	0,65%	0,91%	580	836	1.009	2,83%	-210,49%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	491	1,61%	2,49%	2,46%	11	230	10			
	KUR	204	182	182	194	1,38%	1,00%	1,03%	12	(10)	12			
	Non KUR	57	298	298	297	4,24%	27,22%	27,91%	(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	2.150	1,59%	1,44%	1,41%	(1)	(7)	(334)			
	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	2.150	1,79%	1,66%	1,63%	(1)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.150	1,31%	1,85%	1,81%	(1)	782	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.641	1,45%	1,31%	1,29%	10	224	(323)	1,44%	-11,83%	0,2%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	8.710	9.562	642	851	276	2,97%	875	10,07%	21.655	44,15%	(12.094)
2	Tabungan	252.421	256.666	268.725	273.687	(5.161)	4.963	17.021	6,63%	21.267	8,43%	270.553	101,16%	3.135
3	Deposito	76.726	62.391	63.206	63.164	(10.114)	(42)	773	1,24%	(13.562)	-17,68%	78.055	80,92%	(14.891)
	Total	337.834	328.342	340.641	346.413	(14.632)	5.772	18.071	5,50%	8.579	2,54%	370.263	93,56%	(23.850)
	CASA	261.108	265.952	277.435	283.249	(4.518)	5.814	17.297	6,50%	22.141	8,48%	292.208	96,93%	(8.959)
	(%) CASA	77,29%	81,00%	81,45%	81,77%									
	FDR	106,55%	114,80%	112,27%	110,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	14.866	14.376		(489)	1.768	14,02%	5.928	70,17%	-	0,00%	14.376
2	Giro ISE	1.077	1.162	1.313	1.313		0	151	12,97%	236	21,90%		0,00%	1.313
3	Tabungan ISE	7.371	11.446	13.553	13.063		(490)	1.617	14,13%	5.692	77,22%		0,00%	13.063
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.425	450	1.210	760	275	819	-5.982	391	41.107	66,72%	(13.681)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.425	450	1.210	760	275	819	-5.978	391	37.670	72,80%	(10.245)
	• Local Champion	29.104	25.708	25.465	450	-	-450	275	-243	-3.639	243	30.454	83,62%	(4.989)
	• 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	27.643	1.450	2.000	550	441	777	3.799	1.223	28.156	98,18%	(513)
	KUR	21.881	24.944	25.859	1.450	2.000	550	572	915	3.978	1.085	26.074	99,18%	(215)
	Non KUR	1.963	1.922	1.784	-	-	0	-131	-138	-179	138	2.083	85,66%	(299)
3	PWG	18.313	36.508	38.475	7.648	10.112	2.464	1.708	1.967	20.162	8.145	33.743	114,02%	4.732
	Cilem	9.363	19.245	21.095	2.145	3.192	1.048	771	1.850	11.733	1.342	21.307	99,01%	(211)
	Gadai	8.950	17.263	17.379	5.503	6.920	1.417	937	117	8.429	6.803	12.436	139,75%	4.943
4	CFG	284.398	286.972	288.885	5.150	8.131	2.981	-1.641	1.913	4.487	6.218	293.929	98,28%	(5.044)
	CF 1	38.670	35.236	35.429	752	591	-161	141	193	-3.241	398	39.842	88,92%	(4.413)
	Total Griya	32.928	29.492	29.264	442	-	-442	0	-228	-3.664	228	33.233	88,05%	(3.970)
	• Total Non Program	32.928	29.492	29.264	442	-	-442	-648	-228	-3.664	228	33.233	88,05%	(3.970)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	6.165	310	591	281	141	422	423	169	6.609	93,29%	(444)
	CF 2	245.728	251.736	253.456	4.398	7.540	3.142	-1.782	1.720	7.728	5.820	254.086	99,75%	(630)
	Mitraguna & Others	226.104	233.173	234.977	3.402	7.204	3.802	-2.660	1.804	8.873	5.400	233.608	100,59%	1.369
	Pensiun	19.624	18.563	18.479	996	336	-660	878	-84	-1.145	420	20.479	90,23%	(2.000)
	Total Pembiayaan	359.963	376.951	382.428	14.698	21.453	6.755	783	5.476	22.465	15.977	396.935	96,35%	(14.507)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	80	0,00%	0,32%	0,29%	(5)	80	(10)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	80	0,00%	0,32%	0,29%	(5)	80	(10)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	118	1,32%	0,82%	0,43%	(102)	(196)	(48)			
	KUR	205	122	138	39	0,94%	0,55%	0,15%	(99)	(166)	(83)			
	Non KUR	109	45	83	79	5,56%	4,33%	4,45%	(4)	(30)	34			
3	PWG	-	-	-	139	0,00%	0,00%	0,36%	139	139	139			
	Cilem	-	-	-	139	0,00%	0,00%	0,66%	139	139	139			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.834	8.636	3.357	2.614	1,70%	1,17%	0,90%	(743)	(2.220)	(6.021)			
	CF 1	1.936	3.537	302	677	5,01%	0,86%	1,91%	376	(1.259)	(2.859)			
	Total Griya	1.859	3.167	92	136	5,65%	0,31%	0,46%	43	(1.723)	(3.031)			
	Oto	77	370	209	541	1,35%	3,64%	8,78%	332	464	171			
	CF 2	2.897	5.099	3.056	1.937	1,18%	1,21%	0,76%	(1.119)	(960)	(3.162)			
	Mitraguna & Others	2.897	5.099	3.056	1.937	1,28%	1,31%	0,82%	(1.119)	(960)	(3.162)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	2.951	1,43%	0,97%	0,77%	(712)	(2.197)	(5.941)	0,89%	-15,32%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	593	0,47%	2,21%	2,14%	0	481	(42)			
	KUR	77	397	396	400	0,35%	1,59%	1,55%	4	322	2			
	Non KUR	34	237	196	193	1,74%	10,22%	10,83%	(3)	159	(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	2.768	12.197	9.961	8.712	0,97%	3,47%	3,02%	(1.248)	5.944	(3.485)			
	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%	3,32%	-	(159)	-			
	CF 2	1.777	10.694	9.756	8.508	0,72%	3,88%	3,36%	(1.248)	6.730	(2.187)			
	Mitraguna & Others	1.468	10.694	9.756	8.508	0,65%	4,18%	3,62%	(1.248)	7.039	(2.187)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	9.305	0,80%	2,80%	2,43%	(1.248)	6.426	(3.526)	2,99%	-22,69%	0,6%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	6.384	6.194	672	(190)	(507)	-7,56%	(1.409)	-18,54%	20.152	30,74%	(13.958)
2	Tabungan	169.083	165.994	173.298	175.413	(2.296)	2.115	9.419	5,67%	6.330	3,74%	184.507	95,07%	(9.094)
3	Deposito	159.534	163.489	161.817	161.813	(4.793)	(4)	(1.676)	-1,03%	2.279	1,43%	161.298	100,32%	515
	Total	336.221	336.184	341.499	343.420	(6.417)	1.921	7.236	2,15%	7.199	2,14%	365.957	93,84%	(22.537)
	CASA	176.687	172.695	179.682	181.607	(1.624)	1.925	8.912	5,16%	4.920	2,78%	204.659	88,74%	(23.052)
	(%) CASA	52,55%	51,37%	52,62%	52,88%									
	FDR	59,93%	63,66%	64,93%	64,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.452	9.598	9.245	(352)	793	9,38%	(1.928)	-17,26%	-	0,00%	9.245
2	Giro ISE	2.226	2.662	1.694	1.721	27	(941)	-35,34%	(505)	-22,68%		0,00%	1.721
3	Tabungan ISE	8.944	5.787	7.901	7.521	(380)	1.733	29,95%	(1.423)	-15,91%		0,00%	7.521
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	43.675	2.380	2.815	435	991	1.487	2.972	1.328	47.802	91,37%	(4.127)
	KUR	38.741	40.577	42.116	2.380	2.815	435	1.044	1.539	3.375	1.276	45.587	92,38%	(3.472)
	Non KUR	1.963	1.612	1.560	-	-	0	-53	-52	-403	52	2.215	70,42%	(655)
3	PWG	8.703	17.233	18.111	2.116	3.172	1.055	638	877	9.407	2.294	28.179	64,27%	(10.068)
	Cilem	6.698	12.816	13.641	1.125	1.806	681	303	825	6.943	981	19.460	70,10%	(5.819)
	Gadai	2.005	4.417	4.470	991	1.366	375	334	53	2.465	1.313	8.719	51,27%	(4.249)
4	CFG	152.101	154.591	159.960	3.338	7.613	4.275	9	5.369	7.860	2.244	178.761	89,48%	(18.801)
	CF 1	24.823	20.454	20.763	-	675	675	-538	309	-4.060	366	28.103	73,88%	(7.340)
	Total Griya	16.607	12.539	12.415	-	-	0	0	-124	-4.192	124	17.461	71,10%	(5.046)
	• Total Non Program	16.607	12.539	12.415	-	-	0	-125	-124	-4.192	124	17.461	71,10%	(5.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.347	-	675	675	-538	433	131	243	10.641	78,44%	(2.294)
	CF 2	127.278	134.138	139.198	3.338	6.938	3.600	547	5.060	11.920	1.878	150.659	92,39%	(11.461)
	Mitraguna & Others	115.000	120.110	124.994	2.386	6.558	4.172	-38	4.884	9.994	1.674	135.990	91,91%	(10.996)
	Pensiun	12.278	14.028	14.204	952	380	-572	585	176	1.926	204	14.669	96,83%	(465)
	Total Pembiayaan	201.507	214.013	221.747	7.834	13.600	5.765	1.638	7.733	20.239	5.867	254.742	87,05%	(32.996)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	531	0,93%	1,55%	1,22%	(123)	154	(335)			
	KUR	327	833	622	500	0,84%	1,53%	1,19%	(122)	173	(332)			
	Non KUR	50	34	32	31	2,53%	2,01%	1,96%	(2)	(19)	(3)			
3	PWG	-	-	-	3	0,00%	0,00%	0,02%	3	3	3			
	Cilem	-	-	-	3	0,00%	0,00%	0,02%	3	3	3			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.744	3.268	2.491	1.876	1,80%	1,61%	1,17%	(615)	(868)	(1.392)			
	CF 1	932	577	547	519	3,75%	2,68%	2,50%	(28)	(413)	(58)			
	Total Griya	594	-	-	49	3,58%	0,00%	0,40%	49	(545)	49			
	Oto	337	577	547	470	4,11%	6,91%	5,63%	(77)	132	(107)			
	CF 2	1.812	2.691	1.943	1.357	1,42%	1,45%	0,97%	(586)	(455)	(1.334)			
	Mitraguna & Others	1.812	2.691	1.943	1.357	1,58%	1,62%	1,09%	(586)	(455)	(1.334)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.121	4.134	3.145	2.410	1,55%	1,47%	1,09%	(735)	(711)	(1.724)	2,62%	-141,36%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	565	1,23%	1,19%	1,29%	65	65	170			
	KUR	125	265	370	435	0,32%	0,91%	1,03%	65	309	170			
	Non KUR	374	130	130	130	19,05%	8,06%	8,33%	-	(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	2.455	1,02%	1,96%	1,53%	(577)	910	(895)			
	CF 1	114	909	714	144	0,46%	3,49%	0,69%	(570)	29	(765)			
	Total Griya	114	620	616	46	0,69%	4,91%	0,37%	(570)	(68)	(574)			
	Oto	-	289	98	98	0,00%	1,24%	1,17%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.311	1,12%	1,73%	1,66%	(6)	880	(130)			
	Mitraguna & Others	1.388	2.441	2.317	2.311	1,21%	1,93%	1,85%	(6)	923	(130)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.020	1,01%	1,65%	1,36%	(512)	975	(726)	1,39%	-2,26%	0,0%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.024	3.263	272	1.239	701	27,34%	(9.922)	-75,25%	20.088	16,24%	(16.825)
2	Tabungan	147.923	149.529	155.184	164.746	10.877	9.562	15.218	10,18%	16.824	11,37%	159.714	103,15%	5.033
3	Deposito	54.920	80.181	77.993	74.583	(2.429)	(3.410)	(5.599)	-6,98%	19.663	35,80%	56.101	132,94%	18.482
	Total	216.028	232.273	235.201	242.592	8.720	7.391	10.320	4,44%	26.564	12,30%	235.903	102,84%	6.690
	CASA	161.108	152.091	157.209	168.009	11.149	10.801	15.918	10,47%	6.901	4,28%	179.802	93,44%	(11.792)
	(%) CASA	74,58%	65,48%	66,84%	69,26%									
	FDR	99,10%	97,25%	97,41%	94,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.248	3.263		16	872	36,47%	674	26,01%	-	0,00%	3.263
2	Giro ISE	59	57	24	23		(0)	(34)	-59,25%	(35)	-60,19%		0,00%	23
3	Tabungan ISE	2.531	2.334	3.224	3.240		16	906	38,82%	709	28,02%		0,00%	3.240
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	51.050	2.250	3.095	845	612	1.270	5.316	1.825	51.039	100,02%	12
	KUR	43.301	47.907	49.174	2.250	3.015	765	674	1.268	5.873	1.747	48.404	101,59%	770
	Non KUR	2.433	1.874	1.876	-	80	80	-62	2	-557	78	2.634	71,23%	(758)
3	PWG	2.160	7.107	7.998	624	1.225	601	238	891	5.838	333	9.538	83,85%	(1.540)
	Cilem	2.160	7.107	7.998	624	1.225	601	238	891	5.838	333	9.538	83,85%	(1.540)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	170.072	4.341	6.053	1.712	-1.580	1.075	3.880	4.978	173.605	97,96%	(3.533)
	CF 1	15.140	17.633	17.877	848	1.026	178	126	244	2.737	783	16.052	111,37%	1.825
	Total Griya	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Total Non Program	1.118	992	980	-	-	0	-12	-12	-138	12	1.356	72,30%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.896	848	1.026	178	126	256	2.875	771	14.696	114,97%	2.200
	CF 2	151.051	151.364	152.195	3.493	5.027	1.534	-1.706	832	1.144	4.195	157.553	96,60%	(5.358)
	Mitraguna & Others	120.364	119.927	120.847	2.480	4.795	2.315	-2.058	920	483	3.875	126.201	95,76%	(5.354)
	Pensiun	30.687	31.437	31.349	1.013	232	-781	352	-88	661	320	31.352	99,99%	(4)
	Total Pembiayaan	214.086	225.884	229.120	7.215	10.373	3.158	-730	3.236	15.035	7.137	234.182	97,84%	(5.062)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	118	0,72%	1,11%	0,23%	(436)	(211)	(517)			
	KUR	190	611	529	118	0,44%	1,10%	0,24%	(411)	(72)	(493)			
	Non KUR	139	24	25	-	5,72%	1,31%	0,00%	(25)	(139)	(24)			
3	PWG	3	-	-	205	0,14%	0,00%	2,56%	205	202	205			
	Cilem	3	-	-	205	0,14%	0,00%	2,56%	205	202	205			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	1.536	0,84%	0,93%	0,90%	(44)	147	115			
	CF 1	197	679	766	520	1,30%	4,34%	2,91%	(246)	323	(159)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	520	1,41%	4,60%	3,08%	(246)	323	(159)			
	CF 2	1.192	742	814	1.016	0,79%	0,54%	0,67%	202	(175)	274			
	Mitraguna & Others	1.192	354	616	859	0,99%	0,51%	0,71%	243	(333)	505			
	Pensiun	-	388	198	157	0,00%	0,63%	0,50%	(41)	157	(231)			
	Total Pembiayaan	1.722	2.057	2.134	1.859	0,80%	0,94%	0,81%	(275)	138	(198)	0,00%	100,00%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	152	1,11%	0,38%	0,30%	(39)	(357)	(33)			
	KUR	409	147	154	133	0,94%	0,32%	0,27%	(20)	(276)	(13)			
	Non KUR	100	38	37	18	4,09%	1,98%	0,98%	(19)	(81)	(20)			
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	2.374	0,82%	1,20%	1,40%	345	1.014	208			
	CF 1	113	249	113	266	0,75%	0,64%	1,49%	153	153	16			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	266	0,81%	0,68%	1,57%	153	153	16			
	CF 2	1.246	1.917	1.915	2.108	0,83%	1,27%	1,39%	193	862	191			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	193	0,06%	0,00%	0,61%	193	71	193			
	Total Pembiayaan	1.868	2.351	2.219	2.526	0,87%	0,98%	1,10%	306	658	175	0,00%	100,00%	-1,1%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	21	19	(7)	(2)	(11)	-37,57%	(48)	-71,89%	2.674	0,70%	(2.656)
2	Tabungan	73.366	68.269	70.419	72.254	92	1.835	3.985	5,84%	(1.112)	-1,52%	79.971	90,35%	(7.717)
3	Deposito	13.172	14.189	14.447	14.447	531	0	258	1,82%	1.275	9,68%	14.379	100,47%	68
	Total	86.605	82.488	84.886	86.720	615	1.833	4.231	5,13%	115	0,13%	97.024	89,38%	(10.304)
	CASA	73.432	68.299	70.439	72.273	84	1.833	3.974	5,82%	(1.160)	-1,58%	82.645	87,45%	(10.372)
	(%) CASA	84,79%	82,80%	82,98%	83,34%									
	FDR	98,27%	110,98%	109,21%	106,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	390	403		14	9	2,16%	54	15,44%	-	0,00%	403
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	395	390	403		14	9	2,16%	54	15,44%		0,00%	403
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	7.553	717	1.251	534	367	778	5.842	473	5.032	150,10%	2.521
	Cilem	1.711	6.775	7.553	717	1.251	534	367	778	5.842	473	5.032	150,10%	2.521
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.136	1.720	1.427	-293	-246	385	1.770	1.042	91.686	92,86%	(6.550)
	CF 1	269	448	443	-	-	0	-3	-4	175	4	1.292	34,31%	(849)
	Total Griya	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Total Non Program	269	251	249	-	-	0	-2	-2	-20	2	535	46,56%	(286)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.693	1.720	1.427	-293	-243	390	1.595	1.037	90.394	93,69%	(5.701)
	Mitraguna & Others	38.271	38.205	38.310	890	835	-55	-672	105	39	730	44.821	85,47%	(6.511)
	Pensiun	44.827	46.098	46.383	830	592	-238	429	285	1.556	307	45.573	101,78%	810
	Total Pembiayaan	85.106	91.544	92.707	2.437	2.678	241	121	1.163	7.601	1.515	96.747	95,82%	(4.040)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	164	0,00%	0,00%	2,17%	164	164	164			
	Cilem	-	-	-	164	0,00%	0,00%	2,17%	164	164	164			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	339	0,00%	0,46%	0,40%	(48)	339	(50)			
	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	339	0,00%	0,46%	0,40%	(48)	339	(50)			
	Mitraguna & Others	-	389	387	339	0,00%	1,01%	0,89%	(48)	339	(50)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	389	387	503	0,00%	0,42%	0,54%	116	503	114	0,81%	-49,20%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	0,26%	(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%	-127,92%	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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.481	18.087	26	(5.394)	(4.537)	-20,05%	7.072	64,20%	17.115	105,68%	972
2	Tabungan	115.074	111.762	119.498	126.474	3.958	6.976	14.712	13,16%	11.400	9,91%	124.578	101,52%	1.896
3	Deposito	23.779	24.785	24.697	24.696	69	(1)	(89)	-0,36%	917	3,86%	24.677	100,08%	19
	Total	149.869	159.171	167.676	169.257	4.053	1.581	10.086	6,34%	19.389	12,94%	166.371	101,74%	2.887
	CASA	126.089	134.386	142.979	144.561	3.984	1.582	10.175	7,57%	18.472	14,65%	141.693	102,02%	2.868
	(%) CASA	84,13%	84,43%	85,27%	85,41%									
	FDR	105,52%	113,31%	108,46%	107,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.161	7.122		(39)	900	14,46%	(250)	-3,39%	-	0,00%	7.122
2	Giro ISE	1.170	279	927	925		(2)	646	231,48%	(245)	-20,94%		0,00%	925
3	Tabungan ISE	2.302	1.843	2.134	2.097		(37)	254	13,78%	(205)	-8,89%		0,00%	2.097
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	• Local Champion	731	554	526	100	-	-100	70	-28	-205	28	731	71,97%	(205)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.273	980	825	-155	425	210	6.818	615	19.012	111,89%	2.261
	KUR	11.979	19.003	19.282	980	825	-155	496	279	7.302	546	16.423	117,41%	2.859
	Non KUR	2.475	2.059	1.991	-	-	0	-71	-69	-484	69	2.589	76,90%	(598)
3	PWG	2.088	8.579	10.045	566	1.852	1.285	126	1.465	7.957	386	9.948	100,97%	97
	Cilem	1.902	8.366	9.804	490	1.799	1.309	150	1.438	7.902	361	9.762	100,43%	42
	Gadai	186	213	241	76	53	-23	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	149.136	3.410	3.493	83	-564	-116	8.262	3.609	153.851	96,94%	(4.715)
	CF 1	3.720	5.449	5.575	97	246	149	-22	126	1.855	120	5.317	104,86%	258
	Total Griya	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Total Non Program	422	1.164	1.158	-	-	0	-5	-5	736	5	838	138,19%	320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.417	97	246	149	-22	131	1.119	115	4.479	98,62%	(62)
	CF 2	137.153	143.803	143.561	3.313	3.247	-66	-542	-242	6.408	3.489	148.534	96,65%	(4.973)
	Mitraguna & Others	95.850	99.959	99.342	1.660	2.205	545	-1.303	-617	3.492	2.822	106.067	93,66%	(6.725)
	Pensiun	41.304	43.844	44.219	1.653	1.042	-611	761	375	2.915	667	42.468	104,12%	1.752
	Total Pembiayaan	158.147	180.352	181.864	5.056	6.170	1.114	38	1.512	23.717	4.657	183.542	99,09%	(1.678)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	-	0,16%	0,00%	0,00%	-	(24)	-			
	KUR	24	-	-	-	0,20%	0,00%	0,00%	-	(24)	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	225	0,00%	0,00%	2,24%	225	225	225			
	Cilem	-	-	-	225	0,00%	0,00%	2,29%	225	225	225			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	1.667	0,45%	1,13%	1,12%	(15)	1.031	205			
	CF 1	195	110	334	323	5,25%	6,13%	5,79%	(11)	127	212			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	323	5,92%	7,79%	7,30%	(11)	127	212			
	CF 2	441	1.352	1.348	1.344	0,32%	0,94%	0,94%	(4)	904	(7)			
	Mitraguna & Others	441	1.183	1.348	1.344	0,46%	1,35%	1,35%	(4)	904	162			
	Pensiun	-	169	-	-	0,00%	0,00%	0,00%	-	-	(169)			
	Total Pembiayaan	660	1.510	1.729	1.938	0,42%	0,96%	1,07%	209	1.279	428	1,37%	-28,37%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	11,00%	-	(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%	-682,24%	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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	5.323	6.548	(1.908)	1.225	43	0,66%	(242)	-3,56%	14.374	45,55%	(7.826)
2	Tabungan	175.767	198.253	207.498	209.698	4.592	2.200	11.445	5,77%	33.931	19,30%	191.167	109,69%	18.531
3	Deposito	41.842	50.886	52.708	52.695	(773)	(13)	1.809	3,55%	10.853	25,94%	42.458	124,11%	10.237
	Total	224.399	255.644	265.529	268.941	1.911	3.412	13.297	5,20%	44.542	19,85%	247.999	108,44%	20.942
	CASA	182.557	204.758	212.821	216.246	2.684	3.425	11.488	5,61%	33.689	18,45%	205.541	105,21%	10.705
	(%) CASA	81,35%	80,09%	80,15%	80,41%									
	FDR	108,91%	102,51%	100,59%	99,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.661	5.676		15	(517)	-8,35%	1.593	39,03%	-	0,00%	5.676
2	Giro ISE	1.486	3.178	2.429	2.427		(2)	(751)	-23,64%	940	63,28%		0,00%	2.427
3	Tabungan ISE	2.597	3.016	3.232	3.250		17	234	7,76%	653	25,15%		0,00%	3.250
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.349	-	-	0	-110	-69	755	69	1.595	147,32%	755
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.349	-	-	0	-110	-69	755	69	1.595	147,32%	755
	• Local Champion	1.595	2.418	2.349	-	-	0	-110	-69	755	69	1.595	147,32%	755
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	98.199	2.670	5.125	2.455	-1.166	1.523	466	3.602	103.342	95,02%	(5.143)
	KUR	92.544	90.757	92.426	2.670	5.125	2.455	-934	1.669	-118	3.456	97.667	94,63%	(5.241)
	Non KUR	5.189	5.919	5.773	-	-	0	-232	-146	584	146	5.676	101,72%	97
3	PWG	10.721	22.181	24.882	4.161	4.586	425	1.305	2.700	14.160	1.886	32.125	77,45%	(7.244)
	Cilem	6.388	13.681	15.599	1.655	2.560	905	943	1.918	9.211	642	21.573	72,31%	(5.973)
	Gadai	4.333	8.500	9.282	2.505	2.026	-479	362	782	4.949	1.244	10.553	87,96%	(1.270)
4	CFG	134.342	140.777	141.660	5.054	4.902	-152	1.543	884	7.318	4.018	156.757	90,37%	(15.097)
	CF 1	27.563	25.063	24.615	-	-	0	-271	-448	-2.948	448	32.202	76,44%	(7.587)
	Total Griya	18.820	16.452	16.262	-	-	0	0	-190	-2.558	190	21.615	75,23%	(5.353)
	• Total Non Program	5.808	4.898	4.835	-	-	0	-59	-63	-973	63	6.766	71,46%	(1.931)
	• Program	13.012	11.553	11.427	-	-	0	-124	-127	-1.585	127	14.849	76,95%	(3.422)
	Oto	8.743	8.611	8.353	-	-	0	-271	-258	-390	258	10.587	78,90%	(2.234)
	CF 2	106.779	115.714	117.046	5.054	4.902	-152	1.813	1.332	10.266	3.570	124.556	93,97%	(7.510)
	Mitraguna & Others	66.464	74.478	75.171	4.386	3.758	-628	1.897	693	8.707	3.065	82.423	91,20%	(7.251)
	Pensiun	40.315	41.236	41.874	668	1.144	476	-84	638	1.559	506	42.133	99,39%	(259)
	Total Pembiayaan	244.391	262.053	267.090	11.885	14.613	2.728	1.571	5.037	22.699	9.575	293.820	90,90%	(26.730)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	469	0,95%	0,81%	0,48%	(311)	(462)	(477)			
	KUR	830	846	683	375	0,90%	0,75%	0,41%	(308)	(455)	(471)			
	Non KUR	101	100	97	94	1,95%	1,64%	1,62%	(3)	(7)	(6)			
3	PWG	7	-	-	7	0,06%	0,00%	0,03%	7	0	7			
	Cilem	-	-	-	1	0,00%	0,00%	0,01%	1	1	1			
	Gadai	7	-	-	6	0,15%	0,00%	0,06%	6	(1)	6			
4	CFG	949	1.067	1.430	819	0,71%	1,02%	0,58%	(610)	(130)	(248)			
	CF 1	949	1.067	983	819	3,44%	3,92%	3,33%	(164)	(130)	(248)			
	Total Griya	745	834	757	655	3,96%	4,60%	4,03%	(102)	(90)	(179)			
	Oto	204	232	226	164	2,34%	2,63%	1,96%	(62)	(40)	(68)			
	CF 2	-	-	446	-	0,00%	0,39%	0,00%	(446)	-	-			
	Mitraguna & Others	-	-	446	-	0,00%	0,60%	0,00%	(446)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.969	2.012	2.209	1.294	0,81%	0,84%	0,48%	(915)	(674)	(718)	0,17%	65,21%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	927	1,10%	0,87%	0,94%	90	(151)	(79)			
	KUR	744	631	547	641	0,80%	0,60%	0,69%	94	(104)	10			
	Non KUR	334	375	290	286	6,43%	4,89%	4,96%	(4)	(48)	(89)			
3	PWG	-	7	7	-	0,00%	0,03%	0,00%	(7)	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	-	0,00%	0,08%	0,00%	(7)	-	(7)			
4	CFG	793	1.876	1.861	2.299	0,59%	1,32%	1,62%	437	1.506	423			
	CF 1	666	701	687	680	2,42%	2,74%	2,76%	(6)	14	(21)			
	Total Griya	558	559	557	550	2,96%	3,38%	3,38%	(6)	(8)	(9)			
	Oto	108	142	130	130	1,24%	1,51%	1,56%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,38%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,15%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.225	0,79%	1,03%	1,21%	521	1.284	337	3,68%	-204,98%	2,5%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	1.641	1.663	261	23	(1.169)	-41,28%	(1.974)	-54,27%	9.639	17,26%	(7.975)
2	Tabungan	133.319	154.882	152.684	155.597	2.042	2.913	715	0,46%	22.278	16,71%	144.556	107,64%	11.041
3	Deposito	34.970	33.332	33.613	33.613	560	0	281	0,84%	(1.356)	-3,88%	36.234	92,77%	(2.621)
	Total	171.926	191.046	187.938	190.873	2.862	2.935	(173)	-0,09%	18.947	11,02%	190.428	100,23%	445
	CASA	136.957	157.715	154.325	157.260	2.302	2.935	(454)	-0,29%	20.304	14,82%	154.194	101,99%	3.066
	(%) CASA	79,66%	82,55%	82,11%	82,39%									
	FDR	77,08%	67,13%	68,37%	67,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.382	2.391		9	90	3,90%	357	17,55%	-	0,00%	2.391
2	Giro ISE	95	517	229	229		0	(287)	-55,59%	135	141,98%		0,00%	229
3	Tabungan ISE	1.439	1.285	1.653	1.662		9	377	29,36%	222	15,44%		0,00%	1.662
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	18.482	100	845	745	-1.287	-86	-464	931	21.588	85,61%	(3.106)
	KUR	17.446	17.524	17.293	100	645	545	-984	-231	-153	876	19.977	86,56%	(2.684)
	Non KUR	1.500	1.044	1.189	-	200	200	-302	145	-311	55	1.611	73,81%	(422)
3	PWG	1.695	7.408	8.317	732	1.350	618	354	909	6.622	441	6.399	129,98%	1.918
	Cilem	1.695	7.408	8.317	732	1.350	618	354	909	6.622	441	6.399	129,98%	1.918
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.698	386	1.548	1.162	-2.978	-574	-10.176	2.122	115.400	88,13%	(13.702)
	CF 1	3.054	2.795	2.949	-	218	218	-55	154	-105	64	3.488	84,57%	(538)
	Total Griya	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Total Non Program	942	876	869	-	-	0	-6	-6	-72	6	1.055	82,43%	(185)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	2.080	-	218	218	-55	160	-32	58	2.433	85,49%	(353)
	CF 2	108.821	99.477	98.749	386	1.330	944	-2.923	-728	-10.072	2.058	111.912	88,24%	(13.163)
	Mitraguna & Others	34.866	41.418	41.067	300	1.300	1.000	-115	-351	6.202	1.651	37.641	109,10%	3.426
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	128.496	1.218	3.743	2.525	-3.910	249	-4.018	3.494	143.386	89,62%	(14.890)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	76	1,59%	0,51%	0,41%	(18)	(225)	(454)			
	KUR	199	530	94	76	1,14%	0,54%	0,44%	(18)	(123)	(454)			
	Non KUR	102	-	-	-	6,82%	0,00%	0,00%	-	(102)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	1.145	0,05%	1,21%	1,13%	(89)	1.087	(723)			
	CF 1	54	31	28	23	1,76%	1,01%	0,77%	(5)	(31)	(8)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	23	2,55%	1,47%	1,10%	(5)	(31)	(8)			
	CF 2	5	1.838	1.206	1.122	0,00%	1,21%	1,14%	(84)	1.118	(715)			
	Mitraguna & Others	5	1.758	1.125	1.122	0,01%	2,72%	2,73%	(3)	1.118	(635)			
	Pensiun	-	80	81	-	0,00%	0,14%	0,00%	(81)	-	(80)			
	Total Pembiayaan	360	2.399	1.328	1.221	0,27%	1,04%	0,95%	(107)	861	(1.177)	3,78%	-297,64%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	251	0,37%	1,97%	1,36%	(115)	182	(77)			
	KUR	60	232	366	251	0,34%	2,09%	1,45%	(115)	191	19			
	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	712	8,75%	0,62%	0,70%	80	(9.076)	(1.906)			
	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	712	8,99%	0,64%	0,72%	80	(9.073)	(1.906)			
	Mitraguna & Others	915	322	322	322	2,62%	0,78%	0,79%	-	(592)	0			
	Pensiun	8.871	2.296	310	390	6,69%	0,24%	0,68%	80	(8.481)	(1.906)			
	Total Pembiayaan	9.858	2.947	999	963	7,44%	0,78%	0,75%	(35)	(8.894)	(1.983)	2,09%	-178,43%	1,3%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	2.055	2.692	(204)	638	378	16,34%	(146)	-5,16%	7.495	35,92%	(4.802)
2	Tabungan	118.896	130.042	136.241	137.470	5.288	1.229	7.428	5,71%	18.574	15,62%	132.336	103,88%	5.134
3	Deposito	12.522	15.544	15.413	15.413	(147)	0	(131)	-0,84%	2.891	23,09%	13.338	115,56%	2.075
	Total	134.257	147.901	153.709	155.576	4.937	1.867	7.675	5,19%	21.319	15,88%	153.169	101,57%	2.407
	CASA	121.735	132.356	138.296	140.163	5.084	1.867	7.806	5,90%	18.428	15,14%	139.831	100,24%	332
	(%) CASA	90,67%	89,49%	89,97%	90,09%									
	FDR	193,63%	185,65%	183,58%	181,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.249	4.289		40	288	7,20%	365	9,29%	-	0,00%	4.289
2	Giro ISE	2.210	1.269	1.275	1.277		2	8	0,64%	(933)	-42,23%		0,00%	1.277
3	Tabungan ISE	1.714	2.732	2.974	3.012		38	280	10,25%	1.298	75,71%		0,00%	3.012
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	73.016	3.580	4.075	495	841	1.512	-3.245	2.563	76.854	95,01%	(3.838)
	KUR	69.790	66.016	67.390	3.580	3.775	195	1.010	1.374	-2.400	2.401	70.240	95,94%	(2.851)
	Non KUR	6.471	5.488	5.626	-	300	300	-168	138	-845	162	6.614	85,07%	(988)
3	PWG	2.698	8.741	10.059	734	1.840	1.106	301	1.318	7.361	522	11.023	91,26%	(963)
	Cilem	2.698	8.741	10.059	734	1.840	1.106	301	1.318	7.361	522	11.023	91,26%	(963)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	199.043	4.189	7.704	3.515	1.026	4.768	18.197	2.936	199.512	99,77%	(468)
	CF 1	24.361	31.792	33.896	764	2.840	2.076	41	2.104	9.535	736	26.703	126,94%	7.193
	Total Griya	4.158	5.304	5.462	-	200	200	0	158	1.304	42	4.806	113,64%	656
	• Total Non Program	3.841	5.012	5.172	-	200	200	-35	160	1.331	40	4.445	116,36%	727
	• Program	317	292	290	-	-	0	-2	-2	-27	2	361	80,22%	(71)
	Oto	20.203	26.488	28.434	764	2.640	1.876	41	1.946	8.230	694	21.897	129,85%	6.537
	CF 2	156.485	162.483	165.147	3.424	4.864	1.440	985	2.665	8.663	2.199	172.808	95,57%	(7.661)
	Mitraguna & Others	140.742	148.597	151.492	3.424	4.864	1.440	1.270	2.896	10.750	1.968	155.396	97,49%	(3.904)
	Pensiun	15.743	13.886	13.655	-	-	0	-285	-231	-2.088	231	17.412	78,42%	(3.757)
	Total Pembiayaan	259.960	274.582	282.171	8.503	13.619	5.116	2.160	7.589	22.211	6.030	287.544	98,13%	(5.372)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	273	0,00%	0,77%	0,37%	(278)	273	(166)			
	KUR	-	398	511	232	0,00%	0,77%	0,34%	(279)	232	(166)			
	Non KUR	-	41	40	41	0,00%	0,73%	0,72%	1	41	(1)			
3	PWG	-	-	-	90	0,00%	0,00%	0,90%	90	90	90			
	Cilem	-	-	-	90	0,00%	0,00%	0,90%	90	90	90			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	2.036	2,52%	1,36%	1,02%	(608)	(2.527)	(102)			
	CF 1	1.171	1.100	1.509	1.502	4,81%	4,75%	4,43%	(7)	331	402			
	Total Griya	405	-	379	377	9,74%	7,15%	6,89%	(3)	(28)	377			
	Oto	766	1.100	1.130	1.126	3,79%	4,27%	3,96%	(5)	359	25			
	CF 2	3.391	1.038	1.134	534	2,17%	0,70%	0,32%	(600)	(2.858)	(504)			
	Mitraguna & Others	3.391	1.038	1.134	534	2,41%	0,76%	0,35%	(600)	(2.858)	(504)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.563	2.577	3.194	2.399	1,76%	1,16%	0,85%	(795)	(2.164)	(179)	0,32%	62,70%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	0,71%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,77%	-	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	2.776	1,49%	1,30%	1,39%	249	75	322			
	CF 1	362	709	781	828	1,49%	2,46%	2,44%	48	466	120			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	828	1,79%	2,95%	2,91%	48	466	120			
	CF 2	2.339	1.746	1.746	1.948	1,49%	1,07%	1,18%	202	(391)	202			
	Mitraguna & Others	2.244	1.746	1.746	1.948	1,59%	1,18%	1,29%	202	(296)	202			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,17%	249	547	321	1,20%	-3,00%	0,0%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-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 (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.654	1.655	657	1	630	61,38%	148	9,80%	4.003	41,35%	(2.347)
2	Tabungan	77.097	95.902	96.677	98.298	2.511	1.620	2.396	2,50%	21.201	27,50%	82.429	119,25%	15.869
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	111.932	113.553	3.155	1.621	3.159	2,86%	26.616	30,62%	95.461	118,95%	18.092
	CASA	78.604	96.928	98.332	99.953	3.167	1.621	3.025	3,12%	21.349	27,16%	86.431	115,64%	13.522
	(%) CASA	90,42%	87,80%	87,85%	88,02%									
	FDR	27,35%	46,81%	47,64%	46,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	26.357	26.686		329	(1.479)	-5,25%	2.254	9,23%	-	0,00%	26.686
2	Giro ISE	1.505	1.023	1.639	1.645		6	622	60,86%	140	9,30%		0,00%	1.645
3	Tabungan ISE	19.127	23.343	20.919	21.241		323	(2.102)	-9,00%	2.114	11,05%		0,00%	21.241
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	18.825	1.220	1.530	310	809	701	10.915	829	17.599	106,96%	1.226
	KUR	7.722	16.929	17.093	1.040	970	-70	644	164	9.371	806	17.082	100,07%	11
	Non KUR	188	1.195	1.732	180	560	380	165	536	1.544	24	517	334,82%	1.214
3	PWG	1.199	7.125	7.780	1.180	918	-263	936	655	6.582	262	7.689	101,19%	91
	Cilem	1.199	7.125	7.780	1.180	918	-263	936	655	6.582	262	7.689	101,19%	91
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.719	1.477	693	-784	1.114	297	12.047	396	24.603	108,60%	2.116
	CF 1	4.501	8.858	8.969	1.077	327	-750	889	111	4.468	216	5.723	156,72%	3.246
	Total Griya	108	76	73	-	-	0	0	-3	-35	3	426	17,10%	(353)
	• Total Non Program	108	76	73	-	-	0	-3	-3	-35	3	426	17,10%	(353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.896	1.077	327	-750	889	114	4.503	213	5.297	167,95%	3.599
	CF 2	10.171	17.564	17.750	400	366	-34	224	187	7.579	179	18.880	94,02%	(1.130)
	Mitraguna & Others	10.171	15.574	15.502	400	100	-300	233	-72	5.331	172	17.990	86,17%	(2.488)
	Pensiun	-	1.989	2.248	-	266	266	-9	259	2.248	7	890	252,50%	1.358
	Total Pembiayaan	23.780	51.671	53.324	3.878	3.141	-737	2.859	1.653	29.544	1.487	49.891	106,88%	3.433

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	156	90	87	0,00%	0,34%	0,32%	(4)	87	(69)			
	CF 1	-	156	90	87	0,00%	1,02%	0,97%	(4)	87	(69)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	87	0,00%	1,03%	0,97%	(4)	87	(69)			
	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	-	156	90	87	0,00%	0,17%	0,16%	(4)	87	(69)	0,00%	100,00%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	10.092	5.233	(210)	(4.859)	(197)	-3,63%	(74.807)	-93,46%	93.470	5,60%	(88.237)
2	Tabungan	33.280	44.566	46.958	46.758	939	(200)	2.192	4,92%	13.478	40,50%	38.014	123,00%	8.744
3	Deposito	18.866	77.656	63.174	63.174	1.032	0	(14.483)	-18,65%	44.307	234,85%	19.836	318,49%	43.338
	Total	132.186	127.652	120.223	115.164	1.760	(5.059)	(12.488)	-9,78%	(17.022)	-12,88%	151.319	76,11%	(36.155)
	CASA	113.319	49.996	57.050	51.991	729	(5.059)	1.995	3,99%	(61.329)	-54,12%	131.484	39,54%	(79.493)
	(%) CASA	85,73%	39,17%	47,45%	45,14%									
	FDR	12,66%	24,75%	27,90%	29,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	584	905	950	852	(99)	(53)	-5,91%	267	45,73%	-	0,00%	852
2	Giro ISE	18	55	41	41	0	(14)	-25,30%	24	135,07%		0,00%	41
3	Tabungan ISE	567	850	909	810	(99)	(39)	-4,65%	244	42,97%		0,00%	810
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	4.042	349	1.073	724	162	929	3.314	144	3.778	106,99%	264
	Cilem	728	3.113	4.042	349	1.073	724	162	929	3.314	144	3.778	106,99%	264
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.496	1.437	1.300	-137	1.046	1.012	13.488	288	27.778	106,18%	1.718
	CF 1	6.128	9.054	8.949	342	-	-342	122	-105	2.821	105	7.576	118,12%	1.373
	Total Griya	4.538	7.289	7.250	160	-	-160	0	-39	2.712	39	4.915	147,51%	2.335
	• Total Non Program	4.538	6.115	6.079	-	-	0	-36	-35	1.542	35	4.915	123,69%	1.164
	• Program	-	1.175	1.171	160	-	-160	172	-4	1.171	4	0	0,00%	1.171
	Oto	1.591	1.765	1.699	181	-	-181	122	-66	109	66	2.662	63,84%	(962)
	CF 2	9.879	19.429	20.546	1.095	1.300	205	924	1.117	10.667	183	20.202	101,71%	345
	Mitraguna & Others	9.209	18.517	19.640	1.095	1.300	205	929	1.122	10.431	178	18.475	106,30%	1.164
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.538	1.786	2.373	587	1.208	1.941	16.802	432	31.556	106,28%	1.982

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	258	257	-	0,00%	0,90%	0,00%	(257)	-	(258)			
	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	-	0,00%	1,32%	0,00%	(257)	-	(258)			
	Mitraguna & Others	-	258	257	-	0,00%	1,39%	0,00%	(257)	-	(258)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	-	0,00%	0,81%	0,00%	(257)	-	(258)	0,29%	#DIV/0!	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	31-Dec-25	31-Dec-24	30-Nov-25	31-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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	725	771	(2.713)	47	399	107,28%	(976)	-55,86%	8.707	8,86%	(7.936)
2	Tabungan	52.637	67.696	70.567	69.784	3.154	(783)	2.088	3,08%	17.147	32,58%	59.126	118,03%	10.658
3	Deposito	30.502	32.660	32.890	33.190	(207)	300	530	1,62%	2.689	8,81%	31.501	105,36%	1.689
	Total	84.886	100.728	104.182	103.746	234	(436)	3.017	3,00%	18.859	22,22%	99.334	104,44%	4.412
	CASA	54.385	68.068	71.292	70.555	442	(736)	2.487	3,65%	16.171	29,73%	67.833	104,01%	2.723
	(%) CASA	64,07%	67,58%	68,43%	68,01%									
	FDR	15,32%	28,93%	29,47%	29,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.579	1.615		36	463	40,19%	(364)	-18,39%	-	0,00%	1.615
2	Giro ISE	1.572	313	637	637		0	324	103,37%	(935)	-59,46%		0,00%	637
3	Tabungan ISE	407	839	942	978		36	139	16,59%	571	140,15%		0,00%	978
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	8.029	590	871	281	169	413	5.101	458	5.655	141,99%	2.374
	Cilem	2.928	7.616	8.029	590	871	281	169	413	5.101	458	5.655	141,99%	2.374
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.677	1.426	1.442	16	925	1.151	12.598	291	18.905	119,95%	3.771
	CF 1	3.825	6.546	6.661	247	240	-7	135	115	2.837	125	4.911	135,65%	1.751
	Total Griya	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
	• Total Non Program	789	1.474	1.470	-	-	0	-3	-5	681	5	1.072	137,14%	398
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	5.192	247	240	-7	135	120	2.156	120	3.839	135,23%	1.353
	CF 2	6.254	14.979	16.015	1.179	1.202	23	789	1.036	9.762	166	13.995	114,44%	2.021
	Mitraguna & Others	5.039	13.436	14.463	884	1.182	298	660	1.027	9.424	155	11.989	120,64%	2.474
	Pensiun	1.215	1.544	1.552	295	20	-275	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.706	2.016	2.313	297	1.094	1.564	17.699	749	24.560	125,02%	6.145

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	0,82%	0,37%	0,00%	(79)	(83)	(31)			
	CF 1	83	-	79	-	2,17%	1,21%	0,00%	(79)	(83)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	-	2,73%	1,56%	0,00%	(79)	(83)	-			
	CF 2	-	31	-	-	0,00%	0,00%	0,00%	-	-	(31)			
	Mitraguna & Others	-	31	-	-	0,00%	0,00%	0,00%	-	-	(31)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	-	0,64%	0,27%	0,00%	(79)	(83)	(31)	8,14%	#DIV/0!	8,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	0,28%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,31%	-	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)