

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	51.946	39.154	(10.306)	(12.791)	(9.589)	-19,67%	(35.015)	-47,21%	247.274	15,83%	(208.119)
2	Tabungan	1.786.724	2.008.954	2.034.287	2.048.581	40.750	14.293	39.626	1,97%	261.857	14,66%	2.037.916	100,52%	10.665
3	Deposito	649.060	610.498	546.943	546.590	(5.364)	(354)	(63.909)	-10,47%	(102.471)	-15,79%	667.179	81,93%	(120.590)
Total		2.509.954	2.668.196	2.633.176	2.634.324	25.080	1.148	(33.871)	-1,27%	124.371	4,96%	2.952.369	89,23%	(318.045)
CASA		1.860.893	2.057.697	2.086.233	2.087.735	30.444	1.502	30.037	1,46%	226.841	12,19%	2.285.190	91,36%	(197.455)
(% CASA)		74,14%	77,12%	79,23%	79,25%									
FDR		125,36%	131,30%	134,53%	134,47%									

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	42.839	41.442	41.529	42.010		482	568	1,37%	(829)	-1,93%	83.611	50,24%	(41.601)
2	Giro ISE	4.948	2.786	3.296	3.643		347	857	30,77%	(1.305)	-26,38%	29.659	12,28%	(26.016)
3	Tabungan ISE	31.691	34.438	34.014	34.148		135	(289)	-0,84%	2.458	7,75%	37.537	91,41%	(3.209)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.493	4.200	4.545	345	615	1.213	59.923	3.332	223.889	109,20%	20.604
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.221	4.200	4.545	345	1.134	1.722	36.082	2.823	120.072	111,78%	14.149
	• Local Champion	98.139	132.499	134.221	4.200	4.545	345	1.134	1.722	36.082	2.823	116.221	115,49%	18.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.892	17.305	17.001	-304	502	3.051	1.015	13.950	507.692	88,22%	(59.800)
	KUR	419.345	420.474	423.408	16.860	16.371	-489	1.113	2.934	4.063	13.437	477.116	88,74%	(53.708)
	Non KUR	27.532	24.367	24.484	445	630	185	-610	117	-3.048	513	30.576	80,08%	(6.092)
3	PWG	258.833	422.883	434.242	93.160	94.142	982	16.622	11.358	175.408	82.784	433.208	100,24%	1.034
	Cilem	127.522	228.193	242.049	23.559	27.204	3.645	8.501	13.856	114.527	13.347	267.053	90,64%	(25.004)
	Gadai	131.312	194.690	192.192	69.601	66.939	-2.663	8.121	-2.498	60.881	69.437	166.155	115,67%	26.037
4	CFG	2.256.170	2.392.296	2.415.716	54.835	61.820	6.985	12.190	23.420	159.546	38.400	2.483.471	97,27%	(67.755)
	CF 1	461.418	474.026	474.204	7.651	7.342	-309	4.543	178	12.786	7.164	498.650	95,10%	(24.446)
	Total Griya	417.205	391.149	386.650	788	683	-106	0	-4.499	-30.555	5.182	434.485	88,99%	(47.835)
	• Total Non Program	64.148	59.172	58.369	510	220	-290	-157	-802	-5.778	1.022	71.781	81,32%	(13.411)
	• Program	353.058	331.978	328.281	278	463	185	-1.952	-3.697	-24.777	4.160	362.704	90,51%	(34.424)
	Oto	44.213	82.877	87.554	6.863	6.659	-204	4.543	4.677	43.342	1.982	64.165	136,45%	23.389
	CF 2	1.794.752	1.918.270	1.941.512	47.184	54.479	7.295	7.647	23.242	146.760	31.236	1.984.822	97,82%	(43.309)
	Mitraguna & Others	1.323.695	1.437.274	1.460.280	37.970	49.458	11.488	6.250	23.007	136.585	26.451	1.494.383	97,72%	(34.103)
	Pensiun	471.056	480.996	481.232	9.214	5.021	-4.193	1.397	236	10.175	4.785	490.439	98,12%	(9.207)
Total Pembiayaan		3.146.451	3.503.301	3.542.343	169.500	177.509	8.009	29.929	39.042	395.892	138.467	3.648.260	97,10%	(105.917)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	625	0,10%	0,19%	0,26%	166	434	150			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	625	0,20%	0,35%	0,47%	166	434	150			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	14.928	1,09%	3,32%	3,33%	155	10.049	155			
	KUR	3.627	13.148	13.148	12.598	0,86%	3,13%	2,98%	(550)	8.972	(550)			
	Non KUR	1.252	1.625	1.625	2.330	4,55%	6,67%	9,52%	705	1.078	705			
3	PWG	275	122	122	4.842	0,11%	0,03%	1,12%	4.720	4.567	4.720			
	Cilem	275	-	-	2.995	0,22%	0,00%	1,24%	2.995	2.719	2.995			
	Gadai	-	122	122	1.848	0,00%	0,06%	0,96%	1.726	1.848	1.726			
4	CFG	67.344	65.451	70.806	80.586	2,98%	2,96%	3,34%	9.781	13.243	15.136			
	CF 1	43.373	41.926	45.314	52.020	9,40%	9,56%	10,97%	6.706	8.647	10.094			
	Total Griya	41.791	40.088	42.848	47.897	10,02%	10,95%	12,39%	5.050	6.107	7.809			
	Oto	1.583	1.838	2.467	4.123	3,58%	2,98%	4,71%	1.656	2.540	2.285			
	CF 2	23.971	23.525	25.491	28.566	1,34%	1,33%	1,47%	3.075	4.596	5.041			
	Mitraguna & Others	22.208	21.186	23.560	25.944	1,68%	1,64%	1,78%	2.384	3.737	4.758			
	Pensiun	1.763	2.338	1.931	2.622	0,37%	0,40%	0,54%	690	859	283			
Total Pembiayaan		72.690	80.822	86.161	100.983	2,31%	2,46%	2,85%	14.821	28.292	20.161	2,27%	20,36%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,32%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,26%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.499	0,79%	1,97%	2,34%	1.745	6.969	1.991			
	KUR	2.493	6.287	5.977	7.500	0,59%	1,42%	1,77%	1.524	5.008	1.213			
	Non KUR	1.037	2.221	2.777	2.998	3,77%	11,40%	12,25%	221	1.961	778			
3	PWG	184	184	184	16	0,07%	0,04%	0,00%	(168)	(168)	(168)			
	Cilem	-	-	-	16	0,00%	0,00%	0,01%	16	16	16			
	Gadai	184	184	184	-	0,14%	0,09%	0,00%	(184)	(184)	(184)			
4	CFG	99.269	135.903	132.225	132.508	4,40%	5,53%	5,49%	283	33.240	(3.395)			
	CF 1	73.505	94.254	94.513	92.398	15,93%	19,94%	19,48%	(2.115)	18.892	(1.857)			
	Total Griya	73.052	92.591	92.778	90.841	17,51%	23,72%	23,49%	(1.938)	17.789	(1.751)			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,78%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	40.111	1,44%	1,97%	2,07%	2.398	14.347	(1.538)			
	Mitraguna & Others	22.415	39.679	34.677	36.608	1,69%	2,41%	2,51%	1.931	14.193	(3.072)			
	Pensiun	3.349	1.969	3.036	3.503	0,11%	0,09%	0,73%	467	154	1.534			
Total Pembiayaan		138.673	177.658	174.204	175.585	4,41%	4,97%	4,96%	1.380	36.911	(2.074)	3,99%	19,48%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	1.144	7.189	8.172	8.689	286	517	1.500	20,87%	7.545	659,26%	11.144	77,97%	(2.455)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.322	11.839	286	517	2.000	20,33%	10.695	934,52%	11.496	102,98%	343
	CASA	1.144	7.189	8.172	8.689	286	517	1.500	20,87%	7.545	659,26%	11.144	77,97%	(2.455)
	(%) CASA	100,00%	73,07%	72,18%	73,39%									
	FDR	0,00%	33,29%	29,85%	28,55%									

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	-	140	146	147		1	7	5,20%	147	#DIV/0!	-	0,00%	147
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	147		1	7	5,20%	147	#DIV/0!		0,00%	147
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	-	3.276	3.380	500	200	-300	435	104	3.380	96	2.402	140,70%	978
	KUR	-	3.040	3.150	500	200	-300	440	109	3.150	91	2.282	138,01%	868
	Non KUR	-	235	230	-	-	0	-5	-5	230	5	120	191,87%	110
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	-	3.276	3.380	500	200	-300	435	104	3.380	96	2.402	140,70%	978

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	0,00%	#DIV/0!	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	1.144	9.552	9.552	
2	Contribution Margin	-	(120)	(795)	(795)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	7.234	8.956	(437)	1.722	3.114	53,30%	(2.955)	-24,81%	32.340	27,69%	(23.384)
2	Tabungan	224.769	228.193	226.909	222.974	2.933	(3.935)	(5.219)	-2,29%	(1.795)	-0,80%	248.413	89,76%	(25.439)
3	Deposito	43.574	34.668	35.164	35.164	153	(1)	496	1,43%	(8.410)	-19,30%	44.995	78,15%	(9.831)
	Total	280.254	268.703	269.307	267.094	2.648	(2.213)	(1.609)	-0,60%	(13.160)	-4,70%	325.749	81,99%	(58.655)
	CASA	236.680	234.036	234.143	231.930	2.496	(2.213)	(2.106)	-0,90%	(4.750)	-2,01%	280.753	82,61%	(48.823)
	(%) CASA	84,45%	87,10%	86,94%	86,83%									
	FDR	105,53%	134,63%	133,41%	134,52%									

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	8.748	6.594	6.832	6.855		23	261	3,96%	(1.893)	-21,64%	-	0,00%	6.855
2	Giro ISE	799	583	531	532		1	(51)	-8,79%	(267)	-33,43%		0,00%	532
3	Tabungan ISE	1.949	3.011	3.301	3.323		22	313	10,38%	1.375	70,54%		0,00%	3.323
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.326	-	2.000	2.000	-931	482	16.418	1.518	40.885	115,75%	6.441
	Linkage	-	2.483	2.320	-	-	-	-162	-163	2.320	163	4.262	54,44%	(1.942)
	Non-Linkage	30.908	44.361	45.006	-	2.000	2.000	-769	645	14.098	1.355	36.624	122,89%	8.382
	• Local Champion	30.908	44.361	45.006	-	2.000	2.000	-769	645	14.098	1.355	35.340	127,35%	9.666
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.212	830	1.295	465	-689	132	-1.831	1.163	39.284	84,54%	(6.071)
	KUR	33.160	31.456	31.418	830	1.095	265	-660	-38	-1.742	1.133	37.188	84,49%	(5.769)
	Non KUR	1.883	1.624	1.794	-	200	200	-29	170	-89	30	2.096	85,59%	(302)
3	PWG	42.057	65.501	58.599	23.090	18.107	-4.983	262	-6.902	16.543	25.008	61.948	94,59%	(3.348)
	Cilem	12.529	18.576	19.968	1.793	2.317	524	481	1.392	7.439	925	26.953	74,09%	(6.985)
	Gadai	29.527	46.925	38.631	21.297	15.790	-5.507	-218	-8.294	9.104	24.084	34.995	110,39%	3.637
4	CFG	187.744	216.327	220.147	7.904	7.092	-813	3.617	3.820	32.403	3.272	210.406	104,63%	9.741
	CF 1	15.514	21.606	21.688	1.309	577	-733	1.116	82	6.174	494	18.043	120,20%	3.645
	Total Griya	12.407	11.645	11.606	-	220	220	0	-38	-801	258	12.758	90,97%	(1.152)
	• Total Non Program	12.280	11.525	11.487	-	220	220	-163	-38	-793	258	12.628	90,96%	(1.141)
	• Program	127	120	119	-	-	0	-1	-1	-7	1	130	91,75%	(11)
	Oto	3.107	9.961	10.082	1.309	357	-953	1.116	121	6.975	236	5.285	190,75%	4.797
	CF 2	172.230	194.722	198.459	6.595	6.515	-80	2.501	3.738	26.229	2.777	192.363	103,17%	6.097
	Mitraguna & Others	136.376	155.730	159.397	5.114	6.092	978	1.883	3.666	23.021	2.426	154.735	103,01%	4.662
	Pensiun	35.854	38.991	39.063	1.481	423	-1.058	618	71	3.209	352	37.628	103,81%	1.435
	Total Pembiayaan	295.752	361.753	359.285	31.824	28.493	-3.331	2.259	-2.468	63.533	30.961	352.523	101,92%	6.762

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	539	0,00%	0,76%	1,14%	182	539	188			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	539	0,00%	0,80%	1,20%	182	539	188			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	1.863	0,40%	3,78%	5,61%	614	1.724	774			
	KUR	69	1.080	1.249	1.738	0,21%	3,97%	5,53%	489	1.670	659			
	Non KUR	70	10	-	125	3,74%	0,00%	6,96%	125	54	115			
3	PWG	-	-	-	508	0,00%	0,00%	0,87%	508	508	508			
	Cilem	-	-	-	83	0,00%	0,00%	0,42%	83	83	83			
	Gadai	-	-	-	425	0,00%	0,00%	1,10%	425	425	425			
4	CFG	606	1.400	2.021	3.245	0,32%	0,93%	1,47%	1.224	2.639	1.846			
	CF 1	136	665	679	847	0,88%	3,14%	3,90%	168	711	181			
	Total Griya	124	274	277	177	1,00%	2,38%	1,53%	(100)	53	(97)			
	Oto	12	391	402	670	0,39%	4,04%	6,64%	267	657	279			
	CF 2	470	734	1.342	2.399	0,27%	0,69%	1,21%	1.057	1.928	1.665			
	Mitraguna & Others	382	734	1.199	1.860	0,28%	0,77%	1,17%	661	1.478	1.126			
	Pensiun	88	-	143	538	0,24%	0,37%	1,38%	396	451	538			
	Total Pembiayaan	745	2.840	3.627	6.156	0,25%	1,00%	1,71%	2.529	5.411	3.316	1,13%	33,90%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,64%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,72%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	537	0,58%	1,42%	1,62%	66	335	38			
	KUR	-	153	118	190	0,00%	0,38%	0,60%	71	190	37			
	Non KUR	202	346	353	347	10,74%	21,70%	19,36%	(5)	145	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	2.198	2.020	1.455	1.412	1,17%	0,67%	0,64%	(43)	(786)	(608)			
	CF 1	358	365	365	365	2,31%	1,69%	1,68%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,15%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.047	1,07%	0,56%	0,53%	(43)	(793)	(608)			
	Mitraguna & Others	1.689	1.517	952	909	1,24%	0,61%	0,57%	(43)	(780)	(608)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,35%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.724	1,27%	0,84%	0,76%	(321)	(1.045)	(914)	10,41%	#####	9,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	305.023	311.873	366.827	61.804	
2	Contribution Margin	8.138	8.183	18.701	10.563	-129,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,99	3,07	0,07	0,27
CIF Payroll	2.533	2.652	2.793	141	260

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	10.011	9.665	(4.227)	(346)	(5.135)	-34,70%	(1.805)	-15,74%	32.177	30,04%	(22.513)
2	Tabungan	240.508	313.726	310.384	313.317	3.063	2.933	(410)	-0,13%	72.809	30,27%	264.258	118,56%	49.058
3	Deposito	185.720	182.362	128.982	128.982	1.513	0	(53.380)	-29,27%	(56.738)	-30,55%	187.162	68,91%	(58.180)
	Total	437.698	510.888	449.377	451.964	349	2.587	(58.925)	-11,53%	14.266	3,26%	483.598	93,46%	(31.634)
	CASA	251.978	328.526	320.395	322.981	(1.164)	2.587	(5.545)	-1,69%	71.004	28,18%	296.436	108,95%	26.546
	(%) CASA	57,57%	64,30%	71,30%	71,46%									
	FDR	88,88%	84,80%	97,28%	96,72%									

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	4.125	5.048	5.639	5.700		60	651	12,90%	1.574	38,17%	-	0,00%	5.700
2	Giro ISE	544	449	723	724		1	275	61,21%	179	32,99%		0,00%	724
3	Tabungan ISE	3.581	4.600	4.917	4.976		59	377	8,19%	1.395	38,95%		0,00%	4.976
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.312	4.000	700	-3.300	2.060	-405	18.278	1.105	98.792	105,59%	5.520
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.787	4.000	700	-3.300	2.270	-199	19.904	899	49.016	126,06%	12.771
	• Local Champion	41.883	61.986	61.787	4.000	700	-3.300	2.270	-199	19.904	899	47.733	129,45%	14.055
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.624	750	1.435	685	-56	661	970	774	34.174	89,61%	(3.551)
	KUR	28.300	29.002	29.676	750	1.435	685	-40	674	1.376	761	32.594	91,05%	(2.918)
	Non KUR	1.354	961	948	-	-	0	-16	-13	-406	13	1.580	59,98%	(632)
3	PWG	33.844	48.286	49.541	9.583	9.916	333	1.553	1.255	15.697	8.660	53.646	92,35%	(4.105)
	Cilem	16.485	25.714	26.615	2.236	2.264	28	613	901	10.130	1.363	32.084	82,95%	(5.469)
	Gadai	17.360	22.572	22.926	7.347	7.652	304	939	354	5.567	7.297	21.562	106,33%	1.364
4	CFG	239.485	250.290	252.681	6.437	6.301	-136	1.387	2.391	13.196	3.910	267.205	94,56%	(14.524)
	CF 1	40.558	44.440	45.332	1.159	1.480	321	791	892	4.774	589	44.275	102,39%	1.056
	Total Griya	29.064	28.761	28.855	-	320	320	0	94	-209	226	30.122	95,79%	(1.267)
	• Total Non Program	12.679	13.464	13.321	-	-	0	-111	-143	642	143	13.290	100,24%	32
	• Program	16.385	15.297	15.534	-	320	320	-100	236	-851	84	16.832	92,29%	(1.299)
	Oto	11.494	15.679	16.477	1.159	1.160	1	791	798	4.982	362	14.153	116,42%	2.323
	CF 2	198.927	205.850	207.349	5.278	4.821	-457	596	1.500	8.423	3.321	222.929	93,01%	(15.580)
	Mitraguna & Others	182.594	188.301	189.944	4.018	4.755	737	-334	1.643	7.349	3.112	204.325	92,96%	(14.381)
	Pensiun	16.332	17.549	17.406	1.260	66	-1.194	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	437.157	20.770	18.352	-2.418	4.943	3.902	48.141	14.450	453.816	96,33%	(16.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	97	370	289	858	0,33%	0,96%	2,80%	570	762	488			
	KUR	-	370	289	688	0,00%	1,00%	2,32%	399	688	318			
	Non KUR	97	-	-	170	7,13%	0,00%	17,95%	170	74	170			
3	PWG	78	-	30	1.056	0,23%	0,06%	2,13%	1.026	978	1.056			
	Cilem	78	-	-	329	0,47%	0,00%	1,24%	329	252	329			
	Gadai	-	-	30	727	0,00%	0,13%	3,17%	696	727	727			
4	CFG	3.097	3.356	4.038	4.673	1,29%	1,61%	1,85%	635	1.576	1.317			
	CF 1	2.023	2.761	3.429	3.860	4,99%	7,72%	8,51%	431	1.836	1.098			
	Total Griya	1.062	2.366	2.482	2.684	3,65%	8,63%	9,30%	202	1.622	318			
	Oto	961	395	947	1.176	8,36%	6,04%	7,14%	229	215	781			
	CF 2	1.074	595	609	814	0,54%	0,30%	0,39%	204	(260)	219			
	Mitraguna & Others	1.074	500	609	664	0,59%	0,32%	0,35%	55	(410)	164			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	6.588	0,84%	1,01%	1,51%	2.231	3.316	2.862	8,37%	-455,76%	6,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.672	36,10%	29,42%	29,40%	(135)	(383)	(157)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.672	74,15%	49,70%	49,64%	(135)	(383)	(157)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	554	0,73%	0,90%	1,81%	283	336	283			
	KUR	191	-	-	283	0,68%	0,00%	0,95%	283	91	283			
	Non KUR	26	271	271	271	1,95%	28,19%	28,59%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.762	1,53%	1,92%	1,88%	(41)	1.103	(429)			
	CF 1	2.180	2.673	2.670	2.633	5,37%	6,01%	5,81%	(37)	453	(40)			
	Total Griya	1.878	2.047	2.048	2.015	6,46%	7,12%	6,98%	(33)	137	(32)			
	Oto	302	627	622	618	2,62%	3,97%	3,75%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,07%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	35.987	8,98%	8,28%	8,23%	107	1.057	(304)	13,65%	-65,76%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	417.028	437.801	510.727	93.699	
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67	2,69	0,02	0,31
CIF Payroll	6.255	6.226	6.185	(41)	(70)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	4.575	4.508	(10.173)	(67)	(1.484)	-24,77%	992	28,20%	23.250	19,39%	(18.743)
2	Tabungan	249.031	282.568	282.556	284.589	3.113	2.033	2.021	0,72%	35.558	14,28%	269.131	105,74%	15.458
3	Deposito	114.464	71.107	73.780	73.779	9.139	(1)	2.672	3,76%	(40.686)	-35,54%	115.929	63,64%	(42.150)
	Total	367.012	359.666	360.910	362.875	2.079	1.966	3.209	0,89%	(4.137)	-1,13%	408.310	88,87%	(45.434)
	CASA	252.547	288.559	287.130	289.097	(7.060)	1.966	537	0,19%	36.549	14,47%	292.381	98,88%	(3.284)
	(%) CASA	68,81%	80,23%	79,56%	79,67%									
	FDR	140,41%	152,41%	153,27%	152,44%									

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	3.405	3.216	2.553	2.528		(26)	(689)	-21,41%	(877)	-25,77%	-	0,00%	2.528
2	Giro ISE	179	34	12	12		(0)	(23)	-66,25%	(168)	-93,56%		0,00%	12
3	Tabungan ISE	3.226	3.182	2.542	2.516		(26)	(666)	-20,93%	(710)	-22,00%		0,00%	2.516
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.688	200	1.845	1.645	-401	1.243	26.572	602	74.700	113,37%	9.988
	Linkage	33.720	57.778	57.710	-	-	-	-74	-67	23.991	67	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	26.978	200	1.845	1.645	-327	1.310	2.581	535	33.480	80,58%	(6.502)
	• Local Champion	24.397	25.667	26.978	200	1.845	1.645	-327	1.310	2.581	535	32.196	83,79%	(5.219)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.406	700	1.900	1.200	-757	513	-6.305	1.387	47.216	77,11%	(10.810)
	KUR	42.080	34.773	35.303	700	1.900	1.200	-732	530	-6.777	1.370	46.419	76,05%	(11.116)
	Non KUR	631	1.120	1.104	-	-	0	-25	-17	472	17	797	138,44%	306
3	PWG	35.041	54.796	58.012	10.899	13.154	2.255	1.923	3.217	22.972	9.938	53.675	108,08%	4.337
	Cilem	13.016	25.836	27.274	2.878	2.979	102	1.052	1.438	14.259	1.541	27.246	100,10%	28
	Gadai	22.025	28.960	30.738	8.022	10.175	2.153	871	1.778	8.713	8.397	26.429	116,31%	4.309
4	CFG	379.443	374.048	374.043	4.382	4.296	-86	757	-5	-5.400	4.301	406.672	91,98%	(32.629)
	CF 1	241.455	234.905	234.246	1.728	1.477	-251	1.425	-659	-7.209	2.136	252.666	92,71%	(18.420)
	Total Griya	235.660	221.091	219.276	-	-	0	0	-1.815	-16.384	1.815	244.973	89,51%	(25.697)
	• Total Non Program	5.587	4.754	4.702	-	-	0	-58	-53	-885	53	8.614	54,58%	(3.912)
	• Program	230.073	216.336	214.574	-	-	0	-1.172	-1.762	-15.499	1.762	236.359	90,78%	(21.785)
	Oto	5.795	13.814	14.970	1.728	1.477	-251	1.425	1.156	9.175	321	7.693	194,59%	7.277
	CF 2	137.987	139.143	139.797	2.654	2.819	165	-668	654	1.810	2.165	154.006	90,77%	(14.209)
	Mitraguna & Others	90.056	90.516	91.028	2.318	2.239	-79	-645	512	972	1.727	104.634	87,00%	(13.606)
	Pensiun	47.932	48.628	48.769	336	580	244	-24	141	838	439	49.373	98,78%	(603)
	Total Pembiayaan	515.311	548.182	553.150	16.181	21.196	5.014	1.521	4.967	37.839	16.228	582.263	95,00%	(29.113)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	-	0,33%	0,00%	0,00%	-	(192)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	-	0,79%	0,00%	0,00%	-	(192)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	788	2,11%	1,12%	2,16%	384	(115)	267			
	KUR	903	418	403	742	2,15%	1,16%	2,10%	338	(161)	324			
	Non KUR	-	103	-	46	0,00%	0,00%	4,18%	46	46	(57)			
3	PWG	99	-	-	177	0,28%	0,00%	0,31%	177	78	177			
	Cilem	99	-	-	177	0,76%	0,00%	0,65%	177	78	177			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	32.852	30.578	30.678	33.177	8,66%	8,20%	8,87%	2.498	324	2.598			
	CF 1	31.606	27.466	28.543	30.631	13,09%	12,15%	13,08%	2.088	(974)	3.166			
	Total Griya	31.469	27.355	28.435	30.631	13,35%	12,86%	13,97%	2.196	(838)	3.277			
	Oto	136	111	108	-	2,35%	0,78%	0,00%	(108)	(136)	(111)			
	CF 2	1.247	3.113	2.135	2.545	0,90%	1,53%	1,82%	410	1.299	(567)			
	Mitraguna & Others	1.122	2.540	1.807	1.909	1,25%	2,00%	2,10%	102	787	(631)			
	Pensiun	124	572	328	636	0,26%	0,67%	1,30%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	34.141	6,61%	5,67%	6,17%	3.060	96	3.042	0,20%	96,74%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,10%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,47%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.026	1,07%	3,00%	2,82%	(51)	570	(47)			
	KUR	456	1.074	979	928	1,08%	2,82%	2,63%	(51)	472	(145)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,87%	-	98	98			
3	PWG	184	184	184	-	0,53%	0,34%	0,00%	(184)	(184)	(184)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	184	184	184	-	0,84%	0,64%	0,00%	(184)	(184)	(184)			
4	CFG	57.168	72.616	74.308	73.913	15,07%	19,87%	19,76%	(395)	16.745	1.297			
	CF 1	55.413	69.760	70.022	69.521	22,95%	29,81%	29,68%	(501)	14.108	(239)			
	Total Griya	55.413	69.760	70.022	69.521	23,51%	31,67%	31,70%	(501)	14.108	(239)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,14%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,36%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	75.875	11,82%	13,96%	13,72%	(630)	14.978	1.065	0,02%	99,82%	-13,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.234	530.211	560.444	318.210	
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,71	2,90	2,93	0,03	0,23
CIF Payroll	1.918	1.759	1.773	14	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	211	249	(56)	37	190	321,19%	(1.556)	-86,23%	12.155	2,04%	(11.907)
2	Tabungan	71.593	76.850	84.114	86.098	1.714	1.984	9.247	12,03%	14.504	20,26%	87.712	98,16%	(1.615)
3	Deposito	17.657	22.158	22.208	22.008	(380)	(200)	(150)	-0,68%	4.352	24,65%	19.029	115,66%	2.979
	Total	91.055	99.068	106.533	108.355	1.278	1.822	9.287	9,37%	17.300	19,00%	118.897	91,13%	(10.542)
	CASA	73.398	76.909	84.325	86.346	1.658	2.022	9.437	12,27%	12.948	17,64%	99.868	86,46%	(13.522)
	(%) CASA	80,61%	77,63%	79,15%	79,69%									
	FDR	229,29%	239,29%	224,75%	220,98%									

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	1.396	1.166	1.652	1.640		(12)	473	40,59%	244	17,44%	-	0,00%	1.640
2	Giro ISE	302	41	125	202		77	161	396,36%	(100)	-33,15%		0,00%	202
3	Tabungan ISE	1.094	1.126	1.527	1.438		(89)	312	27,73%	344	31,40%		0,00%	1.438
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	19.058	19.731	20.161	650	700	50	117	430	1.102	270	22.107	91,19%	(1.947)
	KUR	17.594	18.200	18.644	650	700	50	144	443	1.050	257	20.461	91,12%	(1.817)
	Non KUR	1.464	1.530	1.517	-	-	0	-27	-14	52	14	1.646	92,12%	(130)
3	PWG	15.250	29.854	29.637	6.368	4.799	-1.569	2.752	-217	14.387	5.016	30.315	97,76%	(679)
	Cilem	9.140	17.519	18.562	2.920	2.212	-708	1.866	1.044	9.422	1.169	21.218	87,49%	(2.655)
	Gadai	6.110	12.335	11.075	3.448	2.587	-861	886	-1.261	4.964	3.848	9.098	121,73%	1.977
4	CFG	174.474	187.470	189.640	3.623	4.933	1.310	154	2.170	15.166	2.763	189.674	99,98%	(34)
	CF 1	2.726	4.273	4.196	200	-	-200	-31	-77	1.470	77	3.975	105,55%	221
	Total Griya	1.978	1.974	1.939	200	-	-200	0	-35	-39	35	2.215	87,54%	(276)
	• Total Non Program	1.978	1.974	1.939	200	-	-200	163	-35	-39	35	2.215	87,54%	(276)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.256	-	-	0	-31	-43	1.509	43	1.760	128,22%	497
	CF 2	171.748	183.197	185.444	3.423	4.933	1.510	185	2.247	13.696	2.686	185.699	99,86%	(254)
	Mitraguna & Others	111.863	118.892	120.695	2.402	3.739	1.337	276	1.803	8.832	1.936	124.277	97,12%	(3.581)
	Pensiun	59.885	64.304	64.749	1.021	1.194	173	-91	444	4.864	750	61.422	105,42%	3.327
	Total Pembiayaan	208.782	237.055	239.437	10.641	10.432	-209	3.023	2.383	30.655	8.049	242.096	98,90%	(2.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	344	36	3.010	-	1,81%	15,26%	0,00%	(3.010)	(344)	(36)			
	KUR	344	36	2.773	-	1,96%	15,23%	0,00%	(2.773)	(344)	(36)			
	Non KUR	-	-	238	-	0,00%	15,53%	0,00%	(238)	-	-			
3	PWG	-	-	14	90	0,00%	0,05%	0,30%	76	90	90			
	Cilem	-	-	-	55	0,00%	0,00%	0,30%	55	55	55			
	Gadai	-	-	14	35	0,00%	0,11%	0,32%	21	35	35			
4	CFG	621	471	2.688	2.112	0,36%	1,43%	1,11%	(576)	1.492	1.642			
	CF 1	122	-	-	68	4,46%	0,00%	1,63%	68	(53)	68			
	Total Griya	-	-	-	68	0,00%	0,00%	3,53%	68	68	68			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	471	2.688	2.044	0,29%	1,47%	1,10%	(644)	1.545	1.573			
	Mitraguna & Others	499	471	2.587	1.698	0,45%	2,18%	1,41%	(889)	1.199	1.227			
	Pensiun	-	-	101	346	0,00%	0,16%	0,53%	245	346	346			
	Total Pembiayaan	965	507	5.712	2.202	0,46%	2,41%	0,92%	(3.510)	1.238	1.696	0,61%	33,58%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	110	299	334	321	0,58%	1,69%	1,59%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,72%	(13)	255	22			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(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	40	2.257	1.915	2.385	0,02%	1,02%	1,26%	471	2.345	128			
	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	40	2.257	1.915	2.385	0,02%	1,05%	1,29%	471	2.345	128			
	Mitraguna & Others	40	2.011	1.669	2.140	0,04%	1,40%	1,77%	471	2.100	128			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.706	0,07%	0,95%	1,13%	457	2.556	150	1,17%	-3,62%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	216.113	222.249	248.725	32.612	
2	Contribution Margin	8.337	10.360	8.525	188	-2,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,38	3,43	0,05	0,26
CIF Payroll	1.150	1.475	1.490	15	340

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	166	(133)	71	86	106,26%	122	276,50%	9.894	1,68%	(9.728)
2	Tabungan	126.106	145.807	147.910	149.162	4.307	1.252	3.354	2,30%	23.056	18,28%	141.567	105,36%	7.594
3	Deposito	46.391	51.246	51.112	51.112	(8.517)	0	(134)	-0,26%	4.721	10,18%	47.572	107,44%	3.540
	Total	172.540	197.134	199.117	200.440	(4.343)	1.323	3.306	1,68%	27.900	16,17%	199.033	100,71%	1.407
	CASA	126.150	145.888	148.005	149.328	4.174	1.323	3.440	2,36%	23.178	18,37%	151.462	98,59%	(2.134)
	(%) CASA	73,11%	74,00%	74,33%	74,50%									
	FDR	92,15%	84,68%	84,70%	84,14%									

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	602	791	705	705		0	(86)	-10,88%	103	17,16%	-	0,00%	705
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	702	702		0	(87)	-10,98%	109	18,29%		0,00%	702
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	4	-	-	0	-2	-2	-48	2	52	8,12%	(48)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	4	-	-	0	-2	-2	-48	2	52	8,12%	(48)
	• Local Champion	52	6	4	-	-	0	-2	-2	-48	2	52	8,12%	(48)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.785	1.035	900	-135	545	359	4.257	541	20.174	103,03%	611
	KUR	15.208	19.215	19.458	1.035	750	-285	586	243	4.250	507	18.673	104,21%	785
	Non KUR	1.319	1.210	1.327	-	150	150	-41	116	7	34	1.501	88,36%	(175)
3	PWG	4.082	8.586	8.592	380	466	85	-223	6	4.509	460	8.709	98,65%	(118)
	Cilem	4.082	8.586	8.592	380	466	85	-223	6	4.509	460	8.709	98,65%	(118)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	139.279	3.177	2.962	-215	73	1.358	946	1.604	151.416	91,98%	(12.138)
	CF 1	3.556	3.661	4.305	278	724	446	-166	644	749	80	5.044	85,35%	(739)
	Total Griya	1.390	1.305	1.287	278	-	-278	0	-19	-104	19	1.622	79,33%	(335)
	• Total Non Program	1.390	1.013	996	-	-	0	-17	-17	-395	17	1.622	61,38%	(626)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	3.018	-	724	724	-166	662	853	62	3.422	88,20%	(404)
	CF 2	134.777	134.260	134.974	2.899	2.238	-661	239	714	197	1.524	146.373	92,21%	(11.399)
	Mitraguna & Others	92.204	95.035	96.099	2.687	2.238	-449	970	1.064	3.895	1.174	102.550	93,71%	(6.451)
	Pensiun	42.574	39.224	38.875	212	-	-212	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	168.659	4.592	4.328	-265	393	1.721	9.664	2.606	180.352	93,52%	(11.693)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	4	0,00%	100,00%	100,00%	(2)	4	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	4	0,00%	100,00%	100,00%	(2)	4	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	1.004	1,04%	0,63%	4,83%	875	832	868			
	KUR	85	-	-	853	0,56%	0,00%	4,39%	853	768	853			
	Non KUR	87	136	129	151	6,58%	10,63%	11,35%	22	64	15			
3	PWG	-	1	-	115	0,00%	0,00%	1,34%	115	115	114			
	Cilem	-	1	-	115	0,00%	0,00%	1,34%	115	115	114			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	3.005	0,82%	0,87%	2,16%	1.801	1.876	1.505			
	CF 1	123	-	147	456	3,46%	4,02%	10,60%	309	333	456			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	456	5,68%	6,24%	15,12%	309	333	456			
	CF 2	1.005	1.500	1.056	2.548	0,75%	0,79%	1,89%	1.492	1.543	1.048			
	Mitraguna & Others	743	1.195	1.056	2.540	0,81%	1,11%	2,64%	1.484	1.797	1.346			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	4.128	0,82%	0,80%	2,45%	2.790	2.828	2.483	0,23%	90,44%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,26%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	5,55%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	163.906	172.540	201.477	37.571	
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	406	416	20	10	(65)	-13,52%	(2.990)	-87,80%	12.585	3,30%	(12.169)
2	Tabungan	80.230	94.233	94.602	95.578	4.587	977	1.346	1,43%	15.348	19,13%	94.513	101,13%	1.065
3	Deposito	12.294	14.848	14.680	14.680	(2.510)	0	(168)	-1,13%	2.386	19,41%	13.135	111,77%	1.546
	Total	95.930	109.561	109.688	110.674	2.097	986	1.113	1,02%	14.744	15,37%	120.233	92,05%	(9.558)
	CASA	83.636	94.713	95.008	95.994	4.608	986	1.281	1,35%	12.358	14,78%	107.098	89,63%	(11.104)
	(%) CASA	87,18%	86,45%	86,62%	86,74%									
	FDR	162,31%	168,82%	173,30%	171,76%									

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	1.541	2.781	2.722	2.725		2	(56)	-2,03%	1.183	76,77%	-	0,00%	2.725
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	1.763	1.704	1.706		2	(56)	-3,20%	165	10,69%		0,00%	1.706
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!		0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	58.180	2.435	3.405	970	236	1.580	4.367	1.825	59.614	97,60%	(1.434)
	KUR	50.217	53.821	55.475	2.435	3.405	970	366	1.654	5.258	1.751	55.758	99,49%	(282)
	Non KUR	3.596	2.779	2.705	-	-	0	-130	-74	-891	74	3.856	70,15%	(1.151)
3	PWG	27.769	44.158	47.071	10.096	10.694	598	1.908	2.913	19.302	7.780	41.295	113,99%	5.776
	Cilem	10.764	20.583	22.707	2.020	3.026	1.006	1.090	2.124	11.942	902	20.846	108,93%	1.861
	Gadai	17.005	23.575	24.365	8.076	7.668	-408	819	790	7.360	6.878	20.449	119,15%	3.916
4	CFG	73.851	84.100	84.754	3.385	2.256	-1.129	892	654	10.903	1.602	86.681	97,78%	(1.927)
	CF 1	1.222	2.030	1.999	15	-	-15	-92	-30	778	30	2.492	80,24%	(492)
	Total Griya	938	749	744	-	-	0	0	-5	-194	5	1.099	67,72%	(355)
	• Total Non Program	938	749	744	-	-	0	-5	-5	-194	5	1.099	67,72%	(355)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.255	15	-	-15	-92	-25	971	25	1.393	90,12%	(138)
	CF 2	72.630	82.070	82.755	3.370	2.256	-1.114	984	684	10.125	1.572	84.189	98,30%	(1.435)
	Mitraguna & Others	46.537	52.181	53.425	1.327	2.256	929	-235	1.243	6.888	1.013	56.880	93,93%	(3.455)
	Pensiun	26.093	29.889	29.330	2.043	-	-2.043	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	190.092	15.916	16.355	439	3.022	5.133	34.392	11.222	187.856	101,19%	2.236

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	260	704	936	1.285	0,48%	1,65%	2,21%	349	1.025	581			
	KUR	228	545	766	1.115	0,45%	1,42%	2,01%	349	887	570			
	Non KUR	33	159	170	170	0,91%	6,13%	6,30%	-	137	11			
3	PWG	-	-	-	193	0,00%	0,00%	0,41%	193	193	193			
	Cilem	-	-	-	193	0,00%	0,00%	0,85%	193	193	193			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	252	149	295	0,08%	0,18%	0,35%	146	234	42			
	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	61	252	149	295	0,08%	0,18%	0,36%	146	234	42			
	Mitraguna & Others	61	208	104	295	0,13%	0,20%	0,55%	191	234	87			
	Pensiun	-	45	45	-	0,00%	0,15%	0,00%	(45)	-	(45)			
	Total Pembiayaan	322	957	1.085	1.773	0,21%	0,59%	0,93%	688	1.452	817	8,76%	-839,29%	7,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	822	0,89%	1,10%	1,41%	201	345	276			
	KUR	257	388	314	516	0,51%	0,58%	0,93%	202	259	129			
	Non KUR	220	159	308	306	6,13%	11,08%	11,31%	(2)	86	147			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	600	0,86%	0,73%	0,71%	(12)	(38)	(348)			
	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	638	948	611	600	0,88%	0,75%	0,73%	(12)	(38)	(348)			
	Mitraguna & Others	346	948	611	555	0,74%	1,17%	1,04%	(57)	209	(393)			
	Pensiun	292	-	-	45	0,19%	0,00%	0,15%	45	(247)	45			
	Total Pembiayaan	1.115	1.494	1.233	1.422	0,72%	0,67%	0,75%	189	307	(72)	4,44%	-492,92%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	155.137	159.806	185.656	30.519	
2	Contribution Margin	7.273	9.504	8.539	1.266	-17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,45	2,79	2,84	0,04	0,39
CIF Payroll	1.516	1.551	1.514	(37)	(2)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	15.201	2.723	5.703	(12.477)	(8.103)	-74,85%	(11.958)	-81,45%	28.261	9,64%	(25.538)
2	Tabungan	126.637	123.445	122.821	123.696	634	875	251	0,20%	(2.942)	-2,32%	141.573	87,37%	(17.877)
3	Deposito	60.864	54.876	55.842	55.842	(1.285)	0	966	1,76%	(5.022)	-8,25%	62.398	89,49%	(6.556)
	Total	202.183	189.147	193.864	182.261	5.053	(11.602)	(6.886)	-3,64%	(19.921)	-9,85%	232.232	78,48%	(49.971)
	CASA	141.318	134.271	138.021	126.419	6.337	(11.602)	(7.852)	-5,85%	(14.899)	-10,54%	169.834	74,44%	(43.415)
	(%) CASA	69,90%	70,99%	71,20%	69,36%									
	FDR	127,02%	126,34%	122,68%	130,49%									

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	3.418	3.499	3.681	3.640		(41)	142	4,05%	222	6,50%	-	0,00%	3.640
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.481	3.440		(41)	142	4,30%	222	6,91%	-	0,00%	3.440
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	92	-	-	0	-22	-17	-149	17	241	38,12%	(149)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	56	-	-	0	-21	-16	-139	16	195	28,83%	(139)
	• Local Champion	195	73	56	-	-	0	-21	-16	-139	16	195	28,83%	(139)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.658	-	-	0	-818	-706	-6.832	706	31.121	66,38%	(10.463)
	KUR	24.649	19.536	18.885	-	-	0	-735	-651	-5.764	651	28.072	67,27%	(9.187)
	Non KUR	2.840	1.828	1.773	-	-	0	-82	-55	-1.068	55	3.049	58,14%	(1.276)
3	PWG	10.361	9.671	9.702	513	486	-26	-137	31	-659	456	19.402	50,01%	(9.700)
	Cilem	10.361	9.671	9.702	513	486	-26	-137	31	-659	456	19.402	50,01%	(9.700)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.377	3.406	3.211	-195	-3.776	-438	-11.347	3.649	235.220	88,16%	(27.843)
	CF 1	7.216	7.651	7.639	310	158	-152	-89	-12	423	170	9.051	84,40%	(1.412)
	Total Griya	3.957	4.371	4.464	310	143	-168	0	93	507	49	4.296	103,91%	168
	• Total Non Program	3.667	3.593	3.547	310	-	-310	268	-46	-119	46	3.998	88,74%	(450)
	• Program	291	778	917	-	143	143	-4	139	626	4	299	306,81%	618
	Oto	3.258	3.280	3.175	-	15	15	-89	-106	-83	121	4.755	66,77%	(1.580)
	CF 2	211.508	200.163	199.738	3.096	3.053	-43	-3.687	-425	-11.770	3.478	226.169	88,31%	(26.431)
	Mitraguna & Others	176.747	169.319	168.680	3.096	2.535	-561	-3.116	-639	-8.067	3.174	189.944	88,81%	(21.264)
	Pensiun	34.761	30.844	31.058	-	518	518	-571	213	-3.703	305	36.225	85,74%	(5.167)
	Total Pembiayaan	256.814	238.959	237.828	3.919	3.697	-222	-4.753	-1.131	-18.986	4.828	285.983	83,16%	(48.155)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	7	0,00%	19,92%	7,32%	(15)	7	(35)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	7	0,00%	29,93%	11,95%	(15)	7	(35)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	254	0,56%	4,58%	1,23%	(725)	100	(453)			
	KUR	154	428	699	174	0,62%	3,58%	0,92%	(525)	21	(254)			
	Non KUR	-	279	280	80	0,00%	15,31%	4,50%	(200)	80	(199)			
3	PWG	25	-	-	404	0,24%	0,00%	4,16%	404	379	404			
	Cilem	25	-	-	404	0,24%	0,00%	4,16%	404	379	404			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	9.853	6,82%	4,70%	4,75%	79	(5.054)	(200)			
	CF 1	-	33	176	143	0,00%	2,30%	1,87%	(33)	143	110			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	33	176	143	0,00%	5,36%	4,50%	(33)	143	110			
	CF 2	14.908	10.021	9.598	9.710	7,05%	4,80%	4,86%	112	(5.197)	(311)			
	Mitraguna & Others	14.471	9.714	9.403	9.647	8,19%	5,55%	5,72%	244	(4.825)	(67)			
	Pensiun	436	307	195	63	1,25%	0,63%	0,20%	(132)	(373)	(244)			
	Total Pembiayaan	15.086	10.803	10.774	10.518	5,87%	4,51%	4,42%	(257)	(4.568)	(285)	0,48%	89,10%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	361	1.088	1.146	1.500	1,31%	5,36%	7,26%	355	1.139	412			
	KUR	269	910	967	1.207	1,09%	4,95%	6,39%	240	939	297			
	Non KUR	93	178	178	293	3,26%	9,75%	16,53%	115	200	115			
3	PWG	-	-	-	16	0,00%	0,00%	0,16%	16	16	16			
	Cilem	-	-	-	16	0,00%	0,00%	0,16%	16	16	16			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.802	3,60%	8,68%	9,07%	760	10.926	(3.143)			
	CF 1	-	216	216	216	0,00%	2,83%	2,83%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,82%	-	216	-			
	CF 2	7.876	21.729	17.826	18.586	3,72%	8,91%	9,31%	760	10.710	(3.143)			
	Mitraguna & Others	7.422	21.292	17.305	17.933	4,20%	10,22%	10,63%	628	10.511	(3.359)			
	Pensiun	454	437	521	653	0,18%	0,22%	2,10%	132	199	216			
	Total Pembiayaan	8.238	23.033	19.188	20.319	3,21%	8,03%	8,54%	1.130	12.081	(2.715)	1,09%	87,27%	-7,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	262.410	263.262	250.938	(11.472)	
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,58	2,77	2,81	0,03	0,23
CIF Payroll	3.299	2.582	2.636	54	(663)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.255	5.277	(542)	23	(532)	-9,15%	(2.236)	-29,76%	22.127	23,85%	(16.850)
2	Tabungan	148.174	173.709	171.394	172.923	(1.253)	1.529	(786)	-0,45%	24.749	16,70%	164.061	105,40%	8.862
3	Deposito	29.593	37.696	26.095	25.945	383	(150)	(11.752)	-31,17%	(3.649)	-12,33%	30.915	83,92%	(4.971)
	Total	185.281	217.214	202.744	204.145	(1.412)	1.402	(13.069)	-6,02%	18.864	10,18%	217.103	94,03%	(12.958)
	CASA	155.687	179.518	176.649	178.200	(1.795)	1.552	(1.317)	-0,73%	22.513	14,46%	186.188	95,71%	(7.988)
	(%) CASA	84,03%	82,65%	87,13%	87,29%									
	FDR	129,17%	131,26%	144,50%	143,51%									

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	8.361	5.128	5.115	5.758	643	630	12,29%	(2.602)	-31,13%	-	0,00%	5.758	
2	Giro ISE	1.674	480	469	746	277	266	55,51%	(928)	-55,42%		0,00%	746	
3	Tabungan ISE	6.686	4.648	4.646	5.012	366	364	7,82%	(1.674)	-25,04%		0,00%	5.012	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%		0,00%	209	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	46.391	47.978	48.001	2.665	1.590	-1.075	429	23	1.611	1.567	51.533	93,15%	(3.532)
	KUR	42.708	44.232	44.241	2.280	1.510	-770	484	9	1.533	1.501	47.624	92,90%	(3.383)
	Non KUR	3.682	3.746	3.760	385	80	-305	-55	15	78	65	3.910	96,18%	(149)
3	PWG	25.907	49.126	53.924	12.906	13.561	656	2.667	4.799	28.017	8.762	44.094	122,29%	9.830
	Cilem	11.633	29.592	33.331	5.539	6.333	794	2.140	3.739	21.698	2.594	24.677	135,07%	8.653
	Gadai	14.275	19.533	20.593	7.366	7.228	-138	527	1.060	6.319	6.168	19.416	106,06%	1.177
4	CFG	167.028	188.016	191.048	3.170	5.540	2.370	1.443	3.032	24.019	2.508	184.607	103,49%	6.441
	CF 1	10.804	15.629	16.835	1.039	1.481	442	820	1.206	6.031	275	12.990	129,60%	3.845
	Total Griya	4.197	5.377	5.327	-	-	0	0	-50	1.130	50	4.504	118,27%	823
	• Total Non Program	4.197	5.224	5.175	-	-	0	-54	-49	977	49	4.504	114,89%	671
	• Program	-	153	152	-	-	0	-1	-1	152	1	0	0,00%	152
	Oto	6.607	10.252	11.508	1.039	1.481	442	820	1.255	4.901	225	8.486	135,61%	3.022
	CF 2	156.224	172.386	174.213	2.131	4.059	1.928	623	1.826	17.988	2.233	171.617	101,51%	2.596
	Mitraguna & Others	100.077	114.669	116.243	1.363	3.388	2.025	341	1.575	16.167	1.813	113.744	102,20%	2.499
	Pensiun	56.148	57.718	57.969	768	671	-97	282	252	1.821	419	57.873	100,17%	96
	Total Pembiayaan	239.326	285.120	292.973	18.740	20.691	1.951	4.540	7.854	53.647	12.837	280.234	104,55%	12.739

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	198	322	234	2.068	0,43%	0,49%	4,31%	1.834	1.870	1.746			
	KUR	198	249	162	1.386	0,46%	0,37%	3,13%	1.225	1.188	1.138			
	Non KUR	-	74	72	682	0,00%	1,92%	18,13%	610	682	608			
3	PWG	-	-	-	440	0,00%	0,00%	0,82%	440	440	440			
	Cilem	-	-	-	219	0,00%	0,00%	0,66%	219	219	219			
	Gadai	-	-	-	221	0,00%	0,00%	1,07%	221	221	221			
4	CFG	1.021	788	1.127	2.724	0,61%	0,60%	1,43%	1.596	1.702	1.935			
	CF 1	202	371	242	1.337	1,87%	1,55%	7,94%	1.095	1.135	966			
	Total Griya	-	212	211	893	0,00%	3,92%	16,76%	682	893	681			
	Oto	202	160	31	444	3,06%	0,30%	3,86%	413	242	284			
	CF 2	819	417	885	1.386	0,52%	0,51%	0,80%	501	567	969			
	Mitraguna & Others	819	161	356	937	0,82%	0,31%	0,81%	582	118	776			
	Pensiun	-	256	530	449	0,00%	0,92%	0,77%	(81)	449	193			
	Total Pembiayaan	1.219	1.111	1.361	5.232	0,51%	0,48%	1,79%	3.871	4.013	4.121	1,08%	39,48%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	461	409	479	430	0,99%	1,00%	0,90%	(49)	(31)	21			
	KUR	366	358	429	383	0,86%	0,97%	0,87%	(46)	17	25			
	Non KUR	95	51	50	46	2,57%	1,33%	1,24%	(3)	(48)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.680	1,59%	0,78%	0,88%	212	(968)	256			
	CF 1	10	294	294	294	0,09%	1,88%	1,75%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,55%	-	284	-			
	CF 2	2.638	1.130	1.174	1.386	1,69%	0,68%	0,80%	212	(1.252)	256			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,95%	-	(1.128)	0			
	Pensiun	410	29	74	285	0,17%	0,03%	0,49%	212	(124)	256			
	Total Pembiayaan	3.109	1.832	1.947	2.110	1,30%	0,68%	0,72%	162	(999)	277	1,79%	-149,05%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	238.864	242.722	285.171	46.307	
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,62	2,76	2,78	0,02	0,17
CIF Payroll	1.924	2.066	2.072	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	752	671	(98)	(81)	(200)	-22,94%	(692)	-50,79%	9.620	6,97%	(8.949)
2	Tabungan	77.945	101.306	104.459	105.900	3.787	1.441	4.594	4,53%	27.956	35,87%	90.999	116,37%	14.901
3	Deposito	9.935	10.260	18.449	18.449	433	0	8.189	79,82%	8.514	85,69%	10.702	172,39%	7.747
	Total	89.243	112.436	123.659	125.020	4.121	1.360	12.583	11,19%	35.777	40,09%	111.321	112,31%	13.698
	CASA	79.307	102.177	105.210	106.571	3.688	1.360	4.394	4,30%	27.263	34,38%	100.619	105,91%	5.951
	(%) CASA	88,87%	90,88%	85,08%	85,24%									
	FDR	131,75%	135,15%	123,78%	122,43%									

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	2.796	2.454	2.375	2.360	(15)	(94)	-3,84%	(436)	-15,59%	-	0,00%	2.360	
2	Giro ISE	1.018	584	556	556	(0)	(28)	-4,76%	(462)	-45,41%		0,00%	556	
3	Tabungan ISE	1.778	1.870	1.819	1.804	(15)	(66)	-3,55%	26	1,48%		0,00%	1.804	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	83	99	99	99	0	0	0,00%	16	19,28%		0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	23.904	1.350	500	-850	557	-131	4.498	631	22.874	104,50%	1.030
	KUR	19.311	23.042	22.831	1.350	400	-950	578	-211	3.520	611	22.603	101,01%	227
	Non KUR	95	993	1.073	-	100	100	-20	80	978	20	271	396,41%	802
3	PWG	2.291	6.450	7.032	387	847	460	-144	582	4.740	265	6.471	108,67%	561
	Cilem	2.291	6.450	7.032	387	847	460	-144	582	4.740	265	6.471	108,67%	561
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	122.126	5.728	3.881	-1.847	4.317	652	26.340	3.229	106.301	114,89%	15.825
	CF 1	18.535	22.457	20.810	743	347	-396	625	-1.647	2.275	1.994	20.252	102,75%	558
	Total Griya	17.245	15.716	13.864	-	-	0	0	-1.852	-3.380	1.852	18.033	76,88%	(4.168)
	• Total Non Program	1.070	691	680	-	-	0	-10	-10	-390	10	1.416	48,04%	(736)
	• Program	16.174	15.025	13.184	-	-	0	-146	-1.842	-2.991	1.842	16.616	79,34%	(3.432)
	Oto	1.291	6.741	6.946	743	347	-396	625	205	5.655	142	2.220	312,91%	4.726
	CF 2	77.250	99.017	101.316	4.985	3.534	-1.451	3.692	2.299	24.065	1.235	86.049	117,74%	15.267
	Mitraguna & Others	58.013	80.885	83.285	4.985	3.332	-1.653	3.843	2.400	25.272	932	65.912	126,36%	17.374
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	153.061	7.466	5.228	-2.237	4.730	1.103	35.481	4.125	135.743	112,76%	17.319

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	167	622	534	377	0,86%	2,22%	1,58%	(158)	210	(245)			
	KUR	167	622	534	377	0,87%	2,32%	1,65%	(158)	210	(245)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	34	0,00%	0,00%	0,48%	34	34	34			
	Cilem	-	-	-	34	0,00%	0,00%	0,48%	34	34	34			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	1.912	2,69%	1,97%	1,57%	(487)	(660)	(226)			
	CF 1	1.875	1.540	1.780	1.912	10,12%	7,93%	9,19%	132	36	372			
	Total Griya	1.875	1.449	1.567	1.703	10,87%	9,97%	12,28%	136	(172)	254			
	Oto	-	91	213	209	0,00%	3,16%	3,01%	(4)	209	118			
	CF 2	697	598	619	-	0,90%	0,63%	0,00%	(619)	(697)	(598)			
	Mitraguna & Others	583	598	619	-	1,01%	0,77%	0,00%	(619)	(583)	(598)			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	2.322	2,33%	1,93%	1,52%	(611)	(417)	(437)	0,81%	46,47%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	664	651	817	0,00%	2,71%	3,42%	166	817	152			
	KUR	-	664	651	817	0,00%	2,83%	3,58%	166	817	152			
	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	4.935	5.422	5.300	3.946	5,15%	4,36%	3,23%	(1.354)	(988)	(1.476)			
	CF 1	4.826	5.269	4.994	3.457	26,04%	22,24%	16,61%	(1.537)	(1.369)	(1.812)			
	Total Griya	4.826	5.269	4.994	3.457	27,99%	31,78%	24,94%	(1.537)	(1.369)	(1.812)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	489	0,14%	0,31%	0,48%	183	380	336			
	Mitraguna & Others	108	153	306	489	0,19%	0,38%	0,59%	183	380	336			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	4.763	4,20%	3,92%	3,11%	(1.188)	(171)	(1.323)	1,85%	40,43%	-1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.364	119.588	151.084	34.720	
2	Contribution Margin	3.361	4.675	3.878	517	-15,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,15	3,20	0,05	0,23
CIF Payroll	767	815	814	(1)	47

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	109	109	(16)	0	20	22,38%	(53)	-32,66%	8.912	1,22%	(8.803)
2	Tabungan	112.107	105.488	109.136	109.455	2.418	319	3.966	3,76%	(2.652)	-2,37%	127.186	86,06%	(17.731)
3	Deposito	7.734	11.503	7.037	7.036	(753)	(0)	(4.467)	-38,83%	(698)	-9,02%	8.925	78,84%	(1.889)
	Total	120.003	117.080	116.281	116.600	1.648	319	(481)	-0,41%	(3.403)	-2,84%	145.022	80,40%	(28.423)
	CASA	112.269	105.577	109.244	109.563	2.402	319	3.986	3,78%	(2.705)	-2,41%	136.097	80,50%	(26.534)
	(%) CASA	93,56%	90,17%	93,95%	93,97%									
	FDR	119,28%	128,26%	130,90%	130,55%									

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	1.548	1.748	1.797	1.790		(7)	42	2,43%	242	15,64%	-	0,00%	1.790
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.790	1.783		(7)	42	2,44%	241	15,65%		0,00%	1.783
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.762	510	701	191	-145	223	-2.750	478	21.533	73,20%	(5.772)
	KUR	17.071	14.073	14.332	450	701	251	-164	259	-2.739	442	19.918	71,96%	(5.585)
	Non KUR	1.440	1.465	1.429	60	-	-60	19	-36	-11	36	1.615	88,48%	(186)
3	PWG	10.369	18.035	18.157	2.176	3.078	902	1.020	122	7.788	2.955	21.336	85,10%	(3.179)
	Cilem	7.309	11.518	11.645	621	805	184	75	127	4.336	678	15.842	73,51%	(4.197)
	Gadai	3.060	6.516	6.512	1.555	2.273	718	945	-5	3.452	2.277	5.494	118,52%	1.018
4	CFG	114.187	116.546	118.250	2.460	5.491	3.031	-66	1.704	4.063	3.787	125.520	94,21%	(7.270)
	CF 1	709	1.829	1.928	-	142	142	-43	99	1.219	43	1.960	98,35%	(32)
	Total Griya	277	244	242	-	-	0	0	-1	-35	1	438	55,32%	(196)
	• Total Non Program	277	244	242	-	-	0	-1	-1	-35	1	438	55,32%	(196)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.686	-	142	142	-43	100	1.254	41	1.522	110,73%	163
	CF 2	113.478	114.717	116.322	2.460	5.349	2.889	-23	1.605	2.844	3.744	123.560	94,14%	(7.238)
	Mitraguna & Others	95.023	97.391	99.168	2.160	5.349	3.189	-48	1.777	4.145	3.572	104.219	95,15%	(5.052)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	152.217	5.146	9.269	4.123	807	2.048	9.082	7.221	168.458	90,36%	(16.241)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	321	728	965	1.377	1,73%	6,21%	8,73%	412	1.056	649			
	KUR	302	728	923	1.265	1,77%	6,56%	8,83%	343	964	537			
	Non KUR	19	-	43	112	1,33%	2,90%	7,80%	69	92	112			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	842	1.148	1.050	0,54%	0,98%	0,89%	(98)	434	209			
	CF 1	-	-	-	136	0,00%	0,00%	7,05%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	8,06%	136	136	136			
	CF 2	617	842	1.148	915	0,54%	1,00%	0,79%	(233)	298	73			
	Mitraguna & Others	617	842	1.148	915	0,65%	1,18%	0,92%	(233)	298	73			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	2.427	0,65%	1,41%	1,59%	314	1.490	857	5,13%	-221,67%	3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	415	1.065	1.037	1.161	2,24%	6,68%	7,37%	124	746	96			
	KUR	236	968	942	1.066	1,38%	6,70%	7,44%	124	830	98			
	Non KUR	179	96	95	95	12,41%	6,48%	6,64%	-	(84)	(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	2.125	1.994	1.184	1.318	1,86%	1,02%	1,11%	134	(808)	(676)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.125	1.994	1.184	1.318	1,87%	1,03%	1,13%	134	(808)	(676)			
	Mitraguna & Others	1.814	1.975	1.165	1.298	1,91%	1,20%	1,31%	134	(516)	(676)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.479	1,77%	1,48%	1,63%	257	(61)	(580)	7,80%	-378,99%	6,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	142.452	147.619	152.669	10.217	
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.453	1.104	(22)	(350)	247	28,81%	(1.901)	-63,27%	13.658	8,08%	(12.554)
2	Tabungan	56.317	64.168	70.298	71.306	392	1.008	7.138	11,12%	14.989	26,62%	71.329	99,97%	(23)
3	Deposito	45.220	60.141	55.640	55.640	(2.889)	0	(4.501)	-7,48%	10.420	23,04%	46.637	119,30%	9.003
	Total	104.542	125.166	127.391	128.050	(2.519)	659	2.884	2,30%	23.508	22,49%	131.623	97,29%	(3.574)
	CASA	59.322	65.025	71.752	72.410	370	659	7.385	11,36%	13.088	22,06%	84.987	85,20%	(12.576)
	(%) CASA	56,74%	51,95%	56,32%	56,55%									
	FDR	207,64%	192,09%	190,82%	189,84%									

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	2.810	2.123	2.310	2.298		(12)	175	8,22%	(513)	-18,24%	-	0,00%	2.298
2	Giro ISE	19	387	605	595		(10)	208	53,71%	575	3007,21%		0,00%	595
3	Tabungan ISE	2.791	1.736	1.705	1.703		(2)	(33)	-1,91%	(1.088)	-38,99%		0,00%	1.703
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.720	570	425	-145	-485	-609	-4.855	1.034	38.794	76,61%	(9.074)
	KUR	29.907	26.736	26.208	570	425	-145	-378	-528	-3.699	953	33.893	77,33%	(7.685)
	Non KUR	4.668	3.593	3.512	-	-	0	-107	-81	-1.156	81	4.901	71,66%	(1.389)
3	PWG	5.791	10.002	10.103	385	794	408	-202	100	4.311	693	14.991	67,39%	(4.889)
	Cilem	5.791	10.002	10.103	385	794	408	-202	100	4.311	693	14.991	67,39%	(4.889)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.408	5.848	7.135	1.288	3.928	3.237	27.399	3.899	186.413	104,83%	8.995
	CF 1	111.105	105.092	104.814	870	807	-62	651	-278	-6.291	1.085	116.457	90,00%	(11.643)
	Total Griya	105.380	96.415	95.596	-	-	0	0	-818	-9.784	818	109.231	87,52%	(13.634)
	• Total Non Program	15.372	12.439	12.087	-	-	0	-116	-352	-3.285	352	16.763	72,11%	(4.676)
	• Program	90.009	83.975	83.509	-	-	0	-499	-466	-6.499	466	92.468	90,31%	(8.958)
	Oto	5.724	8.677	9.218	870	807	-62	651	541	3.493	267	7.226	127,56%	1.992
	CF 2	56.904	87.079	90.593	4.978	6.328	1.350	3.277	3.514	33.690	2.814	69.956	129,50%	20.638
	Mitraguna & Others	52.060	75.127	78.703	3.530	6.328	2.798	2.692	3.576	26.643	2.752	63.627	123,69%	15.076
	Pensiun	4.844	11.953	11.891	1.448	-	-1.448	586	-62	7.047	62	6.329	187,87%	5.562
	Total Pembiayaan	217.069	240.436	243.092	6.803	8.354	1.551	3.170	2.656	26.023	5.698	248.892	97,67%	(5.800)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	471	1.195	1.176	1.967	1,36%	3,88%	6,62%	791	1.496	772			
	KUR	56	592	740	1.352	0,19%	2,77%	5,16%	613	1.296	761			
	Non KUR	415	603	436	615	8,89%	12,14%	17,50%	179	200	12			
3	PWG	-	-	-	453	0,00%	0,00%	4,48%	453	453	453			
	Cilem	-	-	-	453	0,00%	0,00%	4,48%	453	453	453			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	13.180	4,36%	5,75%	6,75%	2.125	5.851	3.479			
	CF 1	7.221	8.741	10.093	12.130	6,50%	9,60%	11,57%	2.037	4.909	3.389			
	Total Griya	7.194	8.389	9.787	11.655	6,83%	10,15%	12,19%	1.868	4.460	3.265			
	Oto	26	352	306	476	0,46%	3,53%	5,16%	169	449	123			
	CF 2	108	960	962	1.050	0,19%	1,10%	1,16%	88	942	90			
	Mitraguna & Others	-	960	962	1.050	0,00%	1,28%	1,33%	88	1.050	90			
	Pensiun	108	-	-	-	2,23%	0,00%	0,00%	-	(108)	-			
	Total Pembiayaan	7.800	10.896	12.231	15.600	3,59%	5,09%	6,42%	3.369	7.800	4.704	0,05%	99,27%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	1.300	0,76%	2,76%	4,37%	462	1.038	599			
	KUR	164	99	98	439	0,55%	0,37%	1,68%	341	275	340			
	Non KUR	98	603	740	861	2,11%	20,60%	24,51%	121	763	258			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.085	7,41%	8,39%	8,23%	(41)	3.631	332			
	CF 1	10.689	15.097	15.469	15.428	9,62%	14,72%	14,72%	(41)	4.739	332			
	Total Griya	10.577	14.830	15.029	15.162	10,04%	15,59%	15,86%	132	4.584	332			
	Oto	112	267	440	267	1,96%	5,07%	2,90%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,73%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,83%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.565	5,94%	7,13%	7,23%	421	4.669	930	0,04%	99,39%	-7,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	215.816	219.091	243.112	27.296	
2	Contribution Margin	725	1.145	2.220	1.495	-206,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,68	2,02	2,01	(0,00)	0,34
CIF Payroll	1.683	2.057	2.107	50	424

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	3.936	3.048	(32)	(888)	1.739	132,96%	(4.033)	-56,96%	16.932	18,00%	(13.885)
2	Tabungan	82.750	97.023	101.969	102.489	8.832	520	5.466	5,63%	19.739	23,85%	97.775	104,82%	4.714
3	Deposito	20.500	30.747	29.736	29.734	(11)	(2)	(1.013)	-3,30%	9.233	45,04%	21.287	139,68%	8.447
	Total	110.331	129.078	135.641	135.270	8.789	(371)	6.192	4,80%	24.939	22,60%	135.994	99,47%	(724)
	CASA	89.831	98.331	105.905	105.536	8.800	(369)	7.206	7,33%	15.706	17,48%	114.707	92,00%	(9.171)
	(%) CASA	81,42%	76,18%	78,08%	78,02%									
	FDR	132,60%	132,08%	129,98%	130,33%									

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	794	2.186	1.285	1.298		14	(888)	-40,60%	504	63,46%	-	0,00%	1.298
2	Giro ISE	389	146	193	194		1	48	33,02%	(195)	-50,10%		0,00%	194
3	Tabungan ISE	406	2.040	1.092	1.104		13	(936)	-45,87%	699	172,33%		0,00%	1.104
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	37.651	37.153	38.050	2.160	2.350	190	462	897	399	1.453	41.294	92,14%	(3.244)
	KUR	36.457	36.207	37.133	2.160	2.350	190	491	926	676	1.424	39.946	92,96%	(2.813)
	Non KUR	1.194	946	917	-	-	0	-29	-29	-277	29	1.348	68,01%	(431)
3	PWG	14.628	27.021	29.129	6.236	7.367	1.131	2.042	2.108	14.501	5.259	26.021	111,94%	3.108
	Cilem	6.737	14.413	15.797	1.625	2.282	657	946	1.385	9.061	898	14.271	110,69%	1.526
	Gadai	7.891	12.608	13.331	4.611	5.085	474	1.096	723	5.441	4.362	11.750	113,46%	1.582
4	CFG	94.017	106.314	109.123	2.286	4.402	2.116	853	2.809	15.106	1.593	108.286	100,77%	837
	CF 1	1.650	2.775	2.737	-	18	18	-44	-39	1.086	57	2.811	97,35%	(74)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.489	-	18	18	-44	-30	1.187	48	2.302	108,13%	187
	CF 2	92.366	103.539	106.386	2.286	4.384	2.098	897	2.848	14.020	1.536	105.475	100,86%	911
	Mitraguna & Others	54.628	64.218	66.878	2.286	3.828	1.542	1.225	2.660	12.250	1.168	66.375	100,76%	503
	Pensiun	37.738	39.321	39.508	-	556	556	-328	187	1.770	369	39.101	101,04%	408
	Total Pembiayaan	146.295	170.488	176.302	10.682	14.120	3.437	3.357	5.814	30.007	8.305	175.601	100,40%	701

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	83	54	35	1.212	0,22%	0,09%	3,18%	1.177	1.128	1.157			
	KUR	-	19	-	1.156	0,00%	0,00%	3,11%	1.156	1.156	1.137			
	Non KUR	83	35	35	56	6,98%	3,66%	6,09%	21	(27)	21			
3	PWG	-	-	-	196	0,00%	0,00%	0,67%	196	196	196			
	Cilem	-	-	-	182	0,00%	0,00%	1,15%	182	182	182			
	Gadai	-	-	-	15	0,00%	0,00%	0,11%	15	15	15			
4	CFG	-	732	816	994	0,00%	0,77%	0,91%	178	994	263			
	CF 1	-	152	135	414	0,00%	4,88%	15,13%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,63%	279	414	262			
	CF 2	-	580	680	580	0,00%	0,66%	0,55%	(100)	580	1			
	Mitraguna & Others	-	479	579	580	0,00%	0,90%	0,87%	2	580	102			
	Pensiun	-	101	102	-	0,00%	0,26%	0,00%	(102)	-	(101)			
	Total Pembiayaan	83	786	850	2.402	0,06%	0,50%	1,36%	1.552	2.319	1.616	0,56%	59,24%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	98	277	144	144	0,26%	0,39%	0,38%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,83%	-	90	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	19	3.059	2.744	2.845	0,02%	2,58%	2,61%	101	2.827	(214)			
	CF 1	-	-	14	14	0,00%	0,49%	0,50%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,55%	-	14	14			
	CF 2	19	3.059	2.731	2.831	0,02%	2,64%	2,66%	101	2.813	(227)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,26%	(1)	2.162	(329)			
	Pensiun	-	550	549	651	0,00%	0,32%	1,65%	102	651	101			
	Total Pembiayaan	116	3.336	2.888	2.989	0,08%	1,69%	1,70%	101	2.873	(347)	0,70%	58,58%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	905	537	(337)	(368)	205	61,65%	381	243,27%	8.656	6,21%	(8.119)
2	Tabungan	45.583	50.262	50.393	51.681	1.727	1.289	1.419	2,82%	6.098	13,38%	56.511	91,45%	(4.830)
3	Deposito	28.548	6.821	6.884	6.884	6	0	63	0,92%	(21.664)	-75,89%	29.786	23,11%	(22.902)
	Total	74.288	57.415	58.182	59.102	1.396	920	1.687	2,94%	(15.186)	-20,44%	94.953	62,24%	(35.851)
	CASA	45.740	50.594	51.298	52.218	1.390	920	1.624	3,21%	6.478	14,16%	65.167	80,13%	(12.949)
	(%) CASA	61,57%	88,12%	88,17%	88,35%									
	FDR	155,10%	226,45%	226,36%	222,83%									

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	795	1.264	1.206	1.241		35	(24)	-1,87%	446	56,05%	-	0,00%	1.241
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.134	1.169		35	(24)	-1,98%	381	48,30%		0,00%	1.169
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	24.147	31.278	31.477	1.750	1.150	-600	794	199	7.330	951	27.194	115,75%	4.283
	KUR	23.464	30.534	30.646	1.750	1.050	-700	809	112	7.182	938	26.337	116,36%	4.309
	Non KUR	683	744	831	-	100	100	-15	87	148	13	857	97,02%	(25)
3	PWG	2.751	6.017	6.117	417	301	-116	185	100	3.365	201	7.141	85,65%	(1.025)
	Cilem	2.751	6.017	6.117	417	301	-116	185	100	3.365	201	7.141	85,65%	(1.025)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	94.106	1.320	2.532	1.212	-539	1.385	5.783	1.147	97.427	96,59%	(3.321)
	CF 1	3.542	3.547	3.501	-	-	0	-16	-46	-41	46	4.547	77,00%	(1.046)
	Total Griya	3.385	2.524	2.495	-	-	0	0	-30	-890	30	3.546	70,36%	(1.051)
	• Total Non Program	3.385	2.524	2.495	-	-	0	-29	-30	-890	30	3.546	70,36%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.007	-	-	0	-16	-16	849	16	1.002	100,50%	5
	CF 2	84.780	89.174	90.604	1.320	2.532	1.212	-523	1.431	5.824	1.101	92.880	97,55%	(2.275)
	Mitraguna & Others	72.402	77.082	78.265	1.320	2.191	871	-419	1.183	5.863	1.008	79.470	98,48%	(1.205)
	Pensiun	12.378	12.092	12.339	-	341	341	-104	247	-39	94	13.410	92,02%	(1.070)
	Total Pembiayaan	115.220	130.015	131.699	3.487	3.983	496	441	1.684	16.479	2.298	131.762	99,95%	(63)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	261	15	86	471	1,08%	0,28%	1,50%	384	210	456			
	KUR	188	-	72	456	0,80%	0,23%	1,49%	384	268	456			
	Non KUR	73	15	15	15	10,64%	2,01%	1,79%	-	(58)	0			
3	PWG	-	-	-	41	0,00%	0,00%	0,67%	41	41	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,67%	41	41	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.062	0,64%	1,94%	2,19%	266	1.499	989			
	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	563	1.072	1.795	2.062	0,66%	2,01%	2,28%	266	1.499	989			
	Mitraguna & Others	408	998	1.795	2.062	0,56%	2,33%	2,63%	266	1.653	1.064			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	2.573	0,72%	1,45%	1,95%	691	1.749	1.486	2,44%	-24,74%	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	26	169	169	60	0,11%	0,54%	0,19%	(110)	34	(110)			
	KUR	-	110	110	-	0,00%	0,36%	0,00%	(110)	-	(110)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,16%	-	34	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	1.187	949	952	1.149	1,34%	1,03%	1,22%	196	(39)	200			
	CF 1	-	320	320	320	0,00%	9,03%	9,15%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,84%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	828	1,40%	0,71%	0,91%	196	(359)	200			
	Mitraguna & Others	1.187	566	498	694	1,64%	0,65%	0,89%	196	(493)	128			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.208	1,05%	0,86%	0,92%	87	(5)	90	1,38%	-49,95%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.704	117.396	133.028	16.324	
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.803	1.727	44	(76)	330	23,61%	(6.330)	-78,56%	16.705	10,34%	(14.978)
2	Tabungan	114.229	121.095	123.183	123.976	4.229	793	2.881	2,38%	9.748	8,53%	128.618	96,39%	(4.641)
3	Deposito	24.505	17.298	16.270	16.270	(905)	(0)	(1.028)	-5,94%	(8.235)	-33,61%	25.776	63,12%	(9.507)
	Total	146.791	139.790	141.256	141.973	3.368	717	2.183	1,56%	(4.818)	-3,28%	171.099	82,98%	(29.126)
	CASA	122.286	122.493	124.986	125.703	4.273	717	3.211	2,62%	3.417	2,79%	145.323	86,50%	(19.619)
	(%) CASA	83,31%	87,63%	88,48%	88,54%									
	FDR	111,90%	129,28%	130,47%	129,81%									

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	565	782	953	850		(103)	68	8,68%	285	50,50%	-	0,00%	850
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	952	849		(103)	68	8,70%	286	50,75%		0,00%	849
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	17.857	1.300	450	-850	617	-322	-848	772	21.722	82,21%	(3.865)
	KUR	17.857	17.662	17.362	1.300	450	-850	645	-300	-495	750	20.701	83,87%	(3.339)
	Non KUR	848	516	495	-	-	0	-28	-22	-354	22	1.021	48,45%	(526)
3	PWG	28.691	45.381	48.626	9.723	10.573	849	3.017	3.245	19.934	7.328	44.164	110,10%	4.462
	Cilem	14.633	23.716	24.605	1.845	2.092	247	760	889	9.972	1.203	27.201	90,46%	(2.596)
	Gadai	14.059	21.665	24.021	7.879	8.481	603	2.256	2.356	9.962	6.125	16.963	141,61%	7.058
4	CFG	116.769	117.085	117.736	1.709	1.788	79	-850	651	967	1.137	127.644	92,24%	(9.907)
	CF 1	2.827	4.132	4.175	-	131	131	-404	43	1.348	87	4.086	102,17%	89
	Total Griya	979	721	707	-	-	0	0	-15	-272	15	1.140	61,98%	(433)
	• Total Non Program	979	721	707	-	-	0	-13	-15	-272	15	1.140	61,98%	(433)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.468	-	131	131	-404	58	1.620	73	2.946	117,73%	522
	CF 2	113.942	112.953	113.561	1.709	1.658	-52	-446	608	-381	1.049	123.557	91,91%	(9.996)
	Mitraguna & Others	55.116	57.928	58.471	1.364	1.188	-177	-183	542	3.355	645	63.692	91,80%	(5.221)
	Pensiun	58.827	55.025	55.090	345	470	125	-264	66	-3.736	404	59.866	92,02%	(4.775)
	Total Pembiayaan	164.260	180.720	184.294	12.732	12.811	79	2.784	3.575	20.034	9.236	193.623	95,18%	(9.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	650	3,30%	2,15%	3,64%	260	33	324			
	KUR	461	291	368	541	2,58%	2,08%	3,12%	173	80	250			
	Non KUR	156	35	23	109	18,40%	4,37%	22,06%	87	(47)	74			
3	PWG	74	-	78	1.135	0,26%	0,17%	2,33%	1.058	1.061	1.135			
	Cilem	74	-	-	710	0,51%	0,00%	2,88%	710	635	710			
	Gadai	-	-	78	426	0,00%	0,36%	1,77%	348	426	426			
4	CFG	1.969	2.567	1.914	2.305	1,69%	1,63%	1,96%	390	335	(263)			
	CF 1	66	197	90	86	2,32%	2,17%	2,06%	(4)	20	(111)			
	Total Griya	66	43	90	86	6,70%	12,45%	12,18%	(4)	20	43			
	Oto	-	154	-	-	0,00%	0,00%	0,00%	-	-	(154)			
	CF 2	1.904	2.371	1.825	2.219	1,67%	1,62%	1,95%	394	315	(152)			
	Mitraguna & Others	1.427	1.787	1.337	1.787	2,59%	2,31%	3,06%	450	360	(0)			
	Pensiun	477	583	488	431	0,81%	0,89%	0,78%	(56)	(45)	(152)			
	Total Pembiayaan	2.661	2.969	2.458	4.165	1,62%	1,36%	2,26%	1.707	1.505	1.197	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	229	643	561	773	1,22%	3,09%	4,33%	212	544	130			
	KUR	229	541	459	672	1,28%	2,60%	3,87%	213	443	131			
	Non KUR	-	102	102	101	0,00%	19,76%	20,35%	(1)	101	(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	1.597	1.451	2.303	2.600	1,37%	1,97%	2,21%	296	1.002	1.148			
	CF 1	-	154	149	149	0,00%	3,60%	3,56%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,29%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.451	1,40%	1,91%	2,16%	296	854	1.154			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	512	0,50%	0,12%	0,93%	296	(315)	505			
	Total Pembiayaan	1.826	2.095	2.864	3.373	1,11%	1,58%	1,83%	508	1.546	1.278	0,00%	100,00%	-1,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	24.901	22.760	25.583	26.339	(336)	756	3.578	15,72%	1.438	5,78%	34.925	75,41%	(8.587)
3	Deposito	2.060	2.117	1.915	1.915	261	0	(202)	-9,55%	(145)	-7,04%	2.439	78,51%	(524)
	Total	26.961	24.878	27.498	28.254	(75)	756	3.376	13,57%	1.293	4,80%	37.365	75,62%	(9.111)
	CASA	24.901	22.760	25.583	26.339	(336)	756	3.578	15,72%	1.438	5,78%	34.925	75,41%	(8.587)
	(%) CASA	92,36%	91,49%	93,04%	93,22%									
	FDR	86,03%	80,47%	71,70%	69,78%									

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	1.934	2.344	2.665	2.585		(79)	241	10,27%	651	33,67%	-	0,00%	2.585
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.665	2.585		(79)	241	10,27%	651	33,67%		0,00%	2.585
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	23.194	20.019	19.715	100	-	-100	-741	-304	-3.479	304	26.655	73,96%	(6.940)
	KUR	21.361	18.943	18.645	100	-	-100	-721	-297	-2.716	297	24.648	75,65%	(6.003)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
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	23.194	20.019	19.715	100	-	-100	-741	-304	-3.479	304	26.655	73,96%	(6.940)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	692	1.173	4.357	754	2,98%	21,76%	3,83%	(3.602)	62	(419)			
	KUR	472	1.000	4.171	754	2,21%	22,02%	4,05%	(3.417)	282	(246)			
	Non KUR	220	173	185	-	11,98%	17,23%	0,00%	(185)	(220)	(173)			
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	692	1.173	4.357	754	2,98%	21,76%	3,83%	(3.602)	62	(419)	5,81%	-51,80%	2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	178	749	900	1.002	0,77%	4,50%	5,08%	102	825	253			
	KUR	161	483	467	572	0,75%	2,47%	3,07%	105	411	89			
	Non KUR	17	266	433	430	0,91%	40,23%	40,22%	(3)	413	165			
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	178	749	900	1.002	0,77%	4,50%	5,08%	102	825	253	24,95%	-390,81%	19,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	23.179	26.961	24.953	1.774	
2	Contribution Margin	810	1.153	943	133	-16,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#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	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	0,00%	#DIV/0!	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	443	888	417	(26)	
2	Contribution Margin	(387)	(458)	(226)	161	41,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,63	3,00	3,20	0,20	0,58
CIF Payroll	8	5	5	-	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	CASA	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#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	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	0,00%	#DIV/0!	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	366	302	335	(31)	
2	Contribution Margin	(96)	(117)	(29)	67	69,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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	3.509	787	407	409	726	2	(378)	-48,05%	(3.100)	-88,35%	7.010	5,83%	(6.601)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	407	409	726	2	(378)	-48,05%	(3.100)	-88,35%	7.150	5,72%	(6.741)
	CASA	3.509	787	407	409	726	2	(378)	-48,05%	(3.100)	-88,35%	7.010	5,83%	(6.601)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

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	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	-	-	-	0,00%	#DIV/0!	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	3.312	3.509	61	(3.251)	
2	Contribution Margin	(343)	(404)	(148)	195	56,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,78	2,50	2,57	0,07	(0,21)
CIF Payroll	18	10	7	(3)	(11)