

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	158.446	158.655	(4.060)	208	29.789	23,12%	2.788	1,79%	346.235	45,82%	(187.580)
2	Tabungan	1.803.617	1.980.739	1.986.879	1.979.388	51.335	(7.491)	(1.352)	-0,07%	175.771	9,75%	2.083.113	95,02%	(103.726)
3	Deposito	681.198	762.342	740.467	740.831	(32.431)	364	(21.511)	-2,82%	59.633	8,75%	699.248	105,95%	41.583
Total		2.640.681	2.871.948	2.885.793	2.878.873	14.844	(6.919)	6.926	0,24%	238.193	9,02%	3.128.596	92,02%	(249.723)
CASA		1.959.483	2.109.605	2.145.325	2.138.042	47.274	(7.283)	28.437	1,35%	178.559	9,11%	2.429.348	88,01%	(291.306)
(% CASA)		74,20%	73,46%	74,34%	74,27%									
FDR		99,99%	104,53%	105,20%	105,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	87.852	85.796		(2.056)	3.126	3,78%	20.186	30,77%	95.806	89,55%	(10.010)
2	Giro ISE	23.758	19.536	25.509	23.029		(2.480)	3.494	17,88%	(729)	-3,07%	42.060	54,75%	(19.031)
3	Tabungan ISE	30.646	53.467	52.675	53.100		424	(367)	-0,69%	22.453	73,27%	34.843	105,40%	18.257
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	99.885	5.900	907	-4.993	3.622	-26	19.487	933	115.782	86,27%	(15.897)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.476	5.900	907	-4.993	3.623	-26	9.943	933	85.508	88,27%	(10.032)
	• Local Champion	62.373	72.430	72.451	5.900	907	-4.993	3.655	21	10.078	886	71.843	100,85%	608
	• Value Chain	3.160	3.072	3.025	-	-	-	-32	-47	-135	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	390.711	7.975	8.445	470	2.543	1.868	22.653	6.577	422.292	92,52%	(31.581)
	KUR	343.457	362.300	364.042	7.385	8.085	700	1.434	1.742	20.585	6.343	394.978	92,17%	(30.936)
	Non KUR	24.602	26.544	26.669	590	360	-230	1.108	126	2.067	234	27.314	97,64%	(645)
3	PWG	200.888	356.932	374.501	55.802	45.882	-9.920	19.828	17.569	173.613	28.314	371.423	100,83%	3.078
	Cilem	92.590	195.267	206.775	20.857	18.280	-2.578	15.699	11.508	114.184	6.772	231.018	89,51%	(24.244)
	Gadai	108.298	161.666	167.726	34.945	27.603	-7.342	4.129	6.061	59.428	21.542	140.405	119,46%	27.321
4	CFG	1.991.066	2.156.369	2.170.613	32.928	39.041	6.113	11.052	14.244	179.547	24.797	2.211.667	98,14%	(41.055)
	CF 1	271.158	283.057	283.909	2.435	2.734	299	1.942	852	12.751	1.883	309.258	91,80%	(25.350)
	Total Griya	236.939	232.575	233.513	160	2.108	1.947	0	938	-3.426	1.170	255.971	91,23%	(22.458)
	• Total Non Program	155.508	155.596	156.776	-	1.950	1.950	-2.038	1.180	1.268	770	163.915	95,64%	(7.139)
	• Program	81.431	76.979	76.737	160	158	-3	-302	-242	-4.694	399	92.056	83,36%	(15.318)
	Oto	34.219	50.482	50.395	2.275	627	-1.649	1.942	-86	16.176	713	53.287	94,57%	(2.892)
	CF 2	1.719.908	1.873.311	1.886.704	30.493	36.307	5.814	9.111	13.392	166.796	22.915	1.902.409	99,17%	(15.705)
	Mitraguna & Others	1.474.657	1.605.638	1.619.108	27.625	33.749	6.124	8.035	13.470	144.451	20.279	1.638.476	98,82%	(19.368)
	Pensiun	245.250	267.674	267.596	2.868	2.558	-310	1.076	-78	22.346	2.636	263.933	101,39%	3.663
Total Pembiayaan		2.640.411	3.002.055	3.035.710	102.606	94.276	-8.330	37.045	33.655	395.299	60.621	3.121.164	97,26%	(85.454)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.463	0,00%	0,00%	3,47%	3.463	3.463	3.463			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.463	0,00%	0,00%	4,59%	3.463	3.463	3.463			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	36.624	0,62%	2,50%	9,37%	26.909	34.349	26.909			
	KUR	1.785	8.311	8.311	31.861	0,52%	2,29%	8,75%	23.549	30.075	23.549			
	Non KUR	489	1.404	1.404	4.763	1,99%	5,29%	17,86%	3.359	4.273	3.359			
3	PWG	10	-	-	21.614	0,00%	0,00%	5,77%	21.614	21.604	21.614			
	Cilem	10	-	-	15.620	0,01%	0,00%	7,55%	15.620	15.610	15.620			
	Gadai	-	-	-	5.994	0,00%	0,00%	3,57%	5.994	5.994	5.994			
4	CFG	19.717	28.500	30.393	55.017	0,99%	1,41%	2,53%	24.624	35.300	26.518			
	CF 1	13.249	16.070	16.284	30.748	4,89%	5,75%	10,83%	14.464	17.499	14.678			
	Total Griya	12.780	15.301	15.217	20.987	5,39%	6,54%	8,99%	5.769	8.207	5.685			
	Oto	469	769	1.066	9.761	1,37%	2,11%	19,37%	8.695	9.292	8.992			
	CF 2	6.468	12.430	14.110	24.269	0,38%	0,75%	1,29%	10.160	17.801	11.840			
	Mitraguna & Others	5.999	11.068	12.494	20.180	0,41%	0,78%	1,25%	7.686	14.182	9.112			
	Pensiun	470	1.361	1.615	4.089	0,19%	0,60%	1,53%	2.474	3.620	2.728			
Total Pembiayaan		22.002	38.215	40.108	116.718	0,83%	1,34%	3,84%	76.609	94.716	78.503	0,87%	77,30%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,12%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,25%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.671	0,70%	0,76%	0,94%	730	1.098	938			
	KUR	1.118	1.434	1.463	2.118	0,33%	0,40%	0,58%	655	1.000	684			
	Non KUR	1.455	1.300	1.478	1.553	5,91%	5,57%	5,82%	75	99	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.199	1,29%	1,06%	1,07%	444	(2.468)	(292)			
	CF 1	9.750	9.855	10.152	10.124	3,60%	3,59%	3,57%	(28)	374	269			
	Total Griya	9.274	9.315	9.438	9.411	3,91%	4,06%	4,03%	(27)	137	96			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.075	0,93%	0,67%	0,69%	472	(2.842)	(561)			
	Mitraguna & Others	14.983	12.664	11.647	12.306	1,02%	0,73%	0,76%	659	(2.677)	(358)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.959	1,76%	1,66%	1,68%	1.173	4.561	213	1,79%	-6,45%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	24.264	24.403	2.218	139	223	0,92%	(1.601)	-6,16%	42.690	57,16%	(18.287)
2	Tabungan	211.719	211.403	222.024	221.532	4.525	(492)	10.130	4,79%	9.813	4,64%	235.399	94,11%	(13.867)
3	Deposito	98.613	78.216	57.588	57.588	(26.842)	0	(20.628)	-26,37%	(41.025)	-41,60%	100.158	57,50%	(42.570)
	Total	336.337	313.799	303.876	303.524	(20.100)	(352)	(10.275)	-3,27%	(32.813)	-9,76%	378.247	80,24%	(74.723)
	CASA	237.724	235.583	246.288	245.936	6.742	(352)	10.353	4,39%	8.212	3,45%	278.089	88,44%	(32.154)
	(%) CASA	70,68%	75,07%	81,05%	81,03%									
	FDR	113,34%	133,66%	140,78%	140,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	22.526	19.701		(2.825)	1.400	7,65%	4.227	27,32%	-	0,00%	19.701
2	Giro ISE	9.559	9.188	14.056	11.429		(2.627)	2.241	24,39%	1.869	19,56%		0,00%	11.429
3	Tabungan ISE	5.622	9.114	8.470	8.273		(198)	(841)	-9,23%	2.651	47,15%		0,00%	8.273
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.404	5.000	-	-5.000	4.885	-79	848	79	26.415	69,67%	(8.011)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.404	5.000	-	-5.000	4.885	-79	848	79	22.557	81,59%	(4.153)
	• Local Champion	16.779	17.786	17.714	5.000	-	-5.000	4.892	-71	935	71	19.150	92,50%	(1.436)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.442	300	570	270	-629	-129	-8.014	699	53.547	75,53%	(13.105)
	KUR	46.158	37.777	37.661	300	570	270	-573	-116	-8.497	686	51.001	73,84%	(13.340)
	Non KUR	2.298	2.794	2.781	-	-	0	-56	-13	483	13	2.546	109,25%	235
3	PWG	20.904	27.647	29.450	2.959	3.642	684	840	1.803	8.546	1.839	36.253	81,24%	(6.803)
	Cilem	9.146	13.553	14.754	357	1.586	1.228	-228	1.201	5.608	384	21.665	68,10%	(6.911)
	Gadai	11.759	14.094	14.696	2.601	2.057	-545	1.067	602	2.937	1.455	14.588	100,74%	108
4	CFG	294.292	332.720	339.510	5.432	13.102	7.670	2.166	6.790	45.218	6.312	310.587	109,31%	28.923
	CF 1	11.437	13.673	14.088	-	500	500	30	415	2.651	85	13.443	104,80%	646
	Total Griya	7.624	9.813	10.272	-	500	500	0	458	2.648	42	8.137	126,24%	2.135
	• Total Non Program	7.624	9.813	10.272	-	500	500	-285	458	2.648	42	8.137	126,24%	2.135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.817	-	-	0	30	-43	4	43	5.306	71,93%	(1.489)
	CF 2	282.855	319.047	325.421	5.432	12.602	7.170	2.137	6.375	42.567	6.227	297.144	109,52%	28.277
	Mitraguna & Others	252.904	279.776	285.127	4.845	11.307	6.462	1.839	5.351	32.223	5.956	265.729	107,30%	19.398
	Pensiun	29.951	39.271	40.295	587	1.295	708	297	1.024	10.344	271	31.415	128,27%	8.880
	Total Pembiayaan	381.208	419.421	427.806	13.691	17.314	3.624	7.261	8.385	46.598	8.929	426.801	100,24%	1.005

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	309	0,00%	0,00%	1,68%	309	309	309			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	309	0,00%	0,00%	1,68%	309	309	309			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	4.617	0,14%	5,03%	11,42%	2.574	4.550	3.136			
	KUR	66	1.317	1.944	4.463	0,14%	5,14%	11,85%	2.520	4.397	3.146			
	Non KUR	-	163	99	154	0,00%	3,54%	5,53%	55	154	(10)			
3	PWG	-	-	-	1.312	0,00%	0,00%	4,46%	1.312	1.312	1.312			
	Cilem	-	-	-	519	0,00%	0,00%	3,52%	519	519	519			
	Gadai	-	-	-	793	0,00%	0,00%	5,40%	793	793	793			
4	CFG	-	2.414	1.589	3.867	0,00%	0,48%	1,14%	2.278	3.867	1.452			
	CF 1	-	92	144	874	0,00%	1,05%	6,21%	731	874	782			
	Total Griya	-	-	-	271	0,00%	0,00%	2,64%	271	271	271			
	Oto	-	92	144	603	0,00%	3,72%	15,81%	460	603	511			
	CF 2	-	2.322	1.445	2.992	0,00%	0,45%	0,92%	1.547	2.992	670			
	Mitraguna & Others	-	1.933	838	2.317	0,00%	0,30%	0,81%	1.478	2.317	384			
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	10.104	0,02%	0,87%	2,36%	6.473	10.038	6.210	0,00%	100,00%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,31%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,31%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,05%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,79%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,06%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,61%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,73%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,56%	499	4.310	660	0,70%	55,48%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	376.749	387.886	419.770	43.021	
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,46	3,46	0,01	0,20
CIF Payroll	3.623	3.545	3.572	27	(51)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	1.953	2.029	341	76	(7.528)	-78,77%	(2.258)	-52,68%	20.184	10,05%	(18.155)
2	Tabungan	160.765	165.013	169.749	169.258	(430)	(491)	4.246	2,57%	8.494	5,28%	183.329	92,32%	(14.071)
3	Deposito	65.984	39.292	38.683	38.683	(2.258)	0	(608)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	Total	231.036	213.861	210.386	209.971	(2.347)	(415)	(3.891)	-1,82%	(21.066)	-9,12%	270.912	77,50%	(60.942)
	CASA	165.052	174.570	171.702	171.287	(89)	(415)	(3.283)	-1,88%	6.235	3,78%	203.513	84,17%	(32.226)
	(%) CASA	71,44%	81,63%	81,61%	81,58%									
	FDR	120,56%	147,01%	150,84%	151,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.236	2.263		27	45	2,02%	708	45,56%	-	0,00%	2.263
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.233	2.260		27	43	1,94%	705	45,34%	-	0,00%	2.260
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.499	-	907	-	-71	325	4.428	582	4.308	104,44%	191
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.499	-	907	907	-71	325	4.448	582	2.443	184,16%	2.056
	• Local Champion	51	4.174	4.499	-	907	907	-71	325	4.448	582	1.185	379,59%	3.314
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.743	140	100	-40	275	-97	5.098	197	18.040	109,44%	1.703
	KUR	12.693	16.593	16.420	140	-	-140	-70	-173	3.727	173	15.923	103,12%	497
	Non KUR	1.952	3.247	3.323	-	100	100	345	76	1.371	24	2.117	156,95%	1.206
3	PWG	16.365	27.522	27.876	2.946	2.727	-219	1.216	354	11.511	2.373	30.835	90,40%	(2.959)
	Cilem	8.190	16.328	17.035	1.413	1.031	-381	1.079	708	8.845	324	19.829	85,91%	(2.793)
	Gadai	8.175	11.195	10.841	1.534	1.696	162	137	-354	2.666	2.050	11.006	98,50%	(165)
4	CFG	247.446	262.863	265.223	3.429	5.367	1.938	1.576	2.360	17.777	3.007	264.150	100,41%	1.073
	CF 1	12.247	10.155	10.086	-	-	0	-71	-68	-2.161	68	14.252	70,77%	(4.165)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.600	-	-	0	-71	-62	-584	62	4.720	55,09%	(2.120)
	CF 2	235.199	252.708	255.137	3.429	5.367	1.938	1.648	2.428	19.938	2.939	249.898	102,10%	5.238
	Mitraguna & Others	206.067	222.689	225.737	2.749	5.367	2.618	1.518	3.048	19.670	2.319	219.260	102,95%	6.477
	Pensiun	29.132	30.019	29.399	680	-	-680	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	317.341	6.515	9.101	2.586	2.996	2.942	38.813	6.159	317.333	100,00%	9

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	1.471	0,00%	0,40%	7,45%	1.391	1.471	1.391			
	KUR	-	79	80	1.054	0,00%	0,48%	6,42%	974	1.054	974			
	Non KUR	-	-	-	417	0,00%	0,00%	12,54%	417	417	417			
3	PWG	-	-	-	1.132	0,00%	0,00%	4,06%	1.132	1.132	1.132			
	Cilem	-	-	-	924	0,00%	0,00%	5,42%	924	924	924			
	Gadai	-	-	-	208	0,00%	0,00%	1,92%	208	208	208			
4	CFG	713	728	670	1.964	0,29%	0,25%	0,74%	1.294	1.251	1.236			
	CF 1	8	466	462	528	0,06%	4,55%	5,24%	66	520	62			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	370	0,24%	7,81%	14,22%	162	362	160			
	CF 2	705	262	208	1.436	0,30%	0,08%	0,56%	1.228	730	1.174			
	Mitraguna & Others	705	262	208	1.146	0,34%	0,09%	0,51%	938	441	884			
	Pensiun	-	-	-	290	0,00%	0,00%	0,99%	290	290	290			
	Total Pembiayaan	713	807	749	6.210	0,26%	0,24%	1,96%	5.460	5.497	5.403	1,18%	39,48%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	2.309	2.059	1.761	1.760	0,93%	0,67%	0,66%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,69%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,78%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,55%	(0)	(549)	(299)	5,87%	-957,73%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	277.711	283.958	316.621	38.910	
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,66	2,94	2,99	0,05	0,33
CIF Payroll	3.777	3.979	4.088	109	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.616	29.613	(952)	(3)	737	2,55%	2.196	8,01%	37.560	78,84%	(7.947)
2	Tabungan	55.536	64.217	63.015	62.528	(4.016)	(487)	(1.689)	-2,63%	6.992	12,59%	70.166	89,12%	(7.637)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	0	0,00%	122	2,00%	7.064	87,91%	(854)
	Total	89.042	99.304	98.841	98.351	(5.566)	(490)	(952)	-0,96%	9.310	10,46%	114.790	85,68%	(16.438)
	CASA	82.953	93.094	92.631	92.142	(4.967)	(490)	(952)	-1,02%	9.188	11,08%	107.726	85,53%	(15.584)
	(%) CASA	93,16%	93,75%	93,72%	93,69%									
	FDR	82,33%	98,54%	100,79%	101,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.080	1.099		19	(23)	-2,06%	(2.019)	-64,74%	-	0,00%	1.099
2	Giro ISE	560	497	465	465		1	(31)	-6,34%	(95)	-16,95%		0,00%	465
3	Tabungan ISE	2.557	626	615	634		19	8	1,33%	(1.924)	-75,21%		0,00%	634
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.894	300	620	320	-51	159	73	461	22.370	79,99%	(4.476)
	KUR	16.625	17.059	17.224	300	620	320	-39	164	599	456	20.952	82,20%	(3.729)
	Non KUR	1.196	676	670	-	-	0	-12	-6	-526	6	1.417	47,30%	(747)
3	PWG	2.171	7.816	8.186	1.560	776	-783	1.321	370	6.014	406	8.900	91,97%	(715)
	Cilem	2.171	7.816	8.186	1.560	776	-783	1.321	370	6.014	406	8.900	91,97%	(715)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.410	1.721	2.048	327	666	1.240	21.324	808	64.162	111,30%	7.249
	CF 1	13.142	15.768	16.118	201	450	249	128	350	2.976	100	15.592	103,37%	526
	Total Griya	12.152	13.369	13.754	-	450	450	0	385	1.602	65	13.324	103,23%	431
	• Total Non Program	7.615	9.249	9.654	-	450	450	-114	406	2.039	44	8.194	117,82%	1.460
	• Program	4.537	4.121	4.100	-	-	0	-42	-21	-437	21	5.130	79,93%	(1.029)
	Oto	989	2.399	2.364	201	-	-201	128	-35	1.375	35	2.268	104,21%	96
	CF 2	36.945	54.402	55.292	1.520	1.598	78	538	890	18.347	708	48.570	113,84%	6.723
	Mitraguna & Others	31.987	49.469	50.322	1.520	1.520	0	590	853	18.335	667	42.422	118,62%	7.900
	Pensiun	4.958	4.933	4.970	-	78	78	-52	37	12	41	6.147	80,85%	(1.177)
	Total Pembiayaan	73.308	97.854	99.622	3.580	3.444	-136	1.464	1.768	26.314	1.676	98.660	100,97%	962

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	249	1.229	1.738	2.096	1,40%	9,80%	11,72%	358	1.847	867			
	KUR	249	1.229	1.660	1.832	1,50%	9,73%	10,64%	172	1.583	602			
	Non KUR	-	-	79	265	0,00%	11,62%	39,46%	186	265	265			
3	PWG	-	-	-	83	0,00%	0,00%	1,01%	83	83	83			
	Cilem	-	-	-	83	0,00%	0,00%	1,01%	83	83	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.374	2,00%	1,00%	1,92%	673	373	585			
	CF 1	727	789	700	1.028	5,53%	4,44%	6,38%	328	301	239			
	Total Griya	727	789	700	683	5,98%	5,24%	4,97%	(17)	(44)	(106)			
	Oto	-	-	-	345	0,00%	0,00%	14,61%	345	345	345			
	CF 2	274	-	-	345	0,74%	0,00%	0,62%	345	71	345			
	Mitraguna & Others	274	-	-	345	0,86%	0,00%	0,69%	345	71	345			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.553	1,71%	2,49%	3,57%	1.114	2.303	1.534	1,57%	56,00%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	400	4,80%	1,27%	2,23%	175	(455)	241			
	KUR	438	38	106	282	2,63%	0,62%	1,64%	176	(156)	244			
	Non KUR	417	120	119	117	34,85%	17,55%	17,52%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,48%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	756	2,47%	0,59%	0,76%	175	(1.058)	(173)	0,74%	2,37%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	79.959	89.045	104.873	24.914	
2	Contribution Margin	1.689	2.395	4.079	2.390	-141,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,74	3,03	3,08	0,05	0,34
CIF Payroll	471	488	531	43	60



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.601	61.518	2.186	(83)	44.290	257,08%	35.800	139,20%	36.162	170,12%	25.356
2	Tabungan	122.400	140.636	140.754	140.507	2.338	(247)	(129)	-0,09%	18.107	14,79%	137.421	102,25%	3.086
3	Deposito	49.497	49.561	50.098	50.098	(2.738)	0	537	1,08%	601	1,21%	50.468	99,27%	(370)
	Total	197.616	207.425	252.453	252.123	1.785	(330)	44.698	21,55%	54.507	27,58%	224.051	112,53%	28.072
	CASA	148.118	157.864	202.355	202.025	4.523	(330)	44.160	27,97%	53.907	36,39%	173.583	116,39%	28.442
	(%) CASA	74,95%	76,11%	80,16%	80,13%									
	FDR	74,94%	87,70%	73,08%	73,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.016	14.092		76	952	7,24%	4.709	50,18%	-	0,00%	14.092
2	Giro ISE	3.509	2.112	2.732	2.791		58	679	32,15%	(718)	-20,47%		0,00%	2.791
3	Tabungan ISE	5.874	11.028	11.284	11.301		17	273	2,48%	5.427	92,40%		0,00%	11.301
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.764	880	600	-280	-332	208	5.863	392	39.101	104,25%	1.663
	KUR	33.390	38.124	38.344	860	600	-260	-355	220	4.954	380	37.386	102,56%	958
	Non KUR	1.512	2.432	2.420	20	-	-20	23	-12	909	12	1.716	141,05%	704
3	PWG	20.337	37.095	39.133	5.251	4.984	-267	1.166	2.038	18.796	2.946	33.298	117,52%	5.835
	Cilem	6.847	17.994	19.019	896	1.559	663	245	1.026	12.172	533	16.729	113,69%	2.290
	Gadai	13.490	19.101	20.113	4.355	3.425	-930	921	1.012	6.624	2.412	16.568	121,40%	3.545
4	CFG	92.645	101.402	101.765	687	1.030	343	711	364	9.120	666	103.901	97,94%	(2.136)
	CF 1	21.426	20.084	20.331	109	350	241	-11	247	-1.096	103	22.810	89,13%	(2.479)
	Total Griya	17.556	15.276	15.228	-	-	0	0	-48	-2.328	48	17.910	85,03%	(2.682)
	• Total Non Program	17.556	15.276	15.228	-	-	0	-239	-48	-2.328	48	17.910	85,03%	(2.682)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.102	109	350	241	-11	295	1.232	55	4.900	104,14%	203
	CF 2	71.219	81.318	81.435	578	680	102	722	117	10.216	563	81.092	100,42%	343
	Mitraguna & Others	67.517	77.732	77.892	578	680	102	759	160	10.374	520	76.380	101,98%	1.512
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.498	7.518	6.614	-904	2.231	2.594	36.399	4.019	176.516	104,52%	7.982

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	131	106	189	5.725	0,38%	0,47%	14,04%	5.536	5.593	5.619			
	KUR	131	106	189	4.474	0,39%	0,50%	11,67%	4.285	4.343	4.368			
	Non KUR	-	-	-	1.250	0,00%	0,00%	51,67%	1.250	1.250	1.250			
3	PWG	-	-	-	1.401	0,00%	0,00%	3,58%	1.401	1.401	1.401			
	Cilem	-	-	-	1.116	0,00%	0,00%	5,87%	1.116	1.116	1.116			
	Gadai	-	-	-	285	0,00%	0,00%	1,42%	285	285	285			
4	CFG	616	1.495	1.745	2.891	0,67%	1,72%	2,84%	1.146	2.275	1.396			
	CF 1	588	325	659	2.142	2,74%	3,28%	10,53%	1.483	1.554	1.817			
	Total Griya	588	202	535	1.071	3,35%	3,50%	7,04%	536	484	869			
	Oto	-	122	123	1.070	0,00%	2,57%	20,98%	947	1.070	948			
	CF 2	28	1.170	1.086	749	0,04%	1,34%	0,92%	(337)	721	(420)			
	Mitraguna & Others	28	1.170	1.086	749	0,04%	1,40%	0,96%	(337)	721	(420)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	10.017	0,50%	1,06%	5,43%	8.083	9.269	8.416	0,05%	99,06%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	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	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-225,95%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	192.979	197.616	205.640	12.661	
2	Contribution Margin	8.094	11.720	9.967	1.873	-23,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,97	3,02	0,05	0,22
CIF Payroll	1.477	1.572	1.566	(6)	89

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	190	196	(34)	6	14	7,89%	(224)	-53,32%	10.045	1,95%	(9.849)
2	Tabungan	44.796	53.465	52.146	52.255	1.206	108	(1.210)	-2,26%	7.458	16,65%	58.577	89,21%	(6.322)
3	Deposito	28.737	5.996	6.199	6.194	(136)	(5)	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	58.536	58.645	1.037	109	(998)	-1,67%	(15.308)	-20,70%	98.196	59,72%	(39.551)
	CASA	45.216	53.647	52.336	52.451	1.173	114	(1.196)	-2,23%	7.235	16,00%	68.621	76,43%	(16.171)
	(%) CASA	61,14%	89,95%	89,41%	89,44%									
	FDR	129,31%	186,39%	193,28%	192,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.670	1.774		104	(445)	-20,06%	867	95,52%	-	0,00%	1.774
2	Giro ISE	390	176	183	183		0	7	3,74%	(207)	-53,05%		0,00%	183
3	Tabungan ISE	518	2.043	1.487	1.591		104	(452)	-22,12%	1.073	207,30%		0,00%	1.591
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.498	200	500	300	-363	266	-274	234	23.156	84,20%	(3.658)
	KUR	19.175	18.331	18.604	200	500	300	-552	273	-571	227	22.394	83,07%	(3.791)
	Non KUR	597	902	895	-	-	0	189	-8	298	8	762	117,43%	133
3	PWG	2.596	8.106	9.720	505	2.024	1.519	270	1.613	7.123	411	9.570	101,56%	150
	Cilem	2.069	5.806	7.092	108	1.523	1.416	-159	1.286	5.023	238	7.446	95,26%	(353)
	Gadai	527	2.300	2.627	397	501	103	429	327	2.100	174	2.124	123,68%	503
4	CFG	73.258	83.093	83.186	1.826	775	-1.051	1.084	93	9.928	682	84.432	98,52%	(1.246)
	CF 1	2.294	4.232	4.193	660	-	-660	608	-39	1.899	39	3.672	114,18%	521
	Total Griya	712	1.588	1.576	-	-	0	0	-13	864	13	1.065	147,95%	511
	• Total Non Program	712	1.588	1.576	-	-	0	-23	-13	864	13	1.065	147,95%	511
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.617	660	-	-660	608	-26	1.034	26	2.607	100,38%	10
	CF 2	70.963	78.861	78.993	1.166	775	-391	475	132	8.030	643	80.759	97,81%	(1.766)
	Mitraguna & Others	52.047	61.433	61.424	1.004	485	-519	626	-9	9.377	494	60.842	100,96%	582
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.137	2.531	3.299	768	986	1.972	17.511	1.327	117.158	96,57%	(4.020)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	67	314	347	2.061	0,34%	1,80%	10,57%	1.714	1.994	1.746			
	KUR	67	286	321	2.061	0,35%	1,75%	11,08%	1.740	1.994	1.774			
	Non KUR	-	28	26	-	0,00%	2,91%	0,00%	(26)	-	(28)			
3	PWG	-	-	-	350	0,00%	0,00%	3,60%	350	350	350			
	Cilem	-	-	-	350	0,00%	0,00%	4,94%	350	350	350			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	2.846	0,00%	1,98%	3,42%	1.204	2.845	538			
	CF 1	-	-	-	894	0,00%	0,00%	21,32%	894	894	894			
	Total Griya	-	-	-	229	0,00%	0,00%	14,53%	229	229	229			
	Oto	-	-	-	665	0,00%	0,00%	25,41%	665	665	665			
	CF 2	1	2.308	1.642	1.952	0,00%	2,08%	2,47%	310	1.951	(356)			
	Mitraguna & Others	1	2.308	1.370	1.780	0,00%	2,23%	2,90%	409	1.778	(529)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	5.257	0,07%	1,79%	4,65%	3.268	5.189	2.634	4,10%	11,79%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	181	120	135	338	0,91%	0,70%	1,73%	202	157	217			
	KUR	181	120	135	338	0,94%	0,74%	1,81%	202	157	217			
	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	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	690	0,19%	0,44%	0,61%	202	509	217	8,57%	#####	8,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	13.775	13.730	(958)	(45)	(7.293)	-34,69%	(24.849)	-64,41%	54.014	25,42%	(40.285)
2	Tabungan	168.056	194.347	177.762	177.059	20.638	(702)	(17.288)	-8,90%	9.004	5,36%	190.494	92,95%	(13.435)
3	Deposito	55.027	66.644	66.274	66.274	(946)	0	(371)	-0,56%	11.247	20,44%	56.479	117,34%	9.795
	Total	261.662	282.015	257.810	257.063	18.734	(747)	(24.952)	-8,85%	(4.599)	-1,76%	300.987	85,41%	(43.924)
	CASA	206.634	215.370	191.536	190.789	19.680	(747)	(24.581)	-11,41%	(15.845)	-7,67%	244.508	78,03%	(53.719)
	(%) CASA	78,97%	76,37%	74,29%	74,22%									
	FDR	64,72%	70,65%	78,94%	79,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.381	4.502		121	1.008	28,87%	1.463	48,12%	-	0,00%	4.502
2	Giro ISE	335	359	237	237		0	(123)	-34,18%	(98)	-29,33%		0,00%	237
3	Tabungan ISE	2.705	3.134	4.144	4.266		121	1.131	36,10%	1.561	57,71%		0,00%	4.266
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.038	-	-	0	-242	53	264	(53)	32.098	78,00%	(7.060)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.038	-	-	0	-242	53	264	(53)	28.908	86,61%	(3.871)
	• Local Champion	24.387	24.639	24.692	-	-	0	-238	53	305	(53)	26.347	93,72%	(1.655)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	26.331	760	1.750	990	743	1.290	4.390	460	25.317	104,01%	1.014
	KUR	20.349	23.692	24.992	760	1.750	990	772	1.300	4.643	450	23.561	106,07%	1.431
	Non KUR	1.592	1.349	1.339	-	-	0	-29	-11	-253	11	1.756	76,24%	(417)
3	PWG	23.945	38.099	39.738	7.400	6.184	-1.216	1.696	1.639	15.793	4.545	38.282	103,80%	1.455
	Cilem	8.631	16.931	18.334	1.503	2.179	676	1.195	1.403	9.703	776	20.185	90,83%	(1.851)
	Gadai	15.314	21.168	21.404	5.897	4.005	-1.892	501	236	6.090	3.769	18.097	118,27%	3.307
4	CFG	98.692	111.123	112.417	2.399	2.030	-369	1.111	1.294	13.726	736	115.254	97,54%	(2.837)
	CF 1	13.574	20.547	20.689	607	250	-357	453	142	7.115	108	15.606	132,57%	5.083
	Total Griya	9.477	14.186	14.417	-	250	250	0	231	4.940	19	9.997	144,21%	4.420
	• Total Non Program	9.477	14.186	14.417	-	250	250	157	231	4.940	19	9.997	144,21%	4.420
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.272	607	-	-607	453	-90	2.175	90	5.608	111,83%	663
	CF 2	85.118	90.576	91.728	1.792	1.780	-12	658	1.153	6.611	627	99.648	92,05%	(7.920)
	Mitraguna & Others	51.909	56.147	57.481	1.492	1.750	258	757	1.334	5.572	416	64.959	88,49%	(7.477)
	Pensiun	33.208	34.428	34.247	300	30	-270	-99	-181	1.039	211	34.690	98,72%	(443)
	Total Pembiayaan	169.351	199.247	203.524	10.559	9.964	-595	3.308	4.276	34.172	5.688	210.951	96,48%	(7.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	113	71	435	2.101	0,51%	1,74%	7,98%	1.667	1.989	2.031			
	KUR	113	11	213	1.892	0,55%	0,90%	7,57%	1.680	1.779	1.881			
	Non KUR	-	60	222	209	0,00%	16,47%	15,62%	(13)	209	149			
3	PWG	-	-	-	3.249	0,00%	0,00%	8,18%	3.249	3.249	3.249			
	Cilem	-	-	-	2.544	0,00%	0,00%	13,88%	2.544	2.544	2.544			
	Gadai	-	-	-	705	0,00%	0,00%	3,29%	705	705	705			
4	CFG	211	851	488	2.161	0,21%	0,44%	1,92%	1.673	1.950	1.310			
	CF 1	-	505	348	1.392	0,00%	1,70%	6,73%	1.044	1.392	888			
	Total Griya	-	349	348	379	0,00%	2,46%	2,63%	31	379	31			
	Oto	-	156	-	1.013	0,00%	0,00%	16,15%	1.013	1.013	857			
	CF 2	211	347	140	769	0,25%	0,15%	0,84%	629	558	422			
	Mitraguna & Others	211	13	13	521	0,41%	0,02%	0,91%	508	310	508			
	Pensiun	-	334	127	248	0,00%	0,37%	0,72%	121	248	(86)			
	Total Pembiayaan	324	922	923	7.512	0,19%	0,46%	3,69%	6.589	7.187	6.589	0,35%	90,59%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,93%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,93%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	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	2.124	1.478	1.665	1.665	2,15%	1,50%	1,48%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,94%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,68%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,85%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,29%	-	2.484	187	1,28%	44,14%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.347	261.587	263.207	20.860	
2	Contribution Margin	9.072	12.167	9.857	785	-8,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,40	2,62	2,65	0,03	0,25
CIF Payroll	1.726	1.821	1.790	(31)	64

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.160	1.160	120	0	337	40,93%	(3.447)	-74,83%	14.468	8,02%	(13.308)
2	Tabungan	52.069	52.710	54.260	53.921	1.187	(339)	1.211	2,30%	1.852	3,56%	66.297	81,33%	(12.376)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	63.734	63.395	1.317	(339)	1.630	2,64%	(4.677)	-6,87%	93.052	68,13%	(29.657)
	CASA	56.676	53.533	55.420	55.080	1.307	(339)	1.548	2,89%	(1.595)	-2,81%	80.764	68,20%	(25.684)
	(%) CASA	83,26%	86,67%	86,95%	86,88%									
	FDR	200,44%	258,79%	251,28%	252,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.520	1.516		(4)	136	9,83%	(68)	-4,27%	-	0,00%	1.516
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.365	1.361		(4)	(15)	-1,06%	(107)	-7,26%		0,00%	1.361
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	39.654	40.666	40.547	500	530	30	-445	-119	894	649	42.833	94,66%	(2.285)
	KUR	35.878	37.940	37.842	500	530	30	-396	-98	1.964	628	38.902	97,27%	(1.060)
	Non KUR	3.776	2.727	2.706	-	-	0	-49	-21	-1.071	21	3.930	68,84%	(1.225)
3	PWG	12.336	26.900	27.412	5.084	3.489	-1.596	289	512	15.075	2.977	22.523	121,71%	4.889
	Cilem	3.767	9.204	9.434	854	448	-406	743	230	5.667	218	9.302	101,42%	132
	Gadai	8.569	17.696	17.978	4.230	3.041	-1.190	-454	282	9.409	2.759	13.221	135,98%	4.757
4	CFG	84.451	92.273	92.196	1.546	817	-729	1.205	-77	7.745	894	96.059	95,98%	(3.864)
	CF 1	4.785	7.190	7.310	-	158	158	-8	120	2.525	38	6.182	118,26%	1.128
	Total Griya	4.537	6.323	6.448	-	158	158	0	125	1.911	33	4.928	130,85%	1.520
	• Total Non Program	4.383	5.674	5.644	-	-	0	-46	-30	1.261	30	4.754	118,72%	890
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.886	1.546	659	-887	1.213	-197	5.220	856	89.878	94,45%	(4.992)
	Mitraguna & Others	63.755	66.325	66.248	1.546	659	-887	997	-77	2.492	736	72.922	90,85%	(6.674)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	160.155	7.130	4.835	-2.295	1.049	315	23.714	4.520	161.415	99,22%	(1.260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	187	302	661	4.249	0,47%	1,63%	10,48%	3.588	4.062	3.947			
	KUR	48	302	528	3.303	0,13%	1,39%	8,73%	2.775	3.255	3.001			
	Non KUR	140	-	133	946	3,70%	4,88%	34,97%	813	806	946			
3	PWG	-	-	-	1.224	0,00%	0,00%	4,47%	1.224	1.224	1.224			
	Cilem	-	-	-	496	0,00%	0,00%	5,26%	496	496	496			
	Gadai	-	-	-	728	0,00%	0,00%	4,05%	728	728	728			
4	CFG	1.300	445	814	3.568	1,54%	0,88%	3,87%	2.754	2.268	3.123			
	CF 1	-	-	371	642	0,00%	5,16%	8,78%	270	642	642			
	Total Griya	-	-	-	252	0,00%	0,00%	3,91%	252	252	252			
	Oto	-	-	371	389	0,00%	42,84%	45,19%	18	389	389			
	CF 2	1.300	445	443	2.926	1,63%	0,52%	3,45%	2.484	1.626	2.482			
	Mitraguna & Others	1.135	445	443	2.070	1,78%	0,67%	3,13%	1.628	935	1.626			
	Pensiun	165	-	-	856	1,04%	0,00%	4,59%	856	691	856			
	Total Pembiayaan	1.487	747	1.475	9.041	1,09%	0,92%	5,65%	7.566	7.553	8.294	0,50%	91,09%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	442	232	306	0,00%	0,57%	0,76%	74	306	(136)			
	KUR	-	238	159	233	0,00%	0,42%	0,62%	74	233	(5)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,70%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	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	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	588	0,47%	0,32%	0,37%	74	(55)	(299)	0,59%	-61,68%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626	
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	259



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.806	4.837	(1.873)	31	819	20,39%	456	10,41%	14.235	33,98%	(9.399)
2	Tabungan	121.239	138.582	133.601	132.764	11.673	(838)	(5.819)	-4,20%	11.525	9,51%	135.409	98,05%	(2.645)
3	Deposito	26.839	21.172	21.513	21.513	(118)	0	341	1,61%	(5.326)	-19,84%	27.773	77,46%	(6.259)
	Total	152.459	163.772	159.920	159.114	9.683	(807)	(4.659)	-2,84%	6.655	4,37%	177.417	89,68%	(18.303)
	CASA	125.619	142.600	138.407	137.600	9.801	(807)	(4.999)	-3,51%	11.981	9,54%	149.644	91,95%	(12.044)
	(%) CASA	82,40%	87,07%	86,55%	86,48%									
	FDR	80,08%	78,58%	80,65%	81,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.864	3.648		(216)	471	14,81%	398	12,24%	-	0,00%	3.648
2	Giro ISE	1.707	1.640	1.789	1.739		(49)	100	6,07%	33	1,91%		0,00%	1.739
3	Tabungan ISE	1.544	1.538	2.076	1.909		(166)	371	24,14%	365	23,66%		0,00%	1.909
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	28.964	550	100	-450	1.444	-224	-2.222	324	34.587	83,74%	(5.623)
	KUR	27.378	26.486	26.277	550	100	-450	1.513	-209	-1.101	309	30.615	85,83%	(4.337)
	Non KUR	3.809	2.702	2.687	-	-	0	-69	-16	-1.122	16	3.973	67,64%	(1.286)
3	PWG	1.449	5.298	5.440	622	373	-250	309	142	3.991	231	7.317	74,35%	(1.877)
	Cilem	1.449	5.298	5.440	622	373	-250	309	142	3.991	231	7.317	74,35%	(1.877)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.989	705	1.334	629	-144	389	5.426	945	88.282	90,61%	(8.294)
	CF 1	26.770	24.458	24.252	-	-	0	-85	-206	-2.518	206	28.904	83,91%	(4.651)
	Total Griya	26.477	21.402	21.232	-	-	0	0	-171	-5.246	171	27.398	77,49%	(6.166)
	• Total Non Program	23.147	18.529	18.377	-	-	0	-264	-152	-4.770	152	23.633	77,76%	(5.256)
	• Program	3.330	2.873	2.855	-	-	0	-40	-19	-476	19	3.765	75,82%	(910)
	Oto	293	3.056	3.021	-	-	0	-85	-36	2.727	36	1.506	200,62%	1.515
	CF 2	47.792	55.141	55.736	705	1.334	629	-59	596	7.944	738	59.379	93,87%	(3.642)
	Mitraguna & Others	41.537	46.597	47.184	610	1.274	664	-97	587	5.647	687	51.936	90,85%	(4.752)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	128.971	1.877	1.807	-71	1.607	285	6.887	1.522	145.072	88,90%	(16.101)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.647	0,27%	3,71%	9,14%	1.565	2.564	1.934			
	KUR	83	159	731	2.290	0,30%	2,76%	8,71%	1.559	2.207	2.131			
	Non KUR	-	554	352	357	0,00%	13,01%	13,30%	6	357	(197)			
3	PWG	10	-	-	186	0,69%	0,00%	3,41%	186	176	186			
	Cilem	10	-	-	186	0,69%	0,00%	3,41%	186	176	186			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	5.177	2,19%	4,19%	6,47%	1.842	3.541	2.074			
	CF 1	1.522	2.499	2.687	4.508	5,68%	10,99%	18,59%	1.821	2.986	2.008			
	Total Griya	1.522	2.499	2.687	1.935	5,75%	12,56%	9,11%	(752)	413	(564)			
	Oto	-	-	-	2.573	0,00%	0,00%	85,17%	2.573	2.573	2.573			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	8.010	1,42%	3,43%	6,21%	3.592	6.281	4.194	0,93%	85,00%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.388	1,54%	3,75%	4,79%	294	910	333			
	KUR	111	479	256	460	0,41%	0,97%	1,75%	204	348	(20)			
	Non KUR	368	577	839	929	9,65%	31,03%	34,57%	90	561	352			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,97%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,88%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,28%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,57%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,86%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.522	11,32%	11,83%	12,04%	292	1.697	641	1,27%	89,45%	-10,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.572	152.359	154.089	8.517	
2	Contribution Margin	9.573	12.583	6.023	(3.550)	37,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,06	3,11	0,05	0,32
CIF Payroll	876	929	895	(34)	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.937	2.950	(595)	13	125	4,41%	(2.969)	-50,16%	16.485	17,90%	(13.535)
2	Tabungan	49.567	51.826	54.031	53.598	(1.999)	(433)	1.772	3,42%	4.031	8,13%	64.759	82,77%	(11.161)
3	Deposito	19.983	50.082	53.036	53.036	(145)	0	2.954	5,90%	33.053	165,40%	20.965	252,97%	32.071
	Total	75.469	104.733	110.004	109.584	(2.739)	(420)	4.851	4,63%	34.115	45,20%	102.209	107,22%	7.375
	CASA	55.486	54.651	56.968	56.548	(2.594)	(420)	1.897	3,47%	1.062	1,91%	81.244	69,60%	(24.696)
	(%) CASA	73,52%	52,18%	51,79%	51,60%									
	FDR	164,25%	131,16%	126,07%	126,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.703	1.704		0	853	100,20%	534	45,71%	-	0,00%	1.704
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.552	1.553		0	853	121,82%	559	56,25%		0,00%	1.553
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.079	861	295	-566	587	167	2.576	127	9.300	54,61%	(4.222)
	Cilem	2.503	4.911	5.079	861	295	-566	587	167	2.576	127	9.300	54,61%	(4.222)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.603	2.076	1.897	-179	173	1.143	12.162	754	134.385	99,42%	(782)
	CF 1	4.796	5.941	5.896	111	-	-111	83	-45	1.100	45	6.387	92,30%	(492)
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)
1	• Total Non Program	4.549	4.720	4.707	-	-	0	-44	-14	157	14	4.956	94,97%	(249)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.189	111	-	-111	83	-31	943	31	1.431	83,06%	(242)
	CF 2	116.645	126.519	127.708	1.965	1.897	-68	90	1.188	11.063	709	127.997	99,77%	(290)
	Mitraguna & Others	110.497	118.905	120.163	1.965	1.897	-68	160	1.258	9.666	639	120.687	99,57%	(524)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.682	2.937	2.192	-745	760	1.311	14.724	881	143.781	96,45%	(5.100)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	38	0,00%	0,00%	0,75%	38	38	38			
	Cilem	-	-	-	38	0,00%	0,00%	0,75%	38	38	38			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	2.803	0,00%	2,60%	2,10%	(641)	2.803	1.296			
	CF 1	-	-	130	111	0,00%	2,19%	1,89%	(19)	111	111			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	111	0,00%	10,64%	9,35%	(19)	111	111			
	CF 2	-	1.507	3.315	2.692	0,00%	2,62%	2,11%	(623)	2.692	1.185			
	Mitraguna & Others	-	1.507	3.315	2.692	0,00%	2,79%	2,24%	(623)	2.692	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	2.841	0,00%	2,51%	2,05%	(603)	2.841	1.334	0,79%	61,32%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-963,36%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	123.370	127.118	140.997	17.627	
2	Contribution Margin	3.238	3.873	4.485	1.247	-38,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,45	3,47	0,02	0,18
CIF Payroll	789	858	863	5	74

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.214	2.206	771	(8)	(455)	-17,10%	605	37,82%	16.568	13,32%	(14.362)
2	Tabungan	117.228	124.352	132.329	131.905	(5.693)	(425)	7.553	6,07%	14.677	12,52%	138.543	95,21%	(6.638)
3	Deposito	47.162	44.209	41.673	41.673	(74)	0	(2.537)	-5,74%	(5.490)	-11,64%	48.540	85,85%	(6.868)
	Total	165.991	171.222	176.216	175.783	(4.996)	(432)	4.561	2,66%	9.792	5,90%	203.651	86,32%	(27.867)
	CASA	118.829	127.013	134.543	134.111	(4.922)	(432)	7.098	5,59%	15.282	12,86%	155.111	86,46%	(21.000)
	(%) CASA	71,59%	74,18%	76,35%	76,29%									
	FDR	85,30%	89,69%	87,76%	87,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	2.790	3.040		250	(1.536)	-33,57%	(27)	-0,89%	-	0,00%	3.040
2	Giro ISE	515	1.528	923	920		(2)	(607)	-39,76%	406	78,82%		0,00%	920
3	Tabungan ISE	2.552	3.048	1.867	2.119		252	(928)	-30,46%	(433)	-16,97%		0,00%	2.119
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.848	200	630	430	-287	232	3.300	398	26.741	100,40%	107
	KUR	22.685	26.059	26.091	200	430	230	-266	32	3.406	398	25.722	101,43%	368
	Non KUR	863	558	758	-	200	200	-21	200	-106	-	1.019	74,37%	(261)
3	PWG	16.913	31.730	33.355	5.570	4.066	-1.504	2.791	1.625	16.442	2.441	31.322	106,49%	2.033
	Cilem	9.701	21.303	22.270	3.407	1.819	-1.588	2.741	967	12.569	852	21.277	104,67%	993
	Gadai	7.212	10.427	11.085	2.163	2.247	84	50	658	3.873	1.589	10.045	110,35%	1.040
4	CFG	101.109	95.227	94.447	413	706	293	-999	-779	-6.661	1.485	115.283	81,93%	(20.836)
	CF 1	13.632	14.370	14.556	-	277	277	307	186	924	91	15.375	94,68%	(819)
	Total Griya	12.067	11.849	11.795	-	-	0	0	-54	-272	54	12.512	94,27%	(718)
	• Total Non Program	12.067	11.849	11.795	-	-	0	-193	-54	-272	54	12.512	94,27%	(718)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.761	-	277	277	307	240	1.196	36	2.863	96,47%	(101)
	CF 2	87.476	80.857	79.891	413	429	16	-1.306	-965	-7.585	1.394	99.908	79,96%	(20.017)
	Mitraguna & Others	79.108	72.826	71.925	429	429	429	-1.610	-901	-7.183	1.330	90.268	79,68%	(18.343)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.651	6.183	5.402	-781	1.505	1.077	13.060	4.324	173.366	89,20%	(18.716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	2.254	0,81%	2,55%	8,39%	1.574	2.064	2.254			
	KUR	-	-	679	2.036	0,00%	2,61%	7,80%	1.357	2.036	2.036			
	Non KUR	190	-	-	217	21,98%	0,00%	28,71%	217	28	217			
3	PWG	-	-	-	2.345	0,00%	0,00%	7,03%	2.345	2.345	2.345			
	Cilem	-	-	-	2.152	0,00%	0,00%	9,66%	2.152	2.152	2.152			
	Gadai	-	-	-	193	0,00%	0,00%	1,74%	193	193	193			
4	CFG	854	82	883	1.337	0,84%	0,93%	1,42%	454	483	1.255			
	CF 1	-	82	227	272	0,00%	1,58%	1,87%	45	272	190			
	Total Griya	-	70	216	231	0,00%	1,82%	1,96%	15	231	161			
	Oto	-	11	11	40	0,00%	0,42%	1,45%	29	40	29			
	CF 2	854	-	657	1.065	0,98%	0,81%	1,33%	409	211	1.065			
	Mitraguna & Others	854	-	657	1.065	1,08%	0,90%	1,48%	409	211	1.065			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	5.936	0,74%	1,02%	3,84%	4.373	4.892	5.854	0,71%	81,37%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,04%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	5,46%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-638,10%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.239	165.991	176.218	7.979	
2	Contribution Margin	6.452	8.178	7.599	1.147	-17,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	2,99	3,01	0,01	0,12
CIF Payroll	928	1.012	1.023	11	95

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.464	2.464	(318)	(0)	(1.490)	-37,69%	(3.598)	-59,36%	20.486	12,03%	(18.022)
2	Tabungan	115.416	132.994	128.926	128.310	5.618	(616)	(4.684)	-3,52%	12.894	11,17%	135.976	94,36%	(7.666)
3	Deposito	39.351	38.307	40.300	40.730	1.801	430	2.423	6,33%	1.379	3,51%	40.694	100,09%	36
	Total	160.829	175.254	171.690	171.504	7.101	(186)	(3.751)	-2,14%	10.675	6,64%	197.156	86,99%	(25.653)
	CASA	121.478	136.948	131.390	130.774	5.300	(616)	(6.174)	-4,51%	9.295	7,65%	156.462	83,58%	(25.688)
	(%) CASA	75,53%	78,14%	76,53%	76,25%									
	FDR	76,61%	86,29%	88,67%	88,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.534	2.571		37	(683)	-20,99%	1.090	73,59%	-	0,00%	2.571
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.530	2.567		37	(459)	-15,17%	1.129	78,46%		0,00%	2.567
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.093	-	-	0	-263	-216	759	216	10.980	82,82%	(1.886)
	KUR	8.171	9.135	8.922	-	-	0	-258	-212	752	212	10.688	83,48%	(1.765)
	Non KUR	163	175	171	-	-	0	-5	-4	7	4	292	58,52%	(121)
3	PWG	22.470	33.523	34.811	5.384	3.418	-1.966	1.078	1.289	12.341	2.130	36.072	96,51%	(1.260)
	Cilem	8.736	16.980	17.914	1.751	1.459	-292	1.241	933	9.178	525	19.753	90,69%	(1.840)
	Gadai	13.734	16.542	16.898	3.633	1.960	-1.673	-163	355	3.164	1.604	16.319	103,55%	579
4	CFG	92.027	106.936	106.888	2.421	1.137	-1.284	1.273	-47	14.862	1.184	104.206	102,57%	2.683
	CF 1	36.305	37.194	37.009	160	-	-160	123	-185	704	185	37.801	97,90%	(792)
	Total Griya	33.468	33.428	33.313	160	-	-160	0	-115	-155	115	33.850	98,41%	(537)
	• Total Non Program	33.468	31.094	30.986	-	-	0	-80	-108	-2.482	108	33.850	91,54%	(2.864)
	• Program	-	2.334	2.327	160	-	-160	332	-7	2.327	7	0	0,00%	2.327
	Oto	2.837	3.766	3.696	-	-	0	123	-71	859	71	3.951	93,54%	(255)
	CF 2	55.722	69.741	69.880	2.261	1.137	-1.124	1.150	138	14.158	999	66.405	105,23%	3.475
	Mitraguna & Others	47.599	56.199	56.418	2.261	1.137	-1.124	849	219	8.819	918	57.188	98,65%	(770)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	152.242	8.006	4.555	-3.450	2.272	1.017	29.037	3.538	151.631	100,40%	611

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	94	244	1.632	0,00%	2,62%	17,94%	1.388	1.632	1.538			
	KUR	-	94	244	1.632	0,00%	2,67%	18,29%	1.388	1.632	1.538			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	2.030	0,00%	0,00%	5,83%	2.030	2.030	2.030			
	Cilem	-	-	-	1.316	0,00%	0,00%	7,35%	1.316	1.316	1.316			
	Gadai	-	-	-	714	0,00%	0,00%	4,22%	714	714	714			
4	CFG	1.195	701	288	2.163	1,30%	0,27%	2,02%	1.874	967	1.461			
	CF 1	69	536	95	1.125	0,19%	0,25%	3,04%	1.031	1.057	589			
	Total Griya	69	536	95	926	0,21%	0,28%	2,78%	831	857	390			
	Oto	-	-	-	200	0,00%	0,00%	5,40%	200	200	200			
	CF 2	1.127	165	194	1.037	2,02%	0,28%	1,48%	844	(89)	872			
	Mitraguna & Others	1.127	165	194	815	2,37%	0,34%	1,45%	622	(311)	650			
	Pensiun	-	-	-	222	0,00%	0,00%	1,65%	222	222	222			
	Total Pembiayaan	1.195	795	532	5.824	0,97%	0,35%	3,83%	5.292	4.629	5.029	0,48%	87,47%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,03%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,05%	-	93	(0)			
	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	802	819	851	693	0,87%	0,80%	0,65%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,47%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,84%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,35	3,36	0,01	0,21
CIF Payroll	930	1.066	1.100	34	170



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.333	6.438	(610)	105	1.501	30,39%	(291)	-4,33%	22.902	28,11%	(16.463)
2	Tabungan	220.302	240.640	239.943	238.955	4.326	(988)	(1.685)	-0,70%	18.653	8,47%	243.291	98,22%	(4.336)
3	Deposito	143.210	175.577	173.281	173.281	3.891	0	(2.296)	-1,31%	30.071	21,00%	144.726	119,73%	28.556
	Total	370.242	421.155	419.558	418.675	7.607	(883)	(2.480)	-0,59%	48.433	13,08%	410.919	101,89%	7.756
	CASA	227.032	245.578	246.276	245.394	3.716	(883)	(184)	-0,08%	18.362	8,09%	266.193	92,19%	(20.799)
	(%) CASA	61,32%	58,31%	58,70%	58,61%									
	FDR	58,19%	64,52%	65,85%	65,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	23.077	23.399		322	1.026	4,58%	2.887	14,08%	-	0,00%	23.399
2	Giro ISE	3.669	2.672	3.963	4.091		128	1.419	53,09%	422	11,49%		0,00%	4.091
3	Tabungan ISE	6.637	10.184	9.597	9.791		194	(393)	-3,86%	3.154	47,52%		0,00%	9.791
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.125	-	-	0	-1.028	-39	12.097	39	11.017	110,05%	1.108
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.843	380	-	-380	870	-102	5.027	102	12.716	101,00%	128
	KUR	7.418	12.544	12.444	380	-	-380	876	-100	5.026	100	12.079	103,02%	365
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.208	7.520	4.995	-2.525	4.588	2.753	19.818	2.243	33.462	117,17%	5.747
	Cilem	9.334	18.717	20.028	3.637	2.133	-1.504	3.910	1.311	10.695	822	20.079	99,75%	(51)
	Gadai	10.057	17.739	19.180	3.883	2.862	-1.021	678	1.441	9.124	1.421	13.383	143,32%	5.797
4	CFG	188.225	210.165	212.085	5.797	4.496	-1.301	1.935	1.920	23.860	2.576	203.074	104,44%	9.012
	CF 1	13.467	13.402	13.934	-	750	750	-139	532	467	218	15.350	90,77%	(1.416)
	Total Griya	8.915	8.509	9.108	-	750	750	0	599	193	151	9.380	97,10%	(272)
	• Total Non Program	8.915	8.509	9.108	-	750	750	-264	599	193	151	9.380	97,10%	(272)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.826	-	-	0	-139	-68	274	68	5.970	80,83%	(1.145)
	CF 2	174.758	196.763	198.152	5.797	3.746	-2.051	2.074	1.389	23.393	2.357	187.724	105,55%	10.428
	Mitraguna & Others	169.164	191.102	192.250	5.797	3.470	-2.327	2.115	1.148	23.086	2.322	180.802	106,33%	11.448
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	276.262	13.697	9.491	-4.206	6.365	4.532	60.802	4.959	260.269	106,14%	15.993

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	181	66	66	339	2,32%	0,51%	2,64%	273	158	273			
	KUR	181	-	-	273	2,44%	0,00%	2,19%	273	92	273			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	3.304	0,00%	0,00%	8,43%	3.304	3.304	3.304			
	Cilem	-	-	-	2.217	0,00%	0,00%	11,07%	2.217	2.217	2.217			
	Gadai	-	-	-	1.086	0,00%	0,00%	5,66%	1.086	1.086	1.086			
4	CFG	461	-	-	1.664	0,24%	0,00%	0,78%	1.664	1.203	1.664			
	CF 1	356	-	-	1.397	2,64%	0,00%	10,03%	1.397	1.041	1.397			
	Total Griya	-	-	-	433	0,00%	0,00%	4,75%	433	433	433			
	Oto	356	-	-	964	7,82%	0,00%	19,98%	964	608	964			
	CF 2	105	-	-	266	0,06%	0,00%	0,13%	266	161	266			
	Mitraguna & Others	105	-	-	266	0,06%	0,00%	0,14%	266	161	266			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	5.306	0,30%	0,02%	1,92%	5.240	4.664	5.241	0,11%	94,19%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204	
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,62	3,65	3,58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.292	4.292	(5.987)	0	(363)	-7,79%	4.146	2850,55%	5.050	84,98%	(759)
2	Tabungan	93.148	116.881	118.730	118.849	2.876	119	1.968	1,68%	25.701	27,59%	107.697	110,36%	11.152
3	Deposito	25.397	122.898	122.512	122.450	849	(62)	(448)	-0,36%	97.053	382,15%	26.335	464,98%	96.116
	Total	118.690	244.434	245.533	245.591	(2.262)	58	1.157	0,47%	126.901	106,92%	139.082	176,58%	106.509
	CASA	93.293	121.536	123.021	123.141	(3.111)	119	1.605	1,32%	29.848	31,99%	112.747	109,22%	10.393
	(%) CASA	78,60%	49,72%	50,10%	50,14%									
	FDR	96,89%	56,70%	57,05%	57,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.966	1.966		0	(105)	-5,08%	1.149	140,50%	-	0,00%	1.966
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	1.906	1.906		0	(106)	-5,25%	1.122	143,04%		0,00%	1.906
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	29.770	35.479	35.676	1.495	1.000	-495	855	197	5.906	803	33.908	105,21%	1.768
	KUR	28.200	33.600	33.834	1.495	1.000	-495	932	234	5.634	766	32.137	105,28%	1.697
	Non KUR	1.570	1.879	1.842	-	-	0	-77	-37	272	37	1.771	104,00%	71
3	PWG	4.527	10.075	10.207	695	389	-306	381	132	5.680	257	11.726	87,04%	(1.520)
	Cilem	4.527	10.075	10.207	695	389	-306	381	132	5.680	257	11.727	87,04%	(1.520)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	94.188	1.357	2.809	1.452	-86	1.147	13.488	1.662	93.904	100,30%	285
	CF 1	1.386	8.677	8.617	588	-	-588	787	-60	7.232	60	3.013	285,99%	5.604
	Total Griya	404	3.742	3.735	-	-	0	0	-7	3.331	7	820	455,23%	2.914
	• Total Non Program	404	3.742	3.735	-	-	0	-10	-7	3.331	7	820	455,23%	2.914
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.883	588	-	-588	787	-52	3.901	52	2.193	222,68%	2.690
	CF 2	79.315	84.364	85.571	769	2.809	2.040	-872	1.207	6.256	1.602	90.890	94,15%	(5.320)
	Mitraguna & Others	60.800	65.509	66.615	769	2.609	1.840	-349	1.106	5.815	1.503	71.191	93,57%	(4.576)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	140.071	3.547	4.198	651	1.150	1.476	25.073	2.721	139.538	100,38%	533

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	214	349	1.169	1.028	0,72%	3,30%	2,88%	(141)	815	679			
	KUR	129	349	935	796	0,46%	2,78%	2,35%	(139)	667	447			
	Non KUR	85	-	234	233	5,40%	12,46%	12,62%	(1)	148	233			
3	PWG	-	-	-	272	0,00%	0,00%	2,66%	272	272	272			
	Cilem	-	-	-	272	0,00%	0,00%	2,66%	272	272	272			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.416	0,00%	1,82%	2,56%	723	2.412	1.949			
	CF 1	-	177	-	563	0,00%	0,00%	6,53%	563	563	386			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	563	0,00%	0,00%	11,53%	563	563	386			
	CF 2	3	289	1.692	1.853	0,00%	2,01%	2,17%	160	1.849	1.563			
	Mitraguna & Others	3	289	1.527	1.528	0,01%	2,33%	2,29%	1	1.525	1.239			
	Pensiun	-	-	165	325	0,00%	0,88%	1,71%	159	325	325			
	Total Pembiayaan	217	816	2.861	3.716	0,19%	2,06%	2,65%	854	3.499	2.900	0,06%	97,58%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(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	2.503	2.754	2.888	2.886	3,10%	3,10%	3,06%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	2,27%	2,28%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,55%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,14%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,72%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,06%	(113)	177	20	0,09%	95,44%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	119.405	122.107	246.696	127.291	
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.833	1.819	864	(14)	(914)	-33,44%	(1.636)	-47,35%	18.681	9,74%	(16.861)
2	Tabungan	145.385	157.293	163.825	162.290	6.451	(1.535)	4.996	3,18%	16.904	11,63%	166.928	97,22%	(4.639)
3	Deposito	14.811	12.473	12.222	12.222	(133)	0	(251)	-2,01%	(2.589)	-17,48%	16.208	75,41%	(3.986)
	Total	163.652	172.500	177.880	176.331	7.182	(1.549)	3.832	2,22%	12.679	7,75%	201.817	87,37%	(25.486)
	CASA	148.841	160.027	165.658	164.109	7.315	(1.549)	4.082	2,55%	15.268	10,26%	185.609	88,42%	(21.500)
	(%) CASA	90,95%	92,77%	93,13%	93,07%									
	FDR	119,93%	124,79%	121,67%	122,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.622	2.641		19	427	19,28%	107	4,24%	-	0,00%	2.641
2	Giro ISE	1.520	841	761	769		8	(73)	-8,65%	(751)	-49,42%		0,00%	769
3	Tabungan ISE	1.014	1.373	1.862	1.873		11	500	36,40%	858	84,64%		0,00%	1.873
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.113	1.620	1.060	-560	701	200	2.189	860	40.296	94,58%	(2.182)
	KUR	33.748	34.564	34.747	1.300	1.000	-300	468	183	999	817	37.907	91,66%	(3.160)
	Non KUR	2.176	3.350	3.366	320	60	-260	233	17	1.190	43	2.389	140,92%	978
3	PWG	12.551	26.160	28.155	4.330	4.347	17	2.174	1.995	15.604	2.353	26.104	107,86%	2.051
	Cilem	6.245	14.255	14.916	1.223	1.218	-6	854	661	8.671	557	17.229	86,58%	(2.313)
	Gadai	6.305	11.905	13.239	3.107	3.130	23	1.320	1.334	6.934	1.796	8.875	149,16%	4.363
4	CFG	143.228	146.957	145.935	1.593	280	-1.313	636	-1.022	2.708	1.302	160.820	90,74%	(14.884)
	CF 1	29.589	26.185	26.020	-	-	0	-145	-165	-3.569	165	34.824	74,72%	(8.804)
	Total Griya	26.165	23.465	23.325	-	-	0	0	-140	-2.840	140	30.110	77,47%	(6.785)
	• Total Non Program	3.355	2.399	2.383	-	-	0	-40	-16	-972	16	4.324	55,12%	(1.941)
	• Program	22.810	21.066	20.942	-	-	0	-169	-124	-1.868	124	25.786	81,21%	(4.844)
	Oto	3.424	2.720	2.694	-	-	0	-145	-25	-729	25	4.714	57,16%	(2.019)
	CF 2	113.639	120.772	119.916	1.593	280	-1.313	781	-856	6.277	1.136	125.996	95,17%	(6.080)
	Mitraguna & Others	94.023	97.434	96.750	1.163	280	-883	125	-684	2.727	964	105.113	92,04%	(8.363)
	Pensiun	19.615	23.338	23.166	430	-	-430	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.427	7.543	5.687	-1.856	3.495	1.173	20.157	4.515	231.787	93,37%	(15.360)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	635	91	422	2.926	1,77%	1,11%	7,68%	2.504	2.291	2.835			
	KUR	580	91	417	2.813	1,72%	1,21%	8,09%	2.396	2.233	2.722			
	Non KUR	55	-	5	113	2,54%	0,15%	3,36%	108	58	113			
3	PWG	-	-	-	2.016	0,00%	0,00%	7,16%	2.016	2.016	2.016			
	Cilem	-	-	-	1.776	0,00%	0,00%	11,90%	1.776	1.776	1.776			
	Gadai	-	-	-	240	0,00%	0,00%	1,82%	240	240	240			
4	CFG	3.895	3.612	3.411	4.252	2,72%	2,32%	2,91%	841	357	640			
	CF 1	3.671	2.934	3.216	4.199	12,41%	12,28%	16,14%	983	528	1.265			
	Total Griya	3.671	2.934	3.216	3.984	14,03%	13,71%	17,08%	768	313	1.050			
	Oto	-	-	-	215	0,00%	0,00%	7,98%	215	215	215			
	CF 2	224	678	194	53	0,20%	0,16%	0,04%	(141)	(171)	(625)			
	Mitraguna & Others	224	678	194	53	0,24%	0,20%	0,05%	(141)	(171)	(625)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	9.194	2,31%	1,78%	4,25%	5.361	4.664	5.491	3,64%	14,35%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	(1)	(140)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,50%	(1)	(138)	(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	3.590	3.402	3.501	3.127	2,51%	2,38%	2,14%	(374)	(463)	(275)			
	CF 1	3.133	3.018	3.178	2.860	10,59%	12,14%	10,99%	(318)	(273)	(158)			
	Total Griya	3.118	3.018	3.178	2.860	11,91%	13,55%	12,26%	(318)	(257)	(158)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.458	4,11%	3,64%	3,45%	(375)	(608)	(281)	3,61%	-4,61%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.967	206.366	217.689	17.722	
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,06	3,08	0,03	0,18
CIF Payroll	1.810	2.281	2.345	64	535

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.009	999	766	(9)	(213)	-17,55%	459	84,97%	16.705	5,98%	(15.706)
2	Tabungan	125.992	136.380	135.784	135.657	2.634	(127)	(723)	-0,53%	9.666	7,67%	148.828	91,15%	(13.171)
3	Deposito	49.100	43.473	42.563	42.563	(4.993)	0	(910)	-2,09%	(6.537)	-13,31%	50.576	84,16%	(8.013)
	Total	175.632	181.065	179.356	179.220	(1.593)	(136)	(1.846)	-1,02%	3.588	2,04%	216.109	82,93%	(36.890)
	CASA	126.532	137.592	136.793	136.656	3.400	(136)	(936)	-0,68%	10.125	8,00%	165.533	82,56%	(28.877)
	(%) CASA	72,04%	75,99%	76,27%	76,25%									
	FDR	182,36%	177,72%	179,71%	179,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.720	1.734		14	(404)	-18,92%	481	38,43%	-	0,00%	1.734
2	Giro ISE	222	228	179	183		4	(45)	-19,92%	(39)	-17,64%		0,00%	183
3	Tabungan ISE	1.030	1.910	1.541	1.551		10	(359)	-18,80%	520	50,50%		0,00%	1.551
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.867	-	-	0	-293	-241	-811	241	18.653	74,34%	(4.786)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.867	-	-	0	-293	-241	-811	241	16.922	81,95%	(3.055)
	• Local Champion	14.678	14.108	13.867	-	-	0	-293	-241	-811	241	15.742	88,09%	(1.875)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.953	650	985	335	24	205	-321	780	38.605	87,95%	(4.652)
	KUR	31.590	30.397	30.641	400	985	585	-618	244	-949	741	35.711	85,80%	(5.071)
	Non KUR	2.684	3.351	3.312	250	-	-250	642	-39	629	39	2.894	114,47%	419
3	PWG	22.430	35.595	36.732	5.115	4.174	-941	1.123	1.138	14.302	3.036	36.459	100,75%	273
	Cilem	9.274	16.096	17.067	1.970	1.493	-477	1.481	971	7.792	522	20.279	84,16%	(3.213)
	Gadai	13.156	19.499	19.666	3.145	2.681	-464	-358	167	6.510	2.514	16.180	121,55%	3.486
4	CFG	248.904	238.340	237.769	1.527	1.214	-313	-257	-571	-11.134	1.785	273.169	87,04%	(35.400)
	CF 1	66.307	61.181	60.810	-	-	0	-118	-371	-5.497	371	76.049	79,96%	(15.239)
	Total Griya	63.771	57.411	57.118	-	-	0	0	-294	-6.653	294	72.051	79,27%	(14.933)
	• Total Non Program	13.172	11.476	11.409	-	-	0	-233	-68	-1.763	68	14.850	76,82%	(3.442)
	• Program	50.599	45.935	45.709	-	-	0	-380	-226	-4.890	226	57.201	79,91%	(11.492)
	Oto	2.536	3.769	3.692	-	-	0	-118	-77	1.156	77	3.998	92,36%	(305)
	CF 2	182.596	177.159	176.959	1.527	1.214	-313	-139	-200	-5.637	1.414	197.121	89,77%	(20.162)
	Mitraguna & Others	145.742	143.496	143.572	1.326	885	-441	-245	76	-2.170	809	158.776	90,42%	(15.205)
	Pensiun	36.854	33.663	33.387	201	329	128	106	-276	-3.467	605	38.344	87,07%	(4.957)
	Total Pembiayaan	320.285	321.790	322.321	7.292	6.373	-919	597	531	2.036	5.842	366.886	87,85%	(44.565)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510	0,00%	0,00%	10,89%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	10,89%	1.510	1.510	1.510			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	3.478	0,46%	1,66%	10,24%	2.920	3.320	2.931			
	KUR	138	452	371	2.943	0,44%	1,22%	9,60%	2.572	2.804	2.491			
	Non KUR	20	96	187	535	0,75%	5,59%	16,16%	348	515	439			
3	PWG	-	-	-	2.673	0,00%	0,00%	7,28%	2.673	2.673	2.673			
	Cilem	-	-	-	1.632	0,00%	0,00%	9,56%	1.632	1.632	1.632			
	Gadai	-	-	-	1.041	0,00%	0,00%	5,29%	1.041	1.041	1.041			
4	CFG	7.829	9.999	9.690	16.536	3,15%	4,07%	6,95%	6.845	8.707	6.537			
	CF 1	6.309	7.665	7.244	11.072	9,51%	11,84%	18,21%	3.828	4.763	3.407			
	Total Griya	6.204	7.665	7.165	10.433	9,73%	12,48%	18,27%	3.268	4.229	2.767			
	Oto	105	-	79	640	4,15%	2,10%	17,32%	560	534	640			
	CF 2	1.520	2.334	2.446	5.463	0,83%	1,38%	3,09%	3.017	3.943	3.130			
	Mitraguna & Others	1.215	1.695	2.002	4.348	0,83%	1,39%	3,03%	2.346	3.132	2.652			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,34%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	24.197	2,49%	3,18%	7,51%	13.948	16.209	13.650	0,61%	91,82%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,26%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,06%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,15%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.800	2,65%	2,65%	2,86%	482	203	702			
	CF 1	4.154	4.894	4.930	5.223	6,26%	8,06%	8,59%	293	1.069	329			
	Total Griya	4.071	4.811	4.848	5.141	6,38%	8,44%	9,00%	293	1.069	329			
	Oto	82	82	82	82	3,25%	2,19%	2,23%	-	-	-			
	CF 2	2.444	1.205	1.388	1.577	1,34%	0,78%	0,89%	189	(867)	373			
	Mitraguna & Others	1.967	1.059	1.056	1.432	1,35%	0,74%	1,00%	376	(535)	373			
	Pensiun	477	145	332	145	0,15%	0,10%	0,43%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.492	2,20%	2,15%	2,32%	578	461	922	0,30%	87,15%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	323.033	324.841	328.881	5.848	
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,06	3,09	0,03	0,23
CIF Payroll	2.206	2.316	2.345	29	139