

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.401.942	1.403.087	(97.170)	1.145	(11.022)	-0,78%	292.025	26,28%	1.422.021	98,67%	(18.934)
2	Tabungan	4.778.169	5.505.119	5.513.779	5.501.591	387.504	(12.189)	(3.528)	-0,06%	723.422	15,14%	5.182.062	106,17%	319.529
3	Deposito	1.667.902	1.627.216	1.609.554	1.608.588	(70.429)	(966)	(18.628)	-1,14%	(59.314)	-3,56%	1.695.532	94,87%	(86.944)
Total		7.557.133	8.546.444	8.525.275	8.513.266	219.905	(12.009)	(33.178)	-0,39%	956.133	12,65%	8.299.616	102,57%	213.650
CASA		5.889.231	6.919.228	6.915.721	6.904.678	290.334	(11.044)	(14.550)	-0,21%	1.015.447	17,24%	6.604.083	104,55%	300.594
(% CASA		77,93%	80,96%	81,12%	81,10%									
FDR		79,28%	79,23%	79,41%	79,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	353.192	351.371		(1.821)	(14.397)	-3,94%	46.994	15,44%	399.069	88,05%	(47.698)
2	Giro ISE	93.275	88.775	88.181	84.996		(3.186)	(3.779)	-4,26%	(8.279)	-8,88%	150.822	56,36%	(65.826)
3	Tabungan ISE	174.173	229.504	234.177	235.541		1.365	6.037	2,63%	61.368	35,23%	187.112	125,88%	48.429
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	969.883	1.852	1.210	-642	174.663	595	145.275	615	901.947	107,53%	67.935
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	249.519	1.852	1.210	-642	2.641	595	8.767	615	284.676	87,65%	(35.157)
	• Local Champion	177.655	182.232	181.617	1.600	-	-1.600	5.250	-615	3.962	615	190.795	95,19%	(9.179)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.053.852	4.720	7.175	2.455	1.690	1.952	28.708	5.223	1.139.485	92,48%	(85.632)
	KUR	965.396	993.508	995.348	4.540	6.775	2.235	2.886	1.839	29.951	4.936	1.074.013	92,68%	(78.666)
	Non KUR	59.748	58.392	58.505	180	400	220	-1.196	113	-1.243	287	65.472	89,36%	(6.967)
3	PWG	255.819	538.581	546.030	15.704	19.505	3.801	30.241	7.449	290.211	12.056	601.092	90,84%	(55.062)
	Cilem	149.863	366.173	372.713	4.527	10.432	5.905	19.595	6.540	222.849	3.893	432.657	86,15%	(59.944)
	Gadai	105.956	172.408	173.318	11.177	9.073	-2.104	10.646	909	67.362	8.163	168.435	102,90%	4.883
4	CFG	3.885.901	4.211.869	4.199.770	12.759	19.146	6.388	23.924	-12.098	313.869	31.245	4.354.361	96,45%	(154.591)
	CF 1	838.535	900.893	901.619	2.232	4.195	1.963	4.556	727	63.084	3.468	919.422	98,06%	(17.803)
	Total Griya	595.912	600.711	602.105	-	3.015	3.015	0	1.394	6.192	1.621	636.591	94,58%	(34.487)
	• Total Non Program	435.065	452.228	453.766	-	3.015	3.015	-4.115	1.537	18.701	1.478	453.034	100,16%	731
	• Program	160.848	148.482	148.339	-	-	0	-1.118	-143	-12.508	143	183.557	80,81%	(35.218)
	Oto	242.622	300.182	299.514	2.232	1.180	-1.052	4.556	-667	56.892	1.848	282.830	105,90%	16.684
	CF 2	3.047.367	3.310.976	3.298.151	10.527	14.951	4.424	19.368	-12.825	250.784	27.776	3.434.939	96,02%	(136.788)
	Mitraguna & Others	2.497.673	2.750.501	2.740.855	8.464	13.386	4.922	20.016	-9.647	243.182	23.033	2.845.615	96,32%	(104.760)
	Pensium	549.694	560.475	557.296	2.063	1.565	-498	-648	-3.178	7.603	4.743	589.324	94,57%	(32.028)
Total Pembiayaan		5.991.472	6.771.638	6.769.536	35.035	47.036	12.001	230.518	-2.102	778.063	49.138	6.996.885	96,75%	(227.349)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	154	0,16%	0,02%	0,02%	5	(1.137)	(34)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	154	0,54%	0,06%	0,06%	5	(1.137)	(34)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	38.081	1,12%	1,84%	3,61%	18.747	26.605	18.747			
	KUR	9.838	15.519	15.519	32.613	1,02%	1,56%	3,28%	17.094	22.775	17.094			
	Non KUR	1.638	3.815	3.815	5.468	2,74%	6,53%	9,35%	1.653	3.830	1.653			
3	PWG	124	4	4	7.674	0,05%	0,00%	1,41%	7.671	7.550	7.671			
	Cilem	118	-	-	5.882	0,08%	0,00%	1,58%	5.882	5.764	5.882			
	Gadai	7	4	4	1.792	0,01%	0,00%	1,03%	1.789	1.786	1.789			
4	CFG	59.411	72.096	65.976	175.075	1,53%	1,57%	4,17%	109.099	115.664	102.979			
	CF 1	35.165	39.232	37.416	83.656	4,19%	4,15%	9,28%	46.240	48.491	44.424			
	Total Griya	29.490	30.424	28.365	35.111	4,95%	4,72%	5,83%	6.746	5.621	4.687			
	Oto	5.675	8.808	9.051	48.544	2,34%	3,02%	16,21%	39.493	42.870	39.737			
	CF 2	24.246	32.864	28.560	91.419	0,80%	0,86%	2,77%	62.860	67.173	58.556			
	Mitraguna & Others	22.605	29.933	26.523	76.626	0,91%	0,96%	2,80%	50.104	54.021	46.694			
	Pensium	1.642	2.931	2.037	14.793	0,30%	0,36%	2,65%	12.756	13.152	11.862			
Total Pembiayaan		72.302	91.622	85.462	220.984	1,21%	1,26%	3,26%	135.522	148.682	129.363	1,24%	62,04%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,46%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.042	1,84%	2,28%	2,28%	53	5.165	1.516			
	KUR	14.751	17.487	19.071	19.039	1,53%	1,92%	1,91%	(32)	4.288	1.552			
	Non KUR	4.126	5.039	4.918	5.003	6,91%	8,42%	8,55%	85	878	(36)			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	65.939	1,31%	1,54%	1,57%	1.091	15.226	(7.131)			
	CF 1	15.203	26.509	23.133	23.539	1,81%	2,57%	2,61%	406	8.337	(2.969)			
	Total Griya	12.941	22.897	19.164	19.586	2,17%	3,19%	3,25%	423	6.645	(3.311)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,32%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	42.399	1,17%	1,26%	1,29%	685	6.889	(4.162)			
	Mitraguna & Others	25.071	43.527	40.668	41.327	1,00%	1,48%	1,51%	660	16.256	(2.200)			
	Pensium	10.439	3.034	1.047	1.072	0,17%	0,02%	0,19%	25	(9.367)	(1.962)			
Total Pembiayaan		71.311	96.779	89.996	91.140	1,19%	1,33%	1,35%	1.144	19.829	(5.640)	1,12%	16,46%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	13.919	13.921	(582)	2	136	0,99%	4.944	55,07%	22.506	61,85%	(8.586)
2	Tabungan	318.561	344.246	319.375	319.113	(2.287)	(263)	(25.134)	-7,30%	552	0,17%	339.786	93,92%	(20.673)
3	Deposito	104.995	106.389	106.289	106.589	(1.163)	300	200	0,19%	1.595	1,52%	105.764	100,78%	825
	Total	432.533	464.421	439.584	439.623	(4.032)	39	(24.798)	-5,34%	7.090	1,64%	468.057	93,93%	(28.434)
	CASA	327.538	358.031	333.294	333.033	(2.869)	(261)	(24.998)	-6,98%	5.495	1,68%	362.292	91,92%	(29.259)
	(%) CASA	75,73%	77,09%	75,82%	75,75%									
	FDR	79,97%	81,04%	85,55%	85,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.700	14.586		(114)	257	1,80%	4.280	41,53%	-	0,00%	14.586
2	Giro ISE	2.678	2.163	2.169	2.169		0	7	0,31%	(509)	-19,00%		0,00%	2.169
3	Tabungan ISE	7.628	9.166	9.531	9.417		(114)	251	2,73%	1.789	23,45%		0,00%	9.417
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	33.670	260	500	240	-9	391	1.558	109	37.112	90,73%	(3.442)
	KUR	29.277	30.950	31.150	260	300	40	170	200	1.872	100	34.170	91,16%	(3.021)
	Non KUR	2.834	2.329	2.520	-	200	200	-178	191	-314	9	2.942	85,67%	(421)
3	PWG	33.786	48.657	49.593	1.388	1.865	477	1.519	936	15.807	929	40.601	122,15%	8.991
	Cilem	19.457	29.181	29.502	616	654	38	255	321	10.046	333	22.471	131,29%	7.031
	Gadai	14.329	19.476	20.090	772	1.211	439	1.264	615	5.761	597	18.130	110,81%	1.960
4	CFG	256.811	274.638	272.988	800	277	-523	-800	-1.649	16.177	1.926	271.098	100,70%	1.890
	CF 1	12.729	15.398	15.326	-	-	0	178	-72	2.597	72	14.486	105,80%	840
	Total Griya	2.031	4.248	4.244	-	-	0	0	-4	2.213	4	2.489	170,51%	1.755
	• Total Non Program	2.031	4.080	4.076	-	-	0	-33	-4	2.045	4	2.489	163,76%	1.587
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	11.082	-	-	0	178	-68	385	68	11.997	92,37%	(915)
	CF 2	244.083	259.239	257.662	800	277	-523	-978	-1.577	13.579	1.854	256.612	100,41%	1.051
	Mitraguna & Others	223.458	235.936	234.553	800	277	-523	-1.295	-1.383	11.095	1.660	234.706	99,93%	(153)
	Pensiun	20.624	23.303	23.109	-	-	0	317	-194	2.484	194	21.906	105,49%	1.203
	Total Pembiayaan	345.884	376.367	376.044	2.448	2.642	194	571	-322	30.160	2.964	379.846	99,00%	(3.802)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.251	0,71%	4,92%	3,71%	(387)	1.021	364			
	KUR	230	808	1.439	1.174	0,78%	4,65%	3,77%	(265)	945	367			
	Non KUR	-	79	199	76	0,00%	8,53%	3,03%	(122)	76	(3)			
3	PWG	-	-	4	451	0,00%	0,01%	0,91%	448	451	451			
	Cilem	-	-	-	194	0,00%	0,00%	0,66%	194	194	194			
	Gadai	-	-	4	258	0,00%	0,02%	1,28%	254	258	258			
4	CFG	1.832	1.731	1.012	5.010	0,71%	0,37%	1,84%	3.997	3.178	3.279			
	CF 1	169	232	59	1.654	1,33%	0,38%	10,79%	1.595	1.485	1.422			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	1.654	1,28%	0,53%	14,92%	1.595	1.518	1.440			
	CF 2	1.662	1.499	953	3.356	0,68%	0,37%	1,30%	2.403	1.694	1.857			
	Mitraguna & Others	1.662	1.274	953	3.356	0,74%	0,40%	1,43%	2.403	1.694	2.082			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	6.729	0,60%	0,71%	1,79%	4.058	4.668	4.092	0,44%	75,13%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	164	244	244	0,23%	0,73%	0,73%	-	171	81			
	KUR	73	164	244	244	0,25%	0,79%	0,78%	-	171	81			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.519	3.659	3.653	0,34%	1,33%	1,34%	(6)	2.785	134			
	CF 1	-	132	280	280	0,00%	1,82%	1,82%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,52%	-	280	148			
	CF 2	868	3.387	3.380	3.374	0,36%	1,30%	1,31%	(6)	2.505	(14)			
	Mitraguna & Others	868	3.387	3.380	3.374	0,39%	1,43%	1,44%	(6)	2.505	(14)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	3.898	0,27%	1,04%	1,04%	(6)	2.957	214	0,40%	61,27%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	432.156	432.533	457.190	25.034	
2	Contribution Margin	18.433	25.135	18.156	(277)	1,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,58	3,82	3,81	(0,00)	0,24
CIF Payroll	1.493	1.658	1.761	103	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.058	2.113	999	55	(1.484)	-41,25%	627	42,22%	8.643	24,45%	(6.530)
2	Tabungan	231.208	252.124	248.551	247.618	9.602	(932)	(4.506)	-1,79%	16.410	7,10%	249.114	99,40%	(1.496)
3	Deposito	90.995	77.625	77.251	77.246	(442)	(5)	(379)	-0,49%	(13.749)	-15,11%	91.892	84,06%	(14.647)
	Total	323.689	333.347	327.860	326.978	10.160	(882)	(6.369)	-1,91%	3.289	1,02%	349.650	93,52%	(22.672)
	CASA	232.695	255.722	250.609	249.732	10.602	(877)	(5.990)	-2,34%	17.037	7,32%	257.758	96,89%	(8.026)
	(%) CASA	71,89%	76,71%	76,44%	76,38%									
	FDR	38,52%	40,66%	41,47%	41,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.847	9.293		(554)	5	0,06%	1.532	19,74%	-	0,00%	9.293
2	Giro ISE	590	1.189	853	666		(186)	(522)	-43,96%	76	12,82%		0,00%	666
3	Tabungan ISE	7.171	8.100	8.994	8.627		(367)	528	6,51%	1.456	20,31%		0,00%	8.627
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.675	-	100	100	253	-34	-6.690	134	42.922	69,14%	(13.248)
	KUR	33.975	26.732	26.706	-	100	100	11	-26	-7.270	126	40.290	66,28%	(13.585)
	Non KUR	2.390	2.977	2.969	-	-	0	242	-8	579	8	2.632	112,79%	337
3	PWG	10.065	21.247	22.046	995	1.152	157	2.110	799	11.981	354	26.292	83,85%	(4.246)
	Cilem	6.212	14.127	14.603	342	559	217	1.314	476	8.391	83	17.310	84,36%	(2.707)
	Gadai	3.854	7.120	7.443	653	593	-60	796	323	3.589	270	8.982	82,87%	(1.539)
4	CFG	78.172	84.597	84.230	296	85	-211	-23	-366	6.058	451	93.884	89,72%	(9.654)
	CF 1	15.674	21.488	21.274	266	-	-266	443	-214	5.600	214	17.607	120,83%	3.667
	Total Griya	3.604	3.894	3.887	-	-	0	0	-8	283	8	4.107	94,64%	(220)
	• Total Non Program	3.604	3.894	3.887	-	-	0	-49	-8	283	8	4.107	94,64%	(220)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.387	266	-	-266	443	-207	5.317	207	13.500	128,79%	3.887
	CF 2	62.498	63.109	62.956	30	85	55	-466	-152	458	237	76.277	82,54%	(13.320)
	Mitraguna & Others	54.964	55.724	55.641	30	85	55	-291	-83	676	168	67.334	82,63%	(11.694)
	Pensiun	7.534	7.385	7.316	-	-	0	-175	-69	-218	69	8.943	81,81%	(1.627)
	Total Pembiayaan	124.679	135.553	135.951	1.291	1.337	46	2.340	398	11.272	939	163.174	83,32%	(27.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	2.780	2,92%	6,79%	9,37%	762	1.718	497			
	KUR	1.062	2.082	1.533	2.206	3,13%	5,73%	8,26%	673	1.143	124			
	Non KUR	-	201	485	574	0,00%	16,29%	19,35%	89	574	374			
3	PWG	-	-	-	138	0,00%	0,00%	0,62%	138	138	138			
	Cilem	-	-	-	138	0,00%	0,00%	0,94%	138	138	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	113	554	499	4.653	0,14%	0,59%	5,52%	4.153	4.540	4.099			
	CF 1	113	272	293	2.570	0,72%	1,36%	12,08%	2.278	2.458	2.298			
	Total Griya	-	52	43	43	0,00%	1,10%	1,10%	(0)	43	(9)			
	Oto	113	220	250	2.528	0,93%	1,42%	14,54%	2.278	2.415	2.307			
	CF 2	-	282	207	2.082	0,00%	0,33%	3,31%	1.876	2.082	1.800			
	Mitraguna & Others	-	282	207	1.451	0,00%	0,37%	2,61%	1.244	1.451	1.169			
	Pensiun	-	-	-	631	0,00%	0,00%	8,63%	631	631	631			
	Total Pembiayaan	1.251	2.837	2.517	7.570	1,00%	1,86%	5,57%	5.053	6.319	4.733	2,61%	53,12%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	1.012	1.553	1.590	2,33%	5,23%	5,36%	36	744	578			
	KUR	846	1.012	1.553	1.553	2,49%	5,81%	5,81%	(1)	707	541			
	Non KUR	-	-	-	37	0,00%	0,00%	1,24%	37	37	37			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	408	408	406	0,75%	0,48%	0,48%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	-	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,53%	-	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,37%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	1.996	1,15%	1,45%	1,47%	34	562	575	2,79%	-90,23%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	330.023	323.821	327.151	(2.872)	
2	Contribution Margin	9.143	13.391	10.911	1.768	-19,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,22	3,63	3,64	0,01	0,41
CIF Payroll	988	1.320	1.395	75	407

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	26.741	26.799	1.491	59	903	3,49%	2.909	12,17%	35.529	75,43%	(8.729)
2	Tabungan	197.564	215.010	217.908	218.031	3.190	123	3.021	1,41%	20.467	10,36%	212.134	102,78%	5.897
3	Deposito	16.291	17.393	16.462	16.462	(1.607)	0	(930)	-5,35%	171	1,05%	17.162	95,93%	(699)
	Total	237.746	258.299	261.111	261.293	3.073	181	2.994	1,16%	23.546	9,90%	264.824	98,67%	(3.531)
	CASA	221.455	240.906	244.649	244.830	4.680	181	3.924	1,63%	23.375	10,56%	247.662	98,86%	(2.832)
	(%) CASA	93,15%	93,27%	93,70%	93,70%									
	FDR	68,74%	65,22%	64,94%	64,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	30.813	43.834	42.122	42.824	702	(1.010)	-2,30%	12.011	38,98%	-	0,00%	42.824
2	Giro ISE	20.367	24.404	24.936	25.120	184	716	2,93%	4.753	23,34%		0,00%	25.120
3	Tabungan ISE	10.446	19.430	17.186	17.705	519	(1.725)	-8,88%	7.258	69,48%		0,00%	17.705
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.694	300	600	300	-776	395	-5.488	205	52.347	85,38%	(7.653)
	KUR	46.016	40.498	40.900	300	600	300	-694	402	-5.116	198	47.898	85,39%	(6.998)
	Non KUR	4.166	3.801	3.795	-	-	0	-83	-6	-372	6	4.449	85,29%	(654)
3	PWG	5.806	13.714	13.946	326	563	237	104	233	8.140	330	23.846	58,48%	(9.900)
	Cilem	4.026	10.294	10.564	-	392	392	-10	270	6.538	122	16.566	63,77%	(6.002)
	Gadai	1.780	3.419	3.383	326	172	-154	115	-37	1.602	209	7.281	46,46%	(3.898)
4	CFG	106.465	109.661	110.144	395	774	379	965	483	3.679	291	117.867	93,45%	(7.723)
	CF 1	51.093	50.574	51.208	152	774	622	291	634	115	140	52.529	97,48%	(1.321)
	Total Griya	39.118	38.098	38.033	-	-	0	0	-65	-1.084	65	39.521	96,24%	(1.487)
	• Total Non Program	38.883	37.871	37.806	-	-	0	35	-65	-1.077	65	39.253	96,32%	(1.446)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.174	152	774	622	291	699	1.199	75	13.009	101,27%	166
	CF 2	55.372	59.088	58.936	243	-	-243	673	-151	3.564	151	65.337	90,20%	(6.401)
	Mitraguna & Others	53.214	55.550	55.425	10	-	-10	270	-125	2.211	125	62.160	89,17%	(6.735)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	169.572	1.021	1.937	916	230	1.110	6.143	827	195.035	86,94%	(25.463)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.126	2,41%	6,75%	6,99%	137	1.919	892			
	KUR	992	1.476	2.147	2.286	2,15%	5,30%	5,59%	139	1.294	809			
	Non KUR	216	758	842	841	5,18%	22,15%	22,15%	(1)	625	82			
3	PWG	-	-	-	413	0,00%	0,00%	2,96%	413	413	413			
	Cilem	-	-	-	413	0,00%	0,00%	3,91%	413	413	413			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.664	4.473	3.583	4.979	1,56%	3,27%	4,52%	1.396	3.315	506			
	CF 1	1.143	2.927	3.357	4.753	2,24%	6,64%	9,28%	1.396	3.610	1.826			
	Total Griya	959	2.602	2.936	3.511	2,45%	7,71%	9,23%	575	2.552	909			
	Oto	185	325	421	1.242	1,54%	3,38%	9,43%	821	1.058	917			
	CF 2	521	1.547	226	226	0,94%	0,38%	0,38%	-	(295)	(1.320)			
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,41%	-	(295)	(1.320)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	8.518	1,76%	3,90%	5,02%	1.946	5.647	1.811	2,19%	56,35%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.877	1,16%	4,48%	4,20%	(107)	1.294	229			
	KUR	582	906	1.146	1.040	1,27%	2,83%	2,54%	(106)	457	134			
	Non KUR	-	742	838	837	0,00%	22,04%	22,06%	(1)	837	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.441	2,78%	1,52%	1,31%	(231)	(1.516)	87			
	CF 1	1.322	884	1.202	971	2,59%	2,38%	1,90%	(231)	(351)	87			
	Total Griya	1.322	792	1.110	879	3,38%	2,91%	2,31%	(231)	(443)	87			
	Oto	-	92	92	92	0,00%	0,74%	0,70%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.318	2,20%	2,17%	1,96%	(338)	(272)	266	2,95%	-50,85%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	233.412	237.820	254.568	21.156	
2	Contribution Margin	9.408	13.411	9.299	(109)	1,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,37	3,47	3,48	0,01	0,10
CIF Payroll	2.062	2.147	2.166	19	104

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	29.477	29.498	11.189	21	(7.135)	-19,48%	7.371	33,31%	38.023	77,58%	(8.525)
2	Tabungan	184.167	209.712	212.163	211.544	9.425	(619)	1.832	0,87%	27.378	14,87%	207.489	101,95%	4.056
3	Deposito	54.206	45.633	45.466	45.476	(4.260)	10	(156)	-0,34%	(8.730)	-16,11%	54.846	82,92%	(9.370)
	Total	260.500	291.977	287.106	286.518	16.355	(588)	(5.459)	-1,87%	26.018	9,99%	300.358	95,39%	(13.840)
	CASA	206.294	246.345	241.640	241.042	20.615	(598)	(5.302)	-2,15%	34.748	16,84%	245.512	98,18%	(4.470)
	(%) CASA	79,19%	84,37%	84,16%	84,13%									
	FDR	138,97%	141,26%	143,62%	143,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	9.232	8.623		(610)	(186)	-2,11%	122	1,44%	-	0,00%	8.623
2	Giro ISE	2.572	2.040	2.019	1.426		(593)	(614)	-30,10%	(1.146)	-44,57%		0,00%	1.426
3	Tabungan ISE	5.928	6.769	7.213	7.197		(16)	428	6,33%	1.269	21,40%		0,00%	7.197
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159		0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	30.016	52,76%	(14.181)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	26.324	60,16%	(10.489)
	• Local Champion	15.491	11.700	11.700	-	-	0	-250	0	-3.791	-	16.943	69,05%	(5.243)
	• Value Chain	6.197	4.136	4.136	-	-	-	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.754	100	50	-50	-1.259	-182	-6.537	232	57.818	86,05%	(8.064)
	KUR	53.330	47.520	47.344	100	50	-50	-1.164	-177	-5.986	227	54.632	86,66%	(7.288)
	Non KUR	2.961	2.416	2.411	-	-	0	-95	-6	-551	6	3.186	75,66%	(775)
3	PWG	18.519	33.535	34.111	1.951	1.914	-37	1.672	576	15.592	1.338	34.982	97,51%	(872)
	Cilem	7.342	16.788	17.174	279	579	300	1.194	385	9.832	194	20.867	82,30%	(3.694)
	Gadai	11.177	16.747	16.937	1.672	1.335	-337	478	190	5.760	1.145	14.115	119,99%	2.822
4	CFG	265.530	313.132	312.645	1.305	1.585	280	7.402	-487	47.115	2.072	296.169	105,56%	16.477
	CF 1	155.192	153.591	153.226	-	-	0	1.655	-365	-1.966	365	175.968	87,08%	(22.743)
	Total Griya	146.765	137.680	137.494	-	-	0	0	-186	-9.271	186	166.519	82,57%	(29.025)
	• Total Non Program	29.135	30.941	30.865	-	-	0	-286	-76	1.730	76	32.280	95,62%	(1.415)
	• Program	117.630	106.738	106.629	-	-	0	-1.010	-109	-11.002	109	134.238	79,43%	(27.609)
	Oto	8.426	15.911	15.732	-	-	0	1.655	-180	7.305	180	9.450	166,48%	6.282
	CF 2	110.338	159.541	159.420	1.305	1.585	280	5.746	-121	49.081	1.706	120.201	132,63%	39.219
	Mitraguna & Others	99.558	147.696	147.557	1.305	1.485	180	5.730	-140	47.999	1.625	108.412	136,11%	39.145
	Pensiun	10.780	11.845	11.863	-	100	100	16	19	1.083	81	11.789	100,63%	74
	Total Pembiayaan	362.027	412.438	412.345	3.356	3.549	193	7.565	-93	50.318	3.643	418.985	98,42%	(6.639)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	2.629	1,39%	3,33%	5,28%	964	1.848	569			
	KUR	645	1.815	1.319	2.066	1,21%	2,78%	4,36%	746	1.421	250			
	Non KUR	137	245	346	564	4,62%	14,31%	23,39%	218	427	319			
3	PWG	-	-	-	279	0,00%	0,00%	0,82%	279	279	279			
	Cilem	-	-	-	255	0,00%	0,00%	1,49%	255	255	255			
	Gadai	-	-	-	24	0,00%	0,00%	0,14%	24	24	24			
4	CFG	18.567	18.075	17.721	22.953	6,99%	5,66%	7,34%	5.232	4.385	4.878			
	CF 1	18.567	16.819	16.551	19.280	11,96%	10,78%	12,58%	2.729	713	2.461			
	Total Griya	18.403	16.440	16.112	15.999	12,54%	11,70%	11,64%	(113)	(2.405)	(441)			
	Oto	164	379	439	3.282	1,95%	2,76%	20,86%	2.843	3.118	2.902			
	CF 2	-	1.256	1.170	3.672	0,00%	0,73%	2,30%	2.503	3.672	2.416			
	Mitraguna & Others	-	1.072	984	3.513	0,00%	0,67%	2,38%	2.529	3.513	2.441			
	Pensiun	-	184	186	159	0,00%	1,57%	1,34%	(26)	159	(25)			
	Total Pembiayaan	19.349	20.135	19.386	25.862	5,34%	4,70%	6,27%	6.476	6.513	5.727	0,31%	95,00%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.025	2,77%	4,06%	4,07%	(2)	463	224			
	KUR	1.074	1.400	1.759	1.758	2,01%	3,70%	3,71%	(2)	683	358			
	Non KUR	488	402	269	268	16,47%	11,11%	11,12%	(1)	(220)	(134)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	10.458	1,59%	3,50%	3,34%	(506)	6.242	(876)			
	CF 1	4.193	10.055	10.140	9.607	2,70%	6,60%	6,27%	(532)	5.415	(448)			
	Total Griya	4.144	10.006	10.091	9.558	2,82%	7,33%	6,95%	(532)	5.415	(448)			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	850	0,02%	0,52%	0,53%	26	827	(428)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,56%	-	800	(455)			
	Pensiun	-	-	-	26	0,00%	0,00%	0,22%	26	26	26			
	Total Pembiayaan	5.957	13.315	13.170	12.662	1,65%	3,19%	3,07%	(508)	6.705	(653)	0,66%	78,42%	-2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	379.510	400.234	436.244	56.734	
2	Contribution Margin	14.324	19.581	14.663	339	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,07	3,08	0,01	0,31
CIF Payroll	1.430	1.442	1.472	30	42

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	51.624	51.926	6.069	302	381	0,74%	35.316	212,62%	28.863	179,91%	23.063
2	Tabungan	236.060	261.490	270.293	269.103	1.654	(1.190)	7.613	2,91%	33.043	14,00%	257.992	104,31%	11.111
3	Deposito	132.723	128.999	111.939	111.939	(2.769)	0	(17.060)	-13,22%	(20.783)	-15,66%	133.832	83,64%	(21.893)
	Total	385.393	442.035	433.857	432.968	4.953	(888)	(9.066)	-2,05%	47.576	12,34%	420.687	102,92%	12.281
	CASA	252.670	313.035	321.918	321.029	7.723	(889)	7.994	2,55%	68.359	27,05%	286.855	111,91%	34.174
	(%) CASA	65,56%	70,82%	74,20%	74,15%									
	FDR	115,76%	125,82%	127,88%	128,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	41.542	52.462	39.007	37.484	(1.522)	(14.978)	-28,55%	(4.058)	-9,77%	-	0,00%	37.484
2	Giro ISE	8.627	8.734	8.488	6.931	(1.557)	(1.804)	-20,65%	(1.696)	-19,66%		0,00%	6.931
3	Tabungan ISE	5.900	14.152	17.599	17.634	35	3.481	24,60%	11.734	198,88%		0,00%	17.634
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	258.163	-	-	0	85.148	-32	73.768	32	191.222	135,01%	66.940
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.962	-	-	0	-2.559	-32	-4.601	32	26.316	68,26%	(8.354)
	• Local Champion	13.053	13.825	13.793	-	-	0	-322	-32	740	32	14.262	96,71%	(469)
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)
2	MBG	15.807	20.460	20.395	-	-	0	461	-65	4.588	65	21.559	94,60%	(1.164)
	KUR	15.684	19.746	19.684	-	-	0	264	-62	3.999	62	21.276	92,52%	(1.592)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.414	1.093	835	-257	1.389	-341	12.511	1.177	35.985	90,08%	(3.571)
	Cilem	10.166	18.541	18.682	327	486	160	1.349	141	8.516	345	21.740	85,93%	(3.058)
	Gadai	9.737	14.214	13.732	766	349	-417	40	-482	3.995	831	14.245	96,40%	(513)
4	CFG	226.020	244.752	243.843	250	1.982	1.732	1.703	-909	17.823	2.891	250.409	97,38%	(6.566)
	CF 1	15.856	23.020	24.486	-	1.600	1.600	529	1.466	8.630	134	18.857	129,85%	5.630
	Total Griya	12.125	18.638	20.136	-	1.600	1.600	0	1.498	8.010	102	12.907	156,01%	7.229
	• Total Non Program	12.125	18.638	20.136	-	1.600	1.600	907	1.498	8.010	102	12.907	156,01%	7.229
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.351	-	-	0	529	-31	620	31	5.950	73,12%	(1.599)
	CF 2	210.163	221.732	219.357	250	382	132	1.174	-2.375	9.193	2.757	231.552	94,73%	(12.196)
	Mitraguna & Others	179.175	185.964	183.727	250	232	-18	1.766	-2.237	4.552	2.469	198.377	92,62%	(14.650)
	Pensiun	30.988	35.768	35.629	-	150	150	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	554.814	1.343	2.817	1.475	88.702	-1.348	108.691	4.165	499.175	111,15%	55.639

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	254	61	992	2,64%	0,30%	4,86%	931	575	738			
	KUR	294	254	61	992	1,87%	0,31%	5,04%	931	698	738			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	837	0,00%	0,00%	2,58%	837	837	837			
	Cilem	-	-	-	364	0,00%	0,00%	1,95%	364	364	364			
	Gadai	-	-	-	473	0,00%	0,00%	3,44%	473	473	473			
4	CFG	3.141	2.689	4.421	7.268	1,39%	1,81%	2,98%	2.847	4.127	4.579			
	CF 1	52	41	143	614	0,33%	0,62%	2,51%	471	562	572			
	Total Griya	52	41	40	39	0,43%	0,22%	0,20%	(1)	(12)	(2)			
	Oto	-	-	102	574	0,00%	2,34%	13,20%	472	574	574			
	CF 2	3.089	2.648	4.278	6.654	1,47%	1,93%	3,03%	2.376	3.565	4.007			
	Mitraguna & Others	2.920	2.648	3.836	6.212	1,63%	2,06%	3,38%	2.376	3.292	3.564			
	Pensiun	170	-	443	443	0,55%	1,24%	1,24%	-	273	443			
	Total Pembiayaan	3.558	2.943	4.482	9.097	0,80%	0,81%	1,64%	4.615	5.539	6.154	0,34%	79,17%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123			
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	5.136	4.566	4.262	1,57%	1,87%	1,75%	(304)	704	(874)			
	CF 1	753	301	19	19	4,75%	0,08%	0,08%	-	(734)	(281)			
	Total Griya	312	301	19	19	2,57%	0,10%	0,10%	-	(293)	(281)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.243	1,33%	2,05%	1,93%	(304)	1.438	(593)			
	Mitraguna & Others	2.805	4.836	4.547	4.243	1,57%	2,44%	2,31%	(304)	1.438	(593)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(366)	(290)	(751)	1,06%	-33,88%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.207	453.809	476.460	42.253	
2	Contribution Margin	15.592	22.485	17.848	2.256	-14,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,38	3,38	0,00	0,24
CIF Payroll	2.600	3.500	3.360	(140)	760

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	493.745	494.721	(189.493)	977	(7.561)	-1,51%	(134.249)	-21,34%	710.323	69,65%	(215.601)
2	Tabungan	522.123	612.606	606.482	606.703	78.303	221	(5.903)	-0,96%	84.580	16,20%	554.516	109,41%	52.187
3	Deposito	264.012	230.344	229.844	228.344	(13.229)	(1.500)	(2.000)	-0,87%	(35.669)	-13,51%	264.620	86,29%	(36.276)
	Total	1.415.106	1.345.232	1.330.070	1.329.768	(124.419)	(302)	(15.464)	-1,15%	(85.338)	-6,03%	1.529.459	86,94%	(199.690)
	CASA	1.151.094	1.114.888	1.100.226	1.101.424	(111.190)	1.198	(13.464)	-1,21%	(49.670)	-4,31%	1.264.839	87,08%	(163.415)
	(%) CASA	81,34%	82,88%	82,72%	82,83%									
	FDR	55,59%	68,66%	69,37%	69,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	49.563	48.586		(977)	(927)	-1,87%	8.977	22,67%	-	0,00%	48.586
2	Giro ISE	24.819	26.480	25.536	24.303		(1.233)	(2.176)	-8,22%	(516)	-2,08%		0,00%	24.303
3	Tabungan ISE	14.728	20.972	21.965	22.221		256	1.249	5,96%	7.493	50,88%		0,00%	22.221
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	586.404	1.752	-	-1.752	90.687	-89	93.267	89	524.148	111,88%	62.256
	Linkage	388.874	450.575	450.575	-	-	-	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	135.829	1.752	-	-1.752	6.034	-89	31.566	89	122.246	111,11%	13.583
	• Local Champion	71.739	90.083	89.994	1.500	-	-1.500	6.354	-89	18.255	89	76.862	117,09%	13.132
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	16.921	250	-	-250	766	-81	5.742	81	15.758	107,38%	1.164
	KUR	10.795	16.732	16.653	250	-	-250	773	-79	5.858	79	15.252	109,18%	1.400
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	70.167	2.426	1.988	-438	5.374	360	27.864	1.628	64.428	108,91%	5.738
	Cilem	16.301	31.198	31.765	561	911	350	1.799	567	15.464	344	36.881	86,13%	(5.116)
	Gadai	26.001	38.609	38.401	1.864	1.077	-788	3.575	-207	12.400	1.284	27.547	139,40%	10.854
4	CFG	239.992	250.295	249.224	930	1.583	653	-1.767	-1.072	9.232	2.655	267.745	93,08%	(18.522)
	CF 1	49.326	55.954	56.462	105	800	695	-242	508	7.135	292	52.741	107,06%	3.721
	Total Griya	38.490	43.621	44.204	-	800	800	0	582	5.714	218	39.379	112,25%	4.824
	• Total Non Program	38.490	43.621	44.204	-	800	800	250	582	5.714	218	39.379	112,25%	4.824
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.258	105	-	-105	-242	-74	1.422	74	13.362	91,74%	(1.103)
	CF 2	190.665	194.341	192.762	825	783	-42	-1.526	-1.580	2.096	2.363	215.005	89,65%	(22.243)
	Mitraguna & Others	156.155	162.005	160.653	825	733	-92	-1.703	-1.351	4.498	2.084	178.005	90,25%	(17.352)
	Pensiun	34.510	32.337	32.109	-	50	50	178	-228	-2.402	278	36.999	86,78%	(4.890)
	Total Pembiayaan	786.611	923.597	922.715	5.358	3.571	-1.787	95.059	-882	136.104	4.453	872.079	105,81%	50.636

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	469	0,00%	0,00%	0,67%	469	469	469			
	Cilem	-	-	-	331	0,00%	0,00%	1,04%	331	331	331			
	Gadai	-	-	-	137	0,00%	0,00%	0,36%	137	137	137			
4	CFG	1.445	2.548	3.699	10.951	0,60%	1,48%	4,21%	6.784	9.038	7.935			
	CF 1	161	732	2.349	3.993	0,33%	4,20%	7,07%	1.644	3.832	3.261			
	Total Griya	152	572	2.195	2.157	0,39%	5,03%	4,88%	(37)	2.006	1.585			
	Oto	9	160	154	1.835	0,08%	1,25%	14,97%	1.681	1.826	1.675			
	CF 2	1.284	1.816	1.350	6.490	0,67%	0,69%	3,37%	5.140	5.206	4.674			
	Mitraguna & Others	1.284	1.448	979	5.681	0,82%	0,60%	3,54%	4.702	4.397	4.233			
	Pensiun	-	367	370	809	0,00%	1,15%	2,52%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	10.951	0,18%	0,40%	1,19%	7.253	9.506	8.404	0,15%	87,66%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.704	2,03%	1,33%	1,49%	366	(1.176)	(445)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,83%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.338	2,56%	1,72%	1,73%	-	(1.541)	(811)			
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,08%	-	(1.514)	(811)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,44%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	1.491.506	1.415.515	1.456.150	(35.356)	
2	Contribution Margin	61.248	81.475	53.696	(7.552)	12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,29	3,29	0,00	0,44
CIF Payroll	2.555	2.385	2.488	103	(67)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	27.709	27.519	(9.448)	(190)	(943)	-3,31%	(624)	-2,22%	39.098	70,39%	(11.578)
2	Tabungan	312.220	335.697	344.698	343.005	573	(1.693)	7.308	2,18%	30.785	9,86%	334.511	102,54%	8.494
3	Deposito	88.440	68.089	70.190	70.190	(2.247)	0	2.101	3,09%	(18.250)	-20,64%	89.381	78,53%	(19.190)
	Total	428.803	432.249	442.598	440.715	(11.123)	(1.883)	8.466	1,96%	11.912	2,78%	462.990	95,19%	(22.275)
	CASA	340.363	364.159	372.408	370.525	(8.875)	(1.883)	6.365	1,75%	30.161	8,86%	373.609	99,17%	(3.084)
	(%) CASA	79,38%	84,25%	84,14%	84,07%									
	FDR	84,89%	91,40%	89,19%	89,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	44.083	44.258		175	578	1,32%	3.976	9,87%	-	0,00%	44.258
2	Giro ISE	7.566	4.370	4.531	4.417		(114)	47	1,08%	(3.149)	-41,62%		0,00%	4.417
3	Tabungan ISE	32.715	39.309	39.551	39.840		289	531	1,35%	7.125	21,78%		0,00%	39.840
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.952	-	-	0	-815	0	-5.017	(0)	73.583	71,96%	(20.631)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.327	-	-	0	-517	0	-1.902	(0)	35.153	69,20%	(10.826)
	• Local Champion	25.361	21.619	21.619	-	-	0	-502	0	-3.743	(0)	27.992	77,23%	(6.374)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.220	-	300	300	-596	136	-3.783	164	35.710	84,62%	(5.491)
	KUR	32.921	28.859	28.995	-	300	300	-571	136	-3.926	164	34.485	84,08%	(5.489)
	Non KUR	1.081	1.224	1.224	-	-	0	-24	0	143	-	1.225	99,89%	(1)
3	PWG	9.475	21.262	21.538	586	773	187	1.878	276	12.063	497	29.851	72,15%	(8.313)
	Cilem	5.148	13.382	13.464	315	214	-101	1.083	82	8.316	132	19.940	67,52%	(6.476)
	Gadai	4.327	7.880	8.074	271	558	288	796	194	3.747	365	9.911	81,46%	(1.837)
4	CFG	262.577	290.785	290.024	370	556	186	1.832	-761	27.447	1.317	286.430	101,25%	3.594
	CF 1	159.367	166.652	166.076	-	-	0	-174	-576	6.709	576	162.301	102,33%	3.774
	Total Griya	139.426	143.053	142.596	-	-	0	0	-457	3.170	457	140.190	101,72%	2.406
	• Total Non Program	139.426	143.053	142.596	-	-	0	-2.889	-457	3.170	457	140.190	101,72%	2.406
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.480	-	-	0	-174	-119	3.539	119	22.111	106,19%	1.368
	CF 2	103.210	124.133	123.948	370	556	186	2.007	-185	20.738	741	124.128	99,85%	(180)
	Mitraguna & Others	99.172	118.844	118.703	370	556	186	2.034	-141	19.531	697	117.952	100,64%	752
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	Total Pembiayaan	364.023	395.082	394.733	956	1.629	673	2.300	-349	30.710	1.977	425.574	92,75%	(30.841)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.514	2,57%	4,72%	5,01%	95	642	(127)			
	KUR	703	1.487	1.263	1.358	2,14%	4,38%	4,68%	95	655	(129)			
	Non KUR	169	154	156	156	15,61%	12,75%	12,75%	-	(13)	2			
3	PWG	-	-	-	589	0,00%	0,00%	2,74%	589	589	589			
	Cilem	-	-	-	358	0,00%	0,00%	2,66%	358	358	358			
	Gadai	-	-	-	231	0,00%	0,00%	2,86%	231	231	231			
4	CFG	4.689	3.445	2.895	12.346	1,79%	1,00%	4,26%	9.451	7.657	8.901			
	CF 1	4.583	2.690	2.084	8.478	2,88%	1,25%	5,10%	6.394	3.895	5.788			
	Total Griya	3.651	1.566	1.079	3.642	2,62%	0,75%	2,55%	2.563	(9)	2.076			
	Oto	932	1.124	1.004	4.836	4,67%	4,26%	20,60%	3.831	3.904	3.712			
	CF 2	106	755	812	3.868	0,10%	0,65%	3,12%	3.056	3.762	3.113			
	Mitraguna & Others	106	755	812	3.868	0,11%	0,68%	3,26%	3.056	3.762	3.113			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	14.449	1,53%	1,09%	3,66%	10.135	8.888	9.333	0,00%	100,00%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,63%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.609	1,53%	5,27%	5,32%	22	1.088	(79)			
	KUR	341	1.235	1.136	1.159	1,04%	3,94%	4,00%	22	818	(77)			
	Non KUR	180	453	450	450	16,68%	36,80%	36,80%	-	270	(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	2.797	6.941	5.793	6.310	1,07%	1,99%	2,18%	517	3.513	(630)			
	CF 1	2.607	5.622	4.475	4.992	1,64%	2,69%	3,01%	517	2.385	(630)			
	Total Griya	2.357	4.994	3.638	4.396	1,69%	2,54%	3,08%	759	2.039	(597)			
	Oto	250	628	837	596	1,25%	3,55%	2,54%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,06%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,11%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	8.073	0,91%	1,91%	2,05%	540	4.755	(681)	0,00%	100,00%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	434.888	431.152	437.306	2.418	
2	Contribution Margin	19.640	28.098	21.216	1.576	-8,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,31	3,45	3,50	0,05	0,19
CIF Payroll	1.298	1.823	1.730	(93)	432

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	80	80	21	0	11	16,26%	(138)	-63,36%	5.816	1,37%	(5.736)
2	Tabungan	144.169	164.349	165.769	164.926	1.752	(843)	577	0,35%	20.757	14,40%	156.198	105,59%	8.728
3	Deposito	10.918	21.051	20.967	20.967	909	0	(84)	-0,40%	10.049	92,04%	11.620	180,43%	9.346
	Total	155.304	185.469	186.815	185.973	2.683	(843)	504	0,27%	30.668	19,75%	173.634	107,11%	12.338
	CASA	144.386	164.418	165.849	165.006	1.774	(843)	588	0,36%	20.619	14,28%	162.014	101,85%	2.992
	(%) CASA	92,97%	88,65%	88,78%	88,73%									
	FDR	134,72%	123,06%	122,32%	122,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.229	1.247		18	(268)	-17,71%	(13)	-1,04%	-	0,00%	1.247
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.229	1.247		18	(268)	-17,71%	(13)	-1,02%		0,00%	1.247
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Local Champion	2.258	1.857	1.857	-	-	0	-15	0	-401	-	2.258	82,24%	(401)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.281	200	50	-150	-418	-308	4.367	358	61.295	96,71%	(2.014)
	KUR	53.824	58.285	57.990	200	50	-150	-385	-295	4.166	345	59.797	96,98%	(1.807)
	Non KUR	1.089	1.304	1.291	-	-	0	-32	-14	202	14	1.498	86,16%	(207)
3	PWG	2.063	7.845	7.975	11	175	164	79	131	5.912	44	10.922	73,02%	(2.947)
	Cilem	2.063	7.845	7.975	11	175	164	79	131	5.912	44	10.922	73,02%	(2.947)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	159.395	30	630	600	1.534	441	9.397	189	161.312	98,81%	(1.916)
	CF 1	15.162	18.407	18.345	30	-	-30	980	-62	3.184	62	16.602	110,50%	1.743
	Total Griya	4.320	3.786	3.786	-	-	0	0	0	-535	-	4.736	79,92%	(951)
	• Total Non Program	3.984	3.473	3.473	-	-	0	-43	0	-511	-	4.353	79,78%	(880)
	• Program	336	312	312	-	-	0	-2	0	-23	-	383	81,51%	(71)
	Oto	10.841	14.622	14.560	30	-	-30	980	-62	3.718	62	11.866	122,70%	2.694
	CF 2	134.836	140.548	141.050	-	630	630	554	502	6.214	128	144.710	97,47%	(3.660)
	Mitraguna & Others	130.780	136.767	137.282	-	630	630	728	515	6.502	115	139.644	98,31%	(2.362)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	Total Pembiayaan	209.233	228.246	228.509	241	855	614	1.181	263	19.276	592	235.787	96,91%	(7.278)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	5	0,00%	0,00%	0,25%	5	5	5			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	5	0,00%	0,00%	0,25%	5	5	5			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	1.491	0,00%	0,19%	2,51%	1.378	1.491	1.438			
	KUR	-	-	113	1.441	0,00%	0,19%	2,48%	1.328	1.441	1.441			
	Non KUR	-	53	-	50	0,00%	0,00%	3,88%	50	50	(3)			
3	PWG	-	-	-	40	0,00%	0,00%	0,50%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,50%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	5.234	0,72%	1,37%	3,28%	3.061	4.157	2.629			
	CF 1	278	426	376	1.745	1,83%	2,04%	9,51%	1.369	1.467	1.319			
	Total Griya	278	253	109	109	6,43%	2,87%	2,87%	-	(169)	(145)			
	Oto	-	173	267	1.637	0,00%	1,83%	11,24%	1.369	1.637	1.464			
	CF 2	799	2.179	1.797	3.489	0,59%	1,28%	2,47%	1.692	2.690	1.310			
	Mitraguna & Others	799	2.179	1.797	2.910	0,61%	1,31%	2,12%	1.114	2.112	732			
	Pensiun	-	-	-	578	0,00%	0,00%	15,35%	578	578	578			
	Total Pembiayaan	1.077	2.658	2.286	6.769	0,51%	1,00%	2,96%	4.483	5.692	4.111	0,45%	84,67%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,39%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,39%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	6	0,26%	0,10%	0,01%	(52)	(137)	(1)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	6	3,71%	4,46%	0,49%	(52)	(34)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.317	0,54%	0,83%	0,83%	-	508	253			
	CF 1	140	132	271	271	0,92%	1,47%	1,48%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,69%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,90%	-	-	-			
	CF 2	670	933	1.046	1.046	0,50%	0,74%	0,74%	-	376	113			
	Mitraguna & Others	670	865	978	978	0,51%	0,72%	0,71%	-	308	113			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.074	0,46%	0,93%	0,91%	(52)	1.120	252	0,14%	84,47%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.252	214.060	229.253	24.001	
2	Contribution Margin	7.885	11.297	10.050	2.165	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,34	3,42	3,37	(0,05)	0,03
CIF Payroll	607	827	604	(223)	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.241	2.242	(8)	1	19	0,84%	2.004	843,02%	5.704	39,30%	(3.462)
2	Tabungan	85.480	97.428	98.886	98.623	3.265	(263)	1.194	1,23%	13.143	15,38%	95.843	102,90%	2.780
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(100)	-0,24%	(14.023)	-25,15%	56.657	73,67%	(14.915)
	Total	141.483	141.493	142.869	142.607	3.207	(263)	1.113	0,79%	1.124	0,79%	158.204	90,14%	(15.597)
	CASA	85.718	99.652	101.127	100.865	3.256	(263)	1.213	1,22%	15.147	17,67%	101.547	99,33%	(682)
	(%) CASA	60,59%	70,43%	70,78%	70,73%									
	FDR	57,51%	63,37%	62,69%	62,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.376	2.384	2.386	1	10	0,43%	2.049	607,86%	-	0,00%	2.386
2	Giro ISE	44	2.016	2.017	2.016	(1)	(0)	-0,00%	1.972	4434,08%	-	0,00%	2.016
3	Tabungan ISE	293	359	367	369	2	10	2,86%	77	26,27%	-	0,00%	369
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%	-	0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.155	-	100	100	-30	-34	-2.435	134	29.195	89,59%	(3.040)
	KUR	28.019	25.654	25.621	-	100	100	-14	-32	-2.397	132	28.469	90,00%	(2.848)
	Non KUR	572	536	534	-	-	0	-16	-2	-38	2	726	73,57%	(192)
3	PWG	2.056	6.594	6.664	-	129	129	257	70	4.607	59	8.284	80,44%	(1.620)
	Cilem	2.056	6.594	6.664	-	129	129	257	70	4.607	59	8.284	80,44%	(1.620)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	56.752	290	367	77	842	-135	6.027	502	59.828	94,86%	(3.076)
	CF 1	3.683	6.276	6.255	-	-	0	-153	-21	2.572	21	4.803	130,23%	1.452
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.904	-	-	0	-153	-20	2.916	20	3.816	154,71%	2.088
	CF 2	47.042	50.610	50.497	290	367	77	995	-113	3.455	480	55.025	91,77%	(4.528)
	Mitraguna & Others	38.019	40.795	40.747	290	367	77	1.067	-48	2.728	415	45.186	90,18%	(4.438)
	Pensiun	9.023	9.815	9.750	-	-	0	-72	-66	727	66	9.839	99,09%	(90)
	Total Pembiayaan	81.372	89.670	89.571	290	596	306	1.069	-99	8.199	695	97.307	92,05%	(7.736)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	300	215	681	2,01%	0,82%	2,60%	466	107	381			
	KUR	574	300	215	681	2,05%	0,84%	2,66%	466	107	381			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	67	0,00%	0,00%	1,00%	67	67	67			
	Cilem	-	-	-	67	0,00%	0,00%	1,00%	67	67	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	5.616	0,46%	1,03%	9,90%	5.032	5.382	4.683			
	CF 1	134	320	301	650	3,65%	4,79%	10,39%	349	516	330			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	650	4,50%	5,08%	11,01%	349	516	330			
	CF 2	100	613	283	4.966	0,21%	0,56%	9,83%	4.683	4.866	4.352			
	Mitraguna & Others	-	201	203	3.968	0,00%	0,50%	9,74%	3.765	3.968	3.767			
	Pensiun	100	412	80	998	1,10%	0,81%	10,23%	918	898	586			
	Total Pembiayaan	808	1.233	798	6.363	0,99%	0,89%	7,10%	5.565	5.555	5.130	1,87%	73,75%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	544	573	576	1,10%	2,19%	2,20%	3	261	33			
	KUR	178	329	361	366	0,63%	1,41%	1,43%	5	188	37			
	Non KUR	138	215	212	211	24,08%	39,55%	39,44%	(1)	73	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,39%	0,39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,49%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	774	0,39%	0,86%	0,86%	3	459	33	0,04%	95,62%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.798	142.483	137.859	(9.939)	
2	Contribution Margin	3.912	6.308	4.689	777	-19,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,66	3,84	0,18	0,60
CIF Payroll	500	635	641	6	141

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	46.091	46.102	1.972	11	(1.023)	-2,17%	25.929	128,53%	27.208	169,44%	18.893
2	Tabungan	135.101	153.880	156.375	156.043	8.266	(331)	2.163	1,41%	20.942	15,50%	147.092	106,09%	8.952
3	Deposito	28.599	26.589	26.189	26.189	384	0	(400)	-1,50%	(2.411)	-8,43%	29.253	89,53%	(3.064)
	Total	183.873	227.593	228.654	228.333	10.622	(320)	740	0,33%	44.460	24,18%	203.553	112,17%	24.781
	CASA	155.274	201.005	202.465	202.145	10.238	(320)	1.140	0,57%	46.871	30,19%	174.300	115,98%	27.845
	(%) CASA	84,45%	88,32%	88,55%	88,53%									
	FDR	85,47%	88,46%	88,26%	88,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.561	14.645		84	394	2,77%	5.976	68,94%	-	0,00%	14.645
2	Giro ISE	6.094	191	224	248		24	57	29,86%	(5.846)	-95,93%		0,00%	248
3	Tabungan ISE	2.575	12.260	12.536	12.597		61	337	2,75%	10.022	389,20%		0,00%	12.597
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.437	250	325	75	273	214	6.548	111	34.712	104,97%	1.725
	KUR	29.147	35.310	35.526	250	325	75	310	216	6.379	109	33.704	105,41%	1.823
	Non KUR	742	913	911	-	-	0	-38	-2	169	2	1.009	90,27%	(98)
3	PWG	5.787	18.975	19.562	324	752	428	1.201	588	13.775	164	22.274	87,83%	(2.712)
	Cilem	4.662	15.117	15.783	174	681	507	1.328	666	11.121	15	17.028	92,69%	(1.245)
	Gadai	1.126	3.858	3.780	149	71	-78	-127	-78	2.654	149	5.246	72,05%	(1.467)
4	CFG	121.436	146.124	145.809	86	558	472	3.459	-315	24.373	874	132.134	110,35%	13.675
	CF 1	20.925	20.500	20.934	-	500	500	-188	434	9	66	22.241	94,12%	(1.307)
	Total Griya	15.996	15.201	15.680	-	500	500	0	478	-316	22	16.338	95,97%	(659)
	• Total Non Program	15.996	15.201	15.680	-	500	500	-75	478	-316	22	16.338	95,97%	(659)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.299	5.255	-	-	0	-188	-45	325	45	5.903	89,02%	(648)
	CF 2	100.511	125.624	124.875	86	58	-28	3.647	-749	24.364	807	109.892	113,63%	14.982
	Mitraguna & Others	63.905	83.472	82.927	-	-	0	3.336	-545	19.022	545	72.328	114,65%	10.599
	Pensiun	36.606	42.152	41.948	86	58	-28	311	-204	5.342	263	37.565	111,67%	4.383
	Total Pembiayaan	157.150	201.322	201.808	660	1.635	975	4.933	487	44.658	1.149	189.158	106,69%	12.650

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	179	32	529	0,60%	0,09%	1,45%	497	350	350			
	KUR	179	124	32	529	0,61%	0,09%	1,49%	497	350	405			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	59	1,27%	0,00%	0,30%	59	(14)	59			
	Cilem	74	-	-	55	1,58%	0,00%	0,35%	55	(19)	55			
	Gadai	-	-	-	4	0,00%	0,00%	0,12%	4	4	4			
4	CFG	1.115	2.206	812	8.746	0,92%	0,56%	6,00%	7.935	7.632	6.541			
	CF 1	120	73	-	1.351	0,57%	0,00%	6,45%	1.351	1.231	1.278			
	Total Griya	-	-	-	888	0,00%	0,00%	5,67%	888	888	888			
	Oto	120	73	-	463	2,43%	0,00%	8,81%	463	343	390			
	CF 2	995	2.132	812	7.395	0,99%	0,65%	5,92%	6.583	6.401	5.263			
	Mitraguna & Others	254	1.562	492	3.050	0,40%	0,59%	3,68%	2.558	2.796	1.488			
	Pensiun	740	570	319	4.345	2,02%	0,76%	10,36%	4.026	3.605	3.775			
	Total Pembiayaan	1.367	2.384	844	9.335	0,87%	0,42%	4,63%	8.491	7.968	6.950	0,15%	96,69%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	143	281	280	0,12%	0,78%	0,77%	(1)	246	137			
	KUR	-	143	229	229	0,00%	0,65%	0,64%	-	229	86			
	Non KUR	35	-	52	51	4,67%	5,71%	5,63%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.543	0,00%	1,06%	1,06%	(2)	1.543	210			
	CF 1	-	170	170	170	0,00%	0,83%	0,81%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,08%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.374	0,00%	1,10%	1,10%	(2)	1.374	210			
	Mitraguna & Others	-	888	1.102	1.100	0,00%	1,32%	1,33%	(2)	1.100	212			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.824	0,02%	0,91%	0,90%	(3)	1.789	347	0,06%	93,53%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	167.599	185.470	211.409	43.810	
2	Contribution Margin	6.897	9.852	7.291	394	-5,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,04	(0,01)	0,24
CIF Payroll	1.532	1.444	1.536	92	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	187	184	8	(3)	47	34,26%	(276)	-60,02%	5.769	3,19%	(5.584)
2	Tabungan	104.069	106.823	105.789	105.608	1.148	(182)	(1.215)	-1,14%	1.538	1,48%	114.310	92,39%	(8.703)
3	Deposito	24.703	24.802	25.063	25.063	145	0	261	1,05%	360	1,46%	25.533	98,16%	(470)
	Total	129.233	131.762	131.039	130.854	1.301	(185)	(908)	-0,69%	1.622	1,25%	145.612	89,87%	(14.757)
	CASA	104.530	106.960	105.976	105.792	1.156	(185)	(1.168)	-1,09%	1.262	1,21%	120.079	88,10%	(14.287)
	(%) CASA	80,88%	81,18%	80,87%	80,85%									
	FDR	125,49%	144,26%	143,58%	143,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.204	2.144	(59)	(362)	-14,45%	(1.889)	-46,84%	-	0,00%	2.144
2	Giro ISE	415	71	149	98	(51)	27	37,88%	(318)	-76,46%		0,00%	98
3	Tabungan ISE	3.618	2.435	2.055	2.046	(9)	(389)	-15,97%	(1.572)	-43,44%		0,00%	2.046
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.568	130	380	250	-200	246	-327	134	25.007	90,24%	(2.440)
	KUR	22.067	21.177	21.428	50	380	330	-345	251	-639	129	24.038	89,14%	(2.610)
	Non KUR	827	1.144	1.140	80	-	-80	145	-5	312	5	969	117,63%	171
3	PWG	1.733	7.305	7.268	24	58	35	17	-37	5.535	95	11.387	63,83%	(4.119)
	Cilem	1.733	7.305	7.268	24	58	35	17	-37	5.535	95	11.387	63,83%	(4.119)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	158.309	1.104	577	-527	2.230	-2.147	20.758	2.724	159.690	99,14%	(1.381)
	CF 1	5.904	8.366	8.330	187	-	-187	375	-36	2.426	36	8.628	96,55%	(298)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
1	• Total Non Program	1.926	1.730	1.725	-	-	0	-18	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.605	187	-	-187	375	-31	2.627	31	5.993	110,22%	613
	CF 2	131.647	152.090	149.979	917	577	-340	1.855	-2.111	18.332	2.688	151.062	99,28%	(1.083)
	Mitraguna & Others	65.693	84.995	82.945	917	100	-817	3.295	-2.050	17.251	2.150	83.123	99,79%	(179)
	Pensiun	65.954	67.095	67.034	-	477	477	-1.440	-61	1.080	538	67.939	98,67%	(905)
	Total Pembiayaan	162.178	190.083	188.145	1.257	1.015	-242	2.047	-1.938	25.967	2.954	196.085	95,95%	(7.940)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	514	469	968	2,80%	2,10%	4,29%	499	328	454			
	KUR	508	460	469	918	2,30%	2,22%	4,28%	449	409	458			
	Non KUR	132	54	-	50	15,90%	0,00%	4,43%	50	(81)	(3)			
3	PWG	-	-	-	208	0,00%	0,00%	2,87%	208	208	208			
	Cilem	-	-	-	208	0,00%	0,00%	2,87%	208	208	208			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	3.455	0,75%	0,00%	2,18%	3.455	2.420	3.183			
	CF 1	-	-	-	402	0,00%	0,00%	4,83%	402	402	402			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	402	0,00%	0,00%	6,09%	402	402	402			
	CF 2	1.035	272	-	3.053	0,79%	0,00%	2,04%	3.053	2.018	2.781			
	Mitraguna & Others	403	-	-	1.684	0,61%	0,00%	2,03%	1.684	1.281	1.684			
	Pensiun	632	272	-	1.368	0,96%	0,00%	2,04%	1.368	737	1.096			
	Total Pembiayaan	1.675	786	469	4.631	1,03%	0,25%	2,46%	4.162	2.957	3.846	1,17%	52,30%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	276	440	502	1,34%	1,97%	2,22%	62	196	226			
	KUR	52	180	292	358	0,23%	1,38%	1,67%	66	307	178			
	Non KUR	254	96	147	143	30,69%	12,87%	12,58%	(4)	(111)	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	38	0,00%	0,02%	0,02%	-	38	(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	-	38	38	38	0,00%	0,02%	0,03%	-	38	(0)			
	Mitraguna & Others	-	38	38	38	0,00%	0,04%	0,05%	-	38	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	539	0,19%	0,25%	0,29%	62	234	225	0,85%	-197,66%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	159.109	165.916	190.801	31.692	
2	Contribution Margin	5.395	7.913	7.711	2.316	-42,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,55	2,86	2,90	0,04	0,35
CIF Payroll	942	1.375	1.359	(16)	417

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	599.925	599.925	82.583	0	(446)	-0,07%	438.444	271,51%	170.261	352,36%	429.664
2	Tabungan	199.929	219.924	218.076	217.428	2.987	(648)	(2.497)	-1,14%	17.498	8,75%	217.689	99,88%	(262)
3	Deposito	133.285	88.384	88.244	88.244	(2.287)	0	(140)	-0,16%	(45.041)	-33,79%	135.498	65,13%	(47.254)
	Total	494.695	908.679	906.244	905.596	83.283	(647)	(3.082)	-0,34%	410.901	83,06%	523.448	173,01%	382.149
	CASA	361.410	820.295	818.000	817.353	85.570	(647)	(2.942)	-0,36%	455.943	126,16%	387.950	210,69%	429.403
	(%) CASA	73,06%	90,27%	90,26%	90,26%									
	FDR	29,29%	19,85%	19,87%	19,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.495	21.226	731	786	3,84%	19.360	1037,61%	-	0,00%	21.226	
2	Giro ISE	28	33	48	54	5	21	64,21%	25	88,94%		0,00%	54	
3	Tabungan ISE	1.837	18.807	18.846	19.572	726	765	4,07%	17.734	965,19%		0,00%	19.572	
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600	
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.023	-	200	200	220	-179	2.215	379	64.246	93,43%	(4.223)
	KUR	55.256	56.946	56.794	-	200	200	344	-153	1.538	353	61.291	92,66%	(4.497)
	Non KUR	2.553	3.256	3.230	-	-	0	-124	-26	677	26	2.956	109,27%	274
3	PWG	4.560	21.203	21.110	311	155	-156	1.569	-93	16.550	248	17.879	118,07%	3.231
	Cilem	4.560	21.203	21.110	311	155	-156	1.569	-93	16.550	248	17.879	118,07%	3.231
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	97.733	-	164	164	1.985	-106	16.871	270	93.189	104,88%	4.544
	CF 1	35.630	44.241	44.192	-	164	164	-124	-49	8.562	213	37.878	116,67%	6.315
	Total Griya	16.876	22.071	22.048	-	-	0	0	-23	5.172	23	18.078	121,96%	3.970
	• Total Non Program	11.817	17.375	17.355	-	-	0	-415	-20	5.538	20	12.305	141,04%	5.050
	• Program	5.059	4.695	4.692	-	-	0	-40	-3	-367	3	5.773	81,28%	(1.081)
	Oto	18.754	22.170	22.145	-	164	164	-124	-26	3.391	190	19.800	111,84%	2.345
	CF 2	45.232	53.598	53.541	-	-	0	2.109	-57	8.309	57	55.311	96,80%	(1.770)
	Mitraguna & Others	44.353	52.413	52.378	-	-	0	1.854	-35	8.025	35	53.401	98,08%	(1.023)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	180.035	311	519	208	3.733	-378	35.149	897	176.970	101,73%	3.065

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	1.937	0,03%	1,43%	3,23%	1.077	1.921	1.061			
	KUR	16	781	764	1.838	0,03%	1,34%	3,24%	1.074	1.822	1.056			
	Non KUR	-	94	95	99	0,00%	2,93%	3,06%	3	99	5			
3	PWG	36	-	-	319	0,78%	0,00%	1,51%	319	284	319			
	Cilem	36	-	-	319	0,78%	0,00%	1,51%	319	284	319			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	2.988	1,24%	1,49%	3,06%	1.535	1.987	1.382			
	CF 1	1.001	1.606	1.453	2.554	2,81%	3,28%	5,78%	1.101	1.553	948			
	Total Griya	582	882	696	739	3,45%	3,15%	3,35%	43	156	(143)			
	Oto	419	724	757	1.815	2,23%	3,41%	8,20%	1.058	1.396	1.092			
	CF 2	-	-	-	434	0,00%	0,00%	0,81%	434	434	434			
	Mitraguna & Others	-	-	-	434	0,00%	0,00%	0,83%	434	434	434			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	5.244	1,51%	1,28%	2,91%	2.931	3.060	2.763	0,56%	80,79%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	-	74	169	0,48%	0,12%	0,28%	95	(109)	169			
	KUR	271	-	74	74	0,49%	0,13%	0,13%	-	(197)	74			
	Non KUR	8	-	-	95	0,30%	0,00%	2,96%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.998	1,72%	2,04%	2,04%	-	610	252			
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,27%	-	310	260			
	Total Griya	592	631	622	622	3,51%	2,82%	2,82%	-	30	(8)			
	Oto	101	112	381	381	0,54%	1,72%	1,72%	-	280	269			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,86%	-	300	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,90%	-	300	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.167	1,15%	1,15%	1,20%	95	501	422	0,04%	96,76%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	139.452	145.538	145.805	6.353	
2	Contribution Margin	5.812	8.104	6.963	1.151	-19,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,88	3,86	(0,02)	0,73
CIF Payroll	376	624	659	35	283

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	272	272	64	0	(63)	-18,82%	239	729,86%	7.711	3,53%	(7.438)
2	Tabungan	95.230	94.353	94.146	93.547	(4.503)	(599)	(806)	-0,85%	(1.682)	-1,77%	105.081	89,02%	(11.534)
3	Deposito	25.200	24.085	24.085	24.105	(648)	20	20	0,08%	(1.095)	-4,34%	26.127	92,26%	(2.022)
	Total	120.463	118.773	118.504	117.925	(5.087)	(579)	(849)	-0,71%	(2.538)	-2,11%	138.918	84,89%	(20.993)
	CASA	95.263	94.689	94.419	93.820	(4.439)	(599)	(869)	-0,92%	(1.443)	-1,51%	112.792	83,18%	(18.972)
	(%) CASA	79,08%	79,72%	79,68%	79,56%									
	FDR	167,21%	175,24%	177,09%	177,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.518	1.486	(32)	(63)	-4,04%	470	46,21%	-	0,00%	1.486	
2	Giro ISE	1	45	51	21	(31)	(24)	-53,84%	20	3936,87%		0,00%	21	
3	Tabungan ISE	1.016	1.504	1.467	1.465	(1)	(39)	-2,56%	450	44,26%		0,00%	1.465	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	59	71	71	71	0	0	0,00%	12	20,34%		0,00%	71	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	61.021	400	420	20	-239	123	2.603	297	59.109	103,23%	1.912
	KUR	53.406	57.154	57.286	400	420	20	-146	132	3.881	288	53.926	106,23%	3.360
	Non KUR	5.013	3.744	3.735	-	-	0	-92	-9	-1.277	9	5.183	72,06%	(1.448)
3	PWG	7.973	12.469	12.779	33	513	480	107	309	4.806	203	16.407	77,88%	(3.629)
	Cilem	7.973	12.469	12.779	33	513	480	107	309	4.806	203	16.407	77,88%	(3.629)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.053	431	1.625	1.194	-2.928	1.284	1.013	341	162.470	83,74%	(26.417)
	CF 1	25.995	30.348	30.340	221	115	-106	23	-8	4.345	123	29.370	103,30%	970
	Total Griya	13.277	16.005	16.100	-	115	115	0	95	2.822	20	14.156	113,73%	1.943
	• Total Non Program	13.277	16.005	16.100	-	115	115	-149	95	2.822	20	14.156	113,73%	1.943
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.240	221	-	-221	23	-103	1.522	103	15.213	93,60%	(973)
	CF 2	109.045	104.421	105.713	210	1.510	1.300	-2.952	1.292	-3.332	218	133.100	79,42%	(27.387)
	Mitraguna & Others	98.253	93.901	95.256	10	1.510	1.500	-3.105	1.355	-2.997	155	119.849	79,48%	(24.593)
	Pensiun	10.792	10.520	10.457	200	-	-200	154	-63	-335	63	13.252	78,91%	(2.795)
	Total Pembiayaan	201.431	208.136	209.853	864	2.558	1.693	-3.060	1.717	8.422	840	237.987	88,18%	(28.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	3.005	2,02%	2,81%	4,93%	1.293	1.825	1.388			
	KUR	896	1.153	1.281	2.654	1,68%	2,24%	4,63%	1.373	1.758	1.501			
	Non KUR	284	465	431	351	5,67%	11,52%	9,41%	(80)	67	(113)			
3	PWG	-	-	-	103	0,00%	0,00%	0,81%	103	103	103			
	Cilem	-	-	-	103	0,00%	0,00%	0,81%	103	103	103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	7.646	0,59%	1,68%	5,62%	5.382	6.850	6.007			
	CF 1	92	107	224	3.371	0,35%	0,74%	11,11%	3.147	3.279	3.264			
	Total Griya	-	-	-	5	0,00%	0,00%	0,03%	5	5	5			
	Oto	92	107	224	3.366	0,72%	1,56%	23,64%	3.142	3.275	3.260			
	CF 2	704	1.532	2.040	4.275	0,65%	1,95%	4,04%	2.235	3.571	2.743			
	Mitraguna & Others	704	1.532	2.040	4.133	0,72%	2,17%	4,34%	2.093	3.429	2.601			
	Pensiun	-	-	-	142	0,00%	0,00%	1,36%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	10.754	0,98%	1,91%	5,12%	6.777	8.779	7.497	0,88%	82,86%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	764	686	665	1,19%	1,13%	1,09%	(21)	(30)	(99)			
	KUR	639	605	528	507	1,20%	0,92%	0,89%	(21)	(132)	(98)			
	Non KUR	56	159	158	158	1,12%	4,21%	4,22%	-	102	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,91%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,59%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,96%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,06%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.906	0,89%	0,93%	0,91%	(21)	106	(99)	0,13%	85,18%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	190.527	204.546	212.462	21.935	
2	Contribution Margin	5.493	7.563	6.309	816	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,44	4,06	4,14	0,08	0,71
CIF Payroll	402	341	359	18	(43)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	888	892	272	4	364	69,03%	(283)	-24,09%	5.025	17,75%	(4.133)
2	Tabungan	91.378	107.649	108.151	107.552	1.819	(599)	(97)	-0,09%	16.174	17,70%	99.264	108,35%	8.288
3	Deposito	20.885	16.970	16.948	16.974	(128)	26	5	0,03%	(3.911)	-18,73%	21.629	78,48%	(4.654)
	Total	113.438	125.146	125.987	125.418	1.964	(569)	272	0,22%	11.980	10,56%	125.918	99,60%	(499)
	CASA	92.553	108.176	109.039	108.444	2.092	(595)	268	0,25%	15.891	17,17%	104.289	103,98%	4.155
	(%) CASA	81,59%	86,44%	86,55%	86,47%									
	FDR	111,58%	121,41%	121,78%	122,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.508	1.497		(10)	(131)	-8,04%	84	5,92%	-	0,00%	1.497
2	Giro ISE	4	140	161	160		(1)	20	14,33%	156	3592,69%		0,00%	160
3	Tabungan ISE	1.409	1.488	1.347	1.337		(10)	(151)	-10,15%	(72)	-5,13%		0,00%	1.337
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	61.896	-	900	900	781	675	3.707	225	67.018	92,36%	(5.123)
	KUR	54.166	56.888	57.570	-	900	900	910	682	3.404	218	62.682	91,84%	(5.112)
	Non KUR	4.022	4.333	4.326	-	-	0	-129	-7	304	7	4.337	99,75%	(11)
3	PWG	2.382	10.305	10.493	80	216	136	897	188	8.110	28	10.963	95,71%	(470)
	Cilem	2.382	10.305	10.493	80	216	136	897	188	8.110	28	10.963	95,71%	(470)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.035	600	880	280	1.572	622	15.092	258	74.165	109,26%	6.870
	CF 1	8.522	7.991	7.781	-	-	0	-69	-210	-741	210	9.534	81,62%	(1.753)
	Total Griya	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
	• Total Non Program	5.933	5.700	5.497	-	-	0	140	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.284	-	-	0	-69	-7	-305	7	3.337	68,45%	(1.053)
	CF 2	57.421	72.421	73.253	600	880	280	1.641	832	15.833	48	64.631	113,34%	8.623
	Mitraguna & Others	56.582	71.055	71.895	600	880	280	1.649	840	15.313	40	63.055	114,02%	8.840
	Pensiun	838	1.366	1.358	-	-	0	-8	-7	520	7	1.576	86,20%	(218)
	Total Pembiayaan	126.569	151.938	153.423	680	1.996	1.316	3.250	1.485	26.854	511	152.201	100,80%	1.222

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	560	553	1.915	0,22%	0,90%	3,09%	1.363	1.786	1.355			
	KUR	123	305	175	1.234	0,23%	0,31%	2,14%	1.059	1.111	929			
	Non KUR	6	255	377	681	0,16%	8,71%	15,75%	304	675	426			
3	PWG	-	-	-	150	0,00%	0,00%	1,43%	150	150	150			
	Cilem	-	-	-	150	0,00%	0,00%	1,43%	150	150	150			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	1.194	0,68%	0,23%	1,47%	1.009	747	560			
	CF 1	217	533	-	1.009	2,55%	0,00%	12,96%	1.009	792	476			
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	(533)			
	Oto	217	-	-	1.009	8,39%	0,00%	44,16%	1.009	792	1.009			
	CF 2	230	101	186	186	0,40%	0,26%	0,25%	-	(45)	84			
	Mitraguna & Others	230	101	186	186	0,41%	0,26%	0,26%	-	(45)	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	3.260	0,46%	0,49%	2,12%	2.522	2.683	2.065	1,31%	38,47%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	114	114	187	0,08%	0,19%	0,30%	73	141	73			
	KUR	-	36	36	110	0,00%	0,06%	0,19%	73	110	73			
	Non KUR	47	78	78	78	1,16%	1,79%	1,80%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	507	507	0,00%	0,63%	0,63%	-	507	421			
	CF 1	-	-	421	421	0,00%	5,26%	5,40%	-	421	421			
	Total Griya	-	-	421	421	0,00%	7,38%	7,65%	-	421	421			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	695	0,04%	0,41%	0,45%	73	648	494	0,46%	-1,00%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	124.669	131.801	149.756	25.087	
2	Contribution Margin	3.950	6.199	6.140	2.190	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,07	4,14	4,16	0,02	1,09
CIF Payroll	107	425	444	19	337

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.285	4.264	263	(20)	725	20,48%	2.387	127,12%	4.551	93,70%	(287)
2	Tabungan	48.550	62.403	56.248	56.016	3.671	(232)	(6.388)	-10,24%	7.465	15,38%	56.302	99,49%	(286)
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	73.963	73.711	3.814	(252)	(5.663)	-7,13%	15.680	27,02%	69.382	106,24%	4.328
	CASA	50.428	65.943	60.533	60.280	3.934	(252)	(5.663)	-8,59%	9.852	19,54%	60.853	99,06%	(573)
	(%) CASA	86,90%	83,08%	81,84%	81,78%									
	FDR	148,42%	125,88%	135,60%	136,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	431	424		(6)	(87)	-17,01%	(34)	-7,41%	-	0,00%	424
2	Giro ISE	360	411	330	316		(13)	(95)	-23,05%	(43)	-12,04%		0,00%	316
3	Tabungan ISE	99	100	101	108		7	8	7,73%	9	9,48%		0,00%	108
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.680	200	160	-40	641	9	4.642	151	53.035	93,67%	(3.355)
	KUR	43.986	48.092	48.103	100	160	60	580	10	4.117	150	51.611	93,20%	(3.508)
	Non KUR	1.052	1.578	1.577	100	-	-100	60	-1	525	1	1.424	110,75%	153
3	PWG	3.221	9.211	9.705	-	527	527	688	493	6.483	33	9.152	106,03%	552
	Cilem	3.221	9.211	9.705	-	527	527	688	493	6.483	33	9.152	106,03%	552
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.910	253	15	-238	690	-127	3.039	142	44.519	91,89%	(3.608)
	CF 1	26.387	25.220	25.111	253	-	-253	-13	-109	-1.276	109	27.205	92,30%	(2.094)
	Total Griya	5.331	5.249	5.232	-	-	0	0	-17	-99	17	5.544	94,37%	(312)
	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-428	16	5.544	88,43%	(641)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	19.879	253	-	-253	-13	-92	-1.177	92	21.662	91,77%	(1.782)
	CF 2	11.484	15.817	15.799	-	15	15	703	-18	4.315	33	17.313	91,25%	(1.514)
	Mitraguna & Others	8.469	10.930	10.935	-	15	15	375	5	2.466	10	13.702	79,80%	(2.768)
	Pensiun	3.015	4.888	4.864	-	-	0	327	-23	1.850	23	3.611	134,71%	1.254
	Total Pembiayaan	86.130	99.919	100.294	453	702	249	2.019	376	14.165	326	106.706	93,99%	(6.412)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	1.684	0,91%	0,57%	3,39%	1.399	1.275	1.390			
	KUR	384	293	285	1.502	0,87%	0,59%	3,12%	1.217	1.117	1.208			
	Non KUR	25	-	-	182	2,33%	0,00%	11,54%	182	157	182			
3	PWG	6	-	-	271	0,18%	0,00%	2,80%	271	266	271			
	Cilem	6	-	-	271	0,18%	0,00%	2,80%	271	266	271			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	5.528	3,22%	6,13%	13,51%	3.012	4.308	3.395			
	CF 1	985	1.070	980	3.991	3,73%	3,88%	15,89%	3.012	3.007	2.921			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)			
	Oto	985	1.007	917	3.991	4,68%	4,59%	20,08%	3.074	3.007	2.984			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,73%	-	1.301	474			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,75%	-	941	377			
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97			
	Total Pembiayaan	1.635	2.426	2.801	7.483	1,90%	2,80%	7,46%	4.681	5.848	5.056	3,31%	55,70%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	291	253	253	0,72%	0,51%	0,51%	-	(71)	(38)			
	KUR	102	208	170	170	0,23%	0,35%	0,35%	-	68	(38)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,23%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,14%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,48%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,49%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,74%	227	406	227			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	938	900	1.128	0,77%	0,90%	1,12%	227	465	189	3,49%	-210,64%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	79.947	88.011	99.866	19.919	
2	Contribution Margin	1.319	2.311	2.483	1.164	-88,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,64	3,55	(0,09)	0,59
CIF Payroll	229	163	188	25	(41)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	22.234	22.235	706	1	18	0,08%	(5.952)	-21,12%	36.108	61,58%	(13.873)
2	Tabungan	231.223	248.416	247.494	247.009	7.527	(485)	(1.407)	-0,57%	15.785	6,83%	245.837	100,48%	1.172
3	Deposito	34.752	33.262	33.308	33.316	(6.292)	8	54	0,16%	(1.436)	-4,13%	34.808	95,71%	(1.493)
	Total	294.162	303.894	303.036	302.559	1.941	(477)	(1.335)	-0,44%	8.397	2,85%	316.753	95,52%	(14.194)
	CASA	259.410	270.633	269.728	269.243	8.233	(484)	(1.389)	-0,51%	9.833	3,79%	281.944	95,50%	(12.701)
	(%) CASA	88,19%	89,05%	89,01%	88,99%									
	FDR	81,90%	86,14%	86,11%	86,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	5.098	4.952		(147)	15	0,30%	464	10,35%	-	0,00%	4.952
2	Giro ISE	733	748	834	822		(12)	74	9,90%	89	12,11%	-	0,00%	822
3	Tabungan ISE	3.754	4.189	4.264	4.130		(135)	(59)	-1,41%	376	10,00%	-	0,00%	4.130
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	71.783	50	-	-50	73	-451	-691	451	73.952	97,07%	(2.169)
	KUR	67.505	67.969	67.540	50	-	-50	201	-429	35	429	68.808	98,16%	(1.268)
	Non KUR	4.969	4.265	4.243	-	-	0	-128	-22	-726	22	5.144	82,48%	(901)
3	PWG	12.827	25.789	25.998	808	986	178	1.040	209	13.172	777	30.742	84,57%	(4.744)
	Cilem	7.700	17.570	17.796	330	475	144	736	226	10.097	249	21.371	83,27%	(3.575)
	Gadai	5.127	8.219	8.202	478	511	33	304	-17	3.075	528	9.371	87,52%	(1.169)
4	CFG	152.377	162.097	161.506	323	2.706	2.383	1.627	-591	9.129	3.297	175.490	92,03%	(13.984)
	CF 1	49.433	44.315	44.242	-	-	0	-46	-73	-5.190	73	55.718	79,40%	(11.476)
	Total Griya	45.444	38.769	38.718	-	-	0	0	-51	-6.726	51	49.984	77,46%	(11.266)
	• Total Non Program	21.636	16.200	16.160	-	-	0	-1.885	-41	-5.476	41	22.814	70,83%	(6.655)
	• Program	23.808	22.568	22.558	-	-	0	-274	-10	-1.250	10	27.169	83,03%	(4.611)
	Oto	3.989	5.547	5.525	-	-	0	-46	-22	1.536	22	5.734	96,34%	(210)
	CF 2	102.945	117.781	117.264	323	2.706	2.383	1.672	-518	14.319	3.224	119.772	97,91%	(2.508)
	Mitraguna & Others	90.697	103.649	103.013	323	2.504	2.181	1.760	-636	12.316	3.140	105.804	97,36%	(2.790)
	Pensiun	12.248	14.132	14.250	-	202	202	-87	118	2.002	84	13.969	102,02%	282
	Total Pembiayaan	240.919	261.764	260.932	1.181	3.692	2.511	2.684	-833	20.012	4.524	283.427	92,06%	(22.495)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	935	1.497	4.179	0,26%	2,07%	5,82%	2.682	3.989	3.244			
	KUR	190	589	890	3.640	0,28%	1,31%	5,39%	2.750	3.450	3.051			
	Non KUR	-	346	607	539	0,00%	14,22%	12,69%	(68)	539	192			
3	PWG	-	-	-	315	0,00%	0,00%	1,21%	315	315	315			
	Cilem	-	-	-	285	0,00%	0,00%	1,60%	285	285	285			
	Gadai	-	-	-	30	0,00%	0,00%	0,36%	30	30	30			
4	CFG	3.319	4.033	4.628	10.527	2,18%	2,86%	6,52%	5.899	7.208	6.494			
	CF 1	1.762	3.096	3.322	3.871	3,57%	7,50%	8,75%	549	2.108	775			
	Total Griya	1.762	2.831	3.064	2.772	3,88%	7,90%	7,16%	(292)	1.009	(59)			
	Oto	-	265	258	1.099	0,00%	4,65%	19,89%	841	1.099	834			
	CF 2	1.556	937	1.306	6.656	1,51%	1,11%	5,68%	5.350	5.100	5.719			
	Mitraguna & Others	1.556	937	1.306	6.537	1,72%	1,26%	6,35%	5.231	4.981	5.600			
	Pensiun	-	-	-	119	0,00%	0,00%	0,84%	119	119	119			
	Total Pembiayaan	3.509	4.968	6.125	15.021	1,46%	2,34%	5,76%	8.896	11.512	10.052	8,33%	-44,75%	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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,16%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,63%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	362	0,27%	0,50%	0,50%	(0)	168	48			
	KUR	3	222	275	275	0,00%	0,40%	0,41%	-	271	53			
	Non KUR	191	92	87	87	3,84%	2,05%	2,06%	(0)	(103)	(5)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	3.127	3,15%	1,89%	1,94%	64	(1.668)	(1.930)			
	CF 1	2.642	3.279	1.534	1.600	5,34%	3,46%	3,62%	65	(1.042)	(1.679)			
	Total Griya	2.642	3.279	1.534	1.600	5,81%	3,96%	4,13%	65	(1.042)	(1.679)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	1.527	2,09%	1,30%	1,30%	(1)	(626)	(251)			
	Mitraguna & Others	2.153	1.484	1.234	1.233	2,37%	1,19%	1,20%	(1)	(920)	(251)			
	Pensiun	-	294	294	294	0,00%	0,11%	2,06%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	3.541	2,22%	1,33%	1,36%	64	(1.816)	(1.885)	2,29%	-69,05%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	288.130	292.870	287.254	(876)	
2	Contribution Margin	11.615	17.537	12.417	802	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,50	3,51	0,01	0,33
CIF Payroll	1.070	1.198	1.228	30	158

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.574	8.560	(1.543)	(14)	116	1,38%	(5.786)	-40,33%	23.539	36,36%	(14.979)
2	Tabungan	145.625	420.167	409.286	409.111	224.839	(175)	(11.055)	-2,63%	263.486	180,93%	161.588	253,18%	247.523
3	Deposito	70.189	66.097	65.432	65.443	(20.386)	11	(654)	-0,99%	(4.746)	-6,76%	71.125	92,01%	(5.682)
	Total	230.159	494.707	483.292	483.114	202.911	(178)	(11.594)	-2,34%	252.954	109,90%	256.252	188,53%	226.861
	CASA	159.970	428.610	417.860	417.671	223.297	(189)	(10.939)	-2,55%	257.700	161,09%	185.127	225,61%	232.544
	(%) CASA	69,50%	86,64%	86,46%	86,45%									
	FDR	49,05%	25,46%	26,16%	26,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.392	12.478		87	(327)	-2,55%	(165)	-1,30%	-	0,00%	12.478
2	Giro ISE	2.499	1.709	1.714	1.717		3	8	0,47%	(782)	-31,29%		0,00%	1.717
3	Tabungan ISE	9.095	10.047	9.628	9.712		84	(335)	-3,33%	617	6,78%		0,00%	9.712
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.444	-	-	0	-439	-77	-4.804	77	21.257	67,95%	(6.813)
	KUR	17.796	13.144	13.067	-	-	0	-433	-77	-4.729	77	19.713	66,29%	(6.646)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	14.417	345	993	648	1.707	746	9.239	247	22.093	65,26%	(7.676)
	Cilem	3.578	9.897	10.259	-	484	484	1.123	362	6.681	121	15.061	68,12%	(4.801)
	Gadai	1.600	3.774	4.158	345	509	164	584	384	2.557	125	7.032	59,12%	(2.875)
4	CFG	88.436	97.737	97.583	200	150	-50	1.409	-153	9.147	303	112.870	86,46%	(15.287)
	CF 1	19.579	25.688	25.600	-	-	0	240	-89	6.021	89	22.651	113,02%	2.949
	Total Griya	14.822	14.966	14.935	-	-	0	0	-32	112	32	15.677	95,26%	(743)
	• Total Non Program	14.371	14.544	14.512	-	-	0	241	-32	141	32	15.162	95,71%	(650)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.665	-	-	0	240	-57	5.908	57	6.973	152,95%	3.692
	CF 2	68.857	72.048	71.984	200	150	-50	1.169	-65	3.127	215	90.220	79,79%	(18.236)
	Mitraguna & Others	68.359	70.944	70.885	200	150	-50	942	-59	2.526	209	87.538	80,98%	(16.653)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	126.445	545	1.143	598	2.677	516	13.544	627	156.258	80,92%	(29.813)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	531	6,58%	3,54%	3,68%	17	(736)	(258)			
	KUR	1.267	789	514	531	7,12%	3,91%	4,07%	17	(736)	(258)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	205	0,00%	0,00%	1,42%	205	205	205			
	Cilem	-	-	-	205	0,00%	0,00%	1,99%	205	205	205			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.470	1.419	1.446	3.079	1,66%	1,48%	3,16%	1.633	1.609	1.660			
	CF 1	117	626	649	2.283	0,60%	2,53%	8,92%	1.634	2.166	1.658			
	Total Griya	-	232	460	845	0,00%	3,07%	5,66%	385	845	612			
	Oto	117	393	189	1.439	2,46%	1,77%	13,49%	1.249	1.322	1.045			
	CF 2	1.353	794	797	796	1,96%	1,11%	1,11%	(1)	(557)	2			
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,12%	(1)	(557)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	3.815	2,42%	1,56%	3,02%	1.855	1.078	1.607	2,40%	20,45%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.860	52,35%	67,92%	68,26%	(3)	(216)	(131)			
	KUR	8.740	8.674	8.547	8.544	49,11%	65,02%	65,38%	(3)	(196)	(131)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,59%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	1.389	1,12%	1,42%	1,42%	(1)	400	(2)			
	CF 1	244	232	231	230	1,24%	0,90%	0,90%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,77%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	1,07%	-	115	-			
	CF 2	745	1.159	1.159	1.159	1,08%	1,61%	1,61%	-	413	(1)			
	Mitraguna & Others	745	1.159	1.159	1.159	1,09%	1,63%	1,63%	-	413	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,90%	(4)	183	(134)	1,40%	84,21%	-7,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	229.090	230.159	242.796	13.706	
2	Contribution Margin	3.533	4.982	(701)	(4.234)	119,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,45	3,45	0,00	0,31
CIF Payroll	1.031	700	722	22	(309)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	6.917	6.919	779	2	(320)	-4,42%	(8.633)	-55,51%	27.974	24,73%	(21.055)
2	Tabungan	146.646	155.279	177.432	177.141	10.278	(291)	21.862	14,08%	30.495	20,79%	160.366	110,46%	16.775
3	Deposito	29.176	27.653	28.614	28.614	43	0	961	3,47%	(562)	-1,93%	30.350	94,28%	(1.737)
	Total	191.374	190.171	212.962	212.674	11.100	(288)	22.503	11,83%	21.300	11,13%	218.690	97,25%	(6.017)
	CASA	162.198	162.518	184.348	184.060	11.057	(288)	21.542	13,26%	21.862	13,48%	188.340	97,73%	(4.280)
	(%) CASA	84,75%	85,46%	86,56%	86,55%									
	FDR	87,12%	105,44%	94,00%	94,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.548	10.238	10.326	89	1.778	20,80%	(3.777)	-26,78%	-	0,00%	10.326
2	Giro ISE	4.458	3.516	4.066	4.502	436	986	28,03%	44	0,98%		0,00%	4.502
3	Tabungan ISE	9.645	5.032	6.172	5.824	(347)	793	15,76%	(3.821)	-39,61%		0,00%	5.824
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.247	600	-	-600	522	-45	3.098	45	22.027	87,38%	(2.780)
	KUR	14.812	18.197	18.160	600	-	-600	555	-37	3.347	37	20.506	88,56%	(2.346)
	Non KUR	1.337	1.095	1.088	-	-	0	-33	-8	-250	8	1.522	71,48%	(434)
3	PWG	15.238	31.852	32.250	1.214	1.627	413	2.328	398	17.012	1.229	31.893	101,12%	357
	Cilem	3.814	13.153	13.545	224	563	339	1.117	392	9.731	171	17.213	78,69%	(3.668)
	Gadai	11.423	18.698	18.705	990	1.064	74	1.211	6	7.281	1.057	14.680	127,41%	4.024
4	CFG	135.343	149.379	148.682	138	525	387	3.539	-696	13.339	1.221	160.306	92,75%	(11.624)
	CF 1	16.023	19.533	19.444	138	-	-138	283	-89	3.421	89	19.094	101,83%	350
	Total Griya	9.034	11.740	11.708	-	-	0	0	-32	2.674	32	9.834	119,06%	1.874
	• Total Non Program	9.034	11.740	11.708	-	-	0	1.150	-32	2.674	32	9.834	119,06%	1.874
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.736	138	-	-138	283	-57	747	57	9.260	83,54%	(1.524)
	CF 2	119.320	129.846	129.238	-	525	525	3.256	-608	9.918	1.133	141.212	91,52%	(11.974)
	Mitraguna & Others	104.787	116.468	115.966	-	525	525	3.460	-502	11.180	1.027	124.440	93,19%	(8.474)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	200.180	1.952	2.152	200	6.388	-343	33.449	2.495	214.227	93,44%	(14.047)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	833	0,29%	2,29%	4,33%	392	787	374			
	KUR	-	460	441	833	0,00%	2,43%	4,59%	392	833	374			
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	(46)	-			
3	PWG	-	-	-	754	0,00%	0,00%	2,34%	754	754	754			
	Cilem	-	-	-	518	0,00%	0,00%	3,82%	518	518	518			
	Gadai	-	-	-	236	0,00%	0,00%	1,26%	236	236	236			
4	CFG	993	406	854	3.234	0,73%	0,57%	2,17%	2.380	2.241	2.828			
	CF 1	153	406	637	2.345	0,95%	3,26%	12,06%	1.707	2.192	1.938			
	Total Griya	15	339	341	341	0,16%	2,90%	2,91%	-	326	2			
	Oto	138	67	297	2.004	1,98%	3,81%	25,91%	1.707	1.866	1.937			
	CF 2	840	-	216	889	0,70%	0,17%	0,69%	673	49	889			
	Mitraguna & Others	840	-	216	304	0,80%	0,19%	0,26%	88	(536)	304			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	4.821	0,62%	0,65%	2,41%	3.526	3.782	3.955	2,83%	-17,71%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	481	480	479	1,61%	2,49%	2,49%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	1,00%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,29%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.151	1,59%	1,44%	1,45%	-	(5)	(332)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.151	1,79%	1,66%	1,66%	-	17	(331)			
	Mitraguna & Others	1.368	2.482	2.151	2.151	1,31%	1,85%	1,85%	-	783	(331)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.630	1,45%	1,31%	1,31%	(1)	213	(334)	1,44%	-9,47%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	168.249	191.374	193.609	25.360	
2	Contribution Margin	6.577	9.292	6.852	275	-4,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,14	3,35	3,37	0,02	0,23
CIF Payroll	1.094	1.140	1.192	52	98

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.392	9.413	642	21	128	1,37%	726	8,36%	21.655	43,47%	(12.242)
2	Tabungan	252.421	256.666	261.754	261.044	(5.161)	(709)	4.378	1,71%	8.623	3,42%	270.553	96,49%	(9.509)
3	Deposito	76.726	62.391	63.211	63.361	(10.114)	150	970	1,56%	(13.365)	-17,42%	78.055	81,17%	(14.695)
	Total	337.834	328.342	334.356	333.818	(14.632)	(538)	5.476	1,67%	(4.016)	-1,19%	370.263	90,16%	(36.445)
	CASA	261.108	265.952	271.146	270.457	(4.518)	(688)	4.506	1,69%	9.349	3,58%	292.208	92,56%	(21.751)
	(%) CASA	77,29%	81,00%	81,09%	81,02%									
	FDR	106,55%	114,80%	112,72%	112,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.404	13.386		(18)	777	6,16%	4.938	58,45%	-	0,00%	13.386
2	Giro ISE	1.077	1.162	1.108	1.123		15	(39)	-3,38%	46	4,26%		0,00%	1.123
3	Tabungan ISE	7.371	11.446	12.296	12.263		(34)	817	7,13%	4.892	66,36%		0,00%	12.263
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.322	-	1.210	1.210	275	716	-6.085	494	41.107	66,47%	(13.784)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.322	-	1.210	1.210	275	716	-6.081	494	37.670	72,53%	(10.348)
	• Local Champion	29.104	25.708	25.214	-	-	-	275	-494	-3.890	494	30.454	82,79%	(5.240)
	• Value Chain	4.299	898	2.108	-	1.210	1.210	0	1.210	-2.191	-	7.216	29,21%	(5.108)
2	MBG	23.844	26.866	26.641	-	250	250	441	-224	2.797	474	28.156	94,62%	(1.515)
	KUR	21.881	24.944	24.815	-	250	250	572	-129	2.934	379	26.074	95,17%	(1.259)
	Non KUR	1.963	1.922	1.826	-	-	0	-131	-95	-137	95	2.083	87,70%	(256)
3	PWG	18.313	36.508	36.608	1.880	1.465	-416	1.708	101	18.295	1.364	33.743	108,49%	2.865
	Cilem	9.363	19.245	19.444	150	468	317	771	199	10.081	269	21.307	91,26%	(1.863)
	Gadai	8.950	17.263	17.164	1.730	997	-733	937	-98	8.214	1.096	12.436	138,02%	4.728
4	CFG	284.398	286.972	286.314	359	866	507	-1.641	-658	1.916	1.524	293.929	97,41%	(7.615)
	CF 1	38.670	35.236	35.163	284	-	-284	141	-73	-3.507	73	39.842	88,25%	(4.680)
	Total Griya	32.928	29.492	29.429	-	-	0	0	-63	-3.499	63	33.233	88,55%	(3.804)
	• Total Non Program	32.928	29.492	29.429	-	-	0	-648	-63	-3.499	63	33.233	88,55%	(3.804)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.734	284	-	-284	141	-10	-8	10	6.609	86,76%	(875)
	CF 2	245.728	251.736	251.151	75	866	791	-1.782	-585	5.423	1.451	254.086	98,84%	(2.935)
	Mitraguna & Others	226.104	233.173	232.742	-	600	600	-2.660	-431	6.638	1.031	233.608	99,63%	(866)
	Pensiun	19.624	18.563	18.409	75	266	191	878	-154	-1.215	420	20.479	89,89%	(2.070)
	Total Pembiayaan	359.963	376.951	376.886	2.239	3.791	1.552	783	-66	16.923	3.857	396.935	94,95%	(20.049)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	256	1,32%	0,82%	0,96%	36	(58)	90			
	KUR	205	122	138	173	0,94%	0,55%	0,70%	36	(32)	52			
	Non KUR	109	45	83	83	5,56%	4,33%	4,55%	-	(26)	38			
3	PWG	-	-	-	811	0,00%	0,00%	2,22%	811	811	811			
	Cilem	-	-	-	513	0,00%	0,00%	2,64%	513	513	513			
	Gadai	-	-	-	298	0,00%	0,00%	1,74%	298	298	298			
4	CFG	4.834	8.636	3.357	11.635	1,70%	1,17%	4,06%	8.278	6.801	2.999			
	CF 1	1.936	3.537	302	2.954	5,01%	0,86%	8,40%	2.653	1.018	(582)			
	Total Griya	1.859	3.167	92	1.022	5,65%	0,31%	3,47%	929	(838)	(2.145)			
	Oto	77	370	209	1.933	1,35%	3,64%	33,71%	1.724	1.855	1.563			
	CF 2	2.897	5.099	3.056	8.681	1,18%	1,21%	3,46%	5.625	5.783	3.582			
	Mitraguna & Others	2.897	5.099	3.056	8.681	1,28%	1,31%	3,73%	5.625	5.783	3.582			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	12.788	1,43%	0,97%	3,39%	9.125	7.639	3.895	0,89%	73,77%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	591	0,47%	2,21%	2,22%	(1)	480	(43)			
	KUR	77	397	396	395	0,35%	1,59%	1,59%	(1)	317	(2)			
	Non KUR	34	237	196	196	1,74%	10,22%	10,75%	-	162	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,48%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,57%	-	(159)	-			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,88%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,19%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.551	0,80%	2,80%	2,80%	(2)	7.672	(2.281)	2,99%	-6,63%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	345.941	364.485	375.413	29.472	
2	Contribution Margin	16.153	21.658	11.504	(4.649)	28,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,19	3,26	3,27	0,01	0,08
CIF Payroll	1.936	2.537	2.616	79	680

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.947	7.988	672	41	1.287	19,21%	385	5,06%	20.152	39,64%	(12.163)
2	Tabungan	169.083	165.994	166.049	166.095	(2.296)	46	101	0,06%	(2.988)	-1,77%	184.507	90,02%	(18.412)
3	Deposito	159.534	163.489	163.347	163.347	(4.793)	0	(141)	-0,09%	3.814	2,39%	161.298	101,27%	2.050
	Total	336.221	336.184	337.343	337.431	(6.417)	87	1.247	0,37%	1.210	0,36%	365.957	92,21%	(28.526)
	CASA	176.687	172.695	173.996	174.083	(1.624)	87	1.388	0,80%	(2.603)	-1,47%	204.659	85,06%	(30.575)
	(%) CASA	52,55%	51,37%	51,58%	51,59%									
	FDR	59,93%	63,66%	63,36%	63,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	11.173	8.452	9.016	9.241	225	788	9,33%	(1.932)	-17,30%	-	0,00%	9.241
2	Giro ISE	2.226	2.662	2.713	2.755	42	93	3,50%	529	23,76%		0,00%	2.755
3	Tabungan ISE	8.944	5.787	6.299	6.482	183	695	12,01%	(2.461)	-27,52%		0,00%	6.482
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	42.681	600	600	0	991	492	1.978	108	47.802	89,29%	(5.121)
	KUR	38.741	40.577	41.071	600	600	0	1.044	495	2.331	105	45.587	90,09%	(4.516)
	Non KUR	1.963	1.612	1.610	-	-	0	-53	-2	-353	2	2.215	72,67%	(605)
3	PWG	8.703	17.233	17.235	299	534	236	638	1	8.532	533	28.179	61,16%	(10.944)
	Cilem	6.698	12.816	12.852	73	369	296	303	36	6.154	333	19.460	66,04%	(6.608)
	Gadai	2.005	4.417	4.383	226	165	-60	334	-35	2.378	200	8.719	50,27%	(4.336)
4	CFG	152.101	154.591	153.832	500	-	-500	9	-759	1.731	759	178.761	86,05%	(24.929)
	CF 1	24.823	20.454	20.407	-	-	0	-538	-46	-4.416	46	28.103	72,62%	(7.695)
	Total Griya	16.607	12.539	12.513	-	-	0	0	-26	-4.094	26	17.461	71,66%	(4.948)
	• Total Non Program	16.607	12.539	12.513	-	-	0	-125	-26	-4.094	26	17.461	71,66%	(4.948)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	7.894	-	-	0	-538	-20	-322	20	10.641	74,18%	(2.747)
	CF 2	127.278	134.138	133.425	500	-	-500	547	-713	6.147	713	150.659	88,56%	(17.234)
	Mitraguna & Others	115.000	120.110	119.524	500	-	-500	-38	-586	4.524	586	135.990	87,89%	(16.466)
	Pensiun	12.278	14.028	13.901	-	-	0	585	-127	1.622	127	14.669	94,76%	(768)
	Total Pembiayaan	201.507	214.013	213.748	1.399	1.134	-264	1.638	-266	12.241	1.400	254.742	83,91%	(40.994)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	866	654	991	0,93%	1,55%	2,32%	337	614	125			
	KUR	327	833	622	959	0,84%	1,53%	2,33%	337	631	126			
	Non KUR	50	34	32	32	2,53%	2,01%	2,01%	-	(17)	(1)			
3	PWG	-	-	-	421	0,00%	0,00%	2,44%	421	421	421			
	Cilem	-	-	-	406	0,00%	0,00%	3,16%	406	406	406			
	Gadai	-	-	-	15	0,00%	0,00%	0,34%	15	15	15			
4	CFG	2.744	3.268	2.491	7.500	1,80%	1,61%	4,88%	5.009	4.756	4.232			
	CF 1	932	577	547	2.798	3,75%	2,68%	13,71%	2.250	1.866	2.221			
	Total Griya	594	-	-	791	3,58%	0,00%	6,32%	791	196	791			
	Oto	337	577	547	2.007	4,11%	6,91%	25,42%	1.460	1.670	1.430			
	CF 2	1.812	2.691	1.943	4.703	1,42%	1,45%	3,52%	2.759	2.890	2.011			
	Mitraguna & Others	1.812	2.691	1.943	4.484	1,58%	1,62%	3,75%	2.540	2.672	1.793			
	Pensiun	-	-	-	219	0,00%	0,00%	1,57%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	8.912	1,55%	1,47%	4,17%	5.767	5.791	4.778	2,62%	37,08%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	395	500	500	1,23%	1,19%	1,17%	-	1	105			
	KUR	125	265	370	370	0,32%	0,91%	0,90%	-	245	105			
	Non KUR	374	130	130	130	19,05%	8,06%	8,08%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.350	3.031	3.028	1,02%	1,96%	1,97%	(4)	1.482	(322)			
	CF 1	114	909	714	714	0,46%	3,49%	3,50%	-	600	(195)			
	Total Griya	114	620	616	616	0,69%	4,91%	4,92%	-	502	(4)			
	Oto	-	289	98	98	0,00%	1,24%	1,24%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.314	1,12%	1,73%	1,73%	(4)	883	(128)			
	Mitraguna & Others	1.388	2.441	2.317	2.314	1,21%	1,93%	1,94%	(4)	926	(128)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.528	1,01%	1,65%	1,65%	(4)	1.483	(217)	1,39%	15,63%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	295.365	336.221	337.922	42.557	
2	Contribution Margin	8.910	13.162	8.509	(401)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,17	3,41	3,41	0,00	0,24
CIF Payroll	1.140	1.214	1.282	68	142

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	3.182	3.183	272	0	620	24,20%	(10.003)	-75,86%	20.088	15,84%	(16.905)
2	Tabungan	147.923	149.529	144.549	144.360	10.877	(189)	(5.169)	-3,46%	(3.563)	-2,41%	159.714	90,39%	(15.354)
3	Deposito	54.920	80.181	80.290	80.290	(2.429)	0	109	0,14%	25.370	46,19%	56.101	143,12%	24.189
	Total	216.028	232.273	228.021	227.833	8.720	(189)	(4.440)	-1,91%	11.804	5,46%	235.903	96,58%	(8.070)
	CASA	161.108	152.091	147.731	147.542	11.149	(189)	(4.549)	-2,99%	(13.566)	-8,42%	179.802	82,06%	(32.259)
	(%) CASA	74,58%	65,48%	64,79%	64,76%									
	FDR	99,10%	97,25%	98,89%	98,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	2.554	2.624		70	233	9,73%	34	1,32%	-	0,00%	2.624
2	Giro ISE	59	57	63	66		3	9	15,44%	8	12,77%		0,00%	66
3	Tabungan ISE	2.531	2.334	2.490	2.558		67	224	9,59%	27	1,05%		0,00%	2.558
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.806	450	350	-100	612	26	4.072	324	51.039	97,59%	(1.232)
	KUR	43.301	47.907	47.942	450	350	-100	674	36	4.642	314	48.404	99,05%	(462)
	Non KUR	2.433	1.874	1.864	-	-	0	-62	-10	-569	10	2.634	70,76%	(770)
3	PWG	2.160	7.107	7.297	20	245	225	238	190	5.137	55	9.538	76,50%	(2.241)
	Cilem	2.160	7.107	7.297	20	245	225	238	190	5.137	55	9.538	76,50%	(2.241)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	168.397	509	477	-32	-1.580	-600	2.205	1.077	173.605	97,00%	(5.208)
	CF 1	15.140	17.633	17.788	-	222	222	126	155	2.648	67	16.052	110,81%	1.736
	Total Griya	1.118	992	992	-	-	0	0	0	-126	-	1.356	73,18%	(364)
	• Total Non Program	1.118	992	992	-	-	0	-12	0	-126	-	1.356	73,18%	(364)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.795	-	222	222	126	155	2.774	67	14.696	114,29%	2.100
	CF 2	151.051	151.364	150.609	509	255	-254	-1.706	-755	-442	1.010	157.553	95,59%	(6.944)
	Mitraguna & Others	120.364	119.927	119.435	-	255	255	-2.058	-492	-929	747	126.201	94,64%	(6.766)
	Pensiun	30.687	31.437	31.174	509	-	-509	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	225.500	979	1.072	93	-730	-384	11.415	1.456	234.182	96,29%	(8.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	635	554	1.784	0,72%	1,11%	3,58%	1.230	1.454	1.148			
	KUR	190	611	529	1.619	0,44%	1,10%	3,38%	1.089	1.428	1.007			
	Non KUR	139	24	25	165	5,72%	1,31%	8,86%	141	26	141			
3	PWG	3	-	-	53	0,14%	0,00%	0,72%	53	50	53			
	Cilem	3	-	-	53	0,14%	0,00%	0,72%	53	50	53			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	4.127	0,84%	0,93%	2,45%	2.547	2.738	2.705			
	CF 1	197	679	766	1.903	1,30%	4,34%	10,70%	1.137	1.706	1.224			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	1.903	1,41%	4,60%	11,33%	1.137	1.706	1.224			
	CF 2	1.192	742	814	2.224	0,79%	0,54%	1,48%	1.409	1.032	1.481			
	Mitraguna & Others	1.192	354	616	1.679	0,99%	0,51%	1,41%	1.063	487	1.325			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	5.964	0,80%	0,94%	2,64%	3.829	4.242	3.907	0,00%	100,00%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	185	191	191	1,11%	0,38%	0,38%	-	(317)	6			
	KUR	409	147	154	154	0,94%	0,32%	0,32%	-	(255)	7			
	Non KUR	100	38	37	37	4,09%	1,98%	1,99%	-	(62)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.029	0,82%	1,20%	1,20%	-	669	(138)			
	CF 1	113	249	113	113	0,75%	0,64%	0,64%	-	-	(136)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,67%	-	-	(136)			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,27%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,60%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.219	0,87%	0,98%	0,98%	-	352	(131)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	224.152	222.162	238.524	14.372	
2	Contribution Margin	7.266	10.417	8.868	1.602	-22,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,58	2,85	2,88	0,02	0,30
CIF Payroll	2.700	1.516	1.501	(15)	(1.199)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	88	88	(7)	0	58	194,17%	21	32,47%	2.674	3,28%	(2.587)
2	Tabungan	73.366	68.269	70.072	69.758	92	(314)	1.488	2,18%	(3.609)	-4,92%	79.971	87,23%	(10.213)
3	Deposito	13.172	14.189	14.080	14.080	531	0	(109)	-0,77%	908	6,90%	14.379	97,93%	(298)
	Total	86.605	82.488	84.240	83.926	615	(314)	1.438	1,74%	(2.679)	-3,09%	97.024	86,50%	(13.098)
	CASA	73.432	68.299	70.159	69.845	84	(314)	1.546	2,26%	(3.587)	-4,89%	82.645	84,51%	(12.800)
	(%) CASA	84,79%	82,80%	83,29%	83,22%									
	FDR	98,27%	110,98%	107,99%	108,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	420	420		0	25	6,37%	71	20,20%	-	0,00%	420
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	420	420		0	25	6,37%	71	20,20%	-	0,00%	420
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.077	-	330	330	367	302	5.366	28	5.032	140,64%	2.045
	Cilem	1.711	6.775	7.077	-	330	330	367	302	5.366	28	5.032	140,64%	2.045
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	83.874	-	100	100	-246	-877	507	977	91.686	91,48%	(7.813)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	83.426	-	100	100	-243	-877	328	977	90.394	92,29%	(6.968)
	Mitraguna & Others	38.271	38.205	37.627	-	100	100	-672	-578	-644	678	44.821	83,95%	(7.194)
	Pensiun	44.827	46.098	45.798	-	-	0	429	-299	972	299	45.573	100,49%	226
	Total Pembiayaan	85.106	91.544	90.969	-	430	430	121	-575	5.862	1.005	96.747	94,03%	(5.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	102	0,00%	0,00%	1,44%	102	102	102			
	Cilem	-	-	-	102	0,00%	0,00%	1,44%	102	102	102			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	2.734	0,00%	0,46%	3,26%	2.347	2.734	2.345			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	389	387	2.734	0,00%	0,46%	3,28%	2.347	2.734	2.345			
	Mitraguna & Others	-	389	387	1.629	0,00%	1,01%	4,33%	1.242	1.629	1.240			
	Pensiun	-	-	-	1.105	0,00%	0,00%	2,41%	1.105	1.105	1.105			
	Total Pembiayaan	-	389	387	2.836	0,00%	0,42%	3,12%	2.449	2.836	2.447	0,81%	74,03%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,60%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,27%	(4)	224	(5)	0,60%	-123,64%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	81.328	89.188	93.750	12.422	
2	Contribution Margin	2.872	4.188	3.962	1.090	-38,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,68	2,85	2,77	(0,07)	0,09
CIF Payroll	752	669	594	(75)	(158)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	22.860	22.885	26	25	261	1,15%	11.870	107,76%	17.115	133,71%	5.770
2	Tabungan	115.074	111.762	115.987	115.609	3.958	(378)	3.847	3,44%	535	0,46%	124.578	92,80%	(8.969)
3	Deposito	23.779	24.785	24.636	24.636	69	0	(150)	-0,60%	857	3,60%	24.677	99,83%	(41)
	Total	149.869	159.171	163.483	163.130	4.053	(353)	3.959	2,49%	13.261	8,85%	166.371	98,05%	(3.241)
	CASA	126.089	134.386	138.847	138.494	3.984	(353)	4.108	3,06%	12.405	9,84%	141.693	97,74%	(3.199)
	(%) CASA	84,13%	84,43%	84,93%	84,90%									
	FDR	105,52%	113,31%	110,30%	110,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.326	6.409	83	186	3,00%	(963)	-13,06%	-	0,00%	6.409	
2	Giro ISE	1.170	279	410	457	47	178	63,81%	(713)	-60,93%		0,00%	457	
3	Tabungan ISE	2.302	1.843	1.816	1.852	35	8	0,45%	(450)	-19,56%		0,00%	1.852	
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100	
5	CIF ISE	69	80	80	80	0	0	0,00%	11	15,94%		0,00%	80	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.458	100	-	-100	51	0	727	-	731	199,45%	727
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.458	100	-	-100	51	0	727	-	731	199,45%	727
	• Local Champion	731	554	554	100	-	-100	70	0	-177	-	731	75,83%	(177)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.299	-	300	300	425	236	6.845	64	19.012	112,03%	2.287
	KUR	11.979	19.003	19.249	-	300	300	496	247	7.270	53	16.423	117,21%	2.827
	Non KUR	2.475	2.059	2.049	-	-	0	-71	-10	-425	10	2.589	79,16%	(539)
3	PWG	2.088	8.579	8.725	66	216	150	126	146	6.637	71	9.948	87,71%	(1.223)
	Cilem	1.902	8.366	8.495	66	192	126	150	129	6.593	63	9.762	87,02%	(1.267)
	Gadai	186	213	230	-	24	24	-24	17	44	7	186	123,73%	44
4	CFG	140.874	149.252	148.845	550	972	422	-564	-407	7.971	1.379	153.851	96,75%	(5.006)
	CF 1	3.720	5.449	5.415	-	-	0	-22	-34	1.695	34	5.317	101,85%	98
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.254	-	-	0	-22	-32	956	32	4.479	94,98%	(225)
	CF 2	137.153	143.803	143.430	550	972	422	-542	-373	6.276	1.345	148.534	96,56%	(5.104)
	Mitraguna & Others	95.850	99.959	99.780	250	760	510	-1.303	-179	3.931	939	106.067	94,07%	(6.286)
	Pensiun	41.304	43.844	43.649	300	212	-88	761	-195	2.345	407	42.468	102,78%	1.182
	Total Pembiayaan	158.147	180.352	180.327	716	1.488	772	38	-25	22.180	1.513	183.542	98,25%	(3.215)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,20%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,20%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	636	0,16%	0,00%	2,99%	636	613	636			
	KUR	24	-	-	549	0,20%	0,00%	2,85%	549	525	549			
	Non KUR	-	-	-	87	0,00%	0,00%	4,26%	87	87	87			
3	PWG	-	-	-	165	0,00%	0,00%	1,89%	165	165	165			
	Cilem	-	-	-	165	0,00%	0,00%	1,94%	165	165	165			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	3.397	0,45%	1,13%	2,28%	1.715	2.762	1.936			
	CF 1	195	110	334	735	5,25%	6,13%	13,57%	401	540	625			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	735	5,92%	7,79%	17,28%	401	540	625			
	CF 2	441	1.352	1.348	2.662	0,32%	0,94%	1,86%	1.314	2.222	1.311			
	Mitraguna & Others	441	1.183	1.348	2.209	0,46%	1,35%	2,21%	860	1.768	1.026			
	Pensiun	-	169	-	454	0,00%	0,00%	1,04%	454	454	285			
	Total Pembiayaan	660	1.510	1.729	4.245	0,42%	0,96%	2,35%	2.516	3.586	2.735	1,37%	41,89%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,69%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-675,63%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	192.100	162.108	181.740	(10.360)	
2	Contribution Margin	7.193	10.133	7.051	(142)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,37	3,39	0,02	0,70
CIF Payroll	2.203	1.014	1.039	25	(1.164)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.375	4.140	(1.908)	(234)	(2.364)	-36,34%	(2.649)	-39,02%	14.374	28,81%	(10.233)
2	Tabungan	175.767	198.253	203.276	202.747	4.592	(529)	4.494	2,27%	26.980	15,35%	191.167	106,06%	11.580
3	Deposito	41.842	50.886	50.556	50.558	(773)	1	(329)	-0,65%	8.715	20,83%	42.458	119,08%	8.099
	Total	224.399	255.644	258.207	257.445	1.911	(761)	1.801	0,70%	33.046	14,73%	247.999	103,81%	9.446
	CASA	182.557	204.758	207.651	206.888	2.684	(763)	2.130	1,04%	24.331	13,33%	205.541	100,66%	1.347
	(%) CASA	81,35%	80,09%	80,42%	80,36%									
	FDR	108,91%	102,51%	101,14%	101,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.610	5.562		(48)	(631)	-10,19%	1.479	36,23%	-	0,00%	5.562
2	Giro ISE	1.486	3.178	2.672	2.679		6	(499)	-15,71%	1.193	80,24%	-	0,00%	2.679
3	Tabungan ISE	2.597	3.016	2.938	2.883		(55)	(132)	-4,38%	287	11,05%	-	0,00%	2.883
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.048	-	690	690	-1.166	371	-685	319	103.342	93,91%	(6.295)
	KUR	92.544	90.757	91.152	-	690	690	-934	395	-1.392	295	97.667	93,33%	(6.514)
	Non KUR	5.189	5.919	5.895	-	-	0	-232	-24	706	24	5.676	103,87%	219
3	PWG	10.721	22.181	22.527	1.223	718	-505	1.305	346	11.806	373	32.125	70,12%	(9.598)
	Cilem	6.388	13.681	13.891	288	282	-6	943	210	7.503	72	21.573	64,39%	(7.681)
	Gadai	4.333	8.500	8.636	935	436	-499	362	135	4.303	301	10.553	81,84%	(1.917)
4	CFG	134.342	140.777	139.168	1.429	250	-1.179	1.543	-1.609	4.826	1.859	156.757	88,78%	(17.589)
	CF 1	27.563	25.063	24.957	-	-	0	-271	-106	-2.606	106	32.202	77,50%	(7.245)
	Total Griya	18.820	16.452	16.401	-	-	0	0	-51	-2.419	51	21.615	75,88%	(5.214)
	• Total Non Program	5.808	4.898	4.867	-	-	0	-59	-32	-942	32	6.766	71,93%	(1.899)
	• Program	13.012	11.553	11.534	-	-	0	-124	-19	-1.478	19	14.849	77,68%	(3.315)
	Oto	8.743	8.611	8.556	-	-	0	-271	-55	-187	55	10.587	80,81%	(2.031)
	CF 2	106.779	115.714	114.211	1.429	250	-1.179	1.813	-1.502	7.432	1.752	124.556	91,70%	(10.344)
	Mitraguna & Others	66.464	74.478	73.478	1.039	250	-789	1.897	-1.000	7.014	1.250	82.423	89,15%	(8.944)
	Pensiun	40.315	41.236	40.733	390	-	-390	-84	-503	418	503	42.133	96,68%	(1.400)
	Total Pembiayaan	244.391	262.053	261.161	2.652	1.658	-994	1.571	-892	16.770	2.550	293.820	88,88%	(32.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	2.596	0,95%	0,81%	2,68%	1.816	1.666	1.651			
	KUR	830	846	683	2.157	0,90%	0,75%	2,37%	1.474	1.328	1.311			
	Non KUR	101	100	97	439	1,95%	1,64%	7,45%	342	338	339			
3	PWG	7	-	-	115	0,06%	0,00%	0,51%	115	109	115			
	Cilem	-	-	-	29	0,00%	0,00%	0,21%	29	29	29			
	Gadai	7	-	-	86	0,15%	0,00%	1,00%	86	80	86			
4	CFG	949	1.067	1.430	6.861	0,71%	1,02%	4,93%	5.431	5.912	5.794			
	CF 1	949	1.067	983	3.103	3,44%	3,92%	12,43%	2.119	2.154	2.036			
	Total Griya	745	834	757	2.190	3,96%	4,60%	13,36%	1.433	1.446	1.356			
	Oto	204	232	226	912	2,34%	2,63%	10,66%	686	708	680			
	CF 2	-	-	446	3.758	0,00%	0,39%	3,29%	3.312	3.758	3.758			
	Mitraguna & Others	-	-	446	3.588	0,00%	0,60%	4,88%	3.141	3.588	3.588			
	Pensiun	-	-	171	171	0,00%	0,00%	0,42%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	9.572	0,81%	0,84%	3,67%	7.363	7.603	7.560	0,17%	95,40%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	850	1,10%	0,87%	0,88%	13	(228)	(156)			
	KUR	744	631	547	547	0,80%	0,60%	0,60%	-	(198)	(84)			
	Non KUR	334	375	290	303	6,43%	4,89%	5,14%	13	(31)	(72)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,08%	-	7	-			
4	CFG	793	1.876	1.861	2.302	0,59%	1,32%	1,65%	441	1.510	427			
	CF 1	666	701	687	684	2,42%	2,74%	2,74%	(3)	18	(17)			
	Total Griya	558	559	557	554	2,96%	3,38%	3,38%	(3)	(4)	(5)			
	Oto	108	142	130	130	1,24%	1,51%	1,52%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,42%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,20%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.159	0,79%	1,03%	1,21%	454	1.217	271	3,68%	-204,52%	2,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.797	251.305	262.140	23.343	
2	Contribution Margin	8.675	12.827	11.488	2.813	-32,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,75	2,95	3,00	0,05	0,25
CIF Payroll	1.255	1.469	1.587	118	332

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.549	2.563	261	14	(269)	-9,51%	(1.074)	-29,53%	9.639	26,59%	(7.076)
2	Tabungan	133.319	154.882	154.634	154.467	2.042	(167)	(415)	-0,27%	21.148	15,86%	144.556	106,86%	9.912
3	Deposito	34.970	33.332	33.332	33.332	560	0	0	0,00%	(1.638)	-4,68%	36.234	91,99%	(2.902)
	Total	171.926	191.046	190.515	190.362	2.862	(153)	(684)	-0,36%	18.436	10,72%	190.428	99,97%	(66)
	CASA	136.957	157.715	157.183	157.030	2.302	(153)	(684)	-0,43%	20.074	14,66%	154.194	101,84%	2.836
	(%) CASA	79,66%	82,55%	82,50%	82,49%									
	FDR	77,08%	67,13%	66,86%	66,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.211	2.192		(19)	(110)	-4,76%	157	7,74%	-	0,00%	2.192
2	Giro ISE	95	517	517	527		10	10	1,93%	432	455,37%	-	0,00%	527
3	Tabungan ISE	1.439	1.285	1.194	1.165		(29)	(120)	-9,31%	(274)	-19,06%	-	0,00%	1.165
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%	-	0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%	-	0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.442	-	-	0	-1.287	-126	-503	126	21.588	85,43%	(3.146)
	KUR	17.446	17.524	17.404	-	-	0	-984	-119	-42	119	19.977	87,12%	(2.573)
	Non KUR	1.500	1.044	1.038	-	-	0	-302	-6	-462	6	1.611	64,43%	(573)
3	PWG	1.695	7.408	7.482	97	185	87	354	74	5.788	110	6.399	116,93%	1.084
	Cilem	1.695	7.408	7.482	97	185	87	354	74	5.788	110	6.399	116,93%	1.084
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.457	130	95	-35	-2.978	-816	-10.418	911	115.400	87,92%	(13.943)
	CF 1	3.054	2.795	2.780	-	-	0	-55	-15	-274	15	3.488	79,72%	(707)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.905	-	-	0	-55	-15	-208	15	2.433	78,29%	(528)
	CF 2	108.821	99.477	98.677	130	95	-35	-2.923	-801	-10.144	896	111.912	88,17%	(13.235)
	Mitraguna & Others	34.866	41.418	40.989	130	65	-65	-115	-429	6.123	494	37.641	108,89%	3.348
	Pensiun	73.955	58.059	57.688	-	30	30	-2.808	-371	-16.267	401	74.271	77,67%	(16.583)
	Total Pembiayaan	132.514	128.248	127.381	227	280	52	-3.910	-867	-5.134	1.147	143.386	88,84%	(16.005)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	530	94	166	1,59%	0,51%	0,90%	72	(136)	(364)			
	KUR	199	530	94	119	1,14%	0,54%	0,69%	25	(80)	(411)			
	Non KUR	102	-	-	47	6,82%	0,00%	4,51%	47	(55)	47			
3	PWG	-	-	-	177	0,00%	0,00%	2,36%	177	177	177			
	Cilem	-	-	-	177	0,00%	0,00%	2,36%	177	177	177			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	4.341	0,05%	1,21%	4,28%	3.107	4.282	2.472			
	CF 1	54	31	28	254	1,76%	1,01%	9,13%	226	200	223			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	254	2,55%	1,47%	13,32%	226	200	223			
	CF 2	5	1.838	1.206	4.087	0,00%	1,21%	4,14%	2.881	4.082	2.249			
	Mitraguna & Others	5	1.758	1.125	2.691	0,01%	2,72%	6,56%	1.565	2.686	933			
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.316	1.396	1.316			
	Total Pembiayaan	360	2.399	1.328	4.684	0,27%	1,04%	3,68%	3.356	4.324	2.285	3,78%	-2,79%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	328	366	364	0,37%	1,97%	1,98%	(2)	295	36			
	KUR	60	232	366	364	0,34%	2,09%	2,09%	(2)	305	133			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	1.169	8,75%	0,62%	1,15%	537	(8.619)	(1.450)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	1.169	8,99%	0,64%	1,18%	537	(8.616)	(1.450)			
	Mitraguna & Others	915	322	322	860	2,62%	0,78%	2,10%	537	(55)	537			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,20%	535	(8.324)	(1.413)	2,09%	-73,39%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	158.832	172.251	185.690	26.858	
2	Contribution Margin	137	2.198	7.784	7.647	-5581,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,30	2,51	2,54	0,03	0,23
CIF Payroll	1.529	1.525	1.521	(4)	(8)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.485	1.478	(204)	(7)	(836)	-36,14%	(1.361)	-47,94%	7.495	19,72%	(6.017)
2	Tabungan	118.896	130.042	130.226	129.900	5.288	(326)	(143)	-0,11%	11.003	9,25%	132.336	98,16%	(2.437)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,26%	13.338	116,66%	2.222
	Total	134.257	147.901	147.270	146.937	4.937	(333)	(964)	-0,65%	12.680	9,44%	153.169	95,93%	(6.232)
	CASA	121.735	132.356	131.710	131.377	5.084	(333)	(979)	-0,74%	9.642	7,92%	139.831	93,95%	(8.454)
	(%) CASA	90,67%	89,49%	89,43%	89,41%									
	FDR	193,63%	185,65%	187,01%	187,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	3.819	3.889		70	(112)	-2,80%	(36)	-0,90%	-	0,00%	3.889
2	Giro ISE	2.210	1.269	843	784		(58)	(485)	-38,20%	(1.426)	-64,52%		0,00%	784
3	Tabungan ISE	1.714	2.732	2.976	3.105		129	373	13,64%	1.391	81,11%		0,00%	3.105
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	• Local Champion	155	61	61	-	-	0	-9	0	-94	-	155	39,60%	(94)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	71.985	930	900	-30	841	481	-4.276	419	76.854	93,66%	(4.870)
	KUR	69.790	66.016	66.304	930	700	-230	1.010	288	-3.486	412	70.240	94,40%	(3.937)
	Non KUR	6.471	5.488	5.681	-	200	200	-168	193	-790	7	6.614	85,90%	(933)
3	PWG	2.698	8.741	8.896	45	200	155	301	154	6.197	46	11.023	80,70%	(2.127)
	Cilem	2.698	8.741	8.896	45	200	155	301	154	6.197	46	11.023	80,70%	(2.127)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	194.472	714	877	163	1.026	197	13.626	680	199.512	97,47%	(5.040)
	CF 1	24.361	31.792	31.686	99	20	-79	41	-106	7.325	126	26.703	118,66%	4.983
	Total Griya	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Total Non Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	12	4.445	112,49%	555
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	26.394	99	20	-79	41	-94	6.191	114	21.897	120,54%	4.497
	CF 2	156.485	162.483	162.785	615	857	242	985	303	6.301	554	172.808	94,20%	(10.023)
	Mitraguna & Others	140.742	148.597	149.027	615	857	242	1.270	431	8.285	426	155.396	95,90%	(6.369)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	275.414	1.688	1.977	289	2.160	832	15.453	1.145	287.544	95,78%	(12.130)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	439	551	1.605	0,00%	0,77%	2,23%	1.055	1.605	1.166			
	KUR	-	398	511	1.155	0,00%	0,77%	1,74%	644	1.155	757			
	Non KUR	-	41	40	450	0,00%	0,73%	7,92%	410	450	409			
3	PWG	-	-	-	48	0,00%	0,00%	0,54%	48	48	48			
	Cilem	-	-	-	48	0,00%	0,00%	0,54%	48	48	48			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	6.855	2,52%	1,36%	3,52%	4.211	2.292	4.717			
	CF 1	1.171	1.100	1.509	5.061	4,81%	4,75%	15,97%	3.551	3.889	3.960			
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20			
	Oto	766	1.100	1.130	5.040	3,79%	4,27%	19,10%	3.910	4.274	3.940			
	CF 2	3.391	1.038	1.134	1.794	2,17%	0,70%	1,10%	660	(1.597)	756			
	Mitraguna & Others	3.391	1.038	1.134	1.430	2,41%	0,76%	0,96%	296	(1.962)	392			
	Pensiun	-	-	-	365	0,00%	0,00%	2,65%	365	365	365			
	Total Pembiayaan	4.563	2.577	3.194	8.508	1,76%	1,16%	3,09%	5.314	3.946	5.931	0,32%	89,74%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	519	518	518	0,06%	0,72%	0,72%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,78%	-	473	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.455	2.527	2.527	1,49%	1,30%	1,30%	-	(175)	72			
	CF 1	362	709	781	781	1,49%	2,46%	2,46%	-	418	72			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	781	1,79%	2,95%	2,96%	-	418	72			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,07%	1,07%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,18%	1,17%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.045	1,06%	1,11%	1,11%	-	298	72	1,20%	-8,77%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	259.177	264.312	275.722	16.545	
2	Contribution Margin	6.882	9.653	9.202	2.320	-33,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,74	3,22	3,23	0,01	0,49
CIF Payroll	631	1.520	1.542	22	911

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	202.766	349.157	680.846	478.080	
2	Contribution Margin	3.215	4.424	3.608	393	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,18	3,46	3,64	0,18	0,46
CIF Payroll	208	943	668	(275)	460

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.268	1.289	657	21	263	25,65%	(219)	-14,51%	4.003	32,20%	(2.714)
2	Tabungan	77.097	95.902	97.556	97.101	2.511	(455)	1.199	1,25%	20.004	25,95%	82.429	117,80%	14.672
3	Deposito	8.333	13.467	13.507	13.507	(12)	0	40	0,30%	5.174	62,10%	9.029	149,59%	4.478
	Total	86.937	110.395	112.331	111.897	3.155	(434)	1.502	1,36%	24.960	28,71%	95.461	117,22%	16.436
	CASA	78.604	96.928	98.824	98.389	3.167	(434)	1.462	1,51%	19.785	25,17%	86.431	113,84%	11.958
	(%) CASA	90,42%	87,80%	87,98%	87,93%									
	FDR	27,35%	46,81%	46,04%	46,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	26.880	26.983		103	(1.183)	-4,20%	2.551	10,44%	-	0,00%	26.983
2	Giro ISE	1.505	1.023	1.144	1.191		48	169	16,49%	(314)	-20,85%		0,00%	1.191
3	Tabungan ISE	19.127	23.343	21.936	21.992		56	(1.351)	-5,79%	2.865	14,98%		0,00%	21.992
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.086	-	-	0	809	-37	10.177	37	17.599	102,77%	487
	KUR	7.722	16.929	16.893	-	-	0	644	-35	9.172	35	17.082	98,90%	(188)
	Non KUR	188	1.195	1.193	-	-	0	165	-2	1.005	2	517	230,66%	676
3	PWG	1.199	7.125	7.326	94	217	123	936	200	6.127	17	7.689	95,27%	(363)
	Cilem	1.199	7.125	7.326	94	217	123	936	200	6.127	17	7.689	95,27%	(363)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.307	249	-	-249	1.114	-115	11.634	115	24.603	106,93%	1.704
	CF 1	4.501	8.858	8.809	249	-	-249	889	-49	4.308	49	5.723	153,93%	3.086
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	• Total Non Program	108	76	76	-	-	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.733	249	-	-249	889	-49	4.340	49	5.297	164,88%	3.436
	CF 2	10.171	17.564	17.498	-	-	0	224	-66	7.327	66	18.880	92,68%	(1.382)
	Mitraguna & Others	10.171	15.574	15.515	-	-	0	233	-59	5.344	59	17.990	86,25%	(2.474)
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	51.719	343	217	-126	2.859	48	27.938	169	49.891	103,66%	1.828

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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%	0,53%	38	38	38			
	Cilem	-	-	-	38	0,00%	0,00%	0,53%	38	38	38			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	904	0,00%	0,34%	3,44%	814	904	748			
	CF 1	-	156	90	904	0,00%	1,02%	10,26%	814	904	748			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	904	0,00%	1,03%	10,35%	814	904	748			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	943	0,00%	0,17%	1,82%	852	943	787	0,00%	100,00%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	78.826	86.938	104.096	25.270	
2	Contribution Margin	469	842	1.315	846	-180,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,47	3,53	0,06	0,55
CIF Payroll	626	680	657	(23)	31

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	11.546	11.602	(210)	56	6.172	113,66%	(68.438)	-85,51%	93.470	12,41%	(81.868)
2	Tabungan	33.280	44.566	44.755	44.844	939	89	278	0,62%	11.564	34,75%	38.014	117,97%	6.830
3	Deposito	18.866	77.656	77.762	77.762	1.032	0	105	0,14%	58.895	312,17%	19.836	392,03%	57.926
	Total	132.186	127.652	134.062	134.207	1.760	145	6.555	5,13%	2.021	1,53%	151.319	88,69%	(17.112)
	CASA	113.319	49.996	56.301	56.445	729	145	6.450	12,90%	(56.874)	-50,19%	131.484	42,93%	(75.038)
	(%) CASA	85,73%	39,17%	42,00%	42,06%									
	FDR	12,66%	24,75%	23,54%	23,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	1.131	966		(164)	61	6,78%	382	65,39%	-	0,00%	966
2	Giro ISE	18	55	268	110		(158)	55	99,17%	93	526,73%		0,00%	110
3	Tabungan ISE	567	850	862	856		(6)	7	0,77%	290	51,09%		0,00%	856
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.091	34	22	-12	162	-22	2.363	45	3.778	81,81%	(687)
	Cilem	728	3.113	3.091	34	22	-12	162	-22	2.363	45	3.778	81,81%	(687)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	28.464	-	150	150	1.046	-20	12.457	170	27.778	102,47%	686
	CF 1	6.128	9.054	9.015	-	-	0	122	-40	2.886	40	7.576	118,98%	1.438
	Total Griya	4.538	7.289	7.269	-	-	0	0	-20	2.732	20	4.915	147,91%	2.355
	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.175	-	-	0	172	0	1.175	-	0	0,00%	1.175
	Oto	1.591	1.765	1.745	-	-	0	122	-20	155	20	2.662	65,57%	(916)
	CF 2	9.879	19.429	19.449	-	150	150	924	20	9.570	130	20.202	96,28%	(752)
	Mitraguna & Others	9.209	18.517	18.543	-	150	150	929	25	9.334	125	18.475	100,36%	67
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	31.555	34	172	138	1.208	-42	14.819	215	31.556	100,00%	(1)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	71	0,00%	0,00%	2,30%	71	71	71			
	Cilem	-	-	-	71	0,00%	0,00%	2,30%	71	71	71			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	851	0,00%	0,90%	2,99%	595	851	593			
	CF 1	-	-	-	190	0,00%	0,00%	2,10%	190	190	190			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	190	0,00%	0,00%	10,87%	190	190	190			
	CF 2	-	258	257	662	0,00%	1,32%	3,40%	405	662	403			
	Mitraguna & Others	-	258	257	662	0,00%	1,39%	3,57%	405	662	403			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	922	0,00%	0,81%	2,92%	666	922	664	0,29%	90,02%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	169.744	132.186	119.984	(49.760)	
2	Contribution Margin	2.612	3.601	1.417	(1.195)	45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,45	3,52	0,07	0,47
CIF Payroll	315	705	731	26	416

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	286	286	(2.713)	0	(86)	-23,14%	(1.462)	-83,63%	8.707	3,29%	(8.421)
2	Tabungan	52.637	67.696	67.801	67.545	3.154	(256)	(151)	-0,22%	14.908	28,32%	59.126	114,24%	8.419
3	Deposito	30.502	32.660	31.811	31.823	(207)	12	(838)	-2,56%	1.321	4,33%	31.501	101,02%	321
	Total	84.886	100.728	99.897	99.653	234	(244)	(1.075)	-1,07%	14.767	17,40%	99.334	100,32%	319
	CASA	54.385	68.068	68.087	67.831	442	(256)	(237)	-0,35%	13.446	24,72%	67.833	100,00%	(2)
	(%) CASA	64,07%	67,58%	68,16%	68,07%									
	FDR	15,32%	28,93%	29,54%	29,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec 25)				Target Dec 25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.152	1.213	1.234	21	82	7,11%	(745)	-37,65%	-	0,00%	1.234
2	Giro ISE	1.572	313	317	317	0	4	1,12%	(1.255)	-79,84%		0,00%	317
3	Tabungan ISE	407	839	896	917	21	78	9,35%	510	125,23%		0,00%	917
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.732	31	151	119	169	116	4.804	34	5.655	136,74%	2.077
	Cilem	2.928	7.616	7.732	31	151	119	169	116	4.804	34	5.655	136,74%	2.077
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	21.776	517	320	-197	925	250	11.698	70	18.905	115,18%	2.870
	CF 1	3.825	6.546	6.519	247	-	-247	135	-27	2.694	27	4.911	132,75%	1.608
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
	• Total Non Program	789	1.474	1.473	-	-	0	-3	-2	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	5.046	247	-	-247	135	-26	2.010	26	3.839	131,44%	1.207
	CF 2	6.254	14.979	15.257	270	320	50	789	278	9.003	42	13.995	109,02%	1.262
	Mitraguna & Others	5.039	13.436	13.705	-	300	300	660	269	8.666	31	11.989	114,31%	1.716
	Pensiun	1.215	1.544	1.552	270	20	-250	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	29.508	549	471	-78	1.094	367	16.502	104	24.560	120,15%	4.948

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	5	0,00%	0,00%	0,07%	5	5	5			
	Cilem	-	-	-	5	0,00%	0,00%	0,07%	5	5	5			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	932	0,82%	0,37%	4,28%	853	849	902			
	CF 1	83	-	79	841	2,17%	1,21%	12,90%	762	758	841			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	841	2,73%	1,56%	16,66%	762	758	841			
	CF 2	-	31	-	92	0,00%	0,00%	0,60%	92	92	61			
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,67%	92	92	61			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	938	0,64%	0,27%	3,18%	858	855	907	8,14%	-156,29%	5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	45	45	0,00%	0,21%	0,21%	-	45	31			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	45	45	0,00%	0,30%	0,30%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,33%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.327	86.720	102.593	29.266	
2	Contribution Margin	849	1.421	1.472	623	-73,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,29	3,46	3,49	0,03	0,20
CIF Payroll	477	546	557	11	80