

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	125.777	132.878	(4.060)	7.101	4.013	3,11%	(22.988)	-14,75%	346.235	38,38%	(213.356)
2	Tabungan	1.803.617	1.980.739	1.991.459	1.992.590	51.335	1.131	11.851	0,60%	188.973	10,48%	2.083.113	95,65%	(90.524)
3	Deposito	681.198	762.342	763.648	755.997	(32.431)	(7.651)	(6.345)	-0,83%	74.800	10,98%	699.248	108,12%	56.749
Total		2.640.681	2.871.948	2.880.884	2.881.466	14.844	582	9.518	0,33%	240.785	9,12%	3.128.596	92,10%	(247.130)
CASA		1.959.483	2.109.605	2.117.236	2.125.468	47.274	8.232	15.863	0,75%	165.985	8,47%	2.429.348	87,49%	(303.880)
(% CASA		74,20%	73,46%	73,49%	73,76%									
FDR		99,99%	104,53%	104,37%	104,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.830	81.538		(5.292)	(1.132)	-1,37%	15.928	24,28%	95.806	85,11%	(14.268)
2	Giro ISE	23.758	19.536	20.310	19.904		(406)	369	1,89%	(3.854)	-16,22%	42.060	47,32%	(22.155)
3	Tabungan ISE	30.646	53.467	56.853	51.966		(4.887)	(1.500)	-2,81%	21.320	69,57%	34.843	149,14%	17.123
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.179	900	907	7	3.622	268	19.781	639	115.782	86,52%	(15.603)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.771	900	907	7	3.623	268	10.237	639	85.508	88,61%	(9.738)
	• Local Champion	62.373	72.430	72.738	900	907	7	3.655	308	10.365	599	71.843	101,25%	895
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	388.945	1.015	2.390	1.375	2.543	101	20.886	2.289	422.292	92,10%	(33.347)
	KUR	343.457	362.300	362.421	1.015	2.330	1.315	1.434	121	18.964	2.209	394.978	91,76%	(32.557)
	Non KUR	24.602	26.544	26.524	-	60	60	1.108	-20	1.922	80	27.314	97,11%	(790)
3	PWG	200.888	356.932	364.440	19.356	22.219	2.864	19.828	7.508	163.552	14.711	371.423	98,12%	(6.983)
	Cilem	92.590	195.267	198.993	3.773	7.536	3.763	15.699	3.727	106.403	3.809	231.018	86,14%	(32.025)
	Gadai	108.298	161.666	165.447	15.583	14.683	-899	4.129	3.781	57.149	10.902	140.405	117,84%	25.042
4	CFG	1.991.066	2.156.369	2.153.318	9.123	14.893	5.771	11.052	-3.050	162.253	17.944	2.211.667	97,36%	(58.349)
	CF 1	271.158	283.057	282.738	1.306	720	-585	1.942	-319	11.580	1.039	309.258	91,42%	(26.520)
	Total Griya	236.939	232.575	232.660	-	700	700	0	84	-4.279	616	255.971	90,89%	(23.311)
	• Total Non Program	155.508	155.596	155.866	-	700	700	-2.038	269	358	431	163.915	95,09%	(8.050)
	• Program	81.431	76.979	76.974	-	-	0	-302	-185	-4.637	185	92.056	83,42%	(15.262)
	Oto	34.219	50.482	50.078	1.306	20	-1.285	1.942	-403	15.860	424	53.287	93,98%	(3.209)
	CF 2	1.719.908	1.873.311	1.870.580	7.817	14.173	6.356	9.111	-2.731	150.672	16.904	1.902.409	98,33%	(31.829)
	Mitraguna & Others	1.474.657	1.605.638	1.603.819	7.105	12.928	5.823	8.035	-1.819	129.162	14.747	1.638.476	97,88%	(34.657)
	Pensiun	245.250	267.674	266.761	712	1.245	533	1.076	-912	21.511	2.157	263.933	101,07%	2.828
Total Pembiayaan		2.640.411	3.002.055	3.006.882	30.393	40.410	10.016	37.045	4.827	366.472	35.582	3.121.164	96,34%	(114.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	19.772	0,62%	2,50%	5,08%	10.057	17.497	10.057			
	KUR	1.785	8.311	8.311	17.599	0,52%	2,29%	4,86%	9.288	15.814	9.288			
	Non KUR	489	1.404	1.404	2.173	1,99%	5,29%	8,19%	769	1.683	769			
3	PWG	10	-	-	8.631	0,00%	0,00%	2,37%	8.631	8.621	8.631			
	Cilem	10	-	-	7.207	0,01%	0,00%	3,62%	7.207	7.197	7.207			
	Gadai	-	-	-	1.423	0,00%	0,00%	0,86%	1.423	1.423	1.423			
4	CFG	19.717	28.500	30.393	59.486	0,99%	1,41%	2,76%	29.093	39.769	30.986			
	CF 1	13.249	16.070	16.284	20.760	4,89%	5,75%	7,34%	4.476	7.511	4.689			
	Total Griya	12.780	15.301	15.217	16.826	5,39%	6,54%	7,23%	1.608	4.046	1.524			
	Oto	469	769	1.066	3.934	1,37%	2,11%	7,86%	2.868	3.465	3.165			
	CF 2	6.468	12.430	14.110	38.727	0,38%	0,75%	2,07%	24.617	32.258	26.297			
	Mitraguna & Others	5.999	11.068	12.494	34.909	0,41%	0,78%	2,18%	22.415	28.910	23.841			
	Pensiun	470	1.361	1.615	3.818	0,19%	0,60%	1,43%	2.203	3.348	2.457			
Total Pembiayaan		22.002	38.215	40.108	88.572	0,83%	1,34%	2,95%	48.464	66.570	50.358	0,87%	70,37%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,05%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,21%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.335	0,70%	0,76%	0,86%	394	763	602			
	KUR	1.118	1.434	1.463	1.744	0,33%	0,40%	0,48%	281	626	311			
	Non KUR	1.455	1.300	1.478	1.591	5,91%	5,57%	6,00%	112	136	291			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.585	1,29%	1,06%	1,10%	830	(2.082)	94			
	CF 1	9.750	9.855	10.152	10.540	3,60%	3,59%	3,73%	388	790	685			
	Total Griya	9.274	9.315	9.438	9.827	3,91%	4,06%	4,22%	389	553	512			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.045	0,93%	0,67%	0,70%	442	(2.873)	(591)			
	Mitraguna & Others	14.983	12.664	11.647	12.089	1,02%	0,73%	0,75%	442	(2.894)	(575)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	51.010	1,76%	1,66%	1,70%	1.224	4.611	263	1,79%	-5,34%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	26.002	25.773	2.218	(229)	1.593	6,59%	(232)	-0,89%	42.690	60,37%	(16.917)
2	Tabungan	211.719	211.403	220.513	220.883	4.525	370	9.481	4,48%	9.164	4,33%	235.399	93,83%	(14.516)
3	Deposito	98.613	78.216	77.930	70.010	(26.842)	(7.920)	(8.206)	-10,49%	(28.603)	-29,01%	100.158	69,90%	(30.148)
	Total	336.337	313.799	324.445	316.666	(20.100)	(7.779)	2.868	0,91%	(19.671)	-5,85%	378.247	83,72%	(61.581)
	CASA	237.724	235.583	246.515	246.656	6.742	141	11.074	4,70%	8.932	3,76%	278.089	88,70%	(31.433)
	(%) CASA	70,68%	75,07%	75,98%	77,89%									
	FDR	113,34%	133,66%	129,80%	132,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	19.530	20.181		651	1.879	10,27%	4.706	30,41%	-	0,00%	20.181
2	Giro ISE	9.559	9.188	9.664	10.313		648	1.125	12,24%	753	7,88%	-	0,00%	10.313
3	Tabungan ISE	5.622	9.114	9.866	9.868		2	755	8,28%	4.246	75,53%	-	0,00%	9.868
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%	-	0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	-	-	0	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	-	-	0	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	-	-	0	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.261	-	-	0	-629	-310	-8.195	310	53.547	75,19%	(13.286)
	KUR	46.158	37.777	37.467	-	-	0	-573	-310	-8.692	310	51.001	73,46%	(13.535)
	Non KUR	2.298	2.794	2.794	-	-	0	-56	0	496	-	2.546	109,76%	249
3	PWG	20.904	27.647	28.119	861	1.909	1.048	840	472	7.214	1.437	36.253	77,56%	(8.134)
	Cilem	9.146	13.553	13.775	63	526	463	-228	222	4.629	304	21.665	63,58%	(7.890)
	Gadai	11.759	14.094	14.344	798	1.383	584	1.067	250	2.585	1.133	14.588	98,33%	(244)
4	CFG	294.292	332.720	334.280	1.950	5.377	3.427	2.166	1.560	39.988	3.817	310.587	107,63%	23.693
	CF 1	11.437	13.673	13.621	-	-	0	30	-52	2.184	52	13.443	101,33%	179
	Total Griya	7.624	9.813	9.789	-	-	0	0	-25	2.165	25	8.137	120,30%	1.652
	• Total Non Program	7.624	9.813	9.789	-	-	0	-285	-25	2.165	25	8.137	120,30%	1.652
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.833	-	-	0	30	-27	20	27	5.306	72,23%	(1.473)
	CF 2	282.855	319.047	320.659	1.950	5.377	3.427	2.137	1.612	37.804	3.765	297.144	107,91%	23.515
	Mitraguna & Others	252.904	279.776	280.564	1.950	4.282	2.332	1.839	788	27.660	3.494	265.729	105,58%	14.835
	Pensiun	29.951	39.271	40.095	-	1.095	1.095	297	824	10.144	271	31.415	127,63%	8.680
	Total Pembiayaan	381.208	419.421	421.142	2.811	7.286	4.475	7.261	1.721	39.934	5.564	426.801	98,67%	(5.659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	66	1.481	2.043	2.495	0,14%	5,03%	6,20%	452	2.428	1.014			
	KUR	66	1.317	1.944	2.396	0,14%	5,14%	6,39%	452	2.329	1.078			
	Non KUR	-	163	99	99	0,00%	3,54%	3,54%	-	99	(64)			
3	PWG	-	-	-	576	0,00%	0,00%	2,05%	576	576	576			
	Cilem	-	-	-	153	0,00%	0,00%	1,11%	153	153	153			
	Gadai	-	-	-	423	0,00%	0,00%	2,95%	423	423	423			
4	CFG	-	2.414	1.589	3.601	0,00%	0,48%	1,08%	2.012	3.601	1.187			
	CF 1	-	92	144	989	0,00%	1,05%	7,26%	845	989	897			
	Total Griya	-	-	-	305	0,00%	0,00%	3,12%	305	305	305			
	Oto	-	92	144	684	0,00%	3,72%	17,83%	540	684	592			
	CF 2	-	2.322	1.445	2.612	0,00%	0,45%	0,81%	1.167	2.612	290			
	Mitraguna & Others	-	1.933	838	1.937	0,00%	0,30%	0,69%	1.098	1.937	4			
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	6.671	0,02%	0,87%	1,58%	3.040	6.605	2.776	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,13%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,00%	-	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,80%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,58%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,74%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,85%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,59%	499	4.310	660	0,70%	56,18%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	9.029	9.074	341	44	(483)	-5,06%	4.786	111,64%	20.184	44,96%	(11.110)
2	Tabungan	160.765	165.013	170.319	169.440	(430)	(879)	4.427	2,68%	8.675	5,40%	183.329	92,42%	(13.890)
3	Deposito	65.984	39.292	39.004	39.004	(2.258)	0	(287)	-0,73%	(26.980)	-40,89%	67.399	57,87%	(28.395)
	Total	231.036	213.861	218.353	217.518	(2.347)	(835)	3.656	1,71%	(13.518)	-5,85%	270.912	80,29%	(53.395)
	CASA	165.052	174.570	179.348	178.513	(89)	(835)	3.944	2,26%	13.462	8,16%	203.513	87,72%	(25.000)
	(%) CASA	71,44%	81,63%	82,14%	82,07%									
	FDR	120,56%	147,01%	143,52%	144,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.369	2.396		28	178	8,03%	842	54,13%	-	0,00%	2.396
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!		0,00%	3
3	Tabungan ISE	1.555	2.217	2.365	2.393		28	176	7,95%	838	93,91%		0,00%	2.393
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%		0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.501	-	907	-	-71	327	4.430	580	4.308	104,48%	193
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.800	15	-	-15	275	-41	5.154	41	18.040	109,75%	1.760
	KUR	12.693	16.593	16.559	15	-	-15	-70	-34	3.866	34	15.923	104,00%	636
	Non KUR	1.952	3.247	3.241	-	-	0	345	-6	1.288	6	2.117	153,07%	1.124
3	PWG	16.365	27.522	27.846	922	1.290	368	1.216	323	11.480	967	30.835	90,31%	(2.989)
	Cilem	8.190	16.328	16.578	438	426	-12	1.079	251	8.388	175	19.829	83,61%	(3.250)
	Gadai	8.175	11.195	11.267	485	864	380	137	73	3.092	792	11.006	102,37%	261
4	CFG	247.446	262.863	261.233	796	620	-176	1.576	-1.630	13.787	2.250	264.150	98,90%	(2.917)
	CF 1	12.247	10.155	10.132	-	-	0	-71	-23	-2.115	23	14.252	71,09%	(4.120)
	Total Griya	9.062	7.492	7.489	-	-	0	0	-3	-1.573	3	9.532	78,57%	(2.042)
	• Total Non Program	9.062	7.492	7.489	-	-	0	-360	-3	-1.573	3	9.532	78,57%	(2.042)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.643	-	-	0	-71	-20	-542	20	4.720	55,99%	(2.077)
	CF 2	235.199	252.708	251.101	796	620	-176	1.648	-1.608	15.902	2.228	249.898	100,48%	1.203
	Mitraguna & Others	206.067	222.689	221.566	796	620	-176	1.518	-1.123	15.500	1.743	219.260	101,05%	2.306
	Pensiun	29.132	30.019	29.534	-	-	0	130	-485	402	485	30.638	96,40%	(1.103)
	Total Pembiayaan	278.528	314.400	313.379	1.733	2.817	1.084	2.996	-1.020	34.851	3.838	317.333	98,75%	(3.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	79	80	437	0,00%	0,40%	2,21%	358	437	358			
	KUR	-	79	80	82	0,00%	0,48%	0,49%	2	82	3			
	Non KUR	-	-	-	355	0,00%	0,00%	10,96%	355	355	355			
3	PWG	-	-	-	548	0,00%	0,00%	1,97%	548	548	548			
	Cilem	-	-	-	420	0,00%	0,00%	2,54%	420	420	420			
	Gadai	-	-	-	128	0,00%	0,00%	1,14%	128	128	128			
4	CFG	713	728	670	3.689	0,29%	0,25%	1,41%	3.019	2.976	2.961			
	CF 1	8	466	462	479	0,06%	4,55%	4,73%	17	471	13			
	Total Griya	-	257	254	254	0,00%	3,39%	3,40%	-	254	(2)			
	Oto	8	210	208	225	0,24%	7,81%	8,51%	17	217	15			
	CF 2	705	262	208	3.210	0,30%	0,08%	1,28%	3.002	2.504	2.948			
	Mitraguna & Others	705	262	208	3.210	0,34%	0,09%	1,45%	3.002	2.504	2.948			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	807	749	4.674	0,26%	0,24%	1,49%	3.925	3.961	3.867	1,18%	20,60%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,79%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-944,50%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	28.171	28.212	(952)	41	(664)	-2,30%	795	2,90%	37.560	75,11%	(9.348)
2	Tabungan	55.536	64.217	67.277	67.877	(4.016)	600	3.660	5,70%	12.341	22,22%	70.166	96,74%	(2.289)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	1	0,01%	122	2,01%	7.064	87,92%	(854)
	Total	89.042	99.304	101.658	102.300	(5.566)	641	2.996	3,02%	13.258	14,89%	114.790	89,12%	(12.490)
	CASA	82.953	93.094	95.448	96.089	(4.967)	641	2.995	3,22%	13.136	15,84%	107.726	89,20%	(11.636)
	(%) CASA	93,16%	93,75%	93,89%	93,93%									
	FDR	82,33%	98,54%	96,91%	96,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	1.122	1.049	544	(505)	(578)	-51,50%	(2.573)	-82,54%	-	0,00%	544
2	Giro ISE	560	497	144	146	1	(351)	-70,66%	(415)	-73,98%		0,00%	146
3	Tabungan ISE	2.557	626	905	399	(506)	(227)	-36,28%	(2.159)	-84,41%		0,00%	399
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.509	-	50	50	-51	-227	-312	277	22.370	78,27%	(4.861)
	KUR	16.625	17.059	16.836	-	50	50	-39	-223	212	273	20.952	80,36%	(4.116)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	7.823	181	110	-70	1.321	7	5.652	103	8.900	87,89%	(1.078)
	Cilem	2.171	7.816	7.823	181	110	-70	1.321	7	5.652	103	8.900	87,89%	(1.078)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.052	260	1.570	1.310	666	881	20.965	689	64.162	110,74%	6.890
	CF 1	13.142	15.768	16.140	-	450	450	128	372	2.999	78	15.592	103,52%	548
	Total Griya	12.152	13.369	13.771	-	450	450	0	402	1.619	48	13.324	103,36%	448
	• Total Non Program	7.615	9.249	9.658	-	450	450	-114	410	2.043	40	8.194	117,86%	1.464
	• Program	4.537	4.121	4.113	-	-	0	-42	-7	-424	7	5.130	80,19%	(1.016)
	Oto	989	2.399	2.369	-	-	0	128	-30	1.380	30	2.268	104,44%	101
	CF 2	36.945	54.402	54.911	260	1.120	860	538	509	17.966	611	48.570	113,06%	6.342
	Mitraguna & Others	31.987	49.469	50.014	260	1.120	860	590	545	18.027	575	42.422	117,90%	7.592
	Pensiun	4.958	4.933	4.897	-	-	0	-52	-36	-61	36	6.147	79,66%	(1.250)
	Total Pembiayaan	73.308	97.854	98.515	441	1.730	1.290	1.464	661	25.207	1.069	98.660	99,85%	(145)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	2.068	1,40%	9,80%	11,81%	330	1.819	838			
	KUR	249	1.229	1.660	1.954	1,50%	9,73%	11,61%	294	1.705	725			
	Non KUR	-	-	79	114	0,00%	11,62%	16,93%	35	114	114			
3	PWG	-	-	-	180	0,00%	0,00%	2,30%	180	180	180			
	Cilem	-	-	-	180	0,00%	0,00%	2,30%	180	180	180			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.058	2,00%	1,00%	1,49%	357	57	269			
	CF 1	727	789	700	505	5,53%	4,44%	3,13%	(196)	(222)	(284)			
	Total Griya	727	789	700	505	5,98%	5,24%	3,67%	(196)	(222)	(284)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	274	-	-	553	0,74%	0,00%	1,01%	553	279	553			
	Mitraguna & Others	274	-	-	250	0,86%	0,00%	0,50%	250	(24)	250			
	Pensiun	-	-	-	303	0,00%	0,00%	6,18%	303	303	303			
	Total Pembiayaan	1.250	2.018	2.439	3.306	1,71%	2,49%	3,36%	867	2.056	1.288	1,57%	53,24%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	402	4,80%	1,27%	2,30%	178	(453)	244			
	KUR	438	38	106	285	2,63%	0,62%	1,69%	179	(153)	247			
	Non KUR	417	120	119	117	34,85%	17,55%	17,46%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,77%	178	(1.055)	(170)	0,74%	3,79%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	13.056	16.910	2.186	3.854	(318)	-1,85%	(8.808)	-34,25%	36.162	46,76%	(19.252)
2	Tabungan	122.400	140.636	141.366	141.296	2.338	(70)	660	0,47%	18.896	15,44%	137.421	102,82%	3.875
3	Deposito	49.497	49.561	49.833	49.839	(2.738)	6	620	0,56%	342	0,69%	50.468	98,75%	(629)
	Total	197.616	207.425	204.256	208.045	1.785	3.790	270	0,30%	10.430	5,28%	224.051	92,86%	(16.006)
	CASA	148.118	157.864	154.422	158.206	4.523	3.784	342	0,22%	10.088	6,81%	173.583	91,14%	(15.377)
	(%) CASA	74,95%	76,11%	75,60%	76,04%									
	FDR	74,94%	87,70%	89,28%	87,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.134	13.245		111	105	0,80%	3.862	41,16%	-	0,00%	13.245
2	Giro ISE	3.509	2.112	2.134	2.196		62	84	3,97%	(1.313)	-37,43%		0,00%	2.196
3	Tabungan ISE	5.874	11.028	11.000	11.049		49	21	0,19%	5.175	88,10%		0,00%	11.049
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.435	-	-	0	-332	-121	5.533	121	39.101	103,41%	1.333
	KUR	33.390	38.124	38.003	-	-	0	-355	-121	4.613	121	37.386	101,65%	617
	Non KUR	1.512	2.432	2.432	-	-	0	23	0	920	-	1.716	141,73%	716
3	PWG	20.337	37.095	38.001	2.426	2.361	-65	1.166	907	17.664	1.454	33.298	114,13%	4.704
	Cilem	6.847	17.994	18.274	478	551	74	245	280	11.427	271	16.729	109,23%	1.544
	Gadai	13.490	19.101	19.728	1.948	1.809	-139	921	627	6.238	1.183	16.568	119,07%	3.159
4	CFG	92.645	101.402	101.097	90	218	128	711	-304	8.452	523	103.901	97,30%	(2.804)
	CF 1	21.426	20.084	20.058	-	20	20	-11	-25	-1.368	46	22.810	87,94%	(2.751)
	Total Griya	17.556	15.276	15.263	-	-	0	0	-13	-2.293	13	17.910	85,22%	(2.647)
	• Total Non Program	17.556	15.276	15.263	-	-	0	-239	-13	-2.293	13	17.910	85,22%	(2.647)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	4.795	-	20	20	-11	-12	925	32	4.900	97,87%	(104)
	CF 2	71.219	81.318	81.039	90	198	108	722	-279	9.820	477	81.092	99,93%	(53)
	Mitraguna & Others	67.517	77.732	77.496	90	198	108	759	-235	9.979	433	76.380	101,46%	1.116
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	182.369	3.216	2.579	-637	2.231	466	34.271	2.113	176.516	103,32%	5.854

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	2.561	0,38%	0,47%	6,33%	2.372	2.429	2.455			
	KUR	131	106	189	2.244	0,39%	0,50%	5,91%	2.055	2.113	2.138			
	Non KUR	-	-	-	316	0,00%	0,00%	13,01%	316	316	316			
3	PWG	-	-	-	679	0,00%	0,00%	1,79%	679	679	679			
	Cilem	-	-	-	585	0,00%	0,00%	3,20%	585	585	585			
	Gadai	-	-	-	94	0,00%	0,00%	0,47%	94	94	94			
4	CFG	616	1.495	1.745	7.494	0,67%	1,72%	7,41%	5.749	6.878	5.999			
	CF 1	588	325	659	2.688	2,74%	3,28%	13,40%	2.029	2.100	2.363			
	Total Griya	588	202	535	2.181	3,35%	3,50%	14,29%	1.646	1.593	1.979			
	Oto	-	122	123	507	0,00%	2,57%	10,58%	384	507	385			
	CF 2	28	1.170	1.086	4.805	0,04%	1,34%	5,93%	3.719	4.777	3.636			
	Mitraguna & Others	28	1.170	1.086	4.805	0,04%	1,40%	6,20%	3.719	4.777	3.636			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	10.733	0,50%	1,06%	5,89%	8.799	9.985	9.132	0,05%	99,13%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,79%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-222,19%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	184	184	(34)	0	2	1,21%	(236)	-56,21%	10.045	1,83%	(9.861)
2	Tabungan	44.796	53.465	53.037	52.624	1.206	(413)	(841)	-1,57%	7.828	17,48%	58.577	89,84%	(5.952)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	Total	73.953	59.643	59.420	59.007	1.037	(413)	(635)	-1,07%	(14.946)	-20,21%	98.196	60,09%	(39.188)
	CASA	45.216	53.647	53.221	52.808	1.173	(413)	(839)	-1,56%	7.592	16,79%	68.621	76,96%	(15.813)
	(%) CASA	61,14%	89,95%	89,57%	89,49%									
	FDR	129,31%	186,39%	189,67%	190,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.040	1.302		(738)	(917)	-41,32%	395	43,53%	-	0,00%	1.302
2	Giro ISE	390	176	179	179		0	2	1,28%	(211)	-54,17%		0,00%	179
3	Tabungan ISE	518	2.043	1.861	1.124		(738)	(919)	-44,99%	606	117,03%		0,00%	1.124
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.649	-	500	500	-363	416	-123	84	23.156	84,86%	(3.507)
	KUR	19.175	18.331	18.750	-	500	500	-552	419	-425	81	22.394	83,72%	(3.645)
	Non KUR	597	902	900	-	-	0	189	-3	303	3	762	118,11%	138
3	PWG	2.596	8.106	9.241	292	1.430	1.137	270	1.135	6.645	295	9.570	96,57%	(329)
	Cilem	2.069	5.806	6.597	18	993	975	-159	790	4.528	203	7.446	88,60%	(849)
	Gadai	527	2.300	2.644	274	437	163	429	344	2.117	92	2.124	124,49%	520
4	CFG	73.258	83.093	83.076	312	595	283	1.084	-17	9.818	612	84.432	98,39%	(1.356)
	CF 1	2.294	4.232	4.206	-	-	0	608	-26	1.912	26	3.672	114,54%	534
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512
	• Total Non Program	712	1.588	1.577	-	-	0	-23	-11	865	11	1.065	148,06%	512
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.629	-	-	0	608	-14	1.046	14	2.607	100,84%	22
	CF 2	70.963	78.861	78.870	312	595	283	476	9	7.907	586	80.759	97,66%	(1.889)
	Mitraguna & Others	52.047	61.433	61.440	150	445	295	625	8	9.393	437	60.842	100,98%	598
	Pensiun	18.916	17.428	17.430	162	150	-12	-149	1	-1.486	149	19.917	87,51%	(2.487)
	Total Pembiayaan	95.626	111.165	112.700	604	2.525	1.920	986	1.535	17.074	990	117.158	96,20%	(4.458)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	747	0,34%	1,80%	3,80%	400	680	433			
	KUR	67	286	321	682	0,35%	1,75%	3,64%	361	615	396			
	Non KUR	-	28	26	65	0,00%	2,91%	7,23%	39	65	37			
3	PWG	-	-	-	74	0,00%	0,00%	0,80%	74	74	74			
	Cilem	-	-	-	74	0,00%	0,00%	1,13%	74	74	74			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	2.104	0,00%	1,98%	2,53%	462	2.103	(204)			
	CF 1	-	-	-	354	0,00%	0,00%	8,41%	354	354	354			
	Total Griya	-	-	-	89	0,00%	0,00%	5,65%	89	89	89			
	Oto	-	-	-	265	0,00%	0,00%	10,07%	265	265	265			
	CF 2	1	2.308	1.642	1.750	0,00%	2,08%	2,22%	108	1.749	(558)			
	Mitraguna & Others	1	2.308	1.370	1.478	0,00%	2,23%	2,41%	108	1.477	(830)			
	Pensiun	-	-	272	272	0,00%	1,56%	1,56%	-	272	272			
	Total Pembiayaan	68	2.623	1.989	2.926	0,07%	1,79%	2,60%	937	2.858	303	4,10%	-57,89%	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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	135	0,91%	0,70%	0,69%	(0)	(45)	15			
	KUR	181	120	135	135	0,94%	0,74%	0,72%	(0)	(45)	15			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	488	0,19%	0,44%	0,43%	(0)	307	15	8,57%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	18.815	19.191	(958)	377	(1.832)	-8,71%	(19.388)	-50,25%	54.014	35,53%	(34.823)
2	Tabungan	168.056	194.347	182.480	183.295	20.638	814	(11.053)	-5,69%	15.239	9,07%	190.494	96,22%	(7.199)
3	Deposito	55.027	66.644	67.098	67.008	(946)		364	0,55%	11.981	21,77%	56.479	118,64%	10.529
	Total	261.662	282.015	268.393	269.494	18.734	1.101	(12.521)	-4,44%	7.832	2,99%	300.987	89,54%	(31.493)
	CASA	206.634	215.370	201.295	202.486	19.680	1.191	(12.884)	-5,98%	(4.149)	-2,01%	244.508	82,81%	(42.022)
	(%) CASA	78,97%	76,37%	75,00%	75,14%									
	FDR	64,72%	70,65%	74,48%	74,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	3.910	3.987		77	493	14,12%	948	31,17%	-	0,00%	3.987
2	Giro ISE	335	359	246	246		0	(114)	-31,63%	(89)	-26,60%		0,00%	246
3	Tabungan ISE	2.705	3.134	3.664	3.741		77	607	19,37%	1.037	38,33%		0,00%	3.741
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.991	-	-	0	-242	7	218	(7)	32.098	77,86%	(7.106)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.991	-	-	0	-242	7	218	(7)	28.908	86,45%	(3.917)
	• Local Champion	24.387	24.639	24.645	-	-	0	-238	7	259	(7)	26.347	93,54%	(1.702)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.358	-	500	500	743	317	3.417	183	25.317	100,16%	41
	KUR	20.349	23.692	24.010	-	500	500	772	318	3.661	182	23.561	101,91%	449
	Non KUR	1.592	1.349	1.348	-	-	0	-29	-1	-244	1	1.756	76,78%	(408)
3	PWG	23.945	38.099	38.410	3.433	2.495	-937	1.696	311	14.466	2.184	38.282	100,33%	128
	Cilem	8.631	16.931	17.475	360	916	556	1.195	544	8.844	372	20.185	86,57%	(2.710)
	Gadai	15.314	21.168	20.935	3.072	1.579	-1.493	501	-233	5.621	1.812	18.097	115,68%	2.838
4	CFG	98.692	111.123	111.150	1.334	680	-654	1.111	27	12.459	653	115.254	96,44%	(4.104)
	CF 1	13.574	20.547	20.743	607	250	-357	453	195	7.169	55	15.606	132,92%	5.137
	Total Griya	9.477	14.186	14.434	-	250	250	0	248	4.956	2	9.997	144,37%	4.436
	• Total Non Program	9.477	14.186	14.434	-	250	250	157	248	4.956	2	9.997	144,37%	4.436
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.309	607	-	-607	453	-52	2.212	52	5.608	112,50%	701
	CF 2	85.118	90.576	90.407	727	430	-297	658	-168	5.290	598	99.648	90,73%	(9.241)
	Mitraguna & Others	51.909	56.147	56.189	427	430	3	757	42	4.280	388	64.959	86,50%	(8.769)
	Pensiun	33.208	34.428	34.218	300	-	-300	-99	-210	1.010	210	34.690	98,64%	(472)
	Total Pembiayaan	169.351	199.247	199.910	4.766	3.675	-1.091	3.308	663	30.559	3.013	210.951	94,77%	(11.041)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	1.108	0,51%	1,74%	4,37%	673	995	1.037			
	KUR	113	11	213	898	0,55%	0,90%	3,74%	686	786	888			
	Non KUR	-	60	222	209	0,00%	16,47%	15,51%	(13)	209	647			
3	PWG	-	-	-	647	0,00%	0,00%	1,68%	647	647	149			
	Cilem	-	-	-	429	0,00%	0,00%	2,46%	429	429	429			
	Gadai	-	-	-	218	0,00%	0,00%	1,04%	218	218	218			
4	CFG	211	851	488	3.003	0,21%	0,44%	2,70%	2.515	2.792	2.152			
	CF 1	-	505	348	912	0,00%	1,70%	4,40%	564	912	408			
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)			
	Oto	-	156	-	564	0,00%	0,00%	8,94%	564	564	408			
	CF 2	211	347	140	2.091	0,25%	0,15%	2,31%	1.951	1.879	1.744			
	Mitraguna & Others	211	13	13	1.594	0,41%	0,02%	2,84%	1.580	1.382	1.581			
	Pensiun	-	334	127	497	0,00%	0,37%	1,45%	370	497	163			
	Total Pembiayaan	324	922	923	4.758	0,19%	0,46%	2,38%	3.835	4.433	3.836	0,35%	85,40%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,95%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,95%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,50%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,94%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,67%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,40%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,89%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,33%	-	2.484	187	1,28%	45,13%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.034	1.432	120	398	609	74,02%	(3.175)	-68,91%	14.468	9,90%	(13.036)
2	Tabungan	52.069	52.710	53.272	54.027	1.187	755	1.317	2,50%	1.958	3,76%	66.297	81,49%	(12.270)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	62.620	63.773	1.317	1.153	2.008	3,25%	(4.299)	-6,32%	93.052	68,53%	(29.279)
	CASA	56.676	53.533	54.306	55.459	1.307	1.153	1.926	3,60%	(1.217)	-2,15%	80.764	68,67%	(25.306)
	(%) CASA	83,26%	86,67%	86,72%	86,96%									
	FDR	200,44%	258,79%	254,82%	250,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.344	1.492		148	112	8,12%	(91)	-5,75%	-	0,00%	1.492
2	Giro ISE	116	4	5	155		150	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.339	1.338		(2)	(38)	-2,77%	(130)	-8,86%		0,00%	1.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.551	-	100	100	-445	-116	897	216	42.833	94,67%	(2.282)
	KUR	35.878	37.940	37.833	-	100	100	-396	-107	1.955	207	38.902	97,25%	(1.069)
	Non KUR	3.776	2.727	2.718	-	-	0	-49	-9	-1.058	9	3.930	69,15%	(1.212)
3	PWG	12.336	26.900	27.218	2.078	1.799	-279	289	318	14.882	1.481	22.523	120,84%	4.695
	Cilem	3.767	9.204	9.318	206	226	20	743	114	5.551	112	9.302	100,17%	16
	Gadai	8.569	17.696	17.900	1.872	1.573	-299	-454	204	9.331	1.369	13.221	135,39%	4.679
4	CFG	84.451	92.273	91.799	760	399	-361	1.205	-474	7.348	873	96.059	95,56%	(4.261)
	CF 1	4.785	7.190	7.170	-	-	0	-8	-20	2.385	20	6.182	116,00%	989
	Total Griya	4.537	6.323	6.309	-	-	0	0	-15	1.771	15	4.928	128,01%	1.381
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	649	-	-	0	-3	-1	495	1	174	372,61%	475
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.628	760	399	-361	1.213	-455	4.963	854	89.878	94,16%	(5.250)
	Mitraguna & Others	63.755	66.325	65.990	760	399	-361	997	-334	2.235	733	72.922	90,50%	(6.931)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.567	2.838	2.298	-540	1.049	-272	23.127	2.570	161.415	98,86%	(1.848)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	2.378	0,47%	1,63%	5,86%	1.716	2.190	2.076			
	KUR	48	302	528	2.098	0,13%	1,39%	5,54%	1.569	2.050	1.796			
	Non KUR	140	-	133	280	3,70%	4,88%	10,30%	147	140	280			
3	PWG	-	-	-	458	0,00%	0,00%	1,68%	458	458	458			
	Cilem	-	-	-	381	0,00%	0,00%	4,09%	381	381	381			
	Gadai	-	-	-	77	0,00%	0,00%	0,43%	77	77	77			
4	CFG	1.300	445	814	5.089	1,54%	0,88%	5,54%	4.275	3.789	4.645			
	CF 1	-	-	371	371	0,00%	5,16%	5,18%	-	371	371			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	371	371	0,00%	42,84%	43,09%	-	371	371			
	CF 2	1.300	445	443	4.718	1,63%	0,52%	5,57%	4.275	3.418	4.273			
	Mitraguna & Others	1.135	445	443	4.718	1,78%	0,67%	7,15%	4.275	3.583	4.273			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	7.925	1,09%	0,92%	4,97%	6.450	6.437	7.178	0,50%	89,87%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	472	0,00%	0,57%	1,16%	239	472	30			
	KUR	-	238	159	266	0,00%	0,42%	0,70%	107	266	28			
	Non KUR	-	204	73	205	0,00%	2,68%	7,56%	132	205	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	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	754	0,47%	0,32%	0,47%	239	111	(133)	0,59%	-25,76%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.941	4.960	(1.873)	20	943	23,47%	580	13,23%	14.235	34,84%	(9.275)
2	Tabungan	121.239	138.582	138.665	138.798	11.673	133	216	0,16%	17.559	14,48%	135.409	102,50%	3.390
3	Deposito	26.839	21.172	21.634	21.634	(118)	0	462	2,18%	(5.205)	-19,39%	27.773	77,90%	(6.138)
	Total	152.459	163.772	165.239	165.393	9.683	153	1.620	0,99%	12.934	8,48%	177.417	93,22%	(12.024)
	CASA	125.619	142.600	143.605	143.758	9.801	153	1.159	0,81%	18.139	14,44%	149.644	96,07%	(5.886)
	(%) CASA	82,40%	87,07%	86,91%	86,92%									
	FDR	80,08%	78,58%	77,96%	77,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.057	3.152		95	(25)	-0,80%	(98)	-3,03%	-	0,00%	3.152
2	Giro ISE	1.707	1.640	1.522	1.567		45	(73)	-4,45%	(140)	-8,20%		0,00%	1.567
3	Tabungan ISE	1.544	1.538	1.535	1.586		50	48	3,09%	42	2,69%		0,00%	1.586
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-306	22	14.885	97,94%	(306)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.877	-	-	0	-3	-22	-306	22	4.183	92,68%	(306)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-109	3	2.186	95,01%	(109)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.073	-	-	0	1.444	-115	-2.114	115	34.587	84,06%	(5.514)
	KUR	27.378	26.486	26.378	-	-	0	1.513	-108	-1.000	108	30.615	86,16%	(4.237)
	Non KUR	3.809	2.702	2.695	-	-	0	-69	-7	-1.113	7	3.973	67,85%	(1.277)
3	PWG	1.449	5.298	5.258	71	155	84	309	-40	3.809	195	7.317	71,86%	(2.059)
	Cilem	1.449	5.298	5.258	71	155	84	309	-40	3.809	195	7.317	71,86%	(2.059)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.906	-	1.114	1.114	-144	307	5.343	807	88.282	90,51%	(8.377)
	CF 1	26.770	24.458	24.380	-	-	0	-85	-79	-2.391	79	28.904	84,35%	(4.524)
	Total Griya	26.477	21.402	21.358	-	-	0	0	-44	-5.119	44	27.398	77,95%	(6.040)
	• Total Non Program	23.147	18.529	18.496	-	-	0	-264	-33	-4.651	33	23.633	78,26%	(5.137)
	• Program	3.330	2.873	2.862	-	-	0	-40	-11	-468	11	3.765	76,03%	(903)
	Oto	293	3.056	3.022	-	-	0	-85	-35	2.728	35	1.506	200,70%	1.516
	CF 2	47.792	55.141	55.526	-	1.114	1.114	-59	385	7.734	729	59.379	93,51%	(3.853)
	Mitraguna & Others	41.537	46.597	47.033	-	1.114	1.114	-97	436	5.496	678	51.936	90,56%	(4.903)
	Pensiun	6.255	8.544	8.493	-	-	0	38	-51	2.237	51	7.443	114,10%	1.050
	Total Pembiayaan	122.084	128.687	128.815	71	1.269	1.198	1.607	129	6.732	1.140	145.072	88,79%	(16.256)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	1.334	0,27%	3,71%	4,59%	251	1.251	621			
	KUR	83	159	731	1.089	0,30%	2,76%	4,13%	358	1.006	930			
	Non KUR	-	554	352	245	0,00%	13,01%	9,10%	(106)	245	(309)			
3	PWG	10	-	-	176	0,69%	0,00%	3,35%	176	166	176			
	Cilem	10	-	-	176	0,69%	0,00%	3,35%	176	166	176			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.336	2,19%	4,19%	2,92%	(999)	700	(766)			
	CF 1	1.522	2.499	2.687	1.667	5,68%	10,99%	6,84%	(1.020)	145	(832)			
	Total Griya	1.522	2.499	2.687	1.667	5,75%	12,56%	7,80%	(1.020)	145	(832)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	669	0,24%	1,18%	1,21%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,18%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	3.847	1,42%	3,43%	2,99%	(571)	2.117	31	0,93%	68,80%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.559	80,49%	86,01%	86,14%	-	577	-			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	-	577	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.182	1,54%	3,75%	4,06%	87	703	126			
	KUR	111	479	256	251	0,41%	0,97%	0,95%	(4)	140	(228)			
	Non KUR	368	577	839	930	9,65%	31,03%	34,51%	92	563	354			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,97%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,86%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,27%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,58%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,87%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.315	11,32%	11,83%	11,89%	86	1.490	435	1,27%	89,32%	-10,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.823	3.028	(595)	205	203	7,17%	(2.891)	-48,84%	16.485	18,37%	(13.457)
2	Tabungan	49.567	51.826	52.883	52.946	(1.999)	62	1.120	2,16%	3.379	6,82%	64.759	81,76%	(11.813)
3	Deposito	19.983	50.082	53.076	53.076	(145)	0	2.994	5,98%	33.093	165,60%	20.965	253,16%	32.111
	Total	75.469	104.733	108.782	109.050	(2.739)	268	4.316	4,12%	33.581	44,50%	102.209	106,69%	6.841
	CASA	55.486	54.651	55.706	55.974	(2.594)	268	1.322	2,42%	488	0,88%	81.244	68,90%	(25.270)
	(%) CASA	73,52%	52,18%	51,21%	51,33%									
	FDR	164,25%	131,16%	126,89%	126,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	737	737		0	(114)	-13,38%	(432)	-36,96%	-	0,00%	737
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	586	586		0	(114)	-16,27%	(408)	-41,02%		0,00%	586
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	4.961	195	129	-65	587	50	2.458	80	9.300	53,34%	(4.339)
	Cilem	2.503	4.911	4.961	195	129	-65	587	50	2.458	80	9.300	53,34%	(4.339)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.076	831	1.300	469	173	617	11.636	683	134.385	99,03%	(1.308)
	CF 1	4.796	5.941	5.917	111	-	-111	83	-23	1.122	23	6.387	92,64%	(470)
	Total Griya	4.549	4.720	4.710	-	-	0	0	-11	160	11	4.956	95,03%	(247)
	• Total Non Program	4.549	4.720	4.710	-	-	0	-44	-11	160	11	4.956	95,03%	(247)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.208	111	-	-111	83	-12	961	12	1.431	84,38%	(224)
	CF 2	116.645	126.519	127.159	720	1.300	580	90	640	10.514	660	127.997	99,35%	(838)
	Mitraguna & Others	110.497	118.905	119.614	720	1.300	580	160	710	9.118	590	120.687	99,11%	(1.072)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.037	1.026	1.429	404	760	666	14.080	763	143.781	96,00%	(5.744)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-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	-	-	-	162	0,00%	0,00%	3,26%	162	162	162			
	Cilem	-	-	-	162	0,00%	0,00%	3,26%	162	162	162			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	4.357	0,00%	2,60%	3,27%	912	4.357	2.850			
	CF 1	-	-	130	500	0,00%	2,19%	8,45%	370	500	500			
	Total Griya	-	-	-	281	0,00%	0,00%	5,97%	281	281	281			
	Oto	-	-	130	219	0,00%	10,64%	18,13%	89	219	219			
	CF 2	-	1.507	3.315	3.857	0,00%	2,62%	3,03%	542	3.857	2.350			
	Mitraguna & Others	-	1.507	3.315	3.857	0,00%	2,79%	3,22%	542	3.857	2.350			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	4.518	0,00%	2,51%	3,27%	1.074	4.518	3.011	0,79%	75,79%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-958,41%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.208	2.078	771	(129)	(583)	-21,90%	478	29,84%	16.568	12,54%	(14.489)
2	Tabungan	117.228	124.352	127.621	128.483	(5.693)	861	4.131	3,32%	11.255	9,60%	138.543	92,74%	(10.060)
3	Deposito	47.162	44.209	42.031	42.031	(74)	0	(2.178)	-4,93%	(5.131)	-10,88%	48.540	86,59%	(6.509)
	Total	165.991	171.222	171.860	172.592	(4.996)	732	1.370	0,80%	6.602	3,98%	203.651	84,75%	(31.058)
	CASA	118.829	127.013	129.829	130.561	(4.922)	732	3.548	2,79%	11.733	9,87%	155.111	84,17%	(24.549)
	(%) CASA	71,59%	74,18%	75,54%	75,65%									
	FDR	85,30%	89,69%	89,71%	89,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	5.108	3.678		(1.429)	(897)	-19,60%	611	19,93%	-	0,00%	3.678
2	Giro ISE	515	1.528	995	1.018		24	(509)	-33,35%	504	97,85%	-	0,00%	1.018
3	Tabungan ISE	2.552	3.048	4.113	2.660		(1.453)	(388)	-12,72%	108	4,22%	-	0,00%	2.660
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%	-	0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.895	-	380	380	-287	278	3.346	102	26.741	100,57%	154
	KUR	22.685	26.059	26.337	-	380	380	-266	278	3.652	102	25.722	102,39%	615
	Non KUR	863	558	558	-	-	0	-21	0	-306	-	1.019	54,73%	(461)
3	PWG	16.913	31.730	32.637	1.255	2.215	960	2.791	907	15.724	1.309	31.322	104,20%	1.315
	Cilem	9.701	21.303	21.740	326	803	477	2.741	437	12.039	366	21.277	102,18%	463
	Gadai	7.212	10.427	10.896	929	1.412	483	50	470	3.685	943	10.045	108,48%	852
4	CFG	101.109	95.227	94.647	100	35	-65	-999	-580	-6.462	615	115.283	82,10%	(20.637)
	CF 1	13.632	14.370	14.302	-	-	0	307	-68	670	68	15.375	93,02%	(1.072)
	Total Griya	12.067	11.849	11.806	-	-	0	0	-43	-261	43	12.512	94,36%	(706)
	• Total Non Program	12.067	11.849	11.806	-	-	0	-193	-43	-261	43	12.512	94,36%	(706)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.496	-	-	0	307	-25	931	25	2.863	87,20%	(366)
	CF 2	87.476	80.857	80.344	100	35	-65	-1.306	-512	-7.132	547	99.908	80,42%	(19.564)
	Mitraguna & Others	79.108	72.826	72.378	-	35	35	-1.610	-448	-6.730	483	90.268	80,18%	(17.890)
	Pensiun	8.368	8.031	7.966	100	-	-100	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.178	1.355	2.630	1.275	1.505	604	12.587	2.026	173.366	88,93%	(19.188)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	844	0,81%	2,55%	3,14%	165	654	844			
	KUR	-	-	679	787	0,00%	2,61%	2,99%	108	787	787			
	Non KUR	190	-	-	57	21,98%	0,00%	10,22%	57	(133)	57			
3	PWG	-	-	-	676	0,00%	0,00%	0,00%	676	676	676			
	Cilem	-	-	-	627	0,00%	0,00%	2,88%	627	627	627			
	Gadai	-	-	-	49	0,00%	0,00%	0,45%	49	49	49			
4	CFG	854	82	883	5.136	0,84%	0,93%	5,43%	4.252	4.281	5.054			
	CF 1	-	82	227	421	0,00%	1,58%	2,94%	194	421	339			
	Total Griya	-	70	216	381	0,00%	1,82%	3,23%	165	381	311			
	Oto	-	11	11	40	0,00%	0,42%	1,61%	29	40	29			
	CF 2	854	-	657	4.715	0,98%	0,81%	5,87%	4.058	3.860	4.715			
	Mitraguna & Others	854	-	657	4.715	1,08%	0,90%	6,51%	4.058	3.860	4.715			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	6.656	0,74%	1,02%	4,32%	5.093	5.612	6.574	0,71%	83,44%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,05%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	6,04%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-635,84%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	3.860	3.717	(318)	(143)	(237)	-5,99%	(2.345)	-38,68%	20.486	18,15%	(16.769)
2	Tabungan	115.416	132.994	130.675	131.061	5.618	386	(1.933)	-1,45%	15.645	13,56%	135.976	96,39%	(4.915)
3	Deposito	39.351	38.307	39.353	40.104	1.801	751	1.797	4,69%	753	1,91%	40.694	98,55%	(590)
	Total	160.829	175.254	173.888	174.882	7.101	994	(372)	-0,21%	14.053	8,74%	197.156	88,70%	(22.274)
	CASA	121.478	136.948	134.535	134.778	5.300	243	(2.169)	-1,58%	13.300	10,95%	156.462	86,14%	(21.684)
	(%) CASA	75,53%	78,14%	77,37%	77,07%									
	FDR	76,61%	86,29%	87,19%	86,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	3.342	2.726		(615)	(528)	-16,22%	1.245	84,08%	-	0,00%	2.726
2	Giro ISE	43	228	529	229		(300)	1	0,43%	186	436,89%		0,00%	229
3	Tabungan ISE	1.438	3.026	2.813	2.498		(315)	(529)	-17,47%	1.059	73,62%		0,00%	2.498
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.292	-	-	0	-263	-17	958	17	10.980	84,63%	(1.687)
	KUR	8.171	9.135	9.117	-	-	0	-258	-17	947	17	10.688	85,31%	(1.570)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.086	2.314	1.942	-372	1.078	564	11.616	1.379	36.072	94,50%	(1.986)
	Cilem	8.736	16.980	17.500	701	812	111	1.241	520	8.764	292	19.753	88,59%	(2.253)
	Gadai	13.734	16.542	16.586	1.613	1.130	-483	-163	44	2.852	1.087	16.319	101,64%	267
4	CFG	92.027	106.936	106.782	1.058	785	-273	1.273	-153	14.755	938	104.206	102,47%	2.576
	CF 1	36.305	37.194	37.065	-	-	0	123	-129	760	129	37.801	98,05%	(736)
	Total Griya	33.468	33.428	33.347	-	-	0	0	-81	-121	81	33.850	98,51%	(504)
	• Total Non Program	33.468	31.094	31.016	-	-	0	-80	-78	-2.452	78	33.850	91,63%	(2.834)
	• Program	-	2.334	2.331	-	-	0	332	-3	2.331	3	0	0,00%	2.331
	Oto	2.837	3.766	3.718	-	-	0	123	-48	882	48	3.951	94,11%	(233)
	CF 2	55.722	69.741	69.717	1.058	785	-273	1.150	-24	13.995	809	66.405	104,99%	3.313
	Mitraguna & Others	47.599	56.199	56.256	1.058	785	-273	849	57	8.657	728	57.188	98,37%	(933)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	151.610	3.572	2.727	-845	2.272	385	28.405	2.342	151.631	99,99%	(21)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	416	0,00%	2,62%	4,48%	172	416	322			
	KUR	-	94	244	416	0,00%	2,67%	4,56%	172	416	322			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.339	0,00%	0,00%	3,93%	1.339	1.339	1.339			
	Cilem	-	-	-	1.280	0,00%	0,00%	7,31%	1.280	1.280	1.280			
	Gadai	-	-	-	59	0,00%	0,00%	0,36%	59	59	59			
4	CFG	1.195	701	288	1.354	1,30%	0,27%	1,27%	1.065	158	652			
	CF 1	69	536	95	270	0,19%	0,25%	0,73%	175	201	(266)			
	Total Griya	69	536	95	223	0,21%	0,28%	0,67%	129	154	(313)			
	Oto	-	-	-	46	0,00%	0,00%	1,25%	46	46	46			
	CF 2	1.127	165	194	1.084	2,02%	0,28%	1,55%	890	(43)	918			
	Mitraguna & Others	1.127	165	194	1.084	2,37%	0,34%	1,93%	890	(43)	918			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	3.108	0,97%	0,35%	2,05%	2.576	1.913	2.313	0,48%	76,62%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,01%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,02%	-	93	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	850	0,87%	0,80%	0,80%	(1)	48	31			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	690	1,36%	0,99%	0,99%	(1)	(65)	33			
	Mitraguna & Others	629	470	629	628	1,32%	1,12%	1,12%	(1)	(1)	158			
	Pensiun	127	188	63	63	0,10%	0,04%	0,47%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.317	0,95%	0,87%	0,87%	(1)	142	31	0,08%	91,09%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	4.492	4.728	(610)	236	(210)	-4,25%	(2.001)	-29,74%	22.902	20,65%	(18.173)
2	Tabungan	220.302	240.640	239.489	239.029	4.326	(460)	(1.612)	-0,67%	18.727	8,50%	243.291	98,25%	(4.263)
3	Deposito	143.210	175.577	175.178	174.659	3.891	(519)	(918)	-0,52%	31.448	21,96%	144.726	120,68%	29.933
	Total	370.242	421.155	419.159	418.416	7.607	(743)	(2.740)	-0,65%	48.173	13,01%	410.919	101,82%	7.497
	CASA	227.032	245.578	243.981	243.757	3.716	(224)	(1.821)	-0,74%	16.725	7,37%	266.193	91,57%	(22.436)
	(%) CASA	61,32%	58,31%	58,21%	58,26%									
	FDR	58,19%	64,52%	65,18%	65,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	24.645	21.821		(2.825)	(553)	-2,47%	1.309	6,38%	-	0,00%	21.821
2	Giro ISE	3.669	2.672	3.875	2.877		(998)	205	7,65%	(793)	-21,60%		0,00%	2.877
3	Tabungan ISE	6.637	10.184	11.253	9.427		(1.827)	(757)	-7,44%	2.790	42,04%		0,00%	9.427
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.143	-	-	0	-1.028	-20	12.115	20	11.017	110,22%	1.126
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.576	-	-	0	-1.027	-20	2.547	20	6.232	41,33%	(3.656)
	• Local Champion	28	2.386	2.386	-	-	0	-1.007	0	2.358	-	2.969	80,36%	(583)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.919	-	-	0	870	-26	5.102	26	12.716	101,59%	203
	KUR	7.418	12.544	12.519	-	-	0	876	-25	5.101	25	12.079	103,64%	440
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	37.961	1.581	2.552	971	4.588	1.505	18.571	1.047	33.462	113,44%	4.499
	Cilem	9.334	18.717	19.148	234	949	715	3.910	431	9.814	518	20.079	95,36%	(932)
	Gadai	10.057	17.739	18.813	1.347	1.603	256	678	1.074	8.757	529	13.383	140,58%	5.430
4	CFG	188.225	210.165	210.184	808	1.795	987	1.935	18	21.959	1.777	203.074	103,50%	7.110
	CF 1	13.467	13.402	13.246	-	-	0	-139	-156	-220	156	15.350	86,29%	(2.104)
	Total Griya	8.915	8.509	8.390	-	-	0	0	-119	-526	119	9.380	89,44%	(990)
	• Total Non Program	8.915	8.509	8.390	-	-	0	-264	-119	-526	119	9.380	89,44%	(990)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.857	-	-	0	-139	-37	306	37	5.970	81,35%	(1.113)
	CF 2	174.758	196.763	196.937	808	1.795	987	2.074	174	22.179	1.621	187.724	104,91%	9.214
	Mitraguna & Others	169.164	191.102	191.312	808	1.795	987	2.115	210	22.147	1.585	180.802	105,81%	10.509
	Pensiun	5.594	5.661	5.626	-	-	0	-42	-35	32	35	6.922	81,28%	(1.296)
	Total Pembiayaan	215.460	271.730	273.206	2.389	4.347	1.958	6.365	1.476	57.746	2.870	260.269	104,97%	12.937

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	66	2,32%	0,51%	0,51%	-	(115)	0			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	857	0,00%	0,00%	0,00%	857	857	857			
	Cilem	-	-	-	761	0,00%	0,00%	3,97%	761	761	761			
	Gadai	-	-	-	97	0,00%	0,00%	0,51%	97	97	97			
4	CFG	461	-	-	1.808	0,24%	0,00%	0,86%	1.808	1.347	1.808			
	CF 1	356	-	-	1.110	2,64%	0,00%	8,38%	1.110	754	1.110			
	Total Griya	-	-	-	261	0,00%	0,00%	3,11%	261	261	261			
	Oto	356	-	-	849	7,82%	0,00%	17,48%	849	493	849			
	CF 2	105	-	-	698	0,06%	0,00%	0,35%	698	593	698			
	Mitraguna & Others	105	-	-	698	0,06%	0,00%	0,37%	698	593	698			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	2.731	0,30%	0,02%	1,00%	2.665	2.089	2.665	0,11%	88,83%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	7.282	10.491	(5.987)	3.209	5.837	125,41%	10.345	7112,54%	5.050	207,73%	5.441
2	Tabungan	93.148	116.881	120.951	120.452	2.876	(499)	3.571	3,05%	27.304	29,31%	107.697	111,84%	12.755
3	Deposito	25.397	122.898	122.534	122.654	849	120	(245)	-0,20%	97.257	382,62%	26.335	465,75%	96.319
	Total	118.690	244.434	250.767	253.597	(2.262)	2.830	9.163	3,75%	134.907	113,66%	139.082	182,34%	114.515
	CASA	93.293	121.536	128.233	130.943	(3.111)	2.710	9.407	7,74%	37.650	40,36%	112.747	116,14%	18.196
	(%) CASA	78,60%	49,72%	51,14%	51,63%									
	FDR	96,89%	56,70%	54,69%	54,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.009	1.984		(25)	(87)	-4,20%	1.167	142,72%	-	0,00%	1.984
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	1.949	1.924		(25)	(88)	-4,35%	1.140	145,35%		0,00%	1.924
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.462	330	200	-130	855	-16	5.693	216	33.908	104,58%	1.555
	KUR	28.200	33.600	33.600	330	200	-130	932	0	5.400	200	32.137	104,55%	1.463
	Non KUR	1.570	1.879	1.862	-	-	0	-77	-17	292	17	1.771	105,15%	91
3	PWG	4.527	10.075	10.022	116	69	-47	381	-52	5.495	121	11.726	85,47%	(1.704)
	Cilem	4.527	10.075	10.022	116	69	-47	381	-52	5.495	121	11.727	85,46%	(1.705)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	91.665	588	100	-488	-86	-1.376	10.964	1.476	93.904	97,62%	(2.239)
	CF 1	1.386	8.677	8.640	588	-	-588	787	-37	7.254	37	3.013	286,73%	5.627
	Total Griya	404	3.742	3.738	-	-	0	0	-4	3.334	4	820	455,68%	2.918
	• Total Non Program	404	3.742	3.738	-	-	0	-10	-4	3.334	4	820	455,68%	2.918
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.901	588	-	-588	787	-34	3.920	34	2.193	223,52%	2.709
	CF 2	79.315	84.364	83.025	-	100	100	-872	-1.339	3.710	1.439	90.890	91,35%	(7.865)
	Mitraguna & Others	60.800	65.509	64.268	-	100	100	-349	-1.241	3.468	1.341	71.191	90,28%	(6.922)
	Pensiun	18.515	18.855	18.757	-	-	0	-524	-98	242	98	19.699	95,21%	(943)
	Total Pembiayaan	114.997	138.594	137.150	1.034	369	-665	1.150	-1.445	22.152	1.814	139.538	98,29%	(2.388)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	1.852	0,72%	3,30%	5,22%	683	1.639	1.503			
	KUR	129	349	935	1.587	0,46%	2,78%	4,72%	652	1.458	1.238			
	Non KUR	85	-	234	265	5,40%	12,46%	14,24%	31	180	265			
3	PWG	-	-	-	486	0,00%	0,00%	4,85%	486	486	486			
	Cilem	-	-	-	486	0,00%	0,00%	4,85%	486	486	486			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.708	0,00%	1,82%	2,95%	1.015	2.704	2.241			
	CF 1	-	177	-	76	0,00%	0,00%	0,88%	76	76	(101)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	76	0,00%	0,00%	1,56%	76	76	(101)			
	CF 2	3	289	1.692	2.631	0,00%	2,01%	3,17%	939	2.628	2.342			
	Mitraguna & Others	3	289	1.527	1.854	0,01%	2,33%	2,89%	327	1.851	1.565			
	Pensiun	-	-	165	777	0,00%	0,88%	4,14%	612	777	777			
	Total Pembiayaan	217	816	2.861	5.046	0,19%	2,06%	3,68%	2.184	4.829	4.230	0,06%	98,25%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.887	3,10%	3,10%	3,15%	(0)	384	133			
	CF 1	-	23	197	197	0,00%	2,27%	2,28%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,53%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.691	3,16%	3,19%	3,24%	-	187	(40)			
	Mitraguna & Others	2.503	2.517	2.476	2.476	4,12%	3,78%	3,85%	-	(27)	(40)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.894	2,36%	2,17%	2,11%	(111)	179	21	0,09%	95,53%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	2.678	1.916	864	(761)	(817)	-29,90%	(1.539)	-44,55%	18.681	10,26%	(16.764)
2	Tabungan	145.385	157.293	158.621	158.463	6.451	(158)	1.170	0,74%	13.077	8,99%	166.928	94,93%	(8.465)
3	Deposito	14.811	12.473	12.413	12.414	(133)	2	(59)	-0,47%	(2.397)	-16,17%	16.208	76,59%	(3.794)
	Total	163.652	172.500	173.711	172.793	7.182	(918)	293	0,17%	9.141	5,59%	201.817	85,62%	(29.024)
	CASA	148.841	160.027	161.299	160.379	7.315	(920)	352	0,22%	11.538	7,75%	185.609	86,41%	(25.230)
	(%) CASA	90,95%	92,77%	92,85%	92,82%									
	FDR	119,93%	124,79%	123,91%	124,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.331	2.497		166	283	12,79%	(36)	-1,44%	-	0,00%	2.497
2	Giro ISE	1.520	841	789	818		29	(23)	-2,77%	(701)	-46,17%		0,00%	818
3	Tabungan ISE	1.014	1.373	1.542	1.679		138	306	22,32%	665	65,58%		0,00%	1.679
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.211	670	660	-10	701	297	2.286	363	40.296	94,83%	(2.085)
	KUR	33.748	34.564	34.821	670	600	-70	468	257	1.073	343	37.907	91,86%	(3.086)
	Non KUR	2.176	3.350	3.390	-	60	60	233	40	1.214	20	2.389	141,91%	1.001
3	PWG	12.551	26.160	26.975	2.035	1.729	-307	2.174	815	14.425	914	26.104	103,34%	871
	Cilem	6.245	14.255	14.322	127	381	254	854	67	8.076	314	17.229	83,13%	(2.907)
	Gadai	6.305	11.905	12.653	1.909	1.348	-561	1.320	748	6.348	600	8.875	142,57%	3.778
4	CFG	143.228	146.957	145.836	42	130	88	636	-1.121	2.609	1.251	160.820	90,68%	(14.984)
	CF 1	29.589	26.185	26.067	-	-	0	-145	-118	-3.522	118	34.824	74,85%	(8.757)
	Total Griya	26.165	23.465	23.369	-	-	0	0	-97	-2.797	97	30.110	77,61%	(6.742)
	• Total Non Program	3.355	2.399	2.389	-	-	0	-40	-10	-966	10	4.324	55,25%	(1.935)
	• Program	22.810	21.066	20.979	-	-	0	-169	-87	-1.831	87	25.786	81,36%	(4.807)
	Oto	3.424	2.720	2.698	-	-	0	-145	-21	-725	21	4.714	57,25%	(2.015)
	CF 2	113.639	120.772	119.769	42	130	88	781	-1.003	6.131	1.133	125.996	95,06%	(6.227)
	Mitraguna & Others	94.023	97.434	96.604	42	130	88	125	-830	2.580	960	105.113	91,90%	(8.510)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	215.246	2.747	2.519	-229	3.495	-9	18.975	2.528	231.787	92,86%	(16.542)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	2.359	1,77%	1,11%	6,17%	1.937	1.724	2.268			
	KUR	580	91	417	2.356	1,72%	1,21%	6,77%	1.939	1.776	2.265			
	Non KUR	55	-	5	3	2,54%	0,15%	0,09%	(2)	(52)	3			
3	PWG	-	-	-	1.347	0,00%	0,00%	4,99%	1.347	1.347	1.347			
	Cilem	-	-	-	1.237	0,00%	0,00%	8,64%	1.237	1.237	1.237			
	Gadai	-	-	-	110	0,00%	0,00%	0,87%	110	110	110			
4	CFG	3.895	3.612	3.411	3.383	2,72%	2,32%	2,32%	(27)	(512)	(229)			
	CF 1	3.671	2.934	3.216	3.143	12,41%	12,28%	12,06%	(73)	(528)	209			
	Total Griya	3.671	2.934	3.216	3.143	14,03%	13,71%	13,45%	(73)	(528)	209			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	240	0,20%	0,16%	0,20%	46	16	(438)			
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(570)			
	Pensiun	-	-	-	133	0,00%	0,00%	0,57%	133	133	133			
	Total Pembiayaan	4.530	3.703	3.833	7.090	2,31%	1,78%	3,29%	3.257	2.560	3.387	3,64%	-10,46%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	(0)	(140)	(5)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,52%	(0)	(137)	(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	3.590	3.402	3.501	3.210	2,51%	2,38%	2,20%	(290)	(380)	(192)			
	CF 1	3.133	3.018	3.178	2.944	10,59%	12,14%	11,29%	(235)	(189)	(74)			
	Total Griya	3.118	3.018	3.178	2.944	11,91%	13,55%	12,60%	(235)	(174)	(74)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.543	4,11%	3,64%	3,50%	(290)	(523)	(197)	3,61%	-2,88%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.203	1.182	766	(21)	(30)	-2,44%	642	118,87%	16.705	7,08%	(15.523)
2	Tabungan	125.992	136.380	134.289	133.918	2.634	(371)	(2.463)	-1,81%	7.926	6,29%	148.828	89,98%	(14.910)
3	Deposito	49.100	43.473	42.840	42.840	(4.993)	0	(633)	-1,46%	(6.260)	-12,75%	50.576	84,70%	(7.736)
	Total	175.632	181.065	178.332	177.940	(1.593)	(392)	(3.126)	-1,73%	2.308	1,31%	216.109	82,34%	(38.170)
	CASA	126.532	137.592	135.492	135.100	3.400	(392)	(2.492)	-1,81%	8.568	6,77%	165.533	81,62%	(30.433)
	(%) CASA	72,04%	75,99%	75,98%	75,92%									
	FDR	182,36%	177,72%	180,03%	180,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	2.086	1.654		(432)	(484)	-22,65%	401	32,05%	-	0,00%	1.654
2	Giro ISE	222	228	164	98		(66)	(130)	-56,90%	(124)	-55,68%		0,00%	98
3	Tabungan ISE	1.030	1.910	1.922	1.555		(366)	(355)	-18,56%	525	50,94%		0,00%	1.555
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	18.653	75,63%	(4.545)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	16.922	83,37%	(2.814)
	• Local Champion	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	15.742	89,62%	(1.634)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.531	-	-	0	24	-217	-743	217	38.605	86,86%	(5.074)
	KUR	31.590	30.397	30.191	-	-	0	-618	-205	-1.399	205	35.711	84,54%	(5.520)
	Non KUR	2.684	3.351	3.339	-	-	0	642	-12	656	12	2.894	115,40%	446
3	PWG	22.430	35.595	35.883	1.595	2.034	439	1.123	289	13.453	1.745	36.459	98,42%	(576)
	Cilem	9.274	16.096	16.203	260	490	230	1.481	107	6.929	382	20.279	79,90%	(4.076)
	Gadai	13.156	19.499	19.680	1.335	1.544	209	-358	181	6.524	1.363	16.180	121,63%	3.500
4	CFG	248.904	238.340	237.536	194	175	-19	-257	-804	-11.368	979	273.169	86,96%	(35.634)
	CF 1	66.307	61.181	61.050	-	-	0	-118	-131	-5.258	131	76.049	80,28%	(14.999)
	Total Griya	63.771	57.411	57.311	-	-	0	0	-100	-6.459	100	72.051	79,54%	(14.740)
	• Total Non Program	13.172	11.476	11.452	-	-	0	-233	-24	-1.720	24	14.850	77,12%	(3.398)
	• Program	50.599	45.935	45.860	-	-	0	-380	-76	-4.739	76	57.201	80,17%	(11.341)
	Oto	2.536	3.769	3.738	-	-	0	-118	-31	1.202	31	3.998	93,51%	(260)
	CF 2	182.596	177.159	176.486	194	175	-19	-139	-673	-6.110	848	197.121	89,53%	(20.634)
	Mitraguna & Others	145.742	143.496	143.092	44	175	131	-245	-404	-2.650	579	158.776	90,12%	(15.684)
	Pensiun	36.854	33.663	33.394	150	-	-150	106	-269	-3.461	269	38.344	87,09%	(4.950)
	Total Pembiayaan	320.285	321.790	321.057	1.789	2.209	420	597	-733	772	2.942	366.886	87,51%	(45.829)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	4,84%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	4,84%	683	683	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	1.108	0,46%	1,66%	3,30%	549	949	560			
	KUR	138	452	371	1.010	0,44%	1,22%	3,35%	639	872	559			
	Non KUR	20	96	187	97	0,75%	5,59%	2,91%	(90)	77	1			
3	PWG	-	-	-	425	0,00%	0,00%	1,19%	425	425	425			
	Cilem	-	-	-	256	0,00%	0,00%	1,58%	256	256	256			
	Gadai	-	-	-	169	0,00%	0,00%	0,86%	169	169	169			
4	CFG	7.829	9.999	9.690	12.367	3,15%	4,07%	5,21%	2.677	4.538	2.368			
	CF 1	6.309	7.665	7.244	7.274	9,51%	11,84%	11,91%	30	965	(391)			
	Total Griya	6.204	7.665	7.165	7.187	9,73%	12,48%	12,54%	22	983	(478)			
	Oto	105	-	79	87	4,15%	2,10%	2,33%	8	(18)	87			
	CF 2	1.520	2.334	2.446	5.093	0,83%	1,38%	2,89%	2.647	3.573	2.760			
	Mitraguna & Others	1.215	1.695	2.002	4.118	0,83%	1,39%	2,88%	2.116	2.902	2.423			
	Pensiun	305	638	445	976	0,83%	1,32%	2,92%	531	671	337			
	Total Pembiayaan	7.988	10.547	10.249	14.584	2,49%	3,18%	4,54%	4.335	6.596	4.037	0,61%	86,49%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	333	0,50%	0,99%	0,99%	(0)	163	125			
	KUR	12	193	326	326	0,04%	1,07%	1,08%	(0)	314	133			
	Non KUR	158	15	7	7	5,88%	0,21%	0,21%	-	(151)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.943	2,65%	2,65%	2,92%	625	346	845			
	CF 1	4.154	4.894	4.930	5.555	6,26%	8,06%	9,10%	625	1.402	662			
	Total Griya	4.071	4.811	4.848	5.473	6,38%	8,44%	9,55%	625	1.402	662			
	Oto	82	82	82	82	3,25%	2,19%	2,20%	-	-	-			
	CF 2	2.444	1.205	1.388	1.388	1,34%	0,78%	0,79%	-	(1.056)	183			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	332	0,15%	0,10%	0,99%	-	(145)	187			
	Total Pembiayaan	7.031	6.570	6.915	7.540	2,20%	2,15%	2,35%	625	509	970	0,30%	87,28%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117