

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	399.157	396.910	177.355	(2.247)	(21.918)	-5,23%	158.613	66,56%	420.906	94,30%	(23.995)
2	Tabungan	1.732.891	1.903.991	1.893.119	1.903.568	44.961	10.450	(423)	-0,02%	170.678	9,85%	2.000.816	95,14%	(97.248)
3	Deposito	877.742	950.883	907.505	924.070	(55.963)	16.120	(26.813)	-2,82%	46.328	5,28%	896.431	103,08%	12.889
Total		2.848.930	3.273.702	3.200.226	3.224.548	166.354	24.323	(49.153)	-1,50%	375.619	13,18%	3.318.152	97,18%	(93.604)
CASA		1.971.188	2.322.819	2.292.276	2.300.479	222.316	8.203	(22.340)	-0,96%	329.291	16,71%	2.421.722	94,99%	(121.243)
(% CASA		69,19%	70,95%	71,63%	71,34%									
FDR		84,13%	83,44%	86,29%	85,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	94.963	95.069		106	7.766	8,90%	15.658	19,72%	118.145	80,47%	(23.076)
2	Giro ISE	37.094	35.022	33.802	33.848		46	(1.174)	-3,35%	(3.246)	-8,75%	60.551	55,90%	(26.703)
3	Tabungan ISE	39.484	49.856	57.706	57.766		59	7.910	15,87%	18.282	46,30%	44.877	128,72%	12.889
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.726	500	140	-360	1.457	-4.022	-236	4.162	162.236	75,65%	(39.510)
	Linkage	22.750	25.937	25.527	-	140	140	-200	-410	2.778	550	39.853	64,05%	(14.326)
	Non-Linkage	100.212	100.811	97.199	500	-	-500	1.657	-3.612	-3.014	3.612	122.383	79,42%	(25.185)
	• Local Champion	83.501	66.595	65.928	500	-	-500	-804	-667	-17.573	667	94.012	70,13%	(28.084)
	• Value Chain	16.712	34.216	31.271	-	-	-	2.461	-2.946	14.559	2.946	28.371	110,22%	2.899
2	MBG	310.816	325.767	328.370	8.085	10.155	2.070	1.228	2.602	17.554	7.553	362.288	90,64%	(33.918)
	KUR	291.370	306.564	309.639	7.935	10.130	2.195	1.900	3.075	18.269	7.055	340.266	91,00%	(30.626)
	Non KUR	19.446	19.203	18.730	150	25	-125	-673	-473	-716	498	22.022	85,05%	(3.291)
3	PWG	193.140	323.731	339.684	36.061	43.307	7.246	11.995	15.953	146.543	27.354	362.681	93,66%	(22.998)
	Cilem	122.752	218.666	231.517	15.614	21.887	6.273	7.938	12.851	108.765	9.037	262.581	88,17%	(31.064)
	Gadai	70.389	105.064	108.167	20.447	21.420	973	4.057	3.102	37.778	18.318	100.101	108,06%	8.066
4	CFG	1.770.026	1.955.435	1.970.800	29.998	40.675	10.677	10.668	15.365	200.774	25.310	2.003.011	98,39%	(32.211)
	CF 1	463.002	520.993	531.858	5.204	14.636	9.432	1.760	10.864	68.856	3.772	503.674	105,60%	28.183
	Total Griya	392.209	436.373	446.643	3.442	12.247	8.805	0	10.270	54.435	1.976	412.745	108,21%	33.898
	• Total Non Program	388.279	424.924	435.051	3.274	12.079	8.805	372	10.127	46.772	1.952	397.355	109,49%	37.700
	• Program	3.930	11.449	11.592	167	167	0	302	143	7.663	24	15.395	75,30%	(3.802)
	Oto	70.793	84.620	85.214	1.762	2.390	627	1.760	594	14.421	1.796	90.929	93,72%	(5.714)
	CF 2	1.307.024	1.434.442	1.438.942	24.794	26.039	1.245	8.908	4.501	131.918	21.538	1.499.337	95,97%	(60.395)
	Mitraguna & Others	1.211.757	1.335.736	1.341.318	24.458	25.036	578	9.546	5.582	129.561	19.454	1.384.316	96,89%	(42.998)
	Pensiun	95.268	98.706	97.625	336	1.003	667	-638	-1.081	2.357	2.084	115.021	84,88%	(17.397)
Total Pembiayaan		2.396.945	2.731.682	2.761.579	74.644	94.277	19.633	25.347	29.898	364.635	64.379	2.890.216	95,55%	(128.637)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	12.707	0,41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	8.057	0,46%	0,00%	8,29%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,05%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	34.459	1,43%	1,90%	10,49%	28.269	30.018	28.269			
	KUR	3.770	4.599	4.599	30.894	1,29%	1,50%	9,98%	26.294	27.124	26.294			
	Non KUR	671	1.590	1.590	3.565	3,45%	8,28%	19,04%	1.975	2.895	1.975			
3	PWG	155	-	-	10.787	0,08%	0,00%	3,18%	10.787	10.632	10.787			
	Cilem	155	-	-	9.019	0,13%	0,00%	3,90%	9.019	8.864	9.019			
	Gadai	-	-	-	1.768	0,00%	0,00%	1,63%	1.768	1.768	1.768			
4	CFG	19.018	28.147	27.679	47.624	1,07%	1,42%	2,42%	19.945	28.607	19.477			
	CF 1	8.456	11.479	12.737	19.831	1,83%	2,44%	3,73%	7.094	11.375	8.352			
	Total Griya	6.832	10.463	10.710	13.812	1,74%	2,45%	3,09%	3.101	6.979	3.349			
	Oto	1.624	1.016	2.026	6.019	2,29%	2,39%	7,06%	3.993	4.396	5.003			
	CF 2	10.562	16.669	14.942	27.793	0,81%	1,04%	1,93%	12.851	17.232	11.125			
	Mitraguna & Others	10.315	16.481	14.431	26.656	0,85%	1,08%	1,99%	12.225	16.341	10.175			
	Pensiun	247	188	511	1.137	0,26%	0,52%	1,16%	626	890	949			
Total Pembiayaan		24.121	34.343	33.868	105.577	1,01%	1,24%	3,82%	71.709	81.456	71.234	1,03%	73,09%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.884	1,04%	1,57%	1,49%	(245)	1.657	200			
	KUR	1.952	4.075	4.391	4.189	0,67%	1,43%	1,35%	(202)	2.236	113			
	Non KUR	1.274	609	737	695	6,55%	3,84%	3,71%	(42)	(579)	86			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.578	1,90%	1,35%	1,35%	269	(7.112)	(1.187)			
	CF 1	5.942	4.809	5.093	6.004	1,28%	0,98%	1,13%	911	62	1.195			
	Total Griya	5.028	4.373	4.557	5.100	1,28%	1,04%	1,14%	543	72	727			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.574	2,12%	1,48%	1,43%	(642)	(7.174)	(2.382)			
	Mitraguna & Others	27.082	22.326	20.725	20.257	2,23%	1,55%	1,51%	(468)	(6.825)	(2.069)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.218	1,59%	1,21%	1,20%	36	(4.783)	(970)	1,41%	-16,94%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.631.251	2.808.415	3.116.999	485.748	
2	Contribution Margin	94.855	121.560	104.888	10.033	-10,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,82	3,13	3,21	0,07	0,39
CIF Payroll	21.776	22.023	21.254	(769)	(522)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.414	22.824	(911)	410	(1.660)	-6,78%	(6.712)	-22,73%	46.170	49,43%	(23.346)
2	Tabungan	75.287	90.912	93.348	93.373	(1.569)	26	2.461	2,71%	18.086	24,02%	96.129	97,13%	(2.756)
3	Deposito	166.481	116.868	125.013	135.013	(25.835)	10.000	18.145	15,53%	(31.468)	-18,90%	168.336	80,20%	(33.322)
	Total	271.304	232.264	240.774	251.210	(28.315)	10.436	18.946	8,16%	(20.094)	-7,41%	310.634	80,87%	(59.424)
	CASA	104.823	115.396	115.761	116.197	(2.480)	436	801	0,69%	11.374	10,85%	142.299	81,66%	(26.102)
	(%) CASA	38,64%	49,68%	48,08%	46,25%									
	FDR	71,62%	87,88%	85,01%	81,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.637	20.867		230	1.339	6,86%	4.602	28,30%	-	0,00%	20.867
2	Giro ISE	12.924	10.849	9.179	9.417		238	(1.431)	-13,19%	(3.507)	-27,13%		0,00%	9.417
3	Tabungan ISE	1.712	6.998	11.432	11.424		(8)	4.426	63,25%	9.712	567,43%		0,00%	11.424
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.494	-	-	0	-130	-40	4.603	40	19.916	72,78%	(5.422)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.689	-	-	0	-113	-40	4.910	40	14.439	94,81%	(749)
	• Local Champion	6.630	9.079	9.039	-	-	0	-113	-40	2.410	40	9.312	97,07%	(273)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.151	1.310	375	-935	-1.380	-891	-7.257	1.266	70.008	83,06%	(11.857)
	KUR	63.164	56.360	55.519	1.310	375	-935	-1.263	-841	-7.645	1.216	67.553	82,18%	(12.035)
	Non KUR	2.245	2.683	2.633	-	-	0	-118	-50	388	50	2.455	107,24%	178
3	PWG	10.519	15.081	15.614	1.157	1.138	-19	635	533	5.095	605	18.008	86,71%	(2.394)
	Cilem	10.519	15.081	15.614	1.157	1.138	-19	635	533	5.095	605	18.008	86,71%	(2.394)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.427	2.152	2.742	590	147	966	7.950	1.775	134.112	86,81%	(17.684)
	CF 1	58.498	62.127	62.054	327	298	-30	256	-74	3.556	371	60.416	102,71%	1.637
	Total Griya	56.812	59.059	59.042	327	298	-30	0	-17	2.230	314	56.783	103,98%	2.259
	• Total Non Program	55.952	58.249	58.235	327	298	-30	-422	-14	2.283	312	53.414	109,03%	4.821
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)
	Oto	1.686	3.069	3.012	-	-	0	256	-57	1.326	57	3.633	82,89%	(621)
	CF 2	49.980	53.333	54.374	1.825	2.444	619	-109	1.040	4.394	1.404	73.695	73,78%	(19.322)
	Mitraguna & Others	49.699	53.068	54.113	1.825	2.444	619	-102	1.046	4.414	1.398	72.662	74,47%	(18.549)
	Pensiun	281	266	261	-	-	0	-6	-5	-20	5	1.033	25,24%	(772)
	Total Pembiayaan	194.296	204.118	204.686	4.619	4.254	-365	-728	569	10.391	3.686	242.044	84,57%	(37.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	4.650	0,00%	0,00%	32,08%	4.650	4.650	4.644			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	51,44%	4.650	4.650	4.650			
2	MBG	1.071	1.504	1.324	4.133	1,64%	2,24%	7,11%	2.809	3.062	2.629			
	KUR	1.022	1.029	880	3.664	1,62%	1,56%	6,60%	2.784	2.642	2.635			
	Non KUR	49	475	444	469	2,19%	16,55%	17,83%	25	420	(6)			
3	PWG	95	-	-	544	0,91%	0,00%	3,48%	544	449	544			
	Cilem	95	-	-	544	0,91%	0,00%	3,48%	544	449	544			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	3.865	1,72%	2,07%	3,32%	1.470	2.001	1.463			
	CF 1	1.284	1.880	1.863	3.684	2,19%	3,00%	5,94%	1.821	2.400	1.804			
	Total Griya	1.284	1.880	1.863	3.615	2,26%	3,15%	6,12%	1.752	2.331	1.734			
	Oto	-	-	-	69	0,00%	0,00%	2,31%	69	69	69			
	CF 2	581	522	532	181	1,16%	1,00%	0,33%	(351)	(399)	(341)			
	Mitraguna & Others	581	522	532	181	1,17%	1,00%	0,33%	(351)	(399)	(341)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	13.193	1,56%	1,82%	6,45%	9.473	10.161	9.279	0,59%	90,83%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	866	0,65%	1,48%	1,49%	(6)	443	(40)			
	KUR	260	859	716	711	0,41%	1,27%	1,28%	(6)	451	(148)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,91%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	990	2,17%	0,32%	0,85%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,60%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,68%	617	(787)	611			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.059	1,53%	0,71%	1,01%	611	(913)	577	0,33%	66,95%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	268.780	271.304	260.579	(8.201)	
2	Contribution Margin	9.396	11.836	9.878	482	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,65	2,86	2,91	0,04	0,25
CIF Payroll	1.791	1.950	1.987	37	196

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	22.104	23.077	(1.392)	973	2.426	11,75%	(1.684)	-6,80%	41.105	56,14%	(18.028)
2	Tabungan	139.675	139.420	145.075	144.107	2.493	(968)	4.687	3,36%	4.432	3,17%	160.468	89,80%	(16.361)
3	Deposito	81.953	77.952	78.212	88.212	(820)	10.001	10.261	13,16%	6.259	7,64%	83.487	105,66%	4.726
	Total	246.389	238.023	245.390	255.397	281	10.006	17.373	7,30%	9.008	3,66%	285.060	89,59%	(29.663)
	CASA	164.436	160.072	167.179	167.184	1.101	6	7.113	4,44%	2.748	1,67%	201.573	82,94%	(34.388)
	(%) CASA	66,74%	67,25%	68,13%	65,46%									
	FDR	63,49%	72,41%	71,35%	68,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.067	11.066		(1)	188	1,73%	156	1,43%	-	0,00%	11.066
2	Giro ISE	6.429	4.866	5.398	5.408		10	542	11,14%	(1.021)	-15,89%		0,00%	5.408
3	Tabungan ISE	3.915	6.012	5.669	5.658		(11)	(354)	-5,89%	1.743	44,51%		0,00%	5.658
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	17.999	-	-	0	-293	-903	-1.050	903	26.482	67,97%	(8.483)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.999	-	-	0	-293	-903	-1.050	903	23.245	77,43%	(5.246)
	• Local Champion	15.448	17.199	17.196	-	-	0	-249	-3	1.748	3	17.438	98,62%	(241)
	• Value Chain	3.600	1.702	802	-	-	-	-44	-900	-2.798	900	5.807	13,82%	(5.005)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.488	970	1.215	245	627	1.076	5.650	139	13.639	84,23%	(2.151)
	Cilem	5.838	10.412	11.488	970	1.215	245	627	1.076	5.650	139	13.639	84,23%	(2.151)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.611	3.008	3.311	303	1.095	2.564	14.069	747	152.446	95,52%	(6.835)
	CF 1	81.145	74.508	74.740	634	620	-14	-233	232	-6.405	388	80.815	92,48%	(6.075)
	Total Griya	74.220	68.592	68.981	634	620	-14	0	390	-5.239	230	72.670	94,92%	(3.689)
	• Total Non Program	73.552	67.965	68.356	634	620	-14	-1.118	390	-5.196	230	70.051	97,58%	(1.695)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.759	-	-	0	-233	-158	-1.166	158	8.145	70,70%	(2.386)
	CF 2	50.397	68.540	70.872	2.374	2.691	317	1.328	2.332	20.474	359	71.632	98,94%	(760)
	Mitraguna & Others	49.913	67.543	69.883	2.374	2.691	317	1.303	2.340	19.970	351	70.238	99,50%	(354)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	175.098	3.978	4.526	548	1.428	2.737	18.669	1.789	192.588	90,92%	(17.490)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	11	-	-	212	0,19%	0,00%	1,85%	212	201	212			
	Cilem	11	-	-	212	0,19%	0,00%	1,85%	212	201	212			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.452	0,88%	1,52%	1,00%	(723)	290	14			
	CF 1	1.162	1.383	2.039	1.316	1,43%	2,74%	1,76%	(723)	154	(68)			
	Total Griya	1.162	1.383	1.962	945	1,57%	2,86%	1,37%	(1.017)	(217)	(439)			
	Oto	-	-	77	371	0,00%	1,30%	6,44%	294	371	371			
	CF 2	-	54	136	136	0,00%	0,20%	0,19%	-	136	82			
	Mitraguna & Others	-	54	136	136	0,00%	0,20%	0,19%	-	136	82			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	1.664	0,75%	1,26%	0,95%	(511)	491	227	0,23%	75,60%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	778	1.299	1.455	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,19%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,84%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,81%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	239.310	246.389	237.742	(1.568)	
2	Contribution Margin	18.177	20.650	11.367	(6.810)	37,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,85	3,28	3,33	0,05	0,48
CIF Payroll	1.030	1.230	1.250	20	220

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	51.799	51.077	3.771	(722)	(3.954)	-7,18%	32.303	172,05%	36.087	141,54%	14.990
2	Tabungan	206.902	265.449	254.010	254.200	6.039	190	(11.249)	-4,24%	47.298	22,86%	228.586	111,21%	25.614
3	Deposito	118.442	96.974	69.880	69.661	(7.411)	(218)	(27.313)	-28,16%	(48.781)	-41,19%	120.549	57,79%	(50.887)
	Total	344.119	417.454	375.689	374.939	2.400	(750)	(42.515)	-10,18%	30.820	8,96%	385.222	97,33%	(10.283)
	CASA	225.677	320.480	305.809	305.278	9.811	(532)	(15.203)	-4,74%	79.601	35,27%	264.674	115,34%	40.604
	(%) CASA	65,58%	76,77%	81,40%	81,42%									
	FDR	96,55%	93,29%	105,19%	105,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.400	3.483		83	(61)	-1,73%	(447)	-11,38%	-	0,00%	3.483
2	Giro ISE	1.420	1.163	1.503	1.583		80	420	36,10%	163	11,50%		0,00%	1.583
3	Tabungan ISE	2.001	1.767	1.596	1.600		4	(167)	-9,43%	(401)	-20,04%		0,00%	1.600
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	87.021	-	140	140	2.407	-2.962	4.036	3.102	104.800	83,03%	(17.780)
	Linkage	21.612	25.120	24.710	-	140	140	-182	-410	3.098	550	31.112	79,42%	(6.402)
	Non-Linkage	61.373	64.862	62.310	-	-	0	2.589	-2.551	938	2.551	73.688	84,56%	(11.378)
	• Local Champion	55.173	36.998	36.492	-	-	0	-336	-506	-18.681	506	61.011	59,81%	(24.519)
	• Value Chain	6.200	27.864	25.818	-	-	-	2.925	-2.046	19.618	2.046	12.677	203,67%	13.142
2	MBG	43.181	44.128	44.447	1.705	1.230	-475	866	319	1.266	911	46.897	94,78%	(2.450)
	KUR	40.519	42.067	42.431	1.705	1.230	-475	952	363	1.911	867	44.012	96,41%	(1.581)
	Non KUR	2.662	2.060	2.016	-	-	0	-87	-44	-646	44	2.885	69,89%	(869)
3	PWG	26.463	44.214	45.306	4.217	4.822	605	1.033	1.092	18.843	3.730	38.240	118,48%	7.066
	Cilem	12.356	24.595	25.135	1.421	1.688	266	397	539	12.779	1.148	18.392	136,66%	6.742
	Gadai	14.108	19.618	20.171	2.796	3.135	339	636	553	6.064	2.582	19.848	101,63%	323
4	CFG	179.631	211.118	218.430	2.340	11.318	8.978	3.044	7.312	38.799	4.006	199.790	109,33%	18.640
	CF 1	55.651	68.035	76.862	315	9.266	8.951	208	8.827	21.210	439	59.885	128,35%	16.977
	Total Griya	50.392	59.216	68.043	100	9.100	9.000	0	8.827	17.651	273	52.642	129,26%	15.402
	• Total Non Program	50.392	59.216	68.043	100	9.100	9.000	-368	8.827	17.651	273	52.642	129,26%	15.402
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.819	215	166	-49	208	-1	3.559	166	7.243	121,75%	1.576
	CF 2	123.980	143.083	141.568	2.025	2.052	27	2.836	-1.515	17.588	3.567	139.905	101,19%	1.663
	Mitraguna & Others	122.658	141.684	140.176	2.025	2.052	27	2.843	-1.508	17.518	3.560	137.456	101,98%	2.720
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	395.203	8.262	17.510	9.248	7.350	5.762	62.943	11.748	389.727	101,41%	5.476

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	8.057	0,61%	0,00%	9,26%	8.057	7.549	8.057			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	8.057	0,76%	0,00%	12,93%	8.057	7.593	8.057			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	4.889	0,95%	1,36%	11,00%	4.287	4.480	4.149			
	KUR	305	686	498	4.495	0,75%	1,18%	10,59%	3.998	4.190	3.809			
	Non KUR	104	53	104	393	3,92%	5,04%	19,52%	290	289	340			
3	PWG	-	-	-	4.120	0,00%	0,00%	9,09%	4.120	4.120	4.120			
	Cilem	-	-	-	3.691	0,00%	0,00%	14,69%	3.691	3.691	3.691			
	Gadai	-	-	-	429	0,00%	0,00%	2,13%	429	429	429			
4	CFG	673	1.279	1.367	4.078	0,37%	0,65%	1,87%	2.711	3.405	2.799			
	CF 1	295	196	490	1.729	0,53%	0,72%	2,25%	1.239	1.434	1.533			
	Total Griya	295	-	227	1.261	0,58%	0,38%	1,85%	1.034	967	1.261			
	Oto	-	196	263	468	0,00%	2,98%	5,30%	205	468	271			
	CF 2	379	1.083	877	2.349	0,31%	0,61%	1,66%	1.472	1.971	1.267			
	Mitraguna & Others	379	1.083	877	2.349	0,31%	0,62%	1,68%	1.472	1.971	1.267			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	21.144	0,48%	0,51%	5,35%	19.176	19.554	19.126	0,68%	87,29%	-4,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	237	0,00%	1,00%	0,53%	(203)	237	28			
	KUR	-	209	440	237	0,00%	1,05%	0,56%	(203)	237	28			
	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	968	2.042	2.240	2.438	0,54%	1,06%	1,12%	198	1.470	396			
	CF 1	153	113	112	310	0,27%	0,16%	0,40%	198	157	196			
	Total Griya	153	113	112	112	0,30%	0,19%	0,16%	-	(41)	(1)			
	Oto	-	-	-	198	0,00%	0,00%	2,24%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,50%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,52%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.717	0,35%	0,70%	0,69%	(5)	1.556	425	1,06%	-53,46%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	335.606	345.686	416.438	80.832	
2	Contribution Margin	19.241	23.898	17.546	(1.695)	8,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,22	3,26	0,04	0,39
CIF Payroll	1.150	1.859	1.893	34	743

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	3.093	2.789	40.645	(304)	(40.492)	-93,56%	(17.030)	-85,93%	34.705	8,04%	(31.916)
2	Tabungan	188.323	172.953	166.157	170.285	4.147	4.128	(2.667)	-1,54%	(18.038)	-9,58%	209.136	81,42%	(38.850)
3	Deposito	54.534	66.101	57.915	57.884	(25.458)	(30)	(8.216)	-12,43%	3.350	6,14%	56.040	103,29%	1.844
	Total	262.676	282.334	227.165	230.959	19.334	3.794	(51.375)	-18,20%	(31.718)	-12,07%	299.881	77,02%	(68.922)
	CASA	208.142	216.233	169.250	173.074	44.791	3.824	(43.159)	-19,96%	(35.068)	-16,85%	243.841	70,98%	(70.766)
	(%) CASA	79,24%	76,59%	74,51%	74,94%									
	FDR	66,71%	72,21%	90,43%	88,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	4.022	4.031		9	363	9,89%	(2.156)	-34,84%	-	0,00%	4.031
2	Giro ISE	879	331	634	634		0	303	91,72%	(245)	-27,88%		0,00%	634
3	Tabungan ISE	5.307	3.337	3.388	3.397		9	60	1,79%	(1.911)	-36,00%		0,00%	3.397
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268		0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	10.003	500	610	110	436	509	9.297	101	5.700	175,51%	4.304
	KUR	498	8.282	8.799	500	610	110	453	516	8.301	94	5.134	171,39%	3.665
	Non KUR	209	1.212	1.205	-	-	0	-17	-8	996	8	566	212,87%	639
3	PWG	23.244	35.104	37.324	5.413	6.589	1.176	1.358	2.220	14.080	4.369	38.714	96,41%	(1.391)
	Cilem	7.809	11.949	13.209	966	1.892	927	458	1.260	5.400	633	18.851	70,07%	(5.643)
	Gadai	15.435	23.155	24.115	4.447	4.697	249	899	961	8.680	3.736	19.863	121,41%	4.252
4	CFG	144.290	159.268	158.085	1.011	1.049	38	-69	-1.183	13.795	2.232	166.155	95,14%	(8.070)
	CF 1	8.588	12.193	12.112	-	-	0	-25	-81	3.523	81	12.165	99,56%	(53)
	Total Griya	7.701	11.174	11.113	-	-	0	0	-61	3.412	61	10.127	109,74%	986
	• Total Non Program	7.409	10.560	10.500	-	-	0	598	-60	3.091	60	8.983	116,88%	1.517
	• Program	292	614	613	-	-	0	-3	-1	321	1	1.144	53,61%	(531)
	Oto	888	1.019	999	-	-	0	-25	-21	111	21	2.038	49,01%	(1.039)
	CF 2	135.702	147.075	145.973	1.011	1.049	38	-44	-1.102	10.271	2.151	153.990	94,79%	(8.017)
	Mitraguna & Others	125.011	133.616	132.489	919	752	-167	-1	-1.127	7.478	1.879	140.961	93,99%	(8.472)
	Pensiun	10.691	13.459	13.484	92	297	205	-43	25	2.793	272	13.029	103,49%	455
	Total Pembiayaan	175.227	203.879	205.425	6.924	8.248	1.324	1.303	1.546	30.197	6.703	217.555	94,42%	(12.131)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	188	997	0,00%	1,98%	9,96%	809	997	807			
	KUR	-	-	-	659	0,00%	0,00%	7,50%	659	659	659			
	Non KUR	-	190	188	337	0,00%	15,50%	27,98%	149	337	148			
3	PWG	-	-	-	857	0,00%	0,00%	2,29%	857	857	857			
	Cilem	-	-	-	562	0,00%	0,00%	4,26%	562	562	562			
	Gadai	-	-	-	294	0,00%	0,00%	1,22%	294	294	294			
4	CFG	2.296	3.664	3.194	7.905	1,59%	2,01%	5,00%	4.711	5.609	4.242			
	CF 1	66	33	67	1.288	0,77%	0,55%	10,63%	1.221	1.222	1.255			
	Total Griya	66	33	67	1.288	0,86%	0,60%	11,59%	1.221	1.222	1.255			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	6.617	1,64%	2,13%	4,53%	3.490	4.388	2.986			
	Mitraguna & Others	2.230	3.631	3.127	6.283	1,78%	2,34%	4,74%	3.155	4.053	2.652			
	Pensiun	-	-	-	334	0,00%	0,00%	2,48%	334	334	334			
	Total Pembiayaan	2.296	3.853	3.382	9.758	1,31%	1,66%	4,75%	6.376	7.462	5.905	1,63%	65,73%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,21%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,39%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,64%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,70%	-	(627)	53	5,73%	-237,18%	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	230.397	264.224	263.686	33.289	
2	Contribution Margin	8.825	11.671	13.639	4.814	-54,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,88	3,15	3,37	0,21	0,49
CIF Payroll	4.696	3.752	2.993	(759)	(1.703)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	473	476	72	3	(25)	-5.04%	(1.610)	-77,18%	3.184	14,96%	(2.708)
2	Tabungan	37.117	38.758	38.874	39.003	(407)	129	245	0,63%	1.885	5,08%	42.859	91,00%	(3.856)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	51.947	52.079	(334)	132	270	0,52%	2.136	4,28%	56.871	91,57%	(4.792)
	CASA	39.204	39.260	39.347	39.479	(336)	132	219	0,56%	275	0,70%	46.043	85,74%	(6.564)
	(%) CASA	78,50%	75,78%	75,74%	75,81%									
	FDR	145,08%	122,64%	122,47%	122,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	529	530		1	33	6,59%	(51)	-8,80%	-	0,00%	530
2	Giro ISE	1	64	1	2		1	(62)	-96,90%	1	101,52%		0,00%	2
3	Tabungan ISE	580	433	528	528		0	95	21,90%	(52)	-8,99%		0,00%	528
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.834	345	741	396	279	681	2.600	61	2.809	136,52%	1.026
	Cilem	1.235	3.154	3.834	345	741	396	279	681	2.600	61	2.809	136,52%	1.026
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.787	280	883	603	-65	-598	-11.435	1.481	64.578	92,58%	(4.791)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	58.969	280	883	603	-479	-593	-11.789	1.476	64.121	91,97%	(5.152)
	Mitraguna & Others	66.540	55.109	54.838	280	883	603	-326	-270	-11.702	1.153	56.810	96,53%	(1.972)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.621	625	1.624	999	214	82	-8.835	1.542	67.386	94,41%	(3.765)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.314	4,24%	3,25%	3,87%	353	(709)	(23)			
	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	3.023	2.337	1.961	2.314	4,27%	3,29%	3,92%	353	(709)	(23)			
	Mitraguna & Others	2.931	2.337	1.961	2.314	4,41%	3,56%	4,22%	353	(617)	(23)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.314	4,17%	3,09%	3,64%	353	(709)	(23)	0,00%	100,00%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	12.313	4.188	3.608	3.428	17,29%	5,97%	5,73%	(179)	(8.885)	(760)			
	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	12.313	4.188	3.608	3.428	17,40%	6,06%	5,81%	(179)	(8.885)	(760)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,25%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.428	16,99%	5,68%	5,39%	(179)	(8.885)	(760)	0,00%	100,00%	-5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	75.314	74.633	65.178	(10.136)	
2	Contribution Margin	536	1.330	4.767	4.231	-789,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,34	2,60	2,62	0,02	0,28
CIF Payroll	424	431	409	(22)	(15)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	146.960	142.531	136.989	(4.429)	(20.650)	-12,65%	83.368	140,91%	71.025	200,68%	71.506
2	Tabungan	111.248	121.777	125.652	125.323	2.975	(329)	3.546	2,91%	14.075	12,65%	125.447	99,90%	(124)
3	Deposito	16.666	20.185	19.113	19.114	815	1	(1.071)	-5,31%	2.448	14,69%	18.148	105,32%	966
	Total	187.077	305.142	291.726	286.968	140.778	(4.758)	(18.174)	-5,96%	99.891	53,40%	214.620	133,71%	72.348
	CASA	170.411	284.957	272.613	267.854	139.963	(4.759)	(17.103)	-6,00%	97.443	57,18%	196.472	136,33%	71.382
	(%) CASA	91,09%	93,39%	93,45%	93,34%									
	FDR	105,51%	72,96%	77,10%	78,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.877	3.843		(35)	962	33,41%	23	0,60%	-	0,00%	3.843
2	Giro ISE	954	1.351	1.833	1.802		(31)	452	33,44%	848	88,91%		0,00%	1.802
3	Tabungan ISE	2.866	1.530	2.044	2.040		(4)	511	33,38%	(825)	-28,80%		0,00%	2.040
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.164	1.210	1.310	100	357	17	4.067	1.293	52.094	96,30%	(1.930)
	KUR	42.963	47.819	47.914	1.210	1.310	100	487	94	4.951	1.216	48.796	98,19%	(882)
	Non KUR	3.135	2.328	2.250	-	-	0	-130	-78	-884	78	3.298	68,23%	(1.048)
3	PWG	20.876	34.349	36.356	7.094	6.755	-339	2.703	2.007	15.480	4.749	37.410	97,18%	(1.054)
	Cilem	7.514	14.546	15.391	2.157	1.458	-699	1.847	845	7.877	613	18.308	84,07%	(2.917)
	Gadai	13.361	19.803	20.964	4.937	5.297	360	857	1.162	7.603	4.136	19.102	109,75%	1.862
4	CFG	127.111	135.478	135.854	4.416	1.491	-2.925	3.703	375	8.743	1.115	140.604	96,62%	(4.750)
	CF 1	49.510	50.142	50.260	1.018	531	-487	546	119	751	412	51.291	97,99%	(1.031)
	Total Griya	39.898	39.046	39.242	304	340	36	0	196	-656	144	40.836	96,10%	(1.594)
	• Total Non Program	39.898	39.046	39.242	304	340	36	-132	196	-656	144	40.836	96,10%	(1.594)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.018	714	191	-523	546	-77	1.407	268	10.456	105,38%	563
	CF 2	77.602	85.337	85.594	3.398	960	-2.438	3.156	257	7.992	703	89.313	95,84%	(3.719)
	Mitraguna & Others	75.812	83.282	83.560	3.398	960	-2.438	3.177	278	7.748	682	86.964	96,09%	(3.404)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	224.910	12.720	9.556	-3.164	6.174	2.282	27.525	7.274	233.409	96,36%	(8.499)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	124	548	366	6.239	0,27%	0,73%	12,44%	5.874	6.116	5.691			
	KUR	68	433	250	5.780	0,16%	0,52%	12,06%	5.530	5.712	5.347			
	Non KUR	56	115	116	459	1,79%	4,98%	20,41%	343	403	344			
3	PWG	-	-	-	1.418	0,00%	0,00%	3,90%	1.418	1.418	1.418			
	Cilem	-	-	-	983	0,00%	0,00%	6,39%	983	983	983			
	Gadai	-	-	-	435	0,00%	0,00%	2,07%	435	435	435			
4	CFG	2.018	4.027	4.014	2.888	1,59%	2,96%	2,13%	(1.126)	870	(1.139)			
	CF 1	1.770	1.931	2.188	1.166	3,58%	4,36%	2,32%	(1.022)	(604)	(765)			
	Total Griya	1.463	1.931	2.032	503	3,67%	5,20%	1,28%	(1.529)	(960)	(1.428)			
	Oto	307	-	156	663	3,19%	1,40%	6,02%	507	356	663			
	CF 2	248	2.096	1.826	1.722	0,32%	2,14%	2,01%	(104)	1.474	(374)			
	Mitraguna & Others	248	2.096	1.826	1.722	0,33%	2,19%	2,06%	(104)	1.474	(374)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	10.545	1,09%	1,97%	4,69%	6.166	8.404	5.971	0,35%	92,52%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	384	1,07%	0,85%	0,77%	(43)	(109)	124			
	KUR	115	169	343	339	0,27%	0,72%	0,71%	(4)	224	170			
	Non KUR	378	91	84	45	12,06%	3,61%	2,00%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,24%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,27%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.039	0,42%	1,38%	1,35%	(43)	2.209	344	0,25%	81,82%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.189	199.917	220.566	21.377	
2	Contribution Margin	11.304	13.833	10.253	(1.051)	9,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,15	3,18	0,03	0,45
CIF Payroll	897	1.087	1.053	(34)	156

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	2.773	3.073	1.942	300	(261)	-7,83%	1.145	59,44%	12.865	23,88%	(9.792)
2	Tabungan	70.495	83.412	83.193	88.429	1.034	5.237	5.017	6,01%	17.934	25,44%	86.396	102,35%	2.033
3	Deposito	64.264	92.567	95.682	92.682	(828)	(3.000)	115	0,12%	28.418	44,22%	65.350	141,82%	27.332
	Total	136.686	179.313	181.648	184.184	2.149	2.536	4.871	2,72%	47.498	34,75%	164.612	111,89%	19.572
	CASA	72.423	86.746	85.966	91.502	2.977	5.536	4.756	5,48%	19.079	26,34%	99.261	92,18%	(7.759)
	(%) CASA	52,98%	48,38%	47,33%	49,68%									
	FDR	94,77%	84,69%	85,33%	84,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	8.778	8.792		14	2.840	47,72%	7.470	565,06%	-	0,00%	8.792
2	Giro ISE	771	687	525	526		1	(161)	-23,38%	(245)	-31,75%		0,00%	526
3	Tabungan ISE	551	5.265	5.253	5.266		13	1	0,02%	4.715	855,60%		0,00%	5.266
4	Deposito ISE	-	-	3.000	3.000		0	3.000	#DIV/0!	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	65	80	80	80		0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	31.758	34.892	34.694	435	750	315	-419	-198	2.936	948	37.072	93,58%	(2.378)
	KUR	29.577	32.463	32.457	360	750	390	-418	-6	2.879	756	34.653	93,66%	(2.196)
	Non KUR	2.181	2.429	2.237	75	-	-75	-1	-191	56	191	2.419	92,48%	(182)
3	PWG	6.201	9.141	10.690	495	1.875	1.380	200	1.549	4.489	326	14.494	73,75%	(3.804)
	Cilem	6.201	9.141	10.690	495	1.875	1.380	200	1.549	4.489	326	14.494	73,75%	(3.804)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.620	2.234	3.186	951	1.191	1.801	18.039	1.385	102.726	106,71%	6.894
	CF 1	23.474	30.943	31.566	784	858	73	982	622	8.091	235	26.735	118,07%	4.831
	Total Griya	17.263	20.411	20.577	318	250	-68	0	166	3.314	84	18.392	111,88%	2.185
1	• Total Non Program	17.263	20.411	20.577	318	250	-68	414	166	3.314	84	18.392	111,88%	2.185
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.989	467	608	141	982	457	4.777	151	8.343	131,71%	2.646
	CF 2	68.107	76.876	78.055	1.450	2.328	878	208	1.178	9.948	1.150	75.991	102,72%	2.064
	Mitraguna & Others	64.272	73.105	74.312	1.450	2.328	878	236	1.206	10.040	1.122	71.937	103,30%	2.375
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	155.005	3.164	5.811	2.647	972	3.152	25.463	2.659	154.293	100,46%	712

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	4	43	110	3.196	0,01%	0,32%	9,21%	3.086	3.191	3.153			
	KUR	-	43	110	2.840	0,00%	0,34%	8,75%	2.730	2.840	2.797			
	Non KUR	4	-	-	355	0,19%	0,00%	15,88%	355	351	355			
3	PWG	48	-	-	284	0,78%	0,00%	2,66%	284	236	284			
	Cilem	48	-	-	284	0,78%	0,00%	2,66%	284	236	284			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	2.621	0,60%	0,79%	2,39%	1.775	2.074	1.200			
	CF 1	172	1.125	364	2.033	0,73%	1,18%	6,44%	1.670	1.862	909			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,90%	801	1.008	(117)			
	Oto	172	-	157	1.026	2,76%	1,49%	9,33%	869	854	1.026			
	CF 2	375	297	483	588	0,55%	0,63%	0,75%	105	212	291			
	Mitraguna & Others	375	297	483	588	0,58%	0,66%	0,79%	105	212	291			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	6.101	0,46%	0,63%	3,94%	5.145	5.501	4.637	0,77%	80,37%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	353	0,54%	0,36%	0,32%	(34)	(139)	(35)			
	CF 1	203	203	203	203	0,87%	0,66%	0,64%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,85%	-	-	-			
	CF 2	289	185	184	150	0,42%	0,24%	0,19%	(34)	(139)	(35)			
	Mitraguna & Others	289	185	184	150	0,45%	0,25%	0,20%	(34)	(139)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	353	0,44%	0,46%	0,23%	(348)	(214)	(350)	0,37%	-63,72%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.946	136.686	177.165	49.219	
2	Contribution Margin	4.030	5.714	6.790	2.760	-68,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,03	3,07	0,04	0,37
CIF Payroll	1.136	1.022	992	(30)	(144)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	3.309	2.838	(175)	(471)	(3.512)	-55,31%	(1.468)	-34,09%	15.629	18,16%	(12.791)
2	Tabungan	84.533	90.823	86.785	86.893	1.455	108	(3.930)	-4,33%	2.360	2,79%	99.104	87,68%	(12.211)
3	Deposito	19.903	27.815	27.964	27.964	981	0	149	0,54%	8.061	40,50%	20.749	134,77%	7.215
	Total	108.741	124.988	118.058	117.695	2.261	(363)	(7.293)	-5,83%	8.954	8,23%	135.482	86,87%	(17.787)
	CASA	88.838	97.173	90.094	89.731	1.280	(363)	(7.442)	-7,66%	893	1,00%	114.733	78,21%	(25.002)
	(%) CASA	81,70%	77,75%	76,31%	76,24%									
	FDR	78,57%	82,40%	87,63%	87,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.176	3.001		(175)	(813)	-21,33%	(915)	-23,36%	-	0,00%	3.001
2	Giro ISE	3.001	2.815	2.137	1.974		(163)	(841)	-29,87%	(1.026)	-34,21%		0,00%	1.974
3	Tabungan ISE	915	999	1.039	1.027		(12)	27	2,75%	112	12,22%		0,00%	1.027
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	5.820	570	930	360	1.300	647	2.751	283	7.633	76,24%	(1.813)
	KUR	2.657	4.943	5.595	570	930	360	1.320	652	2.938	278	6.955	80,45%	(1.359)
	Non KUR	412	230	225	-	-	0	-20	-5	-187	5	679	33,13%	(454)
3	PWG	13.521	19.100	19.348	2.457	2.596	139	297	249	5.827	2.347	28.683	67,46%	(9.334)
	Cilem	6.370	9.563	9.756	574	641	67	275	193	3.386	448	17.921	54,44%	(8.164)
	Gadai	7.151	9.537	9.592	1.883	1.955	72	22	55	2.441	1.899	10.762	89,13%	(1.170)
4	CFG	68.150	78.720	78.285	1.306	570	-736	519	-435	10.135	1.005	87.921	89,04%	(9.636)
	CF 1	32.030	33.138	32.769	-	-	0	-302	-368	739	368	33.769	97,04%	(1.000)
	Total Griya	25.555	25.944	25.721	-	-	0	0	-222	166	222	25.634	100,34%	87
	• Total Non Program	25.555	25.944	25.721	-	-	0	-476	-222	166	222	25.634	100,34%	87
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.048	-	-	0	-302	-146	573	146	8.135	86,64%	(1.087)
	CF 2	36.119	45.582	45.516	1.306	570	-736	821	-67	9.396	637	54.152	84,05%	(8.636)
	Mitraguna & Others	32.486	42.242	42.209	1.306	570	-736	855	-33	9.723	603	50.435	83,69%	(8.226)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	103.453	4.333	4.096	-237	2.115	461	18.019	3.635	124.931	82,81%	(21.478)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	100	98	137	0,00%	1,89%	2,36%	39	137	38			
	KUR	-	100	98	137	0,00%	1,98%	2,45%	39	137	38			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	315	0,00%	0,00%	1,63%	315	315	315			
	Cilem	-	-	-	240	0,00%	0,00%	2,46%	240	240	240			
	Gadai	-	-	-	75	0,00%	0,00%	0,78%	75	75	75			
4	CFG	1.050	794	-	1.447	1,54%	0,00%	1,85%	1.447	397	654			
	CF 1	1.050	669	-	984	3,28%	0,00%	3,00%	984	(66)	315			
	Total Griya	697	669	-	663	2,73%	0,00%	2,58%	663	(34)	(6)			
	Oto	353	-	-	321	5,46%	0,00%	4,56%	321	(32)	321			
	CF 2	-	125	-	464	0,00%	0,00%	1,02%	464	464	339			
	Mitraguna & Others	-	125	-	464	0,00%	0,00%	1,10%	464	464	339			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	1.899	1,23%	0,09%	1,84%	1.802	849	1.006	1,36%	26,11%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,21%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,25%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.219	0,49%	1,56%	1,56%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,83%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,05%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,08%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,25%	(7)	125	310	3,93%	-215,46%	2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.176	108.741	122.727	21.551	
2	Contribution Margin	4.249	5.501	5.576	1.327	-31,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,05	3,34	3,37	0,03	0,31
CIF Payroll	1.069	1.225	1.228	3	159

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	10.870	11.464	(1.933)	594	4.037	54,36%	3.783	49,25%	18.391	62,33%	(6.927)
2	Tabungan	96.197	119.337	123.850	123.950	2.870	100	4.613	3,87%	27.753	28,85%	113.070	109,62%	10.880
3	Deposito	50.701	45.104	44.055	44.068	(846)	13	(1.036)	-2,30%	(6.633)	-13,08%	51.803	85,07%	(7.735)
	Total	154.579	171.868	178.775	179.482	91	706	7.614	4,43%	24.903	16,11%	183.263	97,94%	(3.782)
	CASA	103.878	126.764	134.720	135.414	937	694	8.650	6,82%	31.536	30,36%	131.461	103,01%	3.953
	(%) CASA	67,20%	73,76%	75,36%	75,45%									
	FDR	122,53%	118,75%	115,91%	115,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.357	4.356		(1)	252	6,15%	418	10,61%	-	0,00%	4.356
2	Giro ISE	1.498	2.480	2.490	2.493		3	13	0,51%	994	66,37%	-	0,00%	2.493
3	Tabungan ISE	2.310	1.493	1.737	1.733		(4)	240	16,04%	(576)	-24,96%	-	0,00%	1.733
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%	-	0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	34.419	35.826	36.381	1.100	1.500	400	-61	554	1.962	946	38.972	93,35%	(2.591)
	KUR	32.500	34.342	34.929	1.100	1.500	400	87	586	2.429	914	36.816	94,87%	(1.887)
	Non KUR	1.920	1.484	1.452	-	-	0	-148	-32	-467	32	2.156	67,35%	(704)
3	PWG	17.830	31.815	32.776	5.610	4.897	-713	1.711	960	14.945	3.937	32.787	99,97%	(11)
	Cilem	5.164	11.405	12.319	1.353	1.305	-48	802	914	7.155	391	14.806	83,21%	(2.487)
	Gadai	12.666	20.410	20.456	4.258	3.592	-665	909	46	7.790	3.546	17.981	113,77%	2.475
4	CFG	137.158	136.453	138.057	1.585	3.221	1.636	-621	1.603	899	1.617	147.002	93,91%	(8.945)
	CF 1	38.164	39.712	39.949	-	535	535	-402	237	1.785	297	39.346	101,53%	603
	Total Griya	33.008	34.050	34.309	-	400	400	0	259	1.301	141	32.660	105,05%	1.649
	• Total Non Program	33.008	34.050	34.309	-	400	400	-179	259	1.301	141	32.660	105,05%	1.649
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.640	-	135	135	-402	-22	484	157	6.686	84,36%	(1.046)
	CF 2	98.994	96.742	98.108	1.585	2.686	1.101	-219	1.366	-886	1.320	107.656	91,13%	(9.548)
	Mitraguna & Others	71.310	70.977	72.601	1.485	2.570	1.085	-6	1.625	1.291	945	81.625	88,95%	(9.024)
	Pensiun	27.683	25.765	25.506	100	116	16	-213	-259	-2.177	375	26.031	97,98%	(525)
	Total Pembiayaan	189.407	204.095	207.213	8.295	9.618	1.322	1.028	3.118	17.806	6.500	218.761	94,72%	(11.548)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	238	634	869	3.105	0,69%	2,43%	8,53%	2.235	2.867	2.471			
	KUR	105	522	761	2.948	0,32%	2,22%	8,44%	2.187	2.843	2.426			
	Non KUR	133	111	109	156	6,92%	7,32%	10,78%	48	24	45			
3	PWG	-	-	-	703	0,00%	0,00%	2,14%	703	703	703			
	Cilem	-	-	-	364	0,00%	0,00%	2,95%	364	364	364			
	Gadai	-	-	-	339	0,00%	0,00%	1,66%	339	339	339			
4	CFG	1.146	999	1.255	3.578	0,84%	0,92%	2,59%	2.323	2.432	2.579			
	CF 1	198	258	95	457	0,52%	0,24%	1,14%	362	259	199			
	Total Griya	73	-	-	125	0,22%	0,00%	0,36%	125	51	125			
	Oto	125	258	95	332	2,42%	1,67%	5,89%	237	207	74			
	CF 2	948	741	1.160	3.122	0,96%	1,20%	3,18%	1.961	2.174	2.380			
	Mitraguna & Others	799	690	650	2.716	1,12%	0,92%	3,74%	2.067	1.918	2.026			
	Pensiun	149	51	511	405	0,54%	1,98%	1,59%	(105)	256	354			
	Total Pembiayaan	1.384	1.633	2.124	7.386	0,73%	1,04%	3,56%	5.261	6.002	5.752	1,90%	46,76%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	388	1,39%	0,86%	1,07%	80	(89)	71			
	KUR	477	186	177	257	1,47%	0,52%	0,74%	80	(220)	72			
	Non KUR	-	132	131	131	0,00%	8,82%	9,02%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,03%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,83%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,98%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,12%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,96%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,86%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	1,24%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.927	2,57%	1,35%	1,41%	179	(1.944)	(39)	1,31%	7,40%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	190.059	193.297	209.746	19.687	
2	Contribution Margin	5.197	6.941	8.073	2.876	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2.42	2.85	2.92	0,06	0,50
CIF Payroll	1.627	1.557	1.541	(16)	(86)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	13.594	14.029	(2.547)	435	1.620	13,05%	1.233	9,64%	28.636	48,99%	(14.608)
2	Tabungan	133.664	151.983	151.913	152.349	904	435	366	0,24%	18.685	13,98%	155.428	98,02%	(3.079)
3	Deposito	120.976	138.437	138.230	138.234	135	4	(202)	-0,15%	17.259	14,27%	123.058	112,33%	15.176
	Total	267.435	302.828	303.738	304.612	(1.508)	874	1.783	0,59%	37.177	13,90%	307.123	99,18%	(2.511)
	CASA	146.460	164.392	165.507	166.378	(1.643)	870	1.986	1,21%	19.918	13,60%	184.064	90,39%	(17.687)
	(%) CASA	54,76%	54,29%	54,49%	54,62%									
	FDR	60,13%	60,18%	60,69%	60,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.109	5.102		(7)	506	11,02%	1.521	42,45%	-	0,00%	5.102
2	Giro ISE	1.025	1.971	968	968		0	(1.003)	-50,88%	(57)	-5,54%		0,00%	968
3	Tabungan ISE	2.557	2.625	4.141	4.134		(7)	1.509	57,50%	1.577	61,68%		0,00%	4.134
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.193	810	1.230	420	148	251	-1.459	979	44.400	88,27%	(5.207)
	KUR	37.299	36.976	37.264	760	1.230	470	255	287	-35	943	40.989	90,91%	(3.725)
	Non KUR	3.353	1.966	1.929	50	-	-50	-107	-36	-1.424	36	3.411	56,56%	(1.482)
3	PWG	6.039	14.018	14.723	1.082	1.084	2	655	706	8.685	378	15.570	94,57%	(846)
	Cilem	6.039	14.018	14.723	1.082	1.084	2	655	706	8.685	378	15.570	94,57%	(846)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.416	2.150	2.656	506	-2.381	1.122	16.308	1.533	123.765	105,37%	6.651
	CF 1	24.580	27.567	27.608	500	329	-171	-369	41	3.028	288	28.235	97,78%	(627)
	Total Griya	19.863	21.592	21.637	500	190	-310	0	45	1.774	145	21.622	100,07%	15
	• Total Non Program	19.863	21.592	21.637	500	190	-310	255	45	1.774	145	21.622	100,07%	15
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	5.972	-	139	139	-369	-4	1.254	142	6.614	90,30%	(642)
	CF 2	89.528	101.726	102.808	1.650	2.327	677	-2.012	1.081	13.280	1.246	95.530	107,62%	7.278
	Mitraguna & Others	89.444	101.119	102.205	1.650	2.327	677	-2.007	1.086	12.761	1.241	94.659	107,97%	7.546
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	184.333	4.042	4.970	927	-1.578	2.079	23.534	2.891	183.735	100,33%	598

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	6.225	2,64%	2,37%	15,88%	5.301	5.153	5.428			
	KUR	877	705	854	6.019	2,35%	2,31%	16,15%	5.165	5.142	5.314			
	Non KUR	194	92	70	206	5,80%	3,56%	10,67%	136	11	114			
3	PWG	-	-	-	555	0,00%	0,00%	3,77%	555	555	555			
	Cilem	-	-	-	555	0,00%	0,00%	3,77%	555	555	555			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.173	0,69%	0,85%	1,67%	1.078	1.381	2.012			
	CF 1	630	38	965	1.124	2,56%	3,50%	4,07%	159	494	1.086			
	Total Griya	568	-	567	612	2,86%	2,62%	2,83%	45	44	612			
	Oto	61	38	398	512	1,30%	6,66%	8,57%	114	450	474			
	CF 2	162	123	130	1.049	0,18%	0,13%	1,02%	919	888	927			
	Mitraguna & Others	162	123	130	1.049	0,18%	0,13%	1,03%	919	888	927			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	8.953	1,16%	1,11%	4,86%	6.934	7.090	7.996	0,41%	91,64%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	931	1.625	1.626	1.762	2,29%	4,18%	4,50%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,41%	138	1.246	213			
	Non KUR	532	194	120	118	15,87%	6,11%	6,12%	(2)	(414)	(76)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,03%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,58%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.395	0,83%	1,24%	1,30%	136	1.064	76	0,43%	66,73%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	264.749	267.435	304.336	39.587	
2	Contribution Margin	7.769	10.276	8.559	790	-10,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,23	3,38	3,41	0,03	0,18
CIF Payroll	1.073	1.363	1.357	(6)	284

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	99.903	100.091	(2.054)	188	37.290	59,38%	60.908	155,45%	53.494	187,11%	46.597
2	Tabungan	123.525	150.051	150.681	150.869	3.678	188	818	0,54%	27.344	22,14%	143.721	104,97%	7.147
3	Deposito	68.863	124.121	123.927	123.927	(185)	0	(194)	-0,16%	55.064	79,96%	70.400	176,03%	53.527
	Total	231.570	336.973	374.510	374.886	1.439	376	37.913	11,25%	143.316	61,89%	267.615	140,08%	107.272
	CASA	162.707	212.852	250.583	250.959	1.624	376	38.107	17,90%	88.252	54,24%	197.215	127,25%	53.744
	(%) CASA	70,26%	63,17%	66,91%	66,94%									
	FDR	34,66%	31,39%	28,59%	28,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.381	7.337		(44)	1.213	19,80%	1.445	24,53%	-	0,00%	7.337
2	Giro ISE	3.773	3.366	4.613	4.546		(67)	1.180	35,07%	773	20,48%		0,00%	4.546
3	Tabungan ISE	2.118	2.758	2.767	2.791		23	33	1,18%	673	31,76%		0,00%	2.791
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.694	504	905	401	-55	158	3.844	747	14.064	76,04%	(3.370)
	Cilem	6.849	10.535	10.694	504	905	401	-55	158	3.844	747	14.064	76,04%	(3.370)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.383	1.878	1.786	-92	1.676	1.154	22.964	632	98.064	98,29%	(1.681)
	CF 1	59.117	74.995	75.672	1.143	1.116	-27	779	677	16.555	439	68.723	110,11%	6.949
	Total Griya	51.507	65.623	65.951	949	572	-377	0	328	14.444	244	59.856	110,18%	6.095
	• Total Non Program	49.547	63.796	64.132	949	572	-377	1.792	336	14.585	235	52.179	122,91%	11.953
	• Program	1.960	1.828	1.819	-	-	0	-12	-8	-141	8	7.678	23,70%	(5.858)
	Oto	7.609	9.371	9.721	194	544	350	779	349	2.111	195	8.867	109,63%	854
	CF 2	14.303	20.234	20.711	735	670	-65	897	477	6.408	193	29.341	70,59%	(8.630)
	Mitraguna & Others	14.303	20.222	20.579	735	550	-185	897	357	6.277	193	29.016	70,92%	(8.436)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	107.077	2.382	2.691	309	1.621	1.312	26.808	1.379	112.128	95,50%	(5.051)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	-	-	160	0,00%	0,00%	1,50%	160	160	160			
	Cilem	-	-	-	160	0,00%	0,00%	1,50%	160	160	160			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.427	0,88%	3,18%	3,56%	399	2.777	660			
	CF 1	650	2.768	3.029	3.256	1,10%	4,04%	4,30%	228	2.607	489			
	Total Griya	404	2.588	2.856	2.817	0,79%	4,35%	4,27%	(39)	2.412	229			
	Oto	245	180	173	440	3,22%	1,85%	4,52%	267	194	260			
	CF 2	-	-	-	171	0,00%	0,00%	0,82%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,83%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.587	0,81%	2,86%	3,35%	558	2.937	820	1,87%	44,24%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	800	534	534	534	1,09%	0,56%	0,55%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-75,12%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	212.762	231.570	335.534	122.772	
2	Contribution Margin	5.041	6.760	5.915	874	-17,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,86	2,91	0,05	0,53
CIF Payroll	1.804	1.677	1.721	44	(83)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.332	8.375	1.118	43	(57)	-0,68%	(459)	-5,19%	21.699	38,59%	(13.324)
2	Tabungan	83.648	75.662	80.959	82.350	(1.158)	1.391	6.688	8,84%	(1.298)	-1,55%	98.582	83,54%	(16.231)
3	Deposito	21.297	24.150	20.117	19.396	(4.953)	(721)	(4.755)	-19,69%	(1.901)	-8,93%	21.750	89,18%	(2.354)
	Total	113.778	108.245	109.408	110.121	(4.993)	713	1.876	1,73%	(3.657)	-3,21%	142.031	77,53%	(31.910)
	CASA	92.481	84.094	89.291	90.725	(40)	1.434	6.631	7,89%	(1.756)	-1,90%	120.281	75,43%	(29.556)
	(%) CASA	81,28%	77,69%	81,61%	82,39%									
	FDR	151,33%	184,48%	184,52%	183,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.345	7.316		(30)	1.101	17,72%	3.900	114,21%	-	0,00%	7.316
2	Giro ISE	1.685	2.429	2.429	2.407		(22)	(22)	-0,89%	722	42,83%		0,00%	2.407
3	Tabungan ISE	1.730	3.786	4.916	4.908		(7)	1.123	29,66%	3.179	183,75%		0,00%	4.908
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	15.500	11.241	10.999	-	25	25	-365	-242	-4.502	267	17.862	61,58%	(6.863)
	KUR	13.526	8.301	8.059	-	-	-	-342	-242	-5.468	242	15.819	50,94%	(7.760)
	Non KUR	1.974	2.940	2.940	-	25	25	-22	0	966	25	2.043	143,90%	897
3	PWG	14.491	23.899	24.859	2.863	3.837	974	1.063	960	10.368	2.877	31.508	78,90%	(6.649)
	Cilem	6.823	11.358	11.992	737	1.093	356	329	634	5.169	459	18.964	63,23%	(6.973)
	Gadai	7.668	12.542	12.867	2.126	2.744	618	734	326	5.199	2.418	12.544	102,58%	324
4	CFG	142.193	164.548	166.018	3.620	2.841	-779	1.219	1.470	23.825	1.371	153.708	108,01%	12.309
	CF 1	6.747	8.769	8.700	-	-	0	58	-69	1.953	69	8.885	97,91%	(185)
	Total Griya	3.465	5.184	5.166	-	-	0	0	-19	1.701	19	4.904	105,33%	261
	• Total Non Program	3.465	5.184	5.166	-	-	0	-42	-19	1.701	19	4.904	105,33%	261
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.534	-	-	0	58	-51	252	51	3.981	88,78%	(447)
	CF 2	135.445	155.778	157.317	3.620	2.841	-779	1.161	1.539	21.872	1.302	144.823	108,63%	12.494
	Mitraguna & Others	125.884	146.998	148.629	3.620	2.841	-779	1.201	1.631	22.745	1.210	134.362	110,62%	14.267
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	201.875	6.483	6.703	220	1.917	2.188	29.691	4.515	203.079	99,41%	(1.203)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	2.785	8,85%	11,40%	25,32%	1.504	1.413	1.603			
	KUR	1.295	819	765	1.867	9,57%	9,21%	23,17%	1.102	572	1.048			
	Non KUR	77	363	517	918	3,89%	17,57%	31,23%	402	841	555			
3	PWG	-	-	-	883	0,00%	0,00%	3,55%	883	883	883			
	Cilem	-	-	-	687	0,00%	0,00%	5,73%	687	687	687			
	Gadai	-	-	-	197	0,00%	0,00%	1,53%	197	197	197			
4	CFG	6	-	290	2.588	0,00%	0,18%	1,56%	2.298	2.582	2.588			
	CF 1	-	-	-	1.188	0,00%	0,00%	13,65%	1.188	1.188	1.188			
	Total Griya	-	-	-	380	0,00%	0,00%	7,36%	380	380	380			
	Oto	-	-	-	807	0,00%	0,00%	22,84%	807	807	807			
	CF 2	6	-	290	1.401	0,00%	0,19%	0,89%	1.111	1.395	1.401			
	Mitraguna & Others	-	-	290	1.401	0,00%	0,20%	0,94%	1.111	1.401	1.401			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	6.257	0,80%	0,79%	3,10%	4.685	4.879	5.075	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	583	858	962	1.068	3,76%	8,56%	9,71%	107	486	210			
	KUR	557	837	824	930	4,11%	9,92%	11,54%	107	373	93			
	Non KUR	26	21	138	138	1,32%	4,71%	4,71%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	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	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,63%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	2.010	0,56%	0,95%	1,00%	107	1.039	206	0,11%	88,82%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.190	176.155	202.601	25.411	
2	Contribution Margin	7.235	9.134	8.206	971	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,11	3,52	3,57	0,05	0,47
CIF Payroll	1.410	1.114	1.176	62	(234)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.186	4.171	633	(15)	2.596	164,81%	3.298	377,98%	1.750	238,38%	2.421
2	Tabungan	63.525	67.931	66.348	66.542	5.369	194	(1.389)	-2,04%	3.017	4,75%	71.349	93,26%	(4.806)
3	Deposito	5.722	7.221	7.050	7.050	(206)	0	(171)	-2,37%	1.327	23,19%	5.985	117,79%	1.065
	Total	70.120	76.727	77.584	77.763	5.796	179	1.036	1,35%	7.643	10,90%	79.084	98,33%	(1.321)
	CASA	64.398	69.506	70.534	70.713	6.002	179	1.207	1,74%	6.315	9,81%	73.098	96,74%	(2.385)
	(%) CASA	91,84%	90,59%	90,91%	90,93%									
	FDR	73,73%	85,49%	85,53%	85,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.843	3.845		2	26	0,69%	358	10,26%	-	0,00%	3.845
2	Giro ISE	561	449	466	466		0	17	3,85%	(95)	-16,91%		0,00%	466
3	Tabungan ISE	2.926	3.370	3.377	3.379		2	9	0,27%	452	15,46%		0,00%	3.379
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	6.302	370	930	560	587	781	3.719	149	5.700	110,57%	603
	Cilem	2.583	5.521	6.302	370	930	560	587	781	3.719	149	5.700	110,57%	603
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.058	920	835	-85	1.422	-15	10.942	850	59.041	101,72%	1.018
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.058	920	835	-85	1.422	-15	10.942	850	59.041	101,72%	1.018
	Mitraguna & Others	45.066	55.374	55.328	920	655	-265	1.143	-45	10.262	700	51.258	107,94%	4.070
	Pensiun	4.050	4.699	4.730	-	180	180	279	31	680	149	7.783	60,78%	(3.053)
	Total Pembiayaan	51.699	65.594	66.361	1.290	1.765	475	2.010	767	14.662	998	64.740	102,50%	1.620

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	-	-	62	0,00%	0,00%	0,98%	62	62	62			
	Cilem	-	-	-	62	0,00%	0,00%	0,98%	62	62	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	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	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	Mitraguna & Others	-	-	-	675	0,00%	0,00%	1,22%	675	675	675			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	831	0,00%	0,00%	1,25%	831	831	831	2,88%	-129,96%	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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	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	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,37%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,31%	(1)	(15)	(3)	3,74%	#####	3,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	67.582	72.064	72.223	4.641	
2	Contribution Margin	2.587	3.362	3.193	606	-23,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,56	3,66	0,10	0,48
CIF Payroll	605	826	755	(71)	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.955	3.258	198	303	1.098	50,85%	1.174	56,34%	7.185	45,35%	(3.926)
2	Tabungan	153.901	153.184	156.595	155.899	6.509	(696)	2.715	1,77%	1.998	1,30%	170.698	91,33%	(14.799)
3	Deposito	36.197	27.914	28.057	28.128	(1.360)	72	214	0,77%	(8.068)	-22,29%	37.242	75,53%	(9.113)
	Total	192.181	183.258	187.607	187.286	5.347	(321)	4.027	2,20%	(4.896)	-2,55%	215.125	87,06%	(27.839)
	CASA	155.985	155.344	159.550	159.157	6.707	(393)	3.814	2,45%	3.173	2,03%	177.883	89,47%	(18.726)
	(%) CASA	81,17%	84,77%	85,04%	84,98%									
	FDR	138,97%	164,04%	161,34%	161,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.803	1.803		(1)	117	6,97%	1.274	240,72%	-	0,00%	1.803
2	Giro ISE	45	683	930	930		0	247	36,12%	885	1961,08%		0,00%	930
3	Tabungan ISE	484	1.002	873	872		(1)	(129)	-12,92%	388	80,26%		0,00%	872
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115		0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.641	50	295	245	-70	148	1.561	147	8.913	74,51%	(2.272)
	KUR	4.827	6.222	6.372	25	295	270	-91	150	1.545	145	8.318	76,61%	(1.946)
	Non KUR	254	271	269	25	-	-25	21	-2	16	2	595	45,23%	(326)
3	PWG	24.335	48.191	50.834	2.126	4.545	2.420	157	2.643	26.499	1.902	43.519	116,81%	7.316
	Cilem	24.335	48.191	50.834	2.126	4.545	2.420	157	2.643	26.499	1.902	43.519	116,81%	7.316
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	245.157	1.845	2.814	969	-271	-724	7.554	3.538	247.553	99,03%	(2.396)
	CF 1	8.506	8.716	8.757	-	112	112	-74	42	251	70	10.260	85,36%	(1.502)
	Total Griya	6.805	6.817	6.798	-	-	0	0	-19	-7	19	7.278	93,40%	(480)
	• Total Non Program	6.655	6.675	6.657	-	-	0	-135	-19	1	19	6.693	99,46%	(36)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.960	-	112	112	-74	61	258	51	2.982	65,72%	(1.022)
	CF 2	229.097	237.166	236.400	1.845	2.702	857	-197	-766	7.302	3.468	237.294	99,62%	(894)
	Mitraguna & Others	203.836	211.595	211.177	1.701	2.538	837	165	-418	7.342	2.956	207.323	101,86%	3.855
	Pensiun	25.262	25.571	25.222	144	164	20	-361	-348	-39	512	29.971	84,16%	(4.749)
	Total Pembiayaan	267.076	300.611	302.678	4.021	7.654	3.633	-185	2.066	35.602	5.587	300.041	100,88%	2.636

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	22	145	534	0,00%	2,23%	8,03%	388	534	512			
	KUR	-	22	145	486	0,00%	2,33%	7,63%	341	486	465			
	Non KUR	-	-	-	47	0,00%	0,00%	17,53%	47	47	47			
3	PWG	-	2	-	263	0,00%	0,00%	0,52%	263	263	261			
	Cilem	-	2	-	263	0,00%	0,00%	0,52%	263	263	261			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.771	1,09%	1,37%	1,54%	396	1.187	52			
	CF 1	819	854	753	557	9,63%	8,64%	6,36%	(197)	(262)	(297)			
	Total Griya	819	854	753	480	12,04%	11,05%	7,06%	(274)	(339)	(374)			
	Oto	-	-	-	77	0,00%	0,00%	3,92%	77	77	77			
	CF 2	1.765	2.865	2.621	3.214	0,77%	1,11%	1,36%	593	1.449	349			
	Mitraguna & Others	1.765	2.729	2.621	3.087	0,87%	1,24%	1,46%	465	1.321	358			
	Pensiun	-	136	-	128	0,00%	0,00%	0,51%	128	128	(9)			
	Total Pembiayaan	2.584	3.743	3.520	4.568	0,97%	1,17%	1,51%	1.048	1.984	825	0,58%	61,44%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	3.370	3.498	3.293	3.262	1,42%	1,34%	1,33%	(31)	(108)	(236)			
	CF 1	340	364	429	403	4,00%	4,92%	4,60%	(26)	63	38			
	Total Griya	340	364	429	403	5,00%	6,29%	5,93%	(26)	63	38			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.859	1,32%	1,21%	1,21%	(5)	(170)	(275)			
	Mitraguna & Others	2.939	2.995	2.864	2.859	1,44%	1,35%	1,35%	(5)	(80)	(136)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.262	1,26%	1,10%	1,08%	(31)	(108)	(236)	0,50%	53,23%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	172.161	185.257	306.177	134.016	
2	Contribution Margin	5.417	6.968	9.787	4.370	-80,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,05	3,24	3,43	0,18	0,38
CIF Payroll	769	720	1.447	727	678

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,39%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	104.406	112.587	-	(104.406)	
2	Contribution Margin	4.434	5.695	-	(4.434)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,43	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	864	821	-	(821)	(864)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	267	558	(1.196)	291	(58)	-9,45%	(38)	-6,32%	12.197	4,57%	(11.639)
2	Tabungan	46.385	47.818	46.878	46.880	(132)	2	(939)	-1,96%	494	1,07%	60.559	77,41%	(13.680)
3	Deposito	18.302	57.067	43.642	43.643	10.056	0	(13.424)	-23,52%	25.341	138,46%	19.099	228,50%	24.543
	Total	65.283	105.501	90.787	91.080	8.729	293	(14.421)	-13,67%	25.797	39,52%	91.856	99,16%	(776)
	CASA	46.981	48.434	47.145	47.437	(1.328)	293	(997)	-2,06%	457	0,97%	72.756	65,20%	(25.319)
	(%) CASA	71,97%	45,91%	51,93%	52,08%									
	FDR	134,21%	93,33%	108,53%	108,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.100	1.104		3	(12)	-1,07%	(294)	-21,03%	-	0,00%	1.104
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.100	1.103		3	(12)	-1,07%	(255)	-18,80%		0,00%	1.103
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-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	15.438	16.219	16.884	320	900	580	-110	664	1.446	236	18.223	92,65%	(1.339)
	KUR	14.693	15.717	16.392	320	900	580	-95	676	1.699	224	17.333	94,57%	(941)
	Non KUR	745	503	492	-	-	0	-15	-11	-253	11	890	55,25%	(398)
3	PWG	3.211	6.891	7.260	973	551	-422	791	368	4.049	182	8.588	84,53%	(1.329)
	Cilem	3.211	6.891	7.260	973	551	-422	791	368	4.049	182	8.588	84,53%	(1.329)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.387	654	387	-266	-371	-969	5.418	1.356	77.811	95,60%	(3.424)
	CF 1	2.071	11.937	12.050	484	167	-316	152	114	9.979	53	5.602	215,11%	6.448
	Total Griya	1.516	10.778	10.804	310	60	-250	0	26	9.288	34	4.181	258,38%	6.623
	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.659	25	4.181	123,78%	994
	• Program	-	5.637	5.628	167	-	-167	339	-8	5.628	8	0	0,00%	5.628
	Oto	555	1.159	1.246	173	107	-66	152	87	691	20	1.421	87,75%	(174)
	CF 2	66.897	63.419	62.336	170	220	50	-523	-1.083	-4.561	1.303	72.209	86,33%	(9.873)
	Mitraguna & Others	64.762	60.622	59.716	170	220	50	-496	-907	-5.047	1.127	68.752	86,86%	(9.037)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-176	486	176	3.457	75,81%	(836)
	Total Pembiayaan	87.617	98.466	98.530	1.946	1.838	-109	309	64	10.913	1.774	104.622	94,18%	(6.092)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	151	475	283	1.481	0,98%	1,74%	8,77%	1.198	1.330	1.006			
	KUR	98	475	240	1.440	0,67%	1,52%	8,78%	1.200	1.342	965			
	Non KUR	53	-	43	41	7,15%	8,61%	8,34%	(2)	(12)	41			
3	PWG	-	-	-	30	0,00%	0,00%	0,41%	30	30	30			
	Cilem	-	-	-	30	0,00%	0,00%	0,41%	30	30	30			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.160	1,23%	2,60%	4,25%	1.204	2.314	364			
	CF 1	-	-	177	133	0,00%	1,48%	1,11%	(43)	133	133			
	Total Griya	-	-	177	117	0,00%	1,64%	1,08%	(60)	117	117			
	Oto	-	-	-	17	0,00%	0,00%	1,34%	17	17	17			
	CF 2	846	2.796	1.779	3.027	1,26%	2,81%	4,86%	1.247	2.181	231			
	Mitraguna & Others	846	2.796	1.779	2.851	1,31%	2,94%	4,77%	1.072	2.005	55			
	Pensiun	-	-	-	176	0,00%	0,00%	6,71%	176	176	176			
	Total Pembiayaan	997	3.270	2.239	4.671	1,14%	2,27%	4,74%	2.432	3.674	1.400	1,49%	68,50%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,63%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,48%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	5,00%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,96%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,22%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,88%	(510)	1.291	(1.957)	3,73%	3,79%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	88.003	90.194	100.835	12.832	
2	Contribution Margin	1.703	2.111	979	(724)	42,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,20	2,79	2,91	0,12	(0,29)
CIF Payroll	336	453	554	101	218

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.870	5.024	2.360	155	(924)	-15,54%	(853)	-14,51%	16.777	29,95%	(11.752)
2	Tabungan	83.977	101.671	88.541	88.806	9.043	264	(12.865)	-12,65%	4.828	5,75%	98.962	89,74%	(10.157)
3	Deposito	19.184	13.402	14.038	14.038	(1)	0	636	4,75%	(5.146)	-26,83%	20.015	70,14%	(5.977)
	Total	109.038	121.021	107.448	107.867	11.402	419	(13.154)	-10,87%	(1.171)	-1,07%	135.754	79,46%	(27.886)
	CASA	89.854	107.619	93.411	93.830	11.402	419	(13.790)	-12,81%	3.976	4,42%	115.739	81,07%	(21.909)
	(%) CASA	82,41%	88,93%	86,94%	86,99%									
	FDR	40,48%	52,26%	60,40%	60,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	8.466	8.521		54	(297)	-3,37%	(60)	-0,70%	-	0,00%	8.521
2	Giro ISE	1.236	1.518	693	689		(3)	(828)	-54,57%	(546)	-44,20%		0,00%	689
3	Tabungan ISE	7.345	7.300	7.773	7.831		58	531	7,28%	486	6,62%		0,00%	7.831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	155	155		0	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.992	75	1.000	925	527	823	5.488	177	14.493	103,44%	499
	KUR	9.147	13.072	13.910	75	1.000	925	555	838	4.764	162	13.868	100,30%	42
	Non KUR	358	1.097	1.082	-	-	0	-28	-15	724	15	624	173,19%	457
3	PWG	9.262	11.392	11.308	319	746	427	-69	-83	2.046	830	16.966	66,65%	(5.658)
	Cilem	9.262	11.392	11.308	319	746	427	-69	-83	2.046	830	16.966	66,65%	(5.658)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.981	460	1.578	1.118	282	914	12.605	663	47.656	79,70%	(9.675)
	CF 1	14.455	17.388	17.940	-	807	807	-230	552	3.485	255	17.089	104,98%	851
	Total Griya	3.903	8.619	8.991	-	417	417	0	372	5.088	45	4.866	184,76%	4.125
	• Total Non Program	3.903	6.826	7.032	-	250	250	-74	207	3.129	43	4.866	144,52%	2.166
	• Program	-	1.793	1.958	-	167	167	-8	165	1.958	2	0	0,00%	1.958
	Oto	10.552	8.770	8.949	-	389	389	-230	180	-1.603	210	12.223	73,22%	(3.274)
	CF 2	10.922	19.679	20.041	460	771	311	513	363	9.120	408	30.567	65,56%	(10.526)
	Mitraguna & Others	10.683	18.945	19.258	460	645	185	516	313	8.575	332	29.780	64,67%	(10.522)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	64.900	1.354	3.324	1.970	1.225	1.654	20.757	1.670	79.115	82,03%	(14.215)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	-	-	740	0,00%	0,00%	4,94%	740	740	740			
	KUR	-	-	-	558	0,00%	0,00%	4,01%	558	558	558			
	Non KUR	-	-	-	182	0,00%	0,00%	16,85%	182	182	182			
3	PWG	-	-	-	380	0,00%	0,00%	3,36%	380	380	380			
	Cilem	-	-	-	380	0,00%	0,00%	3,36%	380	380	380			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	1.586	1,42%	1,96%	4,17%	860	1.226	1.242			
	CF 1	360	344	708	917	2,49%	4,07%	5,11%	208	557	573			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	917	3,41%	8,08%	10,24%	208	557	573			
	CF 2	-	-	17	669	0,00%	0,09%	3,34%	652	669	669			
	Mitraguna & Others	-	-	17	669	0,00%	0,09%	3,47%	652	669	669			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	2.706	0,82%	1,15%	4,17%	1.980	2.346	2.362	2,97%	28,81%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	-	100	271	0,00%	0,27%	0,71%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,51%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,03%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,42%	171	271	271	1,53%	-266,72%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	102.689	109.038	109.619	6.930	
2	Contribution Margin	2.068	2.877	3.937	1.869	-90,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,16	3,23	0,07	0,34
CIF Payroll	702	526	528	2	(174)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.256	1.256	(165)	0	610	94,36%	1.253	36259,15%	6	#####	1.250
2	Tabungan	34.487	32.850	34.261	34.309	1.712	49	1.459	4,44%	(178)	-0,52%	40.322	85,09%	(6.013)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	37.972	38.020	1.498	49	2.069	5,76%	12	0,03%	43.921	86,57%	(5.900)
	CASA	34.491	33.496	35.517	35.566	1.548	49	2.069	6,18%	1.075	3,12%	40.329	88,19%	(4.763)
	(%) CASA	90,75%	93,17%	93,53%	93,54%									
	FDR	1,90%	3,20%	3,19%	3,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74		0	8	11,48%	(85)	-53,70%	-	0,00%	74
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	66	74	74		0	8	11,48%	(85)	-53,70%		0,00%	74
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46		0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Cilem	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.211	205	90	-115	173	61	489	29	2.061	58,77%	(850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	170,91%	#DIV/0!	170,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	37.575	38.008	34.454	(3.121)	
2	Contribution Margin	652	859	596	(56)	8,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,35	2,55	2,60	0,05	0,25
CIF Payroll	393	410	370	(40)	(23)