

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.370.116	1.364.427	(97.170)	(5.689)	(49.682)	-3,51%	253.365	22,80%	1.422.021	95,95%	(57.594)
2	Tabungan	4.778.169	5.505.119	5.438.838	5.440.910	387.504	2.072	(64.209)	-1,17%	662.741	13,87%	5.182.062	105,00%	258.848
3	Deposito	1.667.902	1.627.216	1.606.020	1.607.565	(70.429)	1.545	(19.652)	-1,21%	(60.338)	-3,62%	1.695.532	94,81%	(87.968)
Total		7.557.133	8.546.444	8.414.974	8.412.901	219.905	(2.072)	(133.543)	-1,56%	855.769	11,32%	8.299.616	101,36%	113.286
CASA		5.889.231	6.919.228	6.808.954	6.805.337	290.334	(3.617)	(113.891)	-1,65%	916.106	15,56%	6.604.083	103,05%	201.253
(% CASA)		77,93%	80,96%	80,91%	80,89%									
FDR		79,28%	79,23%	81,05%	81,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	370.968	375.614		4.646	9.846	2,69%	71.237	23,40%	399.069	94,12%	(23.455)
2	Giro ISE	93.275	88.775	94.285	102.911		8.625	14.136	15,92%	9.636	10,33%	150.822	68,23%	(47.911)
3	Tabungan ISE	174.173	229.504	245.849	241.869		(3.980)	12.365	5,39%	67.696	38,87%	187.112	129,26%	54.757
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	960.806	101.852	1.210	-100.642	174.663	-8.482	136.198	9.692	901.947	106,53%	58.859
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	240.443	1.852	1.210	-642	2.641	-8.482	-310	9.692	284.676	84,46%	(44.233)
	• Local Champion	177.655	182.232	173.471	1.600	-	-1.600	5.250	-8.761	-4.184	8.761	190.795	90,92%	(17.325)
	• Value Chain	63.098	66.692	66.972	252	1.210	958	-2.610	280	3.874	931	93.880	71,34%	(26.908)
2	MBG	1.025.144	1.051.900	1.060.301	10.966	25.170	14.204	1.690	8.401	35.156	16.769	1.139.485	93,05%	(79.184)
	KUR	965.396	993.508	1.001.510	10.786	24.060	13.274	2.886	8.002	36.114	16.058	1.074.013	93,25%	(72.503)
	Non KUR	59.748	58.392	58.790	180	1.110	930	-1.196	399	-958	711	65.472	89,79%	(6.682)
3	PWG	255.819	538.581	566.232	43.210	59.327	16.117	30.241	27.651	310.413	31.676	601.092	94,20%	(34.860)
	Cilem	149.863	366.173	390.842	16.575	32.591	16.016	19.595	24.669	240.979	7.922	432.657	90,34%	(41.815)
	Gadai	105.956	172.408	175.390	26.635	26.736	101	10.646	2.982	69.434	23.754	168.435	104,13%	6.955
4	CFG	3.885.901	4.211.869	4.233.389	38.346	71.500	33.154	23.924	21.520	347.488	49.979	4.354.361	97,22%	(120.972)
	CF 1	838.535	900.893	907.760	4.546	15.886	11.340	4.556	6.868	69.225	9.018	919.422	98,73%	(11.662)
	Total Griya	595.912	600.711	606.897	1.052	8.914	7.862	0	6.187	10.985	2.727	636.591	95,34%	(29.694)
	• Total Non Program	435.065	452.228	458.404	1.052	8.435	7.383	-4.115	6.176	23.340	2.259	453.034	101,19%	5.370
	• Program	160.848	148.482	148.493	-	478	478	-1.118	11	-12.355	468	183.557	80,90%	(35.064)
	Oto	242.622	300.182	300.863	3.494	6.972	3.478	4.556	681	58.240	6.291	282.830	106,38%	18.032
	CF 2	3.047.367	3.310.976	3.325.629	33.800	55.614	21.814	19.368	14.653	278.262	40.961	3.434.939	96,82%	(109.310)
	Mitraguna & Others	2.497.673	2.750.501	2.766.922	29.738	51.915	22.177	20.016	16.421	269.249	35.494	2.845.615	97,23%	(78.692)
	Pensium	549.694	560.475	558.707	4.062	3.699	-363	-648	-1.768	9.013	5.467	589.324	94,80%	(30.618)
Total Pembiayaan		5.991.472	6.771.638	6.820.728	194.374	157.206	-37.167	230.518	49.090	829.255	108.116	6.996.885	97,48%	(176.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	1.146	0,16%	0,02%	0,12%	997	(145)	958			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	1.146	0,54%	0,06%	0,48%	997	(145)	958			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	52.053	1,12%	1,84%	4,91%	32.719	40.578	32.719			
	KUR	9.838	15.519	15.519	44.672	1,02%	1,56%	4,46%	29.153	34.835	29.153			
	Non KUR	1.638	3.815	3.815	7.381	2,74%	6,53%	12,55%	3.566	5.743	3.566			
3	PWG	124	4	4	8.010	0,05%	0,00%	1,41%	8.006	7.886	8.006			
	Cilem	118	-	-	5.896	0,08%	0,00%	1,51%	5.896	5.778	5.896			
	Gadai	7	4	4	2.114	0,01%	0,00%	1,21%	2.110	2.107	2.110			
4	CFG	59.411	72.096	65.976	123.285	1,53%	1,57%	2,91%	57.309	63.874	51.189			
	CF 1	35.165	39.232	37.416	62.307	4,19%	4,15%	6,86%	24.891	27.142	23.075			
	Total Griya	29.490	30.424	28.365	35.151	4,95%	4,72%	5,79%	6.786	5.660	4.726			
	Oto	5.675	8.808	9.051	27.156	2,34%	3,02%	9,03%	18.105	21.481	18.348			
	CF 2	24.246	32.864	28.560	60.978	0,80%	0,86%	1,83%	32.419	36.732	28.115			
	Mitraguna & Others	22.605	29.933	26.523	51.465	0,91%	0,96%	1,86%	24.943	28.860	21.533			
	Pensium	1.642	2.931	2.037	9.513	0,30%	0,36%	1,70%	7.476	7.872	6.582			
Total Pembiayaan		72.302	91.622	85.462	184.494	1,21%	1,26%	2,70%	99.032	112.192	92.873	1,24%	54,18%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,48%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.191	1,84%	2,28%	2,28%	202	5.314	1.665			
	KUR	14.751	17.487	19.071	19.213	1,53%	1,92%	1,92%	142	4.462	1.726			
	Non KUR	4.126	5.039	4.918	4.978	6,91%	8,42%	8,47%	59	852	(61)			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.977	1,31%	1,54%	1,61%	3.129	17.264	(5.093)			
	CF 1	15.203	26.509	23.133	24.773	1,81%	2,57%	2,73%	1.640	9.570	(1.736)			
	Total Griya	12.941	22.897	19.164	20.820	2,17%	3,19%	3,43%	1.656	7.878	(2.078)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,31%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.204	1,17%	1,26%	1,30%	1.490	7.694	(3.357)			
	Mitraguna & Others	25.071	43.527	40.668	41.973	1,00%	1,48%	1,52%	1.305	16.902	(1.554)			
	Pensium	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	93.327	1,19%	1,33%	1,37%	3.331	22.016	(3.453)	1,12%	17,80%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	14.749	15.715	(582)	967	1.931	14,01%	6.738	75,06%	22.506	69,83%	(6.791)
2	Tabungan	318.561	344.246	316.749	315.948	(2.287)	(801)	(28.298)	-8,22%	(2.613)	-0,82%	339.786	92,98%	(23.838)
3	Deposito	104.995	106.389	107.013	106.964	(1.163)	(49)	574	0,54%	1.969	1,88%	105.764	101,13%	1.200
	Total	432.533	464.421	438.511	438.627	(4.032)	116	(25.793)	-5,55%	6.094	1,41%	468.057	93,71%	(29.429)
	CASA	327.538	358.031	331.498	331.663	(2.869)	165	(26.368)	-7,36%	4.125	1,26%	362.292	91,55%	(30.629)
	(%) CASA	75,73%	77,09%	75,60%	75,61%									
	FDR	79,97%	81,04%	85,63%	85,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.422	14.291		(132)	(38)	-0,27%	3.985	38,66%	-	0,00%	14.291
2	Giro ISE	2.678	2.163	2.100	2.101		1	(61)	-2,84%	(577)	-21,54%		0,00%	2.101
3	Tabungan ISE	7.628	9.166	9.322	9.190		(133)	23	0,25%	1.562	20,47%		0,00%	9.190
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	34.214	460	1.400	940	-9	935	2.103	465	37.112	92,19%	(2.898)
	KUR	29.277	30.950	31.718	460	1.200	740	170	768	2.440	432	34.170	92,82%	(2.452)
	Non KUR	2.834	2.329	2.496	-	200	200	-178	167	-338	33	2.942	84,86%	(445)
3	PWG	33.786	48.657	50.447	3.671	4.524	853	1.519	1.790	16.661	2.734	40.601	124,25%	9.845
	Cilem	19.457	29.181	29.910	1.097	1.488	391	255	729	10.453	759	22.471	133,10%	7.439
	Gadai	14.329	19.476	20.537	2.574	3.036	462	1.264	1.061	6.208	1.975	18.130	113,27%	2.407
4	CFG	256.811	274.638	271.029	1.229	2.675	1.446	-800	-3.608	14.218	6.283	271.098	99,97%	(68)
	CF 1	12.729	15.398	15.364	-	158	158	178	-34	2.636	192	14.486	106,06%	878
	Total Griya	2.031	4.248	4.401	-	158	158	0	154	2.370	4	2.489	176,84%	1.913
	• Total Non Program	2.031	4.080	4.234	-	158	158	-33	154	2.203	4	2.489	170,10%	1.745
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	10.963	-	-	0	178	-188	265	188	11.997	91,38%	(1.034)
	CF 2	244.083	259.239	255.665	1.229	2.517	1.288	-978	-3.574	11.582	6.091	256.612	99,63%	(946)
	Mitraguna & Others	223.458	235.936	232.779	1.130	2.517	1.387	-1.295	-3.157	9.320	5.674	234.706	99,18%	(1.928)
	Pensiun	20.624	23.303	22.887	99	-	-99	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.484	5.360	8.599	3.239	571	-883	29.599	9.482	379.846	98,85%	(4.362)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.295	0,71%	4,92%	3,79%	(342)	1.066	409			
	KUR	230	808	1.439	739	0,78%	4,65%	2,33%	(700)	509	(69)			
	Non KUR	-	79	199	557	0,00%	8,53%	22,30%	358	557	478			
3	PWG	-	-	4	135	0,00%	0,01%	0,27%	131	135	135			
	Cilem	-	-	-	75	0,00%	0,00%	0,25%	75	75	75			
	Gadai	-	-	4	60	0,00%	0,02%	0,29%	56	60	60			
4	CFG	1.832	1.731	1.012	2.085	0,71%	0,37%	0,77%	1.073	254	355			
	CF 1	169	232	59	507	1,33%	0,38%	3,30%	448	337	275			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	507	1,28%	0,53%	4,62%	448	370	293			
	CF 2	1.662	1.499	953	1.578	0,68%	0,37%	0,62%	625	(84)	80			
	Mitraguna & Others	1.662	1.274	953	1.578	0,74%	0,40%	0,68%	625	(84)	305			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	3.534	0,60%	0,71%	0,94%	862	1.473	896	0,44%	52,71%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	164	244	279	0,23%	0,73%	0,81%	35	206	115			
	KUR	73	164	244	279	0,25%	0,79%	0,88%	35	206	115			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.519	3.659	3.649	0,34%	1,33%	1,35%	(10)	2.781	130			
	CF 1	-	132	280	280	0,00%	1,82%	1,82%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,55%	-	280	148			
	CF 2	868	3.387	3.380	3.369	0,36%	1,30%	1,32%	(10)	2.501	(18)			
	Mitraguna & Others	868	3.387	3.380	3.369	0,39%	1,43%	1,45%	(10)	2.501	(18)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	1,05%	24	2.987	245	0,40%	61,63%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	430.242	432.533	468.453	38.211	
2	Contribution Margin	20.385	25.135	19.956	(429)	2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Payroll	1.496	1.761	1.757	(4)	261

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.369	2.288	999	(80)	(1.309)	-36,39%	802	53,99%	8.643	26,48%	(6.355)
2	Tabungan	231.208	252.124	245.005	245.063	9.602	58	(7.062)	-2,80%	13.854	5,99%	249.114	98,37%	(4.052)
3	Deposito	90.995	77.625	77.137	77.008	(442)	(129)	(617)	-0,79%	(13.987)	-15,37%	91.892	83,80%	(14.885)
	<b>Total</b>	<b>323.689</b>	<b>333.347</b>	<b>324.510</b>	<b>324.359</b>	<b>10.160</b>	<b>(152)</b>	<b>(8.988)</b>	<b>-2,70%</b>	<b>670</b>	<b>0,21%</b>	<b>349.650</b>	<b>92,77%</b>	<b>(25.291)</b>
	<b>CASA</b>	<b>232.695</b>	<b>255.722</b>	<b>247.374</b>	<b>247.351</b>	<b>10.602</b>	<b>(23)</b>	<b>(8.371)</b>	<b>-3,27%</b>	<b>14.656</b>	<b>6,30%</b>	<b>257.758</b>	<b>95,96%</b>	<b>(10.407)</b>
	<b>(%) CASA</b>	<b>71,89%</b>	<b>76,71%</b>	<b>76,23%</b>	<b>76,26%</b>									
	<b>FDR</b>	<b>38,52%</b>	<b>40,66%</b>	<b>42,47%</b>	<b>42,49%</b>									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.866	10.126		259	837	9,01%	2.364	30,46%	-	0,00%	10.126
2	Giro ISE	590	1.189	536	670		134	(519)	-43,63%	80	13,48%		0,00%	670
3	Tabungan ISE	7.171	8.100	9.331	9.456		125	1.356	16,74%	2.284	31,86%		0,00%	9.456
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.520	-	250	250	253	-189	-6.845	439	42.922	68,77%	(13.403)
	KUR	33.975	26.732	26.430	-	100	100	11	-302	-7.546	402	40.290	65,60%	(13.861)
	Non KUR	2.390	2.977	3.090	-	150	150	242	113	700	37	2.632	117,40%	458
3	PWG	10.065	21.247	23.612	2.520	3.298	777	2.110	2.364	13.546	933	26.292	89,81%	(2.680)
	Cilem	6.212	14.127	15.640	858	1.813	955	1.314	1.513	9.429	300	17.310	90,35%	(1.670)
	Gadai	3.854	7.120	7.971	1.662	1.485	-178	796	851	4.118	634	8.982	88,75%	(1.010)
4	CFG	78.172	84.597	84.691	464	993	529	-23	94	6.519	898	93.884	90,21%	(9.193)
	CF 1	15.674	21.488	21.563	364	431	67	443	75	5.889	356	17.607	122,47%	3.956
	Total Griya	3.604	3.894	3.885	-	-	0	0	-10	281	10	4.107	94,58%	(222)
	• Total Non Program	3.604	3.894	3.885	-	-	0	-49	-10	281	10	4.107	94,58%	(222)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.678	364	431	67	443	84	5.608	346	13.500	130,95%	4.178
	CF 2	62.498	63.109	63.128	100	562	462	-466	20	631	542	76.277	82,76%	(13.148)
	Mitraguna & Others	54.964	55.724	55.749	50	432	382	-291	25	785	407	67.334	82,79%	(11.585)
	Pensiun	7.534	7.385	7.379	50	130	80	-175	-6	-154	136	8.943	82,52%	(1.563)
	<b>Total Pembiayaan</b>	<b>124.679</b>	<b>135.553</b>	<b>137.823</b>	<b>2.984</b>	<b>4.540</b>	<b>1.557</b>	<b>2.340</b>	<b>2.270</b>	<b>13.144</b>	<b>2.270</b>	<b>163.174</b>	<b>84,46%</b>	<b>(25.352)</b>

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	3.369	2,92%	6,79%	11,41%	1.351	2.307	1.086			
	KUR	1.062	2.082	1.533	2.598	3,13%	5,73%	9,83%	1.066	1.536	516			
	Non KUR	-	201	485	771	0,00%	16,29%	24,94%	286	771	570			
3	PWG	-	-	-	427	0,00%	0,00%	1,81%	427	427	427			
	Cilem	-	-	-	419	0,00%	0,00%	2,68%	419	419	419			
	Gadai	-	-	-	8	0,00%	0,00%	0,10%	8	8	8			
4	CFG	113	554	499	3.781	0,14%	0,59%	4,46%	3.281	3.668	3.227			
	CF 1	113	272	293	1.326	0,72%	1,36%	6,15%	1.033	1.214	1.054			
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)			
	Oto	113	220	250	1.286	0,93%	1,42%	7,27%	1.036	1.173	1.065			
	CF 2	-	282	207	2.454	0,00%	0,33%	3,89%	2.248	2.454	2.172			
	Mitraguna & Others	-	282	207	1.823	0,00%	0,37%	3,27%	1.616	1.823	1.541			
	Pensiun	-	-	-	631	0,00%	0,00%	8,56%	631	631	631			
	<b>Total Pembiayaan</b>	<b>1.251</b>	<b>2.837</b>	<b>2.517</b>	<b>7.576</b>	<b>1,00%</b>	<b>1,86%</b>	<b>5,50%</b>	<b>5.059</b>	<b>6.325</b>	<b>4.740</b>	<b>2,61%</b>	<b>52,51%</b>	<b>-2,9%</b>

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	1.012	1.553	1.597	2,33%	5,23%	5,41%	43	751	585			
	KUR	846	1.012	1.553	1.597	2,49%	5,81%	6,04%	43	751	585			
	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	588	408	408	406	0,75%	0,48%	0,48%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,53%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,36%	-	101	-			
	<b>Total Pembiayaan</b>	<b>1.434</b>	<b>1.420</b>	<b>1.962</b>	<b>2.002</b>	<b>1,15%</b>	<b>1,45%</b>	<b>1,45%</b>	<b>41</b>	<b>568</b>	<b>582</b>	<b>2,79%</b>	<b>-92,18%</b>	<b>1,3%</b>

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)	
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.959	27.811	1.491	(148)	1.915	7,39%	3.920	16,41%	35.529	78,28%	(7.718)
2	Tabungan	197.564	215.010	219.374	218.053	3.190	(1.321)	3.044	1,42%	20.489	10,37%	212.134	102,79%	5.919
3	Deposito	16.291	17.393	17.295	17.295	(1.607)	0	(97)	-0,56%	1.004	6,16%	17.162	100,78%	134
	Total	237.746	258.299	264.628	263.160	3.073	(1.469)	4.861	1,88%	25.413	10,69%	264.824	99,37%	(1.664)
	CASA	221.455	240.906	247.333	245.864	4.680	(1.469)	4.958	2,06%	24.409	11,02%	247.662	99,27%	(1.798)
	(%) CASA	93,15%	93,27%	93,46%	93,43%									
	FDR	68,74%	65,22%	65,01%	65,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	48.528	49.279		750	5.445	12,42%	18.465	59,93%	-	0,00%	49.279
2	Giro ISE	20.367	24.404	26.066	26.273		207	1.869	7,66%	5.906	29,00%		0,00%	26.273
3	Tabungan ISE	10.446	19.430	22.462	23.006		544	3.576	18,40%	12.559	120,23%		0,00%	23.006
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221		0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.847	300	1.355	1.055	-776	547	-5.336	808	52.347	85,67%	(7.500)
	KUR	46.016	40.498	41.082	300	1.355	1.055	-694	584	-4.934	771	47.898	85,77%	(6.816)
	Non KUR	4.166	3.801	3.764	-	-	0	-83	-37	-402	37	4.449	84,61%	(684)
3	PWG	5.806	13.714	14.806	986	1.741	755	104	1.092	8.999	648	23.846	62,09%	(9.040)
	Cilem	4.026	10.294	11.337	286	1.294	1.009	-10	1.043	7.311	251	16.566	68,44%	(5.229)
	Gadai	1.780	3.419	3.469	701	447	-254	115	49	1.689	397	7.281	47,65%	(3.812)
4	CFG	106.465	109.661	111.589	1.614	2.574	960	965	1.928	5.124	646	117.867	94,67%	(6.277)
	CF 1	51.093	50.574	51.040	361	774	413	291	466	-52	307	52.529	97,17%	(1.489)
	Total Griya	39.118	38.098	37.997	-	-	0	0	-101	-1.121	101	39.521	96,15%	(1.524)
	• Total Non Program	38.883	37.871	37.770	-	-	0	35	-101	-1.113	101	39.253	96,22%	(1.483)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.043	361	774	413	291	568	1.068	206	13.009	100,27%	35
	CF 2	55.372	59.088	60.549	1.253	1.800	547	673	1.462	5.177	338	65.337	92,67%	(4.788)
	Mitraguna & Others	53.214	55.550	57.038	1.020	1.800	780	270	1.488	3.824	312	62.160	91,76%	(5.122)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.029	2.900	5.670	2.770	230	3.567	8.600	2.102	195.035	88,20%	(23.006)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.418	2,41%	6,75%	7,62%	429	2.210	1.183			
	KUR	992	1.476	2.147	2.569	2,15%	5,30%	6,25%	422	1.578	1.093			
	Non KUR	216	758	842	849	5,18%	22,15%	22,55%	7	633	90			
3	PWG	-	-	-	827	0,00%	0,00%	5,58%	827	827	827			
	Cilem	-	-	-	787	0,00%	0,00%	6,94%	787	787	787			
	Gadai	-	-	-	40	0,00%	0,00%	1,15%	40	40	40			
4	CFG	1.664	4.473	3.583	3.553	1,56%	3,27%	3,18%	(31)	1.889	(921)			
	CF 1	1.143	2.927	3.357	3.326	2,24%	6,64%	6,52%	(31)	2.183	400			
	Total Griya	959	2.602	2.936	2.016	2,45%	7,71%	5,31%	(920)	1.057	(586)			
	Oto	185	325	421	1.311	1,54%	3,38%	10,05%	889	1.126	985			
	CF 2	521	1.547	226	226	0,94%	0,38%	0,37%	-	(295)	(1.320)			
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,40%	-	(295)	(1.320)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	7.797	1,76%	3,90%	4,53%	1.225	4.926	1.089	2,19%	51,63%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.866	1,16%	4,48%	4,16%	(118)	1.284	218			
	KUR	582	906	1.146	1.029	1,27%	2,83%	2,51%	(117)	447	124			
	Non KUR	-	742	838	837	0,00%	22,04%	22,23%	(1)	837	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.441	2,78%	1,52%	1,29%	(231)	(1.516)	87			
	CF 1	1.322	884	1.202	971	2,59%	2,38%	1,90%	(231)	(351)	87			
	Total Griya	1.322	792	1.110	879	3,38%	2,91%	2,31%	(231)	(443)	87			
	Oto	-	92	92	92	0,00%	0,74%	0,70%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,78%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,82%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.307	2,20%	2,17%	1,92%	(349)	(282)	255	2,95%	-53,52%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	235.786	237.820	255.299	19.513	
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,33	3,48	3,49	0,01	0,16
CIF Payroll	2.364	2.166	2.256	90	(108)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	27.151	32.960	11.189	5.808	(3.673)	-10,03%	10.832	48,96%	38.023	86,68%	(5.064)
2	Tabungan	184.167	209.712	203.890	203.482	9.425	(408)	(6.230)	-2,97%	19.316	10,49%	207.489	98,07%	(4.006)
3	Deposito	54.206	45.633	45.710	45.607	(4.260)	(103)	(26)	-0,06%	(8.600)	-15,86%	54.846	83,15%	(9.239)
	Total	260.500	291.977	276.751	282.049	16.355	5.297	(9.928)	-3,40%	21.548	8,27%	300.358	93,90%	(18.309)
	CASA	206.294	246.345	231.042	236.442	20.615	5.400	(9.903)	-4,02%	30.148	14,61%	245.512	96,31%	(9.070)
	(%) CASA	79,19%	84,37%	83,48%	83,83%									
	FDR	138,97%	141,26%	149,48%	146,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.754	7.727		(27)	(1.082)	-12,28%	(774)	-9,10%	-	0,00%	7.727
2	Giro ISE	2.572	2.040	698	720		22	(1.319)	-64,69%	(1.852)	-72,00%		0,00%	720
3	Tabungan ISE	5.928	6.769	7.056	7.006		(49)	238	3,51%	1.078	18,19%		0,00%	7.006
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159		0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.830	-	-	0	-250	-5	-5.858	5	30.016	52,74%	(14.186)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.830	-	-	0	-250	-5	-5.858	5	26.324	60,14%	(10.494)
	• Local Champion	15.491	11.700	11.694	-	-	0	-250	-5	-3.797	5	16.943	69,02%	(5.248)
	• Value Chain	6.197	4.136	4.136	-	-	-	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.527	500	350	-150	-1.259	-409	-6.764	759	57.818	85,66%	(8.290)
	KUR	53.330	47.520	47.128	500	350	-150	-1.164	-392	-6.201	742	54.632	86,27%	(7.503)
	Non KUR	2.961	2.416	2.399	-	-	0	-95	-17	-562	17	3.186	75,30%	(787)
3	PWG	18.519	33.535	34.673	4.143	4.923	780	1.672	1.138	16.154	3.786	34.982	99,11%	(310)
	Cilem	7.342	16.788	18.075	944	1.969	1.026	1.194	1.287	10.733	683	20.867	86,62%	(2.792)
	Gadai	11.177	16.747	16.598	3.199	2.954	-245	478	-149	5.421	3.103	14.115	117,59%	2.482
4	CFG	265.530	313.132	313.658	4.680	3.882	-798	7.402	526	48.128	3.356	296.169	105,91%	17.489
	CF 1	155.192	153.591	152.962	587	245	-342	1.655	-629	-2.230	874	175.968	86,93%	(23.006)
	Total Griya	146.765	137.680	137.143	-	-	0	0	-537	-9.622	537	166.519	82,36%	(29.376)
	• Total Non Program	29.135	30.941	30.759	-	-	0	-286	-182	1.624	182	32.280	95,29%	(1.521)
	• Program	117.630	106.738	106.384	-	-	0	-1.010	-354	-11.246	354	134.238	79,25%	(27.854)
	Oto	8.426	15.911	15.819	587	245	-342	1.655	-92	7.393	338	9.450	167,40%	6.369
	CF 2	110.338	159.541	160.696	4.093	3.637	-456	5.746	1.155	50.358	2.482	120.201	133,69%	40.495
	Mitraguna & Others	99.558	147.696	148.834	3.863	3.537	-326	5.730	1.138	49.276	2.399	108.412	137,29%	40.423
	Pensiun	10.780	11.845	11.862	230	100	-130	16	17	1.081	83	11.789	100,62%	73
	Total Pembiayaan	362.027	412.438	413.688	9.323	9.155	-167	7.565	1.249	51.660	7.906	418.985	98,74%	(5.297)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	3.093	1,39%	3,33%	6,24%	1.428	2.311	1.033			
	KUR	645	1.815	1.319	2.400	1,21%	2,78%	5,09%	1.080	1.755	584			
	Non KUR	137	245	346	693	4,62%	14,31%	28,89%	347	556	448			
3	PWG	-	-	-	589	0,00%	0,00%	1,70%	589	589	589			
	Cilem	-	-	-	360	0,00%	0,00%	1,99%	360	360	360			
	Gadai	-	-	-	229	0,00%	0,00%	1,38%	229	229	229			
4	CFG	18.567	18.075	17.721	21.439	6,99%	5,66%	6,84%	3.718	2.872	3.364			
	CF 1	18.567	16.819	16.551	19.369	11,96%	10,78%	12,66%	2.818	802	2.550			
	Total Griya	18.403	16.440	16.112	18.342	12,54%	11,70%	13,37%	2.230	(61)	1.902			
	Oto	164	379	439	1.027	1,95%	2,76%	6,49%	588	863	648			
	CF 2	-	1.256	1.170	2.070	0,00%	0,73%	1,29%	900	2.070	814			
	Mitraguna & Others	-	1.072	984	2.070	0,00%	0,67%	1,39%	1.086	2.070	998			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	25.121	5,34%	4,70%	6,07%	5.735	5.772	4.986	0,31%	94,84%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.244	2,77%	4,06%	4,53%	217	683	443			
	KUR	1.074	1.400	1.759	1.979	2,01%	3,70%	4,20%	220	905	579			
	Non KUR	488	402	269	265	16,47%	11,11%	11,07%	(3)	(222)	(137)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	11.423	1,59%	3,50%	3,64%	460	7.207	89			
	CF 1	4.193	10.055	10.140	10.414	2,70%	6,60%	6,81%	274	6.221	359			
	Total Griya	4.144	10.006	10.091	10.365	2,82%	7,33%	7,56%	274	6.221	359			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,63%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,55%	-	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	13.847	1,65%	3,19%	3,35%	677	7.890	532	0,66%	80,20%	-2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	380.203	400.234	427.134	46.931	
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,08	3,11	0,03	0,31
CIF Payroll	1.508	1.472	1.519	47	11

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	56.685	49.932	6.069	(6.753)	(1.613)	-3,13%	33.322	200,62%	28.863	173,00%	21.070
2	Tabungan	236.060	261.490	275.351	271.721	1.654	(3.630)	10.231	3,91%	35.661	15,11%	257.992	105,32%	13.729
3	Deposito	132.723	128.999	105.337	105.286	(2.769)	(50)	(23.713)	-18,38%	(27.436)	-20,67%	133.832	78,67%	(28.546)
	Total	385.393	442.035	437.373	426.940	4.953	(10.433)	(15.095)	-3,41%	41.547	10,78%	420.687	101,49%	6.253
	CASA	252.670	313.035	332.036	321.654	7.723	(10.383)	8.618	2,75%	68.983	27,30%	286.855	112,13%	34.799
	(%) CASA	65,56%	70,82%	75,92%	75,34%									
	FDR	115,76%	125,82%	127,13%	130,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	39.906	50.050		10.145	(2.412)	-4,60%	8.508	20,48%	-	0,00%	50.050
2	Giro ISE	8.627	8.734	8.441	18.674		10.233	9.940	113,80%	10.047	116,46%		0,00%	18.674
3	Tabungan ISE	5.900	14.152	18.544	18.456		(88)	4.304	30,41%	12.556	212,81%		0,00%	18.456
4	Deposito ISE	27.015	29.575	12.920	12.920		0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211		0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	257.349	-	-	0	85.148	-846	72.954	846	191.222	134,58%	66.127
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.149	-	-	0	-2.559	-846	-5.414	846	26.316	65,16%	(9.168)
	• Local Champion	13.053	13.825	13.762	-	-	0	-322	-64	709	64	14.262	96,49%	(500)
	• Value Chain	9.510	4.169	3.387	-	-	-	-2.237	-783	-6.123	783	12.055	28,10%	(8.668)
2	MBG	15.807	20.460	20.438	600	330	-270	461	-23	4.631	353	21.559	94,80%	(1.121)
	KUR	15.684	19.746	19.726	600	330	-270	264	-19	4.042	349	21.276	92,72%	(1.550)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.841	3.076	3.047	-29	1.389	86	12.939	2.961	35.985	91,26%	(3.143)
	Cilem	10.166	18.541	19.894	1.601	1.918	317	1.349	1.353	9.728	565	21.740	91,51%	(1.846)
	Gadai	9.737	14.214	12.947	1.475	1.129	-346	40	-1.267	3.211	2.396	14.245	90,89%	(1.298)
4	CFG	226.020	244.752	245.410	2.133	4.492	2.359	1.703	657	19.390	3.835	250.409	98,00%	(5.000)
	CF 1	15.856	23.020	24.356	-	1.600	1.600	529	1.336	8.500	264	18.857	129,16%	5.500
	Total Griya	12.125	18.638	20.135	-	1.600	1.600	0	1.497	8.010	103	12.907	156,00%	7.228
	• Total Non Program	12.125	18.638	20.135	-	1.600	1.600	907	1.497	8.010	103	12.907	156,00%	7.228
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.221	-	-	0	529	-161	490	161	5.950	70,94%	(1.729)
	CF 2	210.163	221.732	221.053	2.133	2.892	759	1.174	-679	10.890	3.571	231.552	95,47%	(10.499)
	Mitraguna & Others	179.175	185.964	185.424	2.120	2.742	622	1.766	-540	6.249	3.282	198.377	93,47%	(12.953)
	Pensiun	30.988	35.768	35.629	13	150	137	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	556.038	5.809	7.869	2.060	88.702	-125	109.914	7.994	499.175	111,39%	56.863

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	254	61	806	2,64%	0,30%	3,94%	745	390	552			
	KUR	294	254	61	806	1,87%	0,31%	4,09%	745	512	552			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	796	0,00%	0,00%	2,42%	796	796	796			
	Cilem	-	-	-	513	0,00%	0,00%	2,58%	513	513	513			
	Gadai	-	-	-	283	0,00%	0,00%	2,18%	283	283	283			
4	CFG	3.141	2.689	4.421	6.048	1,39%	1,81%	2,46%	1.628	2.907	3.359			
	CF 1	52	41	143	810	0,33%	0,62%	3,33%	668	759	769			
	Total Griya	52	41	40	39	0,43%	0,22%	0,20%	(1)	(12)	(2)			
	Oto	-	-	102	771	0,00%	2,34%	18,27%	669	771	771			
	CF 2	3.089	2.648	4.278	5.238	1,47%	1,93%	2,37%	960	2.148	2.590			
	Mitraguna & Others	2.920	2.648	3.836	4.795	1,63%	2,06%	2,59%	960	1.876	2.148			
	Pensiun	170	-	443	443	0,55%	1,24%	1,24%	-	273	443			
	Total Pembiayaan	3.558	2.943	4.482	7.650	0,80%	0,81%	1,38%	3.168	4.092	4.707	0,34%	75,18%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123			
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	5.136	4.566	4.262	1,57%	1,87%	1,74%	(304)	703	(875)			
	CF 1	753	301	19	19	4,75%	0,08%	0,08%	(0)	(735)	(282)			
	Total Griya	312	301	19	19	2,57%	0,10%	0,09%	(0)	(293)	(282)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.243	1,33%	2,05%	1,92%	(304)	1.438	(593)			
	Mitraguna & Others	2.805	4.836	4.547	4.243	1,57%	2,44%	2,29%	(304)	1.438	(593)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(367)	(291)	(752)	1,06%	-34,20%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,38	3,38	(0,00)	0,24
CIF Payroll	2.716	3.360	3.531	171	815

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	445.437	443.627	(189.493)	(1.810)	(58.655)	-11,68%	(185.343)	-29,47%	710.323	62,45%	(266.696)
2	Tabungan	522.123	612.606	601.880	602.405	78.303	525	(10.201)	-1,67%	80.282	15,38%	554.516	108,64%	47.889
3	Deposito	264.012	230.344	229.062	230.307	(13.229)	1.245	(37)	-0,02%	(33.706)	-12,77%	264.620	87,03%	(34.313)
	Total	1.415.106	1.345.232	1.276.379	1.276.340	(124.419)	(40)	(68.892)	-5,12%	(138.767)	-9,81%	1.529.459	83,45%	(253.119)
	CASA	1.151.094	1.114.888	1.047.317	1.046.033	(111.190)	(1.285)	(68.856)	-6,18%	(105.061)	-9,13%	1.264.839	82,70%	(218.806)
	(%) CASA	81,34%	82,88%	82,05%	81,96%									
	FDR	55,59%	68,66%	71,95%	71,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	49.993	49.275		(718)	(238)	-0,48%	9.666	24,40%	-	0,00%	49.275
2	Giro ISE	24.819	26.480	28.399	28.068		(331)	1.588	6,00%	3.248	13,09%		0,00%	28.068
3	Tabungan ISE	14.728	20.972	19.533	19.146		(387)	(1.826)	-8,71%	4.418	30,00%		0,00%	19.146
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	578.392	101.752	-	-101.752	90.687	-8.101	85.255	8.101	524.148	110,35%	54.244
	Linkage	388.874	450.575	450.575	100.000	-	(100.000)	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	127.817	1.752	-	-1.752	6.034	-8.101	23.554	8.101	122.246	104,56%	5.571
	• Local Champion	71.739	90.083	81.982	1.500	-	-1.500	6.354	-8.101	10.243	8.101	76.862	106,66%	5.120
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	17.401	250	600	350	766	398	6.222	202	15.758	110,43%	1.643
	KUR	10.795	16.732	17.132	250	600	350	773	400	6.338	200	15.252	112,33%	1.880
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	72.061	6.991	6.939	-52	5.374	2.254	29.758	4.685	64.428	111,85%	7.632
	Cilem	16.301	31.198	32.772	1.930	2.134	205	1.799	1.574	16.471	560	36.881	88,86%	(4.109)
	Gadai	26.001	38.609	39.288	5.061	4.805	-257	3.575	680	13.287	4.125	27.547	142,62%	11.741
4	CFG	239.992	250.295	250.527	2.320	4.751	2.431	-1.767	232	10.535	4.519	267.745	93,57%	(17.219)
	CF 1	49.326	55.954	56.172	715	800	85	-242	218	6.845	582	52.741	106,51%	3.431
	Total Griya	38.490	43.621	44.156	610	800	190	0	535	5.666	265	39.379	112,13%	4.777
	• Total Non Program	38.490	43.621	44.156	610	800	190	250	535	5.666	265	39.379	112,13%	4.777
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.016	105	-	-105	-242	-317	1.179	317	13.362	89,93%	(1.346)
	CF 2	190.665	194.341	194.355	1.605	3.951	2.346	-1.526	14	3.690	3.937	215.005	90,40%	(20.649)
	Mitraguna & Others	156.155	162.005	162.069	1.605	3.603	1.998	-1.703	64	5.914	3.539	178.005	91,05%	(15.937)
	Pensiun	34.510	32.337	32.286	-	348	348	178	-51	-2.224	399	36.999	87,26%	(4.713)
	Total Pembiayaan	786.611	923.597	918.380	111.314	12.290	-99.023	95.059	-5.217	131.769	17.507	872.079	105,31%	46.301

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	207	0,00%	0,00%	0,04%	207	207	207			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	207	0,00%	0,00%	0,16%	207	207	207			
	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	-	-	-	1.033	0,00%	0,00%	1,43%	1.033	1.033	1.033			
	Cilem	-	-	-	122	0,00%	0,00%	0,37%	122	122	122			
	Gadai	-	-	-	911	0,00%	0,00%	2,32%	911	911	911			
4	CFG	1.445	2.548	3.699	5.508	0,60%	1,48%	2,20%	1.809	4.063	2.960			
	CF 1	161	732	2.349	2.782	0,33%	4,20%	4,95%	433	2.621	2.050			
	Total Griya	152	572	2.195	686	0,39%	5,03%	1,55%	(1.509)	534	114			
	Oto	9	160	154	2.096	0,08%	1,25%	17,44%	1.942	2.087	1.936			
	CF 2	1.284	1.816	1.350	2.726	0,67%	0,69%	1,40%	1.376	1.441	910			
	Mitraguna & Others	1.284	1.448	979	1.917	0,82%	0,60%	1,18%	937	632	468			
	Pensiun	-	367	370	809	0,00%	1,15%	2,51%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	6.748	0,18%	0,40%	0,73%	3.050	5.303	4.200	0,15%	80,06%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.704	2,03%	1,33%	1,48%	366	(1.176)	(445)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,83%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.338	2,56%	1,72%	1,72%	-	(1.541)	(811)			
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,06%	-	(1.514)	(811)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,57%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602	138.916	
2	Contribution Margin	67.389	81.475	59.416	(7.973)	11,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,29	3,32	0,03	0,45
CIF Payroll	2.651	2.488	2.651	163	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	27.774	25.959	(9.448)	(1.815)	(2.503)	-8,79%	(2.184)	-7,76%	39.098	66,40%	(13.138)
2	Tabungan	312.220	335.697	344.128	346.069	573	1.941	10.373	3,09%	33.850	10,84%	334.511	103,46%	11.558
3	Deposito	88.440	68.089	71.457	71.447	(2.247)	(10)	3.357	4,93%	(16.993)	-19,21%	89.381	79,94%	(17.934)
	Total	428.803	432.249	443.359	443.475	(11.123)	117	11.227	2,60%	14.672	3,42%	462.990	95,79%	(19.514)
	CASA	340.363	364.159	371.902	372.029	(8.875)	127	7.869	2,16%	31.666	9,30%	373.609	99,58%	(1.580)
	(%) CASA	79,38%	84,25%	83,88%	83,89%									
	FDR	84,89%	91,40%	90,47%	90,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	46.108	45.231		(877)	1.551	3,55%	4.949	12,29%	-	0,00%	45.231
2	Giro ISE	7.566	4.370	5.772	5.117		(654)	747	17,10%	(2.449)	-32,36%		0,00%	5.117
3	Tabungan ISE	32.715	39.309	40.336	40.113		(223)	804	2,04%	7.398	22,61%		0,00%	40.113
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.950	-	-	0	-815	-2	-5.019	2	73.583	71,96%	(20.633)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.325	-	-	0	-517	-2	-1.904	2	35.153	69,20%	(10.828)
	• Local Champion	25.361	21.619	21.617	-	-	0	-502	-2	-3.744	2	27.992	77,22%	(6.375)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.412	-	800	800	-596	329	-3.590	471	35.710	85,16%	(5.298)
	KUR	32.921	28.859	29.198	-	800	800	-571	339	-3.723	461	34.485	84,67%	(5.286)
	Non KUR	1.081	1.224	1.214	-	-	0	-24	-10	133	10	1.225	99,04%	(12)
3	PWG	9.475	21.262	22.104	2.080	2.381	301	1.878	842	12.629	1.539	29.851	74,05%	(7.747)
	Cilem	5.148	13.382	13.907	827	791	-35	1.083	525	8.759	267	19.940	69,74%	(6.034)
	Gadai	4.327	7.880	8.197	1.254	1.590	336	796	317	3.870	1.273	9.911	82,71%	(1.714)
4	CFG	262.577	290.785	295.635	1.673	7.197	5.524	1.832	4.851	33.058	2.347	286.430	103,21%	9.206
	CF 1	159.367	166.652	170.338	59	5.011	4.952	-174	3.686	10.971	1.325	162.301	104,95%	8.036
	Total Griya	139.426	143.053	146.998	-	4.813	4.813	0	3.945	7.572	868	140.190	104,86%	6.808
	• Total Non Program	139.426	143.053	146.998	-	4.813	4.813	-2.889	3.945	7.572	868	140.190	104,86%	6.808
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.340	59	199	139	-174	-259	3.399	458	22.111	105,56%	1.229
	CF 2	103.210	124.133	125.298	1.614	2.186	572	2.007	1.165	22.088	1.021	124.128	100,94%	1.169
	Mitraguna & Others	99.172	118.844	120.003	1.614	2.136	522	2.034	1.159	20.831	977	117.952	101,74%	2.051
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	401.101	3.754	10.379	6.625	2.300	6.020	37.078	4.359	425.574	94,25%	(24.473)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	2.634	2,57%	4,72%	8,66%	1.215	1.762	993			
	KUR	703	1.487	1.263	2.478	2,14%	4,38%	8,49%	1.215	1.775	991			
	Non KUR	169	154	156	156	15,61%	12,75%	12,86%	-	(13)	2			
3	PWG	-	-	-	407	0,00%	0,00%	1,84%	407	407	407			
	Cilem	-	-	-	390	0,00%	0,00%	2,80%	390	390	390			
	Gadai	-	-	-	18	0,00%	0,00%	0,21%	18	18	18			
4	CFG	4.689	3.445	2.895	8.458	1,79%	1,00%	2,86%	5.563	3.769	5.013			
	CF 1	4.583	2.690	2.084	5.753	2,88%	1,25%	3,38%	3.670	1.170	3.064			
	Total Griya	3.651	1.566	1.079	3.693	2,62%	0,75%	2,51%	2.614	42	2.127			
	Oto	932	1.124	1.004	2.060	4,67%	4,26%	8,83%	1.056	1.129	936			
	CF 2	106	755	812	2.704	0,10%	0,65%	2,16%	1.893	2.599	1.949			
	Mitraguna & Others	106	755	812	2.704	0,11%	0,68%	2,25%	1.893	2.599	1.949			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	11.499	1,53%	1,09%	2,87%	7.185	5.938	6.383	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,63%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.559	1,53%	5,27%	5,13%	(28)	1.038	(129)			
	KUR	341	1.235	1.136	1.111	1,04%	3,94%	3,80%	(25)	770	(124)			
	Non KUR	180	453	450	448	16,68%	36,80%	36,91%	(3)	268	(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	2.797	6.941	5.793	6.037	1,07%	1,99%	2,04%	244	3.240	(903)			
	CF 1	2.607	5.622	4.475	4.719	1,64%	2,69%	2,77%	244	2.112	(903)			
	Total Griya	2.357	4.994	3.638	4.123	1,69%	2,54%	2,81%	486	1.766	(870)			
	Oto	250	628	837	596	1,25%	3,55%	2,55%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,05%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,10%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	7.750	0,91%	1,91%	1,93%	216	4.431	(1.004)	0,00%	100,00%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	413.890	431.152	444.499	30.609	
2	Contribution Margin	22.373	28.098	23.223	850	-3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,50	3,52	0,02	0,22
CIF Payroll	1.359	1.730	1.856	126	497



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	95	95	21	0	26	38,41%	(123)	-56,37%	5.816	1,63%	(5.721)
2	Tabungan	144.169	164.349	169.140	167.303	1.752	(1.837)	2.954	1,80%	23.134	16,05%	156.198	107,11%	11.105
3	Deposito	10.918	21.051	21.846	21.946	909	100	895	4,25%	11.028	101,01%	11.620	188,86%	10.325
	Total	155.304	185.469	191.081	189.344	2.683	(1.737)	3.875	2,09%	34.039	21,92%	173.634	109,05%	15.709
	CASA	144.386	164.418	169.235	167.398	1.774	(1.837)	2.980	1,81%	23.011	15,94%	162.014	103,32%	5.384
	(%) CASA	92,97%	88,65%	88,57%	88,41%									
	FDR	134,72%	123,06%	120,22%	121,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.697	1.712		15	196	12,95%	452	35,83%	-	0,00%	1.712
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.697	1.712		15	196	12,95%	452	35,87%		0,00%	1.712
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	58.943	600	350	-250	-418	-646	4.030	996	61.295	96,16%	(2.352)
	KUR	53.824	58.285	57.658	600	350	-250	-385	-626	3.834	976	59.797	96,42%	(2.139)
	Non KUR	1.089	1.304	1.285	-	-	0	-32	-19	196	19	1.498	85,76%	(213)
3	PWG	2.063	7.845	8.415	151	628	477	79	571	6.352	57	10.922	77,05%	(2.507)
	Cilem	2.063	7.845	8.415	151	628	477	79	571	6.352	57	10.922	77,05%	(2.507)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.503	780	1.937	1.157	1.534	1.548	10.505	388	161.312	99,50%	(809)
	CF 1	15.162	18.407	18.703	30	557	527	980	296	3.542	260	16.602	112,66%	2.101
	Total Griya	4.320	3.786	3.780	-	-	0	0	-6	-540	6	4.736	79,81%	(956)
	• Total Non Program	3.984	3.473	3.468	-	-	0	-43	-5	-516	5	4.353	79,67%	(885)
	• Program	336	312	312	-	-	0	-2	-1	-24	1	383	81,34%	(72)
	Oto	10.841	14.622	14.923	30	557	527	980	302	4.082	255	11.866	125,77%	3.058
	CF 2	134.836	140.548	141.800	750	1.380	630	554	1.252	6.963	128	144.710	97,99%	(2.910)
	Mitraguna & Others	130.780	136.767	138.032	750	1.380	630	728	1.265	7.252	115	139.644	98,85%	(1.612)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	Total Pembiayaan	209.233	228.246	229.717	1.531	2.915	1.383	1.181	1.471	20.484	1.443	235.787	97,43%	(6.070)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	2.266	0,00%	0,19%	3,84%	2.153	2.266	2.212			
	KUR	-	-	113	2.215	0,00%	0,19%	3,84%	2.103	2.215	2.215			
	Non KUR	-	53	-	50	0,00%	0,00%	3,90%	50	50	(3)			
3	PWG	-	-	-	64	0,00%	0,00%	0,76%	64	64	64			
	Cilem	-	-	-	64	0,00%	0,00%	0,76%	64	64	64			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	5.292	0,72%	1,37%	3,30%	3.119	4.216	2.687			
	CF 1	278	426	376	1.803	1,83%	2,04%	9,64%	1.427	1.525	1.377			
	Total Griya	278	253	109	348	6,43%	2,87%	9,22%	240	71	95			
	Oto	-	173	267	1.455	0,00%	1,83%	9,75%	1.188	1.455	1.282			
	CF 2	799	2.179	1.797	3.489	0,59%	1,28%	2,46%	1.692	2.690	1.310			
	Mitraguna & Others	799	2.179	1.797	2.910	0,61%	1,31%	2,11%	1.114	2.112	732			
	Pensiun	-	-	-	578	0,00%	0,00%	15,35%	578	578	578			
	Total Pembiayaan	1.077	2.658	2.286	8.226	0,51%	1,00%	3,58%	5.940	7.149	5.568	0,45%	87,32%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	6	0,26%	0,10%	0,01%	(52)	(137)	(1)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	6	3,71%	4,46%	0,49%	(52)	(34)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.317	0,54%	0,83%	0,82%	-	508	253			
	CF 1	140	132	271	271	0,92%	1,47%	1,45%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,70%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,88%	-	-	-			
	CF 2	670	933	1.046	1.046	0,50%	0,74%	0,74%	-	376	113			
	Mitraguna & Others	670	865	978	978	0,51%	0,72%	0,71%	-	308	113			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.074	0,46%	0,93%	0,90%	(52)	1.120	252	0,14%	84,39%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	207.702	214.060	230.721	23.019	
2	Contribution Margin	8.723	11.297	11.039	2.316	-26,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,37	3,35	(0,02)	0,05
CIF Payroll	673	604	593	(11)	(80)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.073	2.073	(8)	0	(150)	-6,75%	1.836	772,10%	5.704	36,35%	(3.631)
2	Tabungan	85.480	97.428	101.465	102.676	3.265	1.211	5.248	5,39%	17.196	20,12%	95.843	107,13%	6.833
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	145.280	146.492	3.207	1.211	4.998	3,53%	5.009	3,54%	158.204	92,60%	(11.712)
	CASA	85.718	99.652	103.538	104.749	3.256	1.211	5.098	5,12%	19.032	22,20%	101.547	103,15%	3.203
	(%) CASA	60,59%	70,43%	71,27%	71,51%									
	FDR	57,51%	63,37%	62,78%	62,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.376	2.243	2.273	29	(103)	-4,34%	1.936	574,26%	-	0,00%	2.273
2	Giro ISE	44	2.016	1.816	1.846	29	(171)	-8,47%	1.801	4049,99%		0,00%	1.846
3	Tabungan ISE	293	359	427	427	0	68	18,89%	134	45,95%		0,00%	427
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.097	400	520	120	-30	-93	-2.494	613	29.195	89,39%	(3.098)
	KUR	28.019	25.654	25.567	400	520	120	-14	-86	-2.451	606	28.469	89,81%	(2.902)
	Non KUR	572	536	529	-	-	0	-16	-7	-42	7	726	72,94%	(196)
3	PWG	2.056	6.594	7.355	103	842	739	257	762	5.299	80	8.284	88,79%	(929)
	Cilem	2.056	6.594	7.355	103	842	739	257	762	5.299	80	8.284	88,79%	(929)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	57.760	870	1.548	678	842	873	7.035	675	59.828	96,54%	(2.068)
	CF 1	3.683	6.276	6.230	-	-	0	-153	-47	2.547	47	4.803	129,71%	1.427
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.879	-	-	0	-153	-45	2.891	45	3.816	154,06%	2.063
	CF 2	47.042	50.610	51.530	870	1.548	678	995	920	4.488	628	55.025	93,65%	(3.495)
	Mitraguna & Others	38.019	40.795	41.782	870	1.548	678	1.067	987	3.763	561	45.186	92,47%	(3.403)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	91.212	1.373	2.910	1.537	1.069	1.542	9.840	1.368	97.307	93,74%	(6.095)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	300	215	1.550	2,01%	0,82%	5,94%	1.335	976	1.249			
	KUR	574	300	215	1.550	2,05%	0,84%	6,06%	1.335	976	1.249			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	62	0,00%	0,00%	0,85%	62	62	62			
	Cilem	-	-	-	62	0,00%	0,00%	0,85%	62	62	62			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	2.344	0,46%	1,03%	4,06%	1.761	2.110	1.411			
	CF 1	134	320	301	835	3,65%	4,79%	13,40%	534	700	515			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	835	4,50%	5,08%	14,20%	534	700	515			
	CF 2	100	613	283	1.510	0,21%	0,56%	2,93%	1.227	1.410	896			
	Mitraguna & Others	-	201	203	1.432	0,00%	0,50%	3,43%	1.229	1.432	1.231			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	3.957	0,99%	0,89%	4,34%	3.158	3.148	2.723	1,87%	57,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	544	573	525	1,10%	2,19%	2,01%	(47)	210	(18)			
	KUR	178	329	361	315	0,63%	1,41%	1,23%	(46)	137	(14)			
	Non KUR	138	215	212	211	24,08%	39,55%	39,78%	(1)	73	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,34%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,39%	0,38%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,47%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	724	0,39%	0,86%	0,79%	(47)	408	(18)	0,04%	95,22%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	46.117	45.051	1.972	(1.066)	(2.074)	-4,40%	24.878	123,32%	27.208	165,58%	17.843
2	Tabungan	135.101	153.880	159.834	160.286	8.266	451	6.406	4,16%	25.185	18,64%	147.092	108,97%	13.194
3	Deposito	28.599	26.589	26.229	26.229	384	0	(360)	-1,35%	(2.370)	-8,29%	29.253	89,66%	(3.024)
	Total	183.873	227.593	232.180	231.565	10.622	(615)	3.972	1,75%	47.692	25,94%	203.553	113,76%	28.013
	CASA	155.274	201.005	205.951	205.337	10.238	(615)	4.332	2,16%	50.063	32,24%	174.300	117,81%	31.037
	(%) CASA	84,45%	88,32%	88,70%	88,67%									
	FDR	85,47%	88,46%	87,88%	88,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.804	14.747		(57)	496	3,48%	6.079	70,12%	-	0,00%	14.747
2	Giro ISE	6.094	191	194	200		6	9	4,69%	(5.894)	-96,72%		0,00%	200
3	Tabungan ISE	2.575	12.260	12.810	12.747		(63)	487	3,98%	10.172	395,04%		0,00%	12.747
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.170	450	1.475	1.025	273	948	7.281	527	34.712	107,08%	2.458
	KUR	29.147	35.310	36.265	450	1.475	1.025	310	955	7.117	520	33.704	107,60%	2.561
	Non KUR	742	913	906	-	-	0	-38	-7	164	7	1.009	89,77%	(103)
3	PWG	5.787	18.975	20.438	947	1.898	951	1.201	1.463	14.651	435	22.274	91,75%	(1.837)
	Cilem	4.662	15.117	16.627	221	1.599	1.377	1.328	1.510	11.965	89	17.028	97,64%	(401)
	Gadai	1.126	3.858	3.811	725	299	-426	-127	-47	2.686	346	5.246	72,64%	(1.435)
4	CFG	121.436	146.124	146.428	1.396	1.282	-114	3.459	304	24.992	978	132.134	110,82%	14.294
	CF 1	20.925	20.500	20.868	-	500	500	-188	367	-58	133	22.241	93,82%	(1.374)
	Total Griya	15.996	15.201	15.674	-	500	500	0	473	-321	27	16.338	95,94%	(664)
1	• Total Non Program	15.996	15.201	15.674	-	500	500	-75	473	-321	27	16.338	95,94%	(664)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.299	5.193	-	-	0	-188	-106	264	106	5.903	87,98%	(710)
	CF 2	100.511	125.624	125.560	1.396	782	-614	3.647	-64	25.049	846	109.892	114,26%	15.668
	Mitraguna & Others	63.905	83.472	83.594	1.310	690	-620	3.336	123	19.689	567	72.328	115,58%	11.267
	Pensiun	36.606	42.152	41.966	86	92	6	311	-186	5.360	278	37.565	111,72%	4.401
	Total Pembiayaan	157.150	201.322	204.036	2.793	4.655	1.862	4.933	2.714	46.886	1.941	189.158	107,87%	14.877

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	179	32	1.024	0,60%	0,09%	2,75%	992	845	845			
	KUR	179	124	32	1.024	0,61%	0,09%	2,82%	992	845	900			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	214	1,27%	0,00%	1,05%	214	140	214			
	Cilem	74	-	-	214	1,58%	0,00%	1,29%	214	140	214			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	2.206	812	4.352	0,92%	0,56%	2,97%	3.540	3.237	2.146			
	CF 1	120	73	-	1.312	0,57%	0,00%	6,29%	1.312	1.192	1.239			
	Total Griya	-	-	-	885	0,00%	0,00%	5,65%	885	885	885			
	Oto	120	73	-	427	2,43%	0,00%	8,22%	427	307	354			
	CF 2	995	2.132	812	3.040	0,99%	0,65%	2,42%	2.228	2.045	907			
	Mitraguna & Others	254	1.562	492	2.340	0,40%	0,59%	2,80%	1.848	2.086	778			
	Pensiun	740	570	319	700	2,02%	0,76%	1,67%	380	(41)	129			
	Total Pembiayaan	1.367	2.384	844	5.589	0,87%	0,42%	2,74%	4.746	4.222	3.205	0,15%	94,41%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	143	281	211	0,12%	0,78%	0,57%	(70)	176	67			
	KUR	-	143	229	159	0,00%	0,65%	0,44%	(70)	159	16			
	Non KUR	35	-	52	51	4,67%	5,71%	5,66%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,91%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,81%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,08%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,93%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,06%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,26%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.705	185.470	218.772	53.067	
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,04	3,07	0,04	0,31
CIF Payroll	1.621	1.536	1.110	(426)	(511)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	138	123	8	(15)	(14)	-10,31%	(338)	-73,29%	5.769	2,13%	(5.646)
2	Tabungan	104.069	106.823	105.197	104.961	1.148	(236)	(1.862)	-1,74%	892	0,86%	114.310	91,82%	(9.349)
3	Deposito	24.703	24.802	24.864	25.029	145	165	227	0,91%	326	1,32%	25.533	98,03%	(504)
	Total	129.233	131.762	130.199	130.113	1.301	(86)	(1.649)	-1,25%	880	0,68%	145.612	89,36%	(15.499)
	CASA	104.530	106.960	105.335	105.084	1.156	(251)	(1.876)	-1,75%	555	0,53%	120.079	87,51%	(14.995)
	(%) CASA	80,88%	81,18%	80,90%	80,76%									
	FDR	125,49%	144,26%	145,58%	145,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.506	2.273	2.248	(25)	(259)	-10,31%	(1.786)	-44,27%	-	0,00%	2.248
2	Giro ISE	415	71	83	83	(0)	12	17,12%	(332)	-80,01%		0,00%	83
3	Tabungan ISE	3.618	2.435	2.189	2.165	(25)	(271)	-11,11%	(1.453)	-40,17%		0,00%	2.165
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.450	190	505	315	-200	128	-444	377	25.007	89,77%	(2.558)
	KUR	22.067	21.177	21.325	110	505	395	-345	148	-741	357	24.038	88,71%	(2.713)
	Non KUR	827	1.144	1.124	80	-	-80	145	-20	297	20	969	116,06%	156
3	PWG	1.733	7.305	7.410	36	248	212	17	105	5.678	142	11.387	65,08%	(3.977)
	Cilem	1.733	7.305	7.410	36	248	212	17	105	5.678	142	11.387	65,08%	(3.977)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	159.688	3.834	2.798	-1.036	2.230	-768	22.137	3.566	159.690	100,00%	(2)
	CF 1	5.904	8.366	7.866	187	-	-187	375	-500	1.962	500	8.628	91,17%	(762)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
1	• Total Non Program	1.926	1.730	1.725	-	-	0	-18	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.141	187	-	-187	375	-495	2.163	495	5.993	102,48%	148
	CF 2	131.647	152.090	151.822	3.647	2.798	-849	1.855	-268	20.175	3.066	151.062	100,50%	760
	Mitraguna & Others	65.693	84.995	84.790	3.547	2.321	-1.226	3.295	-204	19.097	2.525	83.123	102,01%	1.667
	Pensiun	65.954	67.095	67.031	100	477	377	-1.440	-64	1.078	541	67.939	98,66%	(907)
	Total Pembiayaan	162.178	190.083	189.548	4.059	3.551	-509	2.047	-535	27.370	4.085	196.085	96,67%	(6.536)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	514	469	1.942	2,80%	2,10%	8,65%	1.473	1.302	1.428			
	KUR	508	460	469	1.860	2,30%	2,22%	8,72%	1.391	1.352	1.400			
	Non KUR	132	54	-	82	15,90%	0,00%	7,26%	82	(50)	28			
3	PWG	-	-	-	76	0,00%	0,00%	1,02%	76	76	76			
	Cilem	-	-	-	76	0,00%	0,00%	1,02%	76	76	76			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	2.377	0,75%	0,00%	1,49%	2.377	1.343	2.105			
	CF 1	-	-	-	693	0,00%	0,00%	8,81%	693	693	693			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	693	0,00%	0,00%	11,28%	693	693	693			
	CF 2	1.035	272	-	1.684	0,79%	0,00%	1,11%	1.684	650	1.412			
	Mitraguna & Others	403	-	-	840	0,61%	0,00%	0,99%	840	438	840			
	Pensiun	632	272	-	844	0,96%	0,00%	1,26%	844	212	572			
	Total Pembiayaan	1.675	786	469	4.395	1,03%	0,25%	2,32%	3.926	2.720	3.609	1,17%	49,36%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	276	440	496	1,34%	1,97%	2,21%	56	190	219			
	KUR	52	180	292	356	0,23%	1,38%	1,67%	64	304	176			
	Non KUR	254	96	147	139	30,69%	12,87%	12,40%	(8)	(115)	44			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	533	0,19%	0,25%	0,28%	56	227	219	0,85%	-203,64%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	161.454	165.916	191.691	30.237	
2	Contribution Margin	6.104	7.913	8.525	2.421	-39,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,61	2,90	2,93	0,03	0,31
CIF Payroll	1.079	1.359	1.459	100	380



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	600.801	600.828	82.583	28	458	0,08%	439.347	272,07%	170.261	352,89%	430.567
2	Tabungan	199.929	219.924	219.287	219.380	2.987	92	(545)	-0,25%	19.450	9,73%	217.689	100,78%	1.690
3	Deposito	133.285	88.384	88.512	88.832	(2.287)	320	448	0,51%	(44.453)	-33,35%	135.498	65,56%	(46.666)
	Total	494.695	908.679	908.600	909.040	83.283	440	361	0,04%	414.344	83,76%	523.448	173,66%	385.592
	CASA	361.410	820.295	820.088	820.208	85.570	120	(87)	-0,01%	458.798	126,95%	387.950	211,42%	432.258
	(%) CASA	73,06%	90,27%	90,26%	90,23%									
	FDR	29,29%	19,85%	20,03%	20,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.866	20.440	20.512	20.600	87	160	0,78%	18.734	1004,06%	-	0,00%	20.600
2	Giro ISE	28	33	21	23	1	(10)	-30,67%	(6)	-20,23%		0,00%	23
3	Tabungan ISE	1.837	18.807	18.891	18.977	86	170	0,90%	17.139	932,81%		0,00%	18.977
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.506	200	1.300	1.100	220	304	2.697	996	64.246	94,18%	(3.741)
	KUR	55.256	56.946	57.097	200	1.100	900	344	150	1.841	950	61.291	93,16%	(4.194)
	Non KUR	2.553	3.256	3.409	-	200	200	-124	153	856	47	2.956	115,34%	453
3	PWG	4.560	21.203	21.656	623	1.116	494	1.569	453	17.096	663	17.879	121,12%	3.777
	Cilem	4.560	21.203	21.656	623	1.116	494	1.569	453	17.096	663	17.879	121,12%	3.777
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	98.621	49	1.299	1.250	1.985	782	17.759	517	93.189	105,83%	5.432
	CF 1	35.630	44.241	44.930	-	1.099	1.099	-124	689	9.300	410	37.878	118,62%	7.052
	Total Griya	16.876	22.071	22.172	-	158	158	0	102	5.297	56	18.078	122,65%	4.094
	• Total Non Program	11.817	17.375	17.334	-	-	0	-415	-41	5.517	41	12.305	140,87%	5.029
	• Program	5.059	4.695	4.839	-	158	158	-40	143	-220	14	5.773	83,82%	(934)
	Oto	18.754	22.170	22.757	-	941	941	-124	587	4.003	355	19.800	114,94%	2.957
	CF 2	45.232	53.598	53.691	49	200	151	2.109	93	8.459	107	55.311	97,07%	(1.620)
	Mitraguna & Others	44.353	52.413	52.528	49	200	151	1.854	115	8.175	85	53.401	98,36%	(873)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	181.951	872	3.715	2.844	3.733	1.539	37.065	2.177	176.970	102,81%	4.982

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	185	68,36%	0,00%	15,85%	185	(947)	185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	15,85%	185	(947)	185			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	3.183	0,03%	1,43%	5,26%	2.323	3.167	2.307			
	KUR	16	781	764	2.889	0,03%	1,34%	5,06%	2.125	2.874	2.108			
	Non KUR	-	94	95	294	0,00%	2,93%	8,62%	198	294	200			
3	PWG	36	-	-	191	0,78%	0,00%	0,88%	191	155	191			
	Cilem	36	-	-	191	0,78%	0,00%	0,88%	191	155	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	2.890	1,24%	1,49%	2,93%	1.437	1.889	1.284			
	CF 1	1.001	1.606	1.453	2.890	2,81%	3,28%	6,43%	1.437	1.889	1.284			
	Total Griya	582	882	696	1.027	3,45%	3,15%	4,63%	331	445	145			
	Oto	419	724	757	1.863	2,23%	3,41%	8,19%	1.106	1.444	1.139			
	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	2.184	2.481	2.313	6.449	1,51%	1,28%	3,54%	4.137	4.265	3.968	0,56%	84,22%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	-	74	243	0,48%	0,12%	0,40%	169	(35)	243			
	KUR	271	-	74	148	0,49%	0,13%	0,26%	74	(123)	148			
	Non KUR	8	-	-	95	0,30%	0,00%	2,80%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.997	1,72%	2,04%	2,03%	(0)	609	252			
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,23%	-	310	260			
	Total Griya	592	631	622	622	3,51%	2,82%	2,81%	-	30	(8)			
	Oto	101	112	381	381	0,54%	1,72%	1,67%	-	280	269			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,85%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,89%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.240	1,15%	1,15%	1,23%	169	574	495	0,04%	96,83%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	257	427	64	170	91	27,20%	394	1200,29%	7.711	5,53%	(7.284)
2	Tabungan	95.230	94.353	92.208	91.938	(4.503)	(270)	(2.415)	-2,56%	(3.292)	-3,46%	105.081	87,49%	(13.143)
3	Deposito	25.200	24.085	24.160	24.150	(648)	(10)	65	0,27%	(1.050)	-4,17%	26.127	92,43%	(1.977)
	Total	120.463	118.773	116.625	116.515	(5.087)	(110)	(2.259)	-1,90%	(3.948)	-3,28%	138.918	83,87%	(22.403)
	CASA	95.263	94.689	92.465	92.365	(4.439)	(100)	(2.324)	-2,45%	(2.898)	-3,04%	112.792	81,89%	(20.427)
	(%) CASA	79,08%	79,72%	79,28%	79,27%									
	FDR	167,21%	175,24%	179,99%	180,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	2.699	1.704		(995)	155	10,02%	687	67,63%	-	0,00%	1.704
2	Giro ISE	1	45	12	24		12	(21)	-46,09%	24	4614,32%		0,00%	24
3	Tabungan ISE	1.016	1.504	2.687	1.680		(1.007)	176	11,68%	664	65,34%		0,00%	1.680
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.709	1.261	620	-641	-239	-189	2.291	809	59.109	102,71%	1.599
	KUR	53.406	57.154	57.001	1.261	620	-641	-146	-153	3.596	773	53.926	105,70%	3.075
	Non KUR	5.013	3.744	3.708	-	-	0	-92	-36	-1.305	36	5.183	71,53%	(1.476)
3	PWG	7.973	12.469	12.936	399	818	419	107	467	4.963	351	16.407	78,84%	(3.471)
	Cilem	7.973	12.469	12.936	399	818	419	107	467	4.963	351	16.407	78,84%	(3.471)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.272	538	2.054	1.515	-2.928	1.504	1.232	550	162.470	83,88%	(26.198)
	CF 1	25.995	30.348	30.284	318	214	-105	23	-64	4.289	278	29.370	103,11%	914
	Total Griya	13.277	16.005	16.095	-	115	115	0	90	2.817	25	14.156	113,69%	1.938
	• Total Non Program	13.277	16.005	16.095	-	115	115	-149	90	2.817	25	14.156	113,69%	1.938
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.189	318	99	-220	23	-154	1.471	252	15.213	93,27%	(1.024)
	CF 2	109.045	104.421	105.988	220	1.840	1.620	-2.952	1.568	-3.057	272	133.100	79,63%	(27.112)
	Mitraguna & Others	98.253	93.901	95.441	20	1.750	1.730	-3.105	1.540	-2.812	210	119.849	79,63%	(24.407)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	209.917	2.199	3.492	1.293	-3.060	1.781	8.486	1.710	237.987	88,21%	(28.070)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	3.437	2,02%	2,81%	5,66%	1.725	2.257	1.820			
	KUR	896	1.153	1.281	2.862	1,68%	2,24%	5,02%	1.581	1.966	1.709			
	Non KUR	284	465	431	575	5,67%	11,52%	15,52%	144	291	111			
3	PWG	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	5.909	0,59%	1,68%	4,34%	3.646	5.114	4.271			
	CF 1	92	107	224	1.741	0,35%	0,74%	5,75%	1.517	1.650	1.634			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	224	1.741	0,72%	1,56%	12,27%	1.517	1.650	1.634			
	CF 2	704	1.532	2.040	4.168	0,65%	1,95%	3,93%	2.128	3.465	2.636			
	Mitraguna & Others	704	1.532	2.040	4.026	0,72%	2,17%	4,22%	1.986	3.323	2.494			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	9.358	0,98%	1,91%	4,46%	5.382	7.383	6.102	0,88%	80,30%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	764	686	654	1,19%	1,13%	1,08%	(32)	(41)	(110)			
	KUR	639	605	528	497	1,20%	0,92%	0,87%	(32)	(142)	(108)			
	Non KUR	56	159	158	158	1,12%	4,21%	4,25%	-	102	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,91%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,60%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,96%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,06%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.895	0,89%	0,93%	0,90%	(32)	95	(109)	0,13%	85,10%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	195.455	204.546	214.231	18.776	
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	225	220	272	(4)	(308)	-58,28%	(955)	-81,27%	5.025	4,38%	(4.805)
2	Tabungan	91.378	107.649	109.027	108.867	1.819	(160)	1.218	1,13%	17.489	19,14%	99.264	109,67%	9.603
3	Deposito	20.885	16.970	16.975	16.975	(128)	0	5	0,03%	(3.910)	-18,72%	21.629	78,48%	(4.654)
	Total	113.438	125.146	126.227	126.062	1.964	(165)	916	0,73%	12.624	11,13%	125.918	100,11%	144
	CASA	92.553	108.176	109.252	109.087	2.092	(165)	911	0,84%	16.534	17,86%	104.289	104,60%	4.798
	(%) CASA	81,59%	86,44%	86,55%	86,53%									
	FDR	111,58%	121,41%	122,92%	123,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.431	1.543		112	(85)	-5,24%	129	9,15%	-	0,00%	1.543
2	Giro ISE	4	140	88	98		10	(42)	-30,03%	94	2160,12%	-	0,00%	98
3	Tabungan ISE	1.409	1.488	1.343	1.445		101	(43)	-2,90%	36	2,53%	-	0,00%	1.445
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.803	575	2.500	1.925	781	1.582	4.615	918	67.018	93,71%	(4.215)
	KUR	54.166	56.888	58.505	575	2.500	1.925	910	1.616	4.338	884	62.682	93,34%	(4.177)
	Non KUR	4.022	4.333	4.299	-	-	0	-129	-34	277	34	4.337	99,13%	(38)
3	PWG	2.382	10.305	11.094	551	864	313	897	789	8.711	75	10.963	101,19%	130
	Cilem	2.382	10.305	11.094	551	864	313	897	789	8.711	75	10.963	101,19%	130
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.263	920	1.142	222	1.572	851	15.320	292	74.165	109,57%	7.098
	CF 1	8.522	7.991	7.838	-	91	91	-69	-153	-684	244	9.534	82,22%	(1.695)
	Total Griya	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
	• Total Non Program	5.933	5.700	5.497	-	-	0	140	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.341	-	91	91	-69	50	-248	41	3.337	70,16%	(996)
	CF 2	57.421	72.421	73.424	920	1.051	131	1.641	1.003	16.004	48	64.631	113,61%	8.794
	Mitraguna & Others	56.582	71.055	71.906	920	891	-29	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	155.160	2.046	4.506	2.460	3.250	3.221	28.591	1.284	152.201	101,94%	2.958

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	560	553	2.336	0,22%	0,90%	3,72%	1.784	2.206	1.776			
	KUR	123	305	175	1.806	0,23%	0,31%	3,09%	1.631	1.683	1.501			
	Non KUR	6	255	377	530	0,16%	8,71%	12,34%	153	524	275			
3	PWG	-	-	-	202	0,00%	0,00%	1,82%	202	202	202			
	Cilem	-	-	-	202	0,00%	0,00%	1,82%	202	202	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	562	0,68%	0,23%	0,69%	376	114	(73)			
	CF 1	217	533	-	376	2,55%	0,00%	4,80%	376	159	(157)			
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	(533)			
	Oto	217	-	-	376	8,39%	0,00%	16,06%	376	159	376			
	CF 2	230	101	186	186	0,40%	0,26%	0,25%	-	(45)	84			
	Mitraguna & Others	230	101	186	186	0,41%	0,26%	0,26%	-	(45)	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	3.100	0,46%	0,49%	2,00%	2.362	2.523	1.905	1,31%	34,57%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	114	114	114	0,08%	0,19%	0,18%	-	67	(0)			
	KUR	-	36	36	36	0,00%	0,06%	0,06%	-	36	-			
	Non KUR	47	78	78	78	1,16%	1,79%	1,81%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	507	507	0,00%	0,63%	0,62%	-	507	421			
	CF 1	-	-	421	421	0,00%	5,26%	5,37%	-	421	421			
	Total Griya	-	-	421	421	0,00%	7,38%	7,65%	-	421	421			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	621	0,04%	0,41%	0,40%	-	574	420	0,46%	-14,21%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.856	131.801	151.161	23.305	
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	4,16	4,29	0,13	1,35
CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.569	4.590	263	21	1.050	29,68%	2.712	144,45%	4.551	100,84%	38
2	Tabungan	48.550	62.403	60.178	60.037	3.671	(140)	(2.366)	-3,79%	11.487	23,66%	56.302	106,63%	3.735
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	78.177	78.058	3.814	(119)	(1.315)	-1,66%	20.028	34,51%	69.382	112,50%	8.675
	CASA	50.428	65.943	64.747	64.627	3.934	(119)	(1.315)	-1,99%	14.199	28,16%	60.853	106,20%	3.774
	(%) CASA	86,90%	83,08%	82,82%	82,79%									
	FDR	148,42%	125,88%	129,18%	129,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	663	672		8	160	31,33%	213	46,53%	-	0,00%	672
2	Giro ISE	360	411	532	552		20	141	34,33%	193	53,55%		0,00%	552
3	Tabungan ISE	99	100	131	119		(11)	19	19,02%	21	20,95%		0,00%	119
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.849	200	770	570	641	179	4.812	591	53.035	93,99%	(3.185)
	KUR	43.986	48.092	48.288	100	770	670	580	196	4.302	574	51.611	93,56%	(3.323)
	Non KUR	1.052	1.578	1.562	100	-	-100	60	-16	510	16	1.424	109,68%	138
3	PWG	3.221	9.211	9.863	372	759	388	688	652	6.642	108	9.152	107,76%	711
	Cilem	3.221	9.211	9.863	372	759	388	688	652	6.642	108	9.152	107,76%	711
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.277	253	921	669	690	239	3.406	682	44.519	92,72%	(3.242)
	CF 1	26.387	25.220	25.458	253	886	634	-13	238	-930	648	27.205	93,58%	(1.748)
	Total Griya	5.331	5.249	5.231	-	-	0	0	-17	-99	17	5.544	94,36%	(312)
	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-429	16	5.544	88,42%	(642)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.226	253	886	634	-13	255	-830	631	21.662	93,37%	(1.435)
	CF 2	11.484	15.817	15.819	-	35	35	703	2	4.335	33	17.313	91,37%	(1.494)
	Mitraguna & Others	8.469	10.930	10.955	-	35	35	375	25	2.486	10	13.702	79,95%	(2.748)
	Pensiun	3.015	4.888	4.864	-	-	0	327	-23	1.850	23	3.611	134,71%	1.254
	Total Pembiayaan	86.130	99.919	100.989	824	2.451	1.626	2.019	1.070	14.859	1.380	106.706	94,64%	(5.717)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	1.059	0,91%	0,57%	2,12%	774	650	766			
	KUR	384	293	285	877	0,87%	0,59%	1,82%	592	492	584			
	Non KUR	25	-	-	182	2,33%	0,00%	11,66%	182	157	182			
3	PWG	6	-	-	56	0,18%	0,00%	0,57%	56	50	56			
	Cilem	6	-	-	56	0,18%	0,00%	0,57%	56	50	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	3.017	3,22%	6,13%	7,31%	501	1.797	884			
	CF 1	985	1.070	980	1.480	3,73%	3,88%	5,81%	501	496	410			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)			
	Oto	985	1.007	917	1.480	4,68%	4,59%	7,32%	563	496	473			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,71%	-	1.301	474			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,73%	-	941	377			
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97			
	Total Pembiayaan	1.635	2.426	2.801	4.132	1,90%	2,80%	4,09%	1.331	2.497	1.705	3,31%	19,21%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	291	253	292	0,72%	0,51%	0,59%	39	(32)	1			
	KUR	102	208	170	209	0,23%	0,35%	0,43%	39	108	1			
	Non KUR	222	83	83	83	21,14%	5,23%	5,29%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,12%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,44%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,49%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,68%	227	406	227			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	938	900	1.167	0,77%	0,90%	1,16%	267	505	229	3,49%	-202,24%	2,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	82.688	88.011	101.076	18.388	
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,92	3,55	3,60	0,05	0,67
CIF Payroll	239	188	222	34	(17)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	21.986	21.970	706	(16)	(247)	-1,11%	(6.217)	-22,06%	36.108	60,85%	(14.138)
2	Tabungan	231.223	248.416	253.472	253.916	7.527	444	5.501	2,21%	22.693	9,81%	245.837	103,29%	8.080
3	Deposito	34.752	33.262	33.575	33.575	(6.292)	0	313	0,94%	(1.177)	-3,39%	34.808	96,46%	(1.233)
	Total	294.162	303.894	309.033	309.462	1.941	428	5.567	1,83%	15.299	5,20%	316.753	97,70%	(7.291)
	CASA	259.410	270.633	275.458	275.887	8.233	428	5.254	1,94%	16.476	6,35%	281.944	97,85%	(6.058)
	(%) CASA	88,19%	89,05%	89,14%	89,15%									
	FDR	81,90%	86,14%	85,89%	85,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.848	4.849		1	(88)	-1,79%	361	8,05%	-	0,00%	4.849
2	Giro ISE	733	748	821	839		17	90	12,09%	105	14,35%	-	0,00%	839
3	Tabungan ISE	3.754	4.189	4.027	4.010		(17)	(179)	-4,26%	256	6,82%	-	0,00%	4.010
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	72.804	50	1.810	1.760	73	570	331	1.240	73.952	98,45%	(1.148)
	KUR	67.505	67.969	68.594	50	1.810	1.760	201	626	1.089	1.184	68.808	99,69%	(214)
	Non KUR	4.969	4.265	4.210	-	-	0	-128	-55	-759	55	5.144	81,85%	(934)
3	PWG	12.827	25.789	27.643	2.814	3.253	438	1.040	1.853	14.816	1.400	30.742	89,92%	(3.100)
	Cilem	7.700	17.570	18.838	1.211	1.579	368	736	1.268	11.139	311	21.371	88,15%	(2.533)
	Gadai	5.127	8.219	8.804	1.604	1.674	71	304	585	3.678	1.089	9.371	93,95%	(567)
4	CFG	152.377	162.097	163.342	1.503	4.741	3.238	1.627	1.245	10.965	3.495	175.490	93,08%	(12.148)
	CF 1	49.433	44.315	44.644	-	515	515	-46	328	-4.789	186	55.718	80,12%	(11.074)
	Total Griya	45.444	38.769	38.985	-	321	321	0	216	-6.459	104	49.984	78,00%	(10.999)
	• Total Non Program	21.636	16.200	16.146	-	-	0	-1.885	-54	-5.490	54	22.814	70,77%	(6.668)
	• Program	23.808	22.568	22.839	-	321	321	-274	270	-969	50	27.169	84,06%	(4.330)
	Oto	3.989	5.547	5.659	-	194	194	-46	112	1.670	82	5.734	98,68%	(76)
	CF 2	102.945	117.781	118.698	1.503	4.226	2.723	1.672	917	15.753	3.309	119.772	99,10%	(1.074)
	Mitraguna & Others	90.697	103.649	104.448	1.503	4.024	2.521	1.760	799	13.751	3.225	105.804	98,72%	(1.356)
	Pensiun	12.248	14.132	14.250	-	202	202	-87	118	2.002	84	13.969	102,02%	282
	Total Pembiayaan	240.919	261.764	265.433	4.367	9.803	5.436	2.684	3.669	24.514	6.134	283.427	93,65%	(17.993)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	935	1.497	4.705	0,26%	2,07%	6,46%	3.208	4.515	3.769			
	KUR	190	589	890	4.205	0,28%	1,31%	6,13%	3.315	4.015	3.616			
	Non KUR	-	346	607	500	0,00%	14,22%	11,88%	(107)	500	154			
3	PWG	-	-	-	262	0,00%	0,00%	0,95%	262	262	262			
	Cilem	-	-	-	226	0,00%	0,00%	1,20%	226	226	226			
	Gadai	-	-	-	35	0,00%	0,00%	0,40%	35	35	35			
4	CFG	3.319	4.033	4.628	6.049	2,18%	2,86%	3,70%	1.420	2.730	2.015			
	CF 1	1.762	3.096	3.322	3.677	3,57%	7,50%	8,24%	355	1.915	581			
	Total Griya	1.762	2.831	3.064	3.271	3,88%	7,90%	8,39%	206	1.508	439			
	Oto	-	265	258	406	0,00%	4,65%	7,18%	149	406	142			
	CF 2	1.556	937	1.306	2.371	1,51%	1,11%	2,00%	1.065	815	1.434			
	Mitraguna & Others	1.556	937	1.306	2.118	1,72%	1,26%	2,03%	811	561	1.181			
	Pensiun	-	-	-	254	0,00%	0,00%	1,78%	254	254	254			
	Total Pembiayaan	3.509	4.968	6.125	11.015	1,46%	2,34%	4,15%	4.890	7.506	6.047	8,33%	-100,80%	4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,16%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,63%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	358	0,27%	0,50%	0,49%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,40%	-	271	53			
	Non KUR	191	92	87	83	3,84%	2,05%	1,98%	(4)	(108)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.362	3,15%	1,89%	2,67%	1.299	(433)	(695)			
	CF 1	2.642	3.279	1.534	1.968	5,34%	3,46%	4,41%	434	(674)	(1.310)			
	Total Griya	2.642	3.279	1.534	1.968	5,81%	3,96%	5,05%	434	(674)	(1.310)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	2,02%	865	241	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	2,01%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	2,06%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.772	2,22%	1,33%	1,80%	1.295	(585)	(654)	2,29%	-27,61%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	288.366	292.870	301.953	13.587	
2	Contribution Margin	13.737	17.537	13.072	(665)	4,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,51	3,51	(0,00)	0,36
CIF Payroll	1.163	1.228	1.257	29	94

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.408	8.348	(1.543)	(60)	(95)	-1,13%	(5.997)	-41,81%	23.539	35,46%	(15.191)
2	Tabungan	145.625	420.167	323.118	323.583	224.839	465	(96.584)	-22,99%	177.958	122,20%	161.588	200,25%	161.995
3	Deposito	70.189	66.097	65.288	65.297	(20.386)	9	(801)	-1,21%	(4.892)	-6,97%	71.125	91,81%	(5.829)
	Total	230.159	494.707	396.814	397.227	202.911	414	(97.480)	-19,70%	167.068	72,59%	256.252	155,01%	140.975
	CASA	159.970	428.610	331.526	331.931	223.297	405	(96.679)	-22,56%	171.961	107,50%	185.127	179,30%	146.804
	(%) CASA	69,50%	86,64%	83,55%	83,56%									
	FDR	49,05%	25,46%	32,28%	32,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.816	11.422		(1.394)	(1.383)	-10,80%	(1.221)	-9,66%	-	0,00%	11.422
2	Giro ISE	2.499	1.709	1.723	1.731		9	23	1,32%	(767)	-30,70%		0,00%	1.731
3	Tabungan ISE	9.095	10.047	10.043	8.641		(1.402)	(1.406)	-13,99%	(454)	-4,99%		0,00%	8.641
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.339	-	-	0	-439	-182	-4.909	182	21.257	67,46%	(6.918)
	KUR	17.796	13.144	12.962	-	-	0	-433	-182	-4.834	182	19.713	65,76%	(6.751)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	15.076	1.472	2.234	762	1.707	1.406	9.898	829	22.093	68,24%	(7.017)
	Cilem	3.578	9.897	10.949	440	1.321	880	1.123	1.052	7.371	268	15.061	72,70%	(4.111)
	Gadai	1.600	3.774	4.127	1.032	914	-118	584	354	2.527	560	7.032	58,69%	(2.905)
4	CFG	88.436	97.737	98.670	315	1.345	1.031	1.409	933	10.234	412	112.870	87,42%	(14.200)
	CF 1	19.579	25.688	25.731	115	236	122	240	43	6.152	193	22.651	113,60%	3.081
	Total Griya	14.822	14.966	14.926	-	-	0	0	-40	104	40	15.677	95,21%	(751)
	• Total Non Program	14.371	14.544	14.504	-	-	0	241	-40	133	40	15.162	95,66%	(659)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.805	115	236	122	240	83	6.048	153	6.973	154,96%	3.832
	CF 2	68.857	72.048	72.939	200	1.109	909	1.169	890	4.082	219	90.220	80,85%	(17.281)
	Mitraguna & Others	68.359	70.944	71.840	200	1.109	909	942	896	3.481	213	87.538	82,07%	(15.698)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	128.086	1.787	3.579	1.793	2.677	2.157	15.185	1.423	156.258	81,97%	(28.172)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	689	6,58%	3,54%	4,81%	175	(578)	(99)			
	KUR	1.267	789	514	689	7,12%	3,91%	5,32%	175	(578)	(99)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	236	0,00%	0,00%	1,57%	236	236	236			
	Cilem	-	-	-	229	0,00%	0,00%	2,10%	229	229	229			
	Gadai	-	-	-	7	0,00%	0,00%	0,16%	7	7	7			
4	CFG	1.470	1.419	1.446	2.342	1,66%	1,48%	2,37%	896	872	922			
	CF 1	117	626	649	1.546	0,60%	2,53%	6,01%	897	1.429	920			
	Total Griya	-	232	460	479	0,00%	3,07%	3,21%	19	479	247			
	Oto	117	393	189	1.067	2,46%	1,77%	9,87%	878	950	674			
	CF 2	1.353	794	797	796	1,96%	1,11%	1,09%	(1)	(557)	2			
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,11%	(1)	(557)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	3.267	2,42%	1,56%	2,55%	1.307	530	1.059	2,40%	5,90%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.860	52,35%	67,92%	68,76%	(3)	(216)	(131)			
	KUR	8.740	8.674	8.547	8.544	49,11%	65,02%	65,91%	(3)	(196)	(131)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,59%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	1.389	1,12%	1,42%	1,41%	(1)	400	(2)			
	CF 1	244	232	231	230	1,24%	0,90%	0,89%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,77%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	1,06%	-	115	-			
	CF 2	745	1.159	1.159	1.159	1,08%	1,61%	1,59%	-	413	(1)			
	Mitraguna & Others	745	1.159	1.159	1.159	1,09%	1,63%	1,61%	-	413	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,78%	(4)	183	(134)	1,40%	84,00%	-7,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855	
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.240	8.591	779	350	1.352	18,67%	(6.961)	-44,76%	27.974	30,71%	(19.383)
2	Tabungan	146.646	155.279	173.138	173.630	10.278	491	18.350	11,82%	26.983	18,40%	160.366	108,27%	13.263
3	Deposito	29.176	27.653	28.628	28.627	43	(0)	975	3,52%	(548)	-1,88%	30.350	94,32%	(1.723)
	Total	191.374	190.171	210.007	210.848	11.100	841	20.677	10,87%	19.474	10,18%	218.690	96,41%	(7.843)
	CASA	162.198	162.518	181.379	182.220	11.057	841	19.702	12,12%	20.022	12,34%	188.340	96,75%	(6.120)
	(%) CASA	84,75%	85,46%	86,37%	86,42%									
	FDR	87,12%	105,44%	96,63%	96,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	11.949	10.403	(1.546)	1.855	21,70%	(3.700)	-26,24%	-	0,00%	10.403	
2	Giro ISE	4.458	3.516	5.373	4.207	(1.166)	691	19,64%	(251)	-5,63%		0,00%	4.207	
3	Tabungan ISE	9.645	5.032	6.577	6.196	(381)	1.164	23,14%	(3.449)	-35,76%		0,00%	6.196	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.585	600	475	-125	522	293	3.435	182	22.027	88,91%	(2.442)
	KUR	14.812	18.197	18.518	600	475	-125	555	321	3.706	154	20.506	90,30%	(1.988)
	Non KUR	1.337	1.095	1.067	-	-	0	-33	-28	-270	28	1.522	70,14%	(454)
3	PWG	15.238	31.852	32.561	2.751	3.849	1.098	2.328	709	17.323	3.140	31.893	102,09%	667
	Cilem	3.814	13.153	13.892	1.159	1.067	-92	1.117	738	10.077	329	17.213	80,70%	(3.321)
	Gadai	11.423	18.698	18.669	1.592	2.782	1.190	1.211	-29	7.246	2.812	14.680	127,17%	3.989
4	CFG	135.343	149.379	150.786	358	2.990	2.632	3.539	1.408	15.443	1.582	160.306	94,06%	(9.520)
	CF 1	16.023	19.533	19.775	138	650	512	283	242	3.752	407	19.094	103,57%	681
	Total Griya	9.034	11.740	12.153	-	450	450	0	412	3.118	38	9.834	123,58%	2.318
	• Total Non Program	9.034	11.740	12.153	-	450	450	1.150	412	3.118	38	9.834	123,58%	2.318
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.623	138	200	62	283	-170	634	369	9.260	82,32%	(1.637)
	CF 2	119.320	129.846	131.011	220	2.340	2.120	3.256	1.165	11.691	1.175	141.212	92,78%	(10.201)
	Mitraguna & Others	104.787	116.468	117.739	220	2.340	2.120	3.460	1.271	12.953	1.069	124.440	94,62%	(6.701)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	202.932	3.709	7.314	3.605	6.388	2.409	36.202	4.905	214.227	94,73%	(11.295)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	1.380	0,29%	2,29%	7,04%	938	1.334	920			
	KUR	-	460	441	1.329	0,00%	2,43%	7,18%	888	1.329	869			
	Non KUR	46	-	-	51	3,44%	0,00%	4,76%	51	5	51			
3	PWG	-	-	-	356	0,00%	0,00%	1,09%	356	356	356			
	Cilem	-	-	-	346	0,00%	0,00%	2,49%	346	346	346			
	Gadai	-	-	-	10	0,00%	0,00%	0,05%	10	10	10			
4	CFG	993	406	854	1.691	0,73%	0,73%	1,12%	837	698	1.285			
	CF 1	153	406	637	890	0,95%	3,26%	4,50%	252	737	483			
	Total Griya	15	339	341	520	0,16%	2,90%	4,28%	179	505	181			
	Oto	138	67	297	370	1,98%	3,81%	4,85%	73	232	303			
	CF 2	840	-	216	802	0,70%	0,17%	0,61%	585	(38)	802			
	Mitraguna & Others	840	-	216	216	0,80%	0,19%	0,18%	-	(624)	216			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	3.427	0,62%	0,65%	1,69%	2.131	2.388	2.561	2,83%	-67,88%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	481	480	479	1,61%	2,49%	2,45%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	0,98%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,81%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.151	1,59%	1,44%	1,43%	(0)	(6)	(333)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.151	1,79%	1,66%	1,64%	(0)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.151	1,31%	1,85%	1,83%	(0)	783	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,30%	(2)	212	(335)	1,44%	-11,00%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.931	191.374	198.204	20.273	
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,37	3,40	0,02	0,24
CIF Payroll	1.149	1.192	1.210	18	61

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	10.196	10.182	642	(13)	897	9,66%	1.495	17,21%	21.655	47,02%	(11.473)
2	Tabungan	252.421	256.666	263.628	264.601	(5.161)	973	7.935	3,09%	12.180	4,83%	270.553	97,80%	(5.952)
3	Deposito	76.726	62.391	63.298	63.348	(10.114)	50	957	1,53%	(13.378)	-17,44%	78.055	81,16%	(14.708)
	Total	337.834	328.342	337.122	338.131	(14.632)	1.010	9.789	2,98%	298	0,09%	370.263	91,32%	(32.132)
	CASA	261.108	265.952	273.823	274.783	(4.518)	960	8.832	3,32%	13.676	5,24%	292.208	94,04%	(17.425)
	(%) CASA	77,29%	81,00%	81,22%	81,27%									
	FDR	106,55%	114,80%	113,46%	113,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.724	13.820		97	1.212	9,61%	5.372	63,59%	-	0,00%	13.820
2	Giro ISE	1.077	1.162	1.073	1.100		27	(62)	-5,32%	23	2,17%		0,00%	1.100
3	Tabungan ISE	7.371	11.446	12.650	12.720		70	1.274	11,13%	5.349	72,57%		0,00%	12.720
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.092	-	1.210	1.210	275	486	-6.315	724	41.107	65,91%	(14.014)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.092	-	1.210	1.210	275	486	-6.312	724	37.670	71,92%	(10.578)
	• Local Champion	29.104	25.708	25.132	-	-	-	275	-576	-3.972	576	30.454	82,52%	(5.322)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.125	-	1.000	1.000	441	259	3.280	741	28.156	96,34%	(1.032)
	KUR	21.881	24.944	25.307	-	1.000	1.000	572	363	3.426	637	26.074	97,06%	(767)
	Non KUR	1.963	1.922	1.818	-	-	0	-131	-104	-146	104	2.083	87,27%	(265)
3	PWG	18.313	36.508	38.230	4.359	6.363	2.005	1.708	1.723	19.918	4.641	33.743	113,30%	4.488
	Cilem	9.363	19.245	20.781	700	2.054	1.353	771	1.536	11.419	517	21.307	97,54%	(525)
	Gadai	8.950	17.263	17.449	3.658	4.310	651	937	186	8.499	4.123	12.436	140,31%	5.013
4	CFG	284.398	286.972	290.044	2.160	5.621	3.461	-1.641	3.073	5.646	2.548	293.929	98,68%	(3.884)
	CF 1	38.670	35.236	35.098	726	114	-612	141	-138	-3.572	252	39.842	88,09%	(4.745)
	Total Griya	32.928	29.492	29.369	442	-	-442	0	-123	-3.559	123	33.233	88,37%	(3.864)
	• Total Non Program	32.928	29.492	29.369	442	-	-442	-648	-123	-3.559	123	33.233	88,37%	(3.864)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.728	284	114	-170	141	-15	-14	129	6.609	86,67%	(881)
	CF 2	245.728	251.736	254.947	1.434	5.507	4.073	-1.782	3.211	9.219	2.296	254.086	100,34%	861
	Mitraguna & Others	226.104	233.173	236.518	1.067	5.221	4.154	-2.660	3.345	10.414	1.876	233.608	101,25%	2.910
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	359.963	376.951	382.492	6.519	14.194	7.675	783	5.540	22.529	8.654	396.935	96,36%	(14.443)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	540	1,32%	0,82%	1,99%	319	226	373			
	KUR	205	122	138	458	0,94%	0,55%	1,81%	320	253	336			
	Non KUR	109	45	83	82	5,56%	4,33%	4,53%	(1)	(27)	37			
3	PWG	-	-	-	476	0,00%	0,00%	1,25%	476	476	476			
	Cilem	-	-	-	322	0,00%	0,00%	1,55%	322	322	322			
	Gadai	-	-	-	154	0,00%	0,00%	0,88%	154	154	154			
4	CFG	4.834	8.636	3.357	8.462	1,70%	1,17%	2,92%	5.105	3.629	(173)			
	CF 1	1.936	3.537	302	1.649	5,01%	0,86%	4,70%	1.347	(288)	(1.888)			
	Total Griya	1.859	3.167	92	1.022	5,65%	0,31%	3,48%	929	(838)	(2.145)			
	Oto	77	370	209	627	1,35%	3,64%	10,95%	418	550	257			
	CF 2	2.897	5.099	3.056	6.814	1,18%	1,21%	2,67%	3.758	3.916	1.715			
	Mitraguna & Others	2.897	5.099	3.056	6.814	1,28%	1,31%	2,88%	3.758	3.916	1.715			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	9.564	1,43%	0,97%	2,50%	5.901	4.415	671	0,89%	64,41%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	632	0,47%	2,21%	2,33%	40	521	(2)			
	KUR	77	397	396	436	0,35%	1,59%	1,72%	40	358	38			
	Non KUR	34	237	196	196	1,74%	10,22%	10,81%	-	162	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,43%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,57%	-	(159)	-			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,83%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,12%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.592	0,80%	2,80%	2,77%	39	7.712	(2.240)	2,99%	-7,80%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	355.409	364.485	381.393	25.984	
2	Contribution Margin	17.386	21.658	12.907	(4.479)	25,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,27	3,34	0,06	0,31
CIF Payroll	2.483	2.616	2.563	(53)	80



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.433	7.171	672	(262)	470	7,01%	(433)	-5,69%	20.152	35,58%	(12.981)
2	Tabungan	169.083	165.994	171.269	171.092	(2.296)	(177)	5.097	3,07%	2.008	1,19%	184.507	92,73%	(13.416)
3	Deposito	159.534	163.489	163.076	163.678	(4.793)	602	189	0,12%	4.144	2,60%	161.298	101,48%	2.380
	Total	336.221	336.184	341.778	341.940	(6.417)	162	5.756	1,71%	5.719	1,70%	365.957	93,44%	(24.017)
	CASA	176.687	172.695	178.702	178.262	(1.624)	(439)	5.567	3,22%	1.575	0,89%	204.659	87,10%	(26.397)
	(%) CASA	52,55%	51,37%	52,29%	52,13%									
	FDR	59,93%	63,66%	63,66%	63,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	10.115	10.089	(25)	1.637	19,36%	(1.084)	-9,70%	-	0,00%	10.089	
2	Giro ISE	2.226	2.662	2.164	2.124	(40)	(538)	-20,23%	(103)	-4,61%		0,00%	2.124	
3	Tabungan ISE	8.944	5.787	7.948	7.963	15	2.175	37,59%	(981)	-10,97%		0,00%	7.963	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.300	1.100	1.665	565	991	1.112	2.597	553	47.802	90,58%	(4.502)
	KUR	38.741	40.577	41.709	1.100	1.665	565	1.044	1.132	2.969	533	45.587	91,49%	(3.878)
	Non KUR	1.963	1.612	1.591	-	-	0	-53	-21	-371	21	2.215	71,84%	(624)
3	PWG	8.703	17.233	17.564	1.035	1.312	277	638	331	8.861	981	28.179	62,33%	(10.614)
	Cilem	6.698	12.816	13.252	573	976	403	303	435	6.554	541	19.460	68,10%	(6.208)
	Gadai	2.005	4.417	4.313	461	336	-126	334	-105	2.307	440	8.719	49,46%	(4.406)
4	CFG	152.101	154.591	156.695	1.168	3.100	1.932	9	2.104	4.594	996	178.761	87,66%	(22.067)
	CF 1	24.823	20.454	20.250	-	-	0	-538	-204	-4.573	204	28.103	72,06%	(7.853)
	Total Griya	16.607	12.539	12.492	-	-	0	0	-46	-4.114	46	17.461	71,54%	(4.969)
	• Total Non Program	16.607	12.539	12.492	-	-	0	-125	-46	-4.114	46	17.461	71,54%	(4.969)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	7.758	-	-	0	-538	-157	-458	157	10.641	72,90%	(2.884)
	CF 2	127.278	134.138	136.445	1.168	3.100	1.932	547	2.307	9.167	793	150.659	90,57%	(14.214)
	Mitraguna & Others	115.000	120.110	122.574	748	3.100	2.352	-38	2.464	7.574	636	135.990	90,13%	(13.416)
	Pensiun	12.278	14.028	13.871	420	-	-420	585	-157	1.592	157	14.669	94,56%	(798)
	Total Pembiayaan	201.507	214.013	217.560	3.303	6.077	2.774	1.638	3.546	16.053	2.531	254.742	85,40%	(37.183)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	866	654	2.191	0,93%	1,55%	5,06%	1.536	1.814	1.325			
	KUR	327	833	622	2.024	0,84%	1,53%	4,85%	1.402	1.696	1.191			
	Non KUR	50	34	32	167	2,53%	2,01%	10,51%	135	118	134			
3	PWG	-	-	-	494	0,00%	0,00%	2,81%	494	494	494			
	Cilem	-	-	-	408	0,00%	0,00%	3,08%	408	408	408			
	Gadai	-	-	-	86	0,00%	0,00%	1,99%	86	86	86			
4	CFG	2.744	3.268	2.491	3.722	1,80%	1,61%	2,38%	1.232	978	454			
	CF 1	932	577	547	1.193	3,75%	2,68%	5,89%	646	262	617			
	Total Griya	594	-	-	397	3,58%	0,00%	3,17%	397	(198)	397			
	Oto	337	577	547	797	4,11%	6,91%	10,27%	250	459	220			
	CF 2	1.812	2.691	1.943	2.529	1,42%	1,45%	1,85%	586	717	(162)			
	Mitraguna & Others	1.812	2.691	1.943	2.310	1,58%	1,62%	1,88%	367	498	(381)			
	Pensiun	-	-	-	219	0,00%	0,00%	1,58%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	6.408	1,55%	1,47%	2,95%	3.262	3.287	2.273	2,62%	10,92%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	395	500	500	1,23%	1,19%	1,16%	-	1	105			
	KUR	125	265	370	370	0,32%	0,91%	0,89%	-	245	105			
	Non KUR	374	130	130	130	19,05%	8,06%	8,17%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.350	3.031	3.024	1,02%	1,96%	1,93%	(7)	1.479	(325)			
	CF 1	114	909	714	714	0,46%	3,49%	3,53%	-	600	(195)			
	Total Griya	114	620	616	616	0,69%	4,91%	4,93%	-	502	(4)			
	Oto	-	289	98	98	0,00%	1,24%	1,26%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.310	1,12%	1,73%	1,69%	(7)	879	(131)			
	Mitraguna & Others	1.388	2.441	2.317	2.310	1,21%	1,93%	1,88%	(7)	922	(131)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,62%	(7)	1.480	(220)	1,39%	14,05%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	310.263	336.221	342.600	32.337	
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,41	3,43	0,02	0,25
CIF Payroll	1.265	1.282	1.301	19	36

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.803	2.654	272	(149)	91	3,56%	(10.532)	-79,87%	20.088	13,21%	(17.434)
2	Tabungan	147.923	149.529	147.642	147.089	10.877	(553)	(2.440)	-1,63%	(833)	-0,56%	159.714	92,10%	(12.625)
3	Deposito	54.920	80.181	79.932	79.931	(2.429)	(1)	(250)	-0,31%	25.011	45,54%	56.101	142,48%	23.830
	Total	216.028	232.273	230.377	229.674	8.720	(702)	(2.599)	-1,12%	13.646	6,32%	235.903	97,36%	(6.228)
	CASA	161.108	152.091	150.445	149.743	11.149	(702)	(2.348)	-1,54%	(11.365)	-7,05%	179.802	83,28%	(30.059)
	(%) CASA	74,58%	65,48%	65,30%	65,20%									
	FDR	99,10%	97,25%	98,75%	99,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.156	3.140		(16)	748	31,30%	550	21,24%	-	0,00%	3.140
2	Giro ISE	59	57	89	40		(48)	(17)	-29,52%	(18)	-31,15%		0,00%	40
3	Tabungan ISE	2.531	2.334	3.067	3.099		32	765	32,80%	568	22,46%		0,00%	3.099
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.926	900	1.000	100	612	146	4.192	854	51.039	97,82%	(1.112)
	KUR	43.301	47.907	48.078	900	1.000	100	674	172	4.777	828	48.404	99,33%	(326)
	Non KUR	2.433	1.874	1.848	-	-	0	-62	-26	-585	26	2.634	70,16%	(786)
3	PWG	2.160	7.107	7.928	42	920	877	238	821	5.767	99	9.538	83,11%	(1.611)
	Cilem	2.160	7.107	7.928	42	920	877	238	821	5.767	99	9.538	83,11%	(1.611)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.650	754	2.861	2.107	-1.580	653	3.459	2.208	173.605	97,72%	(3.955)
	CF 1	15.140	17.633	17.832	-	426	426	126	199	2.692	227	16.052	111,09%	1.780
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	-	0	-12	-11	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.850	-	426	426	126	210	2.829	216	14.696	114,66%	2.155
	CF 2	151.051	151.364	151.818	754	2.435	1.681	-1.706	454	766	1.981	157.553	96,36%	(5.735)
	Mitraguna & Others	120.364	119.927	120.644	-	2.435	2.435	-2.058	717	280	1.718	126.201	95,60%	(5.557)
	Pensiun	30.687	31.437	31.174	754	-	-754	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	227.504	1.696	4.781	3.085	-730	1.620	13.418	3.161	234.182	97,15%	(6.678)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	635	554	1.854	0,72%	1,11%	3,71%	1.300	1.525	1.219			
	KUR	190	611	529	1.714	0,44%	1,10%	3,56%	1.184	1.523	1.102			
	Non KUR	139	24	25	141	5,72%	1,31%	7,61%	116	2	116			
3	PWG	3	-	-	83	0,14%	0,00%	1,05%	83	80	83			
	Cilem	3	-	-	83	0,14%	0,00%	1,05%	83	80	83			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	3.705	0,84%	0,93%	2,18%	2.125	2.316	2.284			
	CF 1	197	679	766	1.483	1,30%	4,34%	8,32%	717	1.286	805			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	1.483	1,41%	4,60%	8,80%	717	1.286	805			
	CF 2	1.192	742	814	2.222	0,79%	0,54%	1,46%	1.408	1.030	1.480			
	Mitraguna & Others	1.192	354	616	1.677	0,99%	0,51%	1,39%	1.061	485	1.323			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	5.643	0,80%	0,94%	2,48%	3.509	3.921	3.586	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	185	191	214	1,11%	0,38%	0,43%	23	(294)	30			
	KUR	409	147	154	153	0,94%	0,32%	0,32%	(1)	(256)	6			
	Non KUR	100	38	37	62	4,09%	1,98%	3,34%	25	(38)	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.029	0,82%	1,20%	1,20%	-	669	(138)			
	CF 1	113	249	113	113	0,75%	0,64%	0,63%	-	-	(136)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,67%	-	-	(136)			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,26%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.243	0,87%	0,98%	0,99%	23	375	(108)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	225.173	222.162	233.545	8.372	
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,59	2,88	2,86	(0,02)	0,26
CIF Payroll	2.731	1.501	1.598	97	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	66	58	(7)	(7)	28	94,93%	(8)	-12,22%	2.674	2,17%	(2.616)
2	Tabungan	73.366	68.269	69.469	69.502	92	33	1.233	1,81%	(3.864)	-5,27%	79.971	86,91%	(10.469)
3	Deposito	13.172	14.189	14.381	14.281	531	(99)	92	0,65%	1.109	8,42%	14.379	99,32%	(98)
	Total	86.605	82.488	83.915	83.842	615	(74)	1.354	1,64%	(2.763)	-3,19%	97.024	86,41%	(13.182)
	CASA	73.432	68.299	69.535	69.560	84	26	1.262	1,85%	(3.872)	-5,27%	82.645	84,17%	(13.085)
	(%) CASA	84,79%	82,80%	82,86%	82,97%									
	FDR	98,27%	110,98%	109,93%	110,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	474	460		(14)	65	16,42%	110	31,55%	-	0,00%	460
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	395	474	460		(14)	65	16,42%	110	31,55%		0,00%	460
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.598	420	861	440	367	823	5.887	38	5.032	150,99%	2.566
	Cilem	1.711	6.775	7.598	420	861	440	367	823	5.887	38	5.032	150,99%	2.566
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.634	300	862	562	-246	-117	1.268	979	91.686	92,31%	(7.052)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	84.186	300	862	562	-243	-117	1.089	979	90.394	93,13%	(6.208)
	Mitraguna & Others	38.271	38.205	37.896	300	370	70	-672	-309	-375	679	44.821	84,55%	(6.925)
	Pensiun	44.827	46.098	46.290	-	492	492	429	193	1.464	299	45.573	101,57%	718
	Total Pembiayaan	85.106	91.544	92.250	720	1.723	1.002	121	706	7.144	1.016	96.747	95,35%	(4.497)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	-	-	-	39	0,00%	0,00%	0,52%	39	39	39			
	Cilem	-	-	-	39	0,00%	0,00%	0,52%	39	39	39			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	1.720	0,00%	0,46%	2,03%	1.334	1.720	1.331			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	389	387	1.720	0,00%	0,46%	2,04%	1.334	1.720	1.331			
	Mitraguna & Others	-	389	387	615	0,00%	1,01%	1,62%	228	615	226			
	Pensiun	-	-	-	1.105	0,00%	0,00%	2,39%	1.105	1.105	1.105			
	Total Pembiayaan	-	389	387	1.760	0,00%	0,42%	1,91%	1.373	1.760	1.371	0,81%	57,55%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-126,80%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	85.205	89.188	94.350	9.145	
2	Contribution Margin	3.278	4.188	4.359	1.081	-33,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,72	2,77	2,97	0,20	0,25
CIF Payroll	757	594	667	73	(90)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.346	23.305	26	(42)	681	3,01%	12.290	111,57%	17.115	136,16%	6.189
2	Tabungan	115.074	111.762	118.318	119.020	3.958	702	7.258	6,49%	3.945	3,43%	124.578	95,54%	(5.558)
3	Deposito	23.779	24.785	24.595	24.595	69	0	(190)	-0,77%	816	3,43%	24.677	99,67%	(82)
	Total	149.869	159.171	166.259	166.920	4.053	660	7.748	4,87%	17.051	11,38%	166.371	100,33%	549
	CASA	126.089	134.386	141.664	142.325	3.984	660	7.939	5,91%	16.235	12,88%	141.693	100,45%	631
	(%) CASA	84,13%	84,43%	85,21%	85,27%									
	FDR	105,52%	113,31%	109,71%	109,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.146	6.840		(306)	618	9,93%	(532)	-7,21%	-	0,00%	6.840
2	Giro ISE	1.170	279	772	840		68	561	201,06%	(330)	-28,20%		0,00%	840
3	Tabungan ISE	2.302	1.843	2.274	1.900		(374)	57	3,08%	(402)	-17,46%		0,00%	1.900
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	• Local Champion	731	554	551	100	-	-100	70	-3	-180	3	731	75,38%	(180)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.195	200	400	200	425	133	6.741	267	19.012	111,49%	2.184
	KUR	11.979	19.003	19.157	200	400	200	496	154	7.177	246	16.423	116,65%	2.734
	Non KUR	2.475	2.059	2.039	-	-	0	-71	-21	-436	21	2.589	78,76%	(550)
3	PWG	2.088	8.579	9.877	209	1.436	1.228	126	1.298	7.790	138	9.948	99,29%	(71)
	Cilem	1.902	8.366	9.627	201	1.383	1.182	150	1.261	7.726	122	9.762	98,62%	(135)
	Gadai	186	213	250	8	53	46	-24	37	64	16	186	134,35%	64
4	CFG	140.874	149.252	149.873	2.110	2.767	657	-564	621	9.000	2.146	153.851	97,41%	(3.977)
	CF 1	3.720	5.449	5.386	-	-	0	-22	-63	1.666	63	5.317	101,30%	69
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.225	-	-	0	-22	-61	927	61	4.479	94,33%	(254)
	CF 2	137.153	143.803	144.487	2.110	2.767	657	-542	685	7.334	2.082	148.534	97,28%	(4.047)
	Mitraguna & Others	95.850	99.959	100.268	1.360	1.725	365	-1.303	309	4.418	1.416	106.067	94,53%	(5.799)
	Pensiun	41.304	43.844	44.219	750	1.042	292	761	376	2.916	666	42.468	104,13%	1.752
	Total Pembiayaan	158.147	180.352	182.401	2.619	4.603	1.985	38	2.050	24.254	2.554	183.542	99,38%	(1.141)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.276	0,16%	0,00%	6,02%	1.276	1.252	1.276			
	KUR	24	-	-	1.052	0,20%	0,00%	5,49%	1.052	1.028	1.052			
	Non KUR	-	-	-	224	0,00%	0,00%	11,00%	224	224	224			
3	PWG	-	-	-	210	0,00%	0,00%	2,13%	210	210	210			
	Cilem	-	-	-	210	0,00%	0,00%	2,18%	210	210	210			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.063	0,45%	1,13%	1,38%	380	1.427	601			
	CF 1	195	110	334	331	5,25%	6,13%	6,15%	(3)	136	221			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	331	5,92%	7,79%	7,84%	(3)	136	221			
	CF 2	441	1.352	1.348	1.732	0,32%	0,94%	1,20%	383	1.291	380			
	Mitraguna & Others	441	1.183	1.348	1.442	0,46%	1,35%	1,44%	94	1.002	260			
	Pensiun	-	169	-	289	0,00%	0,00%	0,65%	289	289	120			
	Total Pembiayaan	660	1.510	1.729	3.596	0,42%	0,96%	1,97%	1.867	2.936	2.086	1,37%	30,60%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,74%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-684,55%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	191.076	162.108	185.571	(5.505)	
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,39	3,42	0,03	0,72
CIF Payroll	2.226	1.039	1.063	24	(1.163)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	6.150	5.364	(1.908)	(786)	(1.141)	-17,54%	(1.426)	-21,00%	14.374	37,32%	(9.010)
2	Tabungan	175.767	198.253	204.226	205.130	4.592	904	6.877	3,47%	29.363	16,71%	191.167	107,30%	13.963
3	Deposito	41.842	50.886	50.480	50.483	(773)	3	(404)	-0,79%	8.641	20,65%	42.458	118,90%	8.025
	Total	224.399	255.644	260.856	260.977	1.911	120	5.333	2,09%	36.578	16,30%	247.999	105,23%	12.978
	CASA	182.557	204.758	210.376	210.494	2.684	118	5.736	2,80%	27.937	15,30%	205.541	102,41%	4.953
	(%) CASA	81,35%	80,09%	80,65%	80,66%									
	FDR	108,91%	102,51%	101,00%	100,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.824	5.758		(66)	(435)	-7,03%	1.675	41,03%	-	0,00%	5.758
2	Giro ISE	1.486	3.178	2.623	2.634		11	(544)	-17,11%	1.148	77,24%		0,00%	2.634
3	Tabungan ISE	2.597	3.016	3.201	3.124		(77)	108	3,59%	527	20,30%		0,00%	3.124
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.367	450	1.985	1.535	-1.166	691	-366	1.294	103.342	94,22%	(5.975)
	KUR	92.544	90.757	91.499	450	1.985	1.535	-934	742	-1.045	1.243	97.667	93,69%	(6.167)
	Non KUR	5.189	5.919	5.868	-	-	0	-232	-52	679	52	5.676	103,38%	192
3	PWG	10.721	22.181	23.272	2.226	1.774	-452	1.305	1.091	12.551	683	32.125	72,44%	(8.853)
	Cilem	6.388	13.681	14.313	598	852	852	943	632	7.926	219	21.573	66,35%	(7.259)
	Gadai	4.333	8.500	8.959	1.628	922	-706	362	458	4.626	464	10.553	84,90%	(1.594)
4	CFG	134.342	140.777	140.417	3.168	2.172	-996	1.543	-360	6.074	2.532	156.757	89,58%	(16.341)
	CF 1	27.563	25.063	24.795	-	-	0	-271	-268	-2.768	268	32.202	77,00%	(7.407)
	Total Griya	18.820	16.452	16.353	-	-	0	0	-99	-2.468	99	21.615	75,65%	(5.262)
	• Total Non Program	5.808	4.898	4.844	-	-	0	-59	-54	-964	54	6.766	71,60%	(1.921)
	• Program	13.012	11.553	11.508	-	-	0	-124	-45	-1.504	45	14.849	77,50%	(3.341)
	Oto	8.743	8.611	8.442	-	-	0	-271	-169	-300	169	10.587	79,75%	(2.144)
	CF 2	106.779	115.714	115.622	3.168	2.172	-996	1.813	-92	8.842	2.264	124.556	92,83%	(8.934)
	Mitraguna & Others	66.464	74.478	74.861	2.678	2.142	-536	1.897	383	8.397	1.759	82.423	90,83%	(7.562)
	Pensiun	40.315	41.236	40.761	490	30	-460	-84	-475	446	505	42.133	96,74%	(1.372)
	Total Pembiayaan	244.391	262.053	263.474	5.844	5.931	87	1.571	1.422	19.083	4.509	293.820	89,67%	(30.345)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	5.929	0,95%	0,81%	6,09%	5.149	4.998	4.983			
	KUR	830	846	683	4.789	0,90%	0,75%	5,23%	4.106	3.960	3.943			
	Non KUR	101	100	97	1.139	1,95%	1,64%	19,42%	1.042	1.038	1.040			
3	PWG	7	-	-	407	0,06%	0,00%	1,75%	407	400	407			
	Cilem	-	-	-	134	0,00%	0,00%	0,93%	134	134	134			
	Gadai	7	-	-	273	0,15%	0,00%	3,05%	273	266	273			
4	CFG	949	1.067	1.430	6.107	0,71%	1,02%	4,35%	4.677	5.158	5.040			
	CF 1	949	1.067	983	2.919	3,44%	3,92%	11,77%	1.936	1.970	1.853			
	Total Griya	745	834	757	2.365	3,96%	4,60%	14,47%	1.608	1.621	1.531			
	Oto	204	232	226	554	2,34%	2,63%	6,56%	328	349	321			
	CF 2	-	-	446	3.188	0,00%	0,39%	2,76%	2.741	3.188	3.188			
	Mitraguna & Others	-	-	446	3.017	0,00%	0,60%	4,03%	2.571	3.017	3.017			
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	12.442	0,81%	0,84%	4,72%	10.233	10.473	10.430	0,17%	96,43%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	836	1,10%	0,87%	0,86%	(0)	(242)	(170)			
	KUR	744	631	547	533	0,80%	0,60%	0,58%	(13)	(211)	(98)			
	Non KUR	334	375	290	303	6,43%	4,89%	5,17%	13	(31)	(72)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.634	0,59%	1,32%	1,88%	773	1.841	758			
	CF 1	666	701	687	1.016	2,42%	2,74%	4,10%	329	349	315			
	Total Griya	558	559	557	886	2,96%	3,38%	5,42%	329	328	326			
	Oto	108	142	130	130	1,24%	1,51%	1,54%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,40%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,16%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.477	0,79%	1,03%	1,32%	773	1.535	589	3,68%	-179,10%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.574	251.305	266.152	24.578	
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.981	2.958	261	(23)	125	4,43%	(679)	-18,68%	9.639	30,69%	(6.681)
2	Tabungan	133.319	154.882	153.063	153.025	2.042	(38)	(1.857)	-1,20%	19.705	14,78%	144.556	105,86%	8.469
3	Deposito	34.970	33.332	33.667	33.170	560	(497)	(162)	-0,48%	(1.800)	-5,15%	36.234	91,54%	(3.064)
	Total	171.926	191.046	189.711	189.153	2.862	(558)	(1.894)	-0,99%	17.226	10,02%	190.428	99,33%	(1.276)
	CASA	136.957	157.715	156.044	155.983	2.302	(61)	(1.732)	-1,10%	19.026	13,89%	154.194	101,16%	1.788
	(%) CASA	79,66%	82,55%	82,25%	82,46%									
	FDR	77,08%	67,13%	67,43%	67,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.413	2.419		6	118	5,11%	385	18,91%	-	0,00%	2.419
2	Giro ISE	95	517	728	728		0	211	40,83%	633	667,33%		0,00%	728
3	Tabungan ISE	1.439	1.285	1.185	1.191		6	(93)	-7,27%	(248)	-17,25%		0,00%	1.191
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.815	-	525	525	-1.287	248	-130	277	21.588	87,16%	(2.773)
	KUR	17.446	17.524	17.795	-	525	525	-984	271	349	254	19.977	89,07%	(2.183)
	Non KUR	1.500	1.044	1.021	-	-	0	-302	-23	-479	23	1.611	63,35%	(590)
3	PWG	1.695	7.408	8.058	368	797	430	354	651	6.364	147	6.399	125,94%	1.660
	Cilem	1.695	7.408	8.058	368	797	430	354	651	6.364	147	6.399	125,94%	1.660
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.040	300	720	420	-2.978	-1.233	-10.834	1.953	115.400	87,56%	(14.360)
	CF 1	3.054	2.795	2.765	-	-	0	-55	-31	-289	31	3.488	79,27%	(723)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.889	-	-	0	-55	-31	-223	31	2.433	77,64%	(544)
	CF 2	108.821	99.477	98.275	300	720	420	-2.923	-1.202	-10.545	1.922	111.912	87,81%	(13.637)
	Mitraguna & Others	34.866	41.418	40.588	300	690	390	-115	-830	5.723	1.520	37.641	107,83%	2.947
	Pensiun	73.955	58.059	57.687	-	30	30	-2.808	-372	-16.268	402	74.271	77,67%	(16.584)
	Total Pembiayaan	132.514	128.248	127.913	668	2.042	1.375	-3.910	-334	-4.601	2.377	143.386	89,21%	(15.473)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	530	94	239	1,59%	0,51%	1,27%	145	(63)	(291)			
	KUR	199	530	94	180	1,14%	0,54%	1,01%	86	(19)	(350)			
	Non KUR	102	-	-	59	6,82%	0,00%	5,78%	59	(43)	59			
3	PWG	-	-	-	193	0,00%	0,00%	2,39%	193	193	193			
	Cilem	-	-	-	193	0,00%	0,00%	2,39%	193	193	193			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	4.006	0,05%	1,21%	3,96%	2.772	3.947	2.137			
	CF 1	54	31	28	25	1,76%	1,01%	0,92%	(3)	(28)	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	25	2,55%	1,47%	1,35%	(3)	(28)	(5)			
	CF 2	5	1.838	1.206	3.980	0,00%	1,21%	4,05%	2.774	3.976	2.143			
	Mitraguna & Others	5	1.758	1.125	2.585	0,01%	2,72%	6,37%	1.459	2.580	827			
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.315	1.396	1.316			
	Total Pembiayaan	360	2.399	1.328	4.437	0,27%	1,04%	3,47%	3.109	4.078	2.039	3,78%	-8,94%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	328	366	364	0,37%	1,97%	1,94%	(2)	295	36			
	KUR	60	232	366	364	0,34%	2,09%	2,05%	(2)	305	133			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	1.169	8,75%	0,62%	1,16%	537	(8.619)	(1.450)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	1.169	8,99%	0,64%	1,19%	537	(8.616)	(1.450)			
	Mitraguna & Others	915	322	322	860	2,62%	0,78%	2,12%	537	(55)	537			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,20%	535	(8.324)	(1.413)	2,09%	-74,11%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.590	172.251	188.531	22.941	
2	Contribution Margin	761	2.198	8.358	7.597	-998,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,33	2,54	2,54	0,00	0,21
CIF Payroll	1.568	1.521	1.508	(13)	(60)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.849	1.847	(204)	(2)	(467)	-20,18%	(991)	-34,93%	7.495	24,65%	(5.647)
2	Tabungan	118.896	130.042	130.968	131.973	5.288	1.005	1.931	1,48%	13.077	11,00%	132.336	99,73%	(363)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	148.378	149.381	4.937	1.003	1.480	1,00%	15.124	11,26%	153.169	97,53%	(3.788)
	CASA	121.735	132.356	132.817	133.820	5.084	1.003	1.464	1,11%	12.085	9,93%	139.831	95,70%	(6.011)
	(%) CASA	90,67%	89,49%	89,51%	89,58%									
	FDR	193,63%	185,65%	187,63%	186,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.211	3.683		(529)	(319)	-7,96%	(242)	-6,17%	-	0,00%	3.683
2	Giro ISE	2.210	1.269	1.112	1.144		33	(125)	-9,84%	(1.066)	-48,24%		0,00%	1.144
3	Tabungan ISE	1.714	2.732	3.100	2.539		(561)	(194)	-7,09%	824	48,07%		0,00%	2.539
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.522	1.430	2.325	895	841	1.018	-3.739	1.307	76.854	94,36%	(4.332)
	KUR	69.790	66.016	66.885	1.430	2.125	695	1.010	869	-2.905	1.256	70.240	95,22%	(3.356)
	Non KUR	6.471	5.488	5.637	-	200	200	-168	149	-834	51	6.614	85,23%	(977)
3	PWG	2.698	8.741	9.386	240	840	600	301	644	6.687	195	11.023	85,15%	(1.637)
	Cilem	2.698	8.741	9.386	240	840	600	301	644	6.687	195	11.023	85,15%	(1.637)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.446	1.396	3.228	1.831	1.026	2.171	15.599	1.057	199.512	98,46%	(3.066)
	CF 1	24.361	31.792	32.899	197	1.581	1.384	41	1.107	8.538	474	26.703	123,20%	6.196
	Total Griya	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Total Non Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	12	4.445	112,49%	555
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.607	197	1.581	1.384	41	1.119	7.403	462	21.897	126,07%	5.710
	CF 2	156.485	162.483	163.546	1.199	1.647	448	985	1.064	7.062	583	172.808	94,64%	(9.262)
	Mitraguna & Others	140.742	148.597	149.788	1.199	1.647	448	1.270	1.192	9.046	455	155.396	96,39%	(5.608)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	278.406	3.066	6.392	3.326	2.160	3.824	18.446	2.568	287.544	96,82%	(9.138)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	439	551	1.425	0,00%	0,77%	1,97%	874	1.425	986			
	KUR	-	398	511	1.146	0,00%	0,77%	1,71%	635	1.146	748			
	Non KUR	-	41	40	279	0,00%	0,73%	4,95%	239	279	238			
3	PWG	-	-	-	100	0,00%	0,00%	1,06%	100	100	100			
	Cilem	-	-	-	100	0,00%	0,00%	1,06%	100	100	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	4.484	2,52%	1,36%	2,28%	1.841	(78)	2.346			
	CF 1	1.171	1.100	1.509	2.707	4,81%	4,75%	8,23%	1.197	1.535	1.606			
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20			
	Oto	766	1.100	1.130	2.686	3,79%	4,27%	9,73%	1.556	1.920	1.586			
	CF 2	3.391	1.038	1.134	1.778	2,17%	0,70%	1,09%	644	(1.614)	740			
	Mitraguna & Others	3.391	1.038	1.134	1.413	2,41%	0,76%	0,94%	279	(1.978)	375			
	Pensiun	-	-	-	365	0,00%	0,00%	2,65%	365	365	365			
	Total Pembiayaan	4.563	2.577	3.194	6.009	1,76%	1,16%	2,16%	2.815	1.447	3.432	0,32%	85,31%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	519	518	518	0,06%	0,72%	0,71%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,77%	-	473	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.455	2.527	2.527	1,49%	1,30%	1,29%	-	(175)	72			
	CF 1	362	709	781	781	1,49%	2,46%	2,37%	-	418	72			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	781	1,79%	2,95%	2,83%	-	418	72			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,07%	1,07%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,18%	1,17%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.045	1,06%	1,11%	1,09%	-	298	72	1,20%	-9,95%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	260.376	264.312	276.443	16.067	
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,23	3,28	0,05	0,51
CIF Payroll	636	1.542	1.643	101	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-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 (1-16 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.308	-	-	-	0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-	0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-	0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-	0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	196.600	349.157	-	(196.600)	
2	Contribution Margin	3.449	4.424	-	(3.449)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,64	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	214	668	-	(668)	(214)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.577	1.595	657	18	569	55,48%	87	5,79%	4.003	39,84%	(2.408)
2	Tabungan	77.097	95.902	97.117	99.735	2.511	2.618	3.833	4,00%	22.638	29,36%	82.429	121,00%	17.306
3	Deposito	8.333	13.467	13.507	13.508	(12)	1	41	0,30%	5.175	62,11%	9.029	149,60%	4.479
	Total	86.937	110.395	112.201	114.838	3.155	2.637	4.443	4,02%	27.901	32,09%	95.461	120,30%	19.377
	CASA	78.604	96.928	98.694	101.330	3.167	2.636	4.402	4,54%	22.726	28,91%	86.431	117,24%	14.899
	(%) CASA	90,42%	87,80%	87,96%	88,24%									
	FDR	27,35%	46,81%	46,70%	45,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.541	27.509		(32)	(657)	-2,33%	3.077	12,59%	-	0,00%	27.509
2	Giro ISE	1.505	1.023	1.558	1.574		16	551	53,90%	69	4,56%		0,00%	1.574
3	Tabungan ISE	19.127	23.343	22.183	22.135		(47)	(1.208)	-5,17%	3.008	15,73%		0,00%	22.135
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.435	250	860	610	809	311	10.526	549	17.599	104,75%	836
	KUR	7.722	16.929	16.885	250	500	250	644	-43	9.164	543	17.082	98,85%	(197)
	Non KUR	188	1.195	1.550	-	360	360	165	354	1.362	6	517	299,63%	1.032
3	PWG	1.199	7.125	7.703	157	613	455	936	577	6.504	35	7.689	100,18%	14
	Cilem	1.199	7.125	7.703	157	613	455	936	577	6.504	35	7.689	100,18%	14
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.257	649	50	-599	1.114	-165	11.585	215	24.603	106,72%	1.654
	CF 1	4.501	8.858	8.717	249	-	-249	889	-142	4.216	142	5.723	152,31%	2.994
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	• Total Non Program	108	76	76	-	-	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.641	249	-	-249	889	-142	4.248	142	5.297	163,14%	3.344
	CF 2	10.171	17.564	17.540	400	50	-350	224	-23	7.369	73	18.880	92,90%	(1.340)
	Mitraguna & Others	10.171	15.574	15.558	400	50	-350	233	-16	5.387	66	17.990	86,48%	(2.432)
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	52.395	1.057	1.523	466	2.859	724	28.614	799	49.891	105,02%	2.504

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	-	-	-	414	0,00%	0,00%	2,25%	414	414	414			
	KUR	-	-	-	414	0,00%	0,00%	2,45%	414	414	414			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	23	0,00%	0,00%	0,30%	23	23	23			
	Cilem	-	-	-	23	0,00%	0,00%	0,30%	23	23	23			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	627	0,00%	0,34%	2,39%	536	627	471			
	CF 1	-	156	90	489	0,00%	1,02%	5,61%	399	489	333			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	489	0,00%	1,03%	5,66%	399	489	333			
	CF 2	-	-	-	138	0,00%	0,00%	0,78%	138	138	138			
	Mitraguna & Others	-	-	-	138	0,00%	0,00%	0,88%	138	138	138			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	1.064	0,00%	0,17%	2,03%	973	1.064	908	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	81.816	86.938	108.244	26.428	
2	Contribution Margin	549	842	1.578	1.029	-187,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	17.219	17.220	(210)	0	11.790	217,13%	(62.820)	-78,49%	93.470	18,42%	(76.250)
2	Tabungan	33.280	44.566	44.523	44.638	939	115	72	0,16%	11.358	34,13%	38.014	117,42%	6.624
3	Deposito	18.866	77.656	77.340	77.340	1.032	0	(316)	-0,41%	58.473	309,93%	19.836	389,91%	57.504
	Total	132.186	127.652	139.082	139.197	1.760	115	11.545	9,04%	7.011	5,30%	151.319	91,99%	(12.122)
	CASA	113.319	49.996	61.742	61.857	729	115	11.861	23,72%	(51.462)	-45,41%	131.484	47,05%	(69.627)
	(%) CASA	85,73%	39,17%	44,39%	44,44%									
	FDR	12,66%	24,75%	23,59%	23,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	1.025	1.036		11	131	14,48%	452	77,32%	-	0,00%	1.036
2	Giro ISE	18	55	138	146		8	91	163,93%	128	730,51%		0,00%	146
3	Tabungan ISE	567	850	887	890		3	40	4,76%	323	57,07%		0,00%	890
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.673	210	624	413	162	560	2.945	64	3.778	97,22%	(105)
	Cilem	728	3.113	3.673	210	624	413	162	560	2.945	64	3.778	97,22%	(105)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.138	795	860	65	1.046	654	13.130	206	27.778	104,90%	1.360
	CF 1	6.128	9.054	8.980	-	-	0	122	-74	2.852	74	7.576	118,53%	1.404
	Total Griya	4.538	7.289	7.267	-	-	0	0	-22	2.730	22	4.915	147,87%	2.353
	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.173	-	-	0	172	-2	1.173	2	0	0,00%	1.173
	Oto	1.591	1.765	1.713	-	-	0	122	-52	122	52	2.662	64,36%	(949)
	CF 2	9.879	19.429	20.158	795	860	65	924	728	10.278	132	20.202	99,78%	(44)
	Mitraguna & Others	9.209	18.517	19.251	795	860	65	929	733	10.042	127	18.475	104,20%	775
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	32.811	1.005	1.484	478	1.208	1.214	16.075	270	31.556	103,98%	1.255

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	-	-	-	42	0,00%	0,00%	1,13%	42	42	42			
	Cilem	-	-	-	42	0,00%	0,00%	1,13%	42	42	42			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	208	0,00%	0,90%	0,71%	(49)	208	(51)			
	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	-	258	257	208	0,00%	1,32%	1,03%	(49)	208	(51)			
	Mitraguna & Others	-	258	257	208	0,00%	1,39%	1,08%	(49)	208	(51)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	249	0,00%	0,81%	0,76%	(7)	249	(9)	0,29%	61,61%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.620	132.186	125.892	(15.728)	
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,52	3,57	0,05	0,42
CIF Payroll	562	731	730	(1)	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.463	1.464	(2.713)	1	1.092	293,38%	(283)	-16,22%	8.707	16,82%	(7.243)
2	Tabungan	52.637	67.696	66.172	65.786	3.154	(386)	(1.910)	-2,82%	13.149	24,98%	59.126	111,27%	6.661
3	Deposito	30.502	32.660	31.925	31.925	(207)	0	(735)	-2,25%	1.424	4,67%	31.501	101,35%	424
	Total	84.886	100.728	99.560	99.176	234	(384)	(1.552)	-1,54%	14.290	16,83%	99.334	99,84%	(158)
	CASA	54.385	68.068	67.635	67.251	442	(385)	(818)	-1,20%	12.866	23,66%	67.833	99,14%	(582)
	(%) CASA	64,07%	67,58%	67,93%	67,81%									
	FDR	15,32%	28,93%	30,13%	30,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.828	2.712		(116)	1.560	135,42%	733	37,04%	-	0,00%	2.712
2	Giro ISE	1.572	313	1.354	1.354		0	1.041	332,10%	(218)	-13,86%		0,00%	1.354
3	Tabungan ISE	407	839	1.474	1.358		(116)	519	61,93%	951	233,55%		0,00%	1.358
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.953	258	424	166	169	337	5.025	87	5.655	140,64%	2.298
	Cilem	2.928	7.616	7.953	258	424	166	169	337	5.025	87	5.655	140,64%	2.298
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.046	617	640	23	925	520	11.968	120	18.905	116,61%	3.141
	CF 1	3.825	6.546	6.469	247	-	-247	135	-77	2.644	77	4.911	131,73%	1.558
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
	• Total Non Program	789	1.474	1.473	-	-	0	-3	-2	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.996	247	-	-247	135	-76	1.960	76	3.839	130,15%	1.157
	CF 2	6.254	14.979	15.577	370	640	270	789	598	9.323	42	13.995	111,31%	1.582
	Mitraguna & Others	5.039	13.436	14.025	100	620	520	660	589	8.986	31	11.989	116,98%	2.036
	Pensiun	1.215	1.544	1.552	270	20	-250	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	29.999	875	1.064	189	1.094	858	16.993	207	24.560	122,15%	5.439

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	83	31	79	483	0,82%	0,37%	2,19%	404	400	452			
	CF 1	83	-	79	392	2,17%	1,21%	6,06%	313	309	392			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	392	2,73%	1,56%	7,84%	313	309	392			
	CF 2	-	31	-	92	0,00%	0,00%	0,59%	92	92	61			
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,65%	92	92	61			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	483	0,64%	0,27%	1,61%	404	400	452	8,14%	-405,46%	6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	45	45	0,00%	0,21%	0,21%	-	45	31			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	45	45	0,00%	0,30%	0,29%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,32%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	80.806	86.720	100.528	19.722	
2	Contribution Margin	1.002	1.421	1.630	628	-62,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,49	3,40	(0,09)	0,14
CIF Payroll	491	557	392	(165)	(99)