

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	428.125	461.375	177.355	33.251	42.548	10,16%	223.078	93,61%	420.906	109,61%	40.470
2	Tabungan	1.732.891	1.903.991	1.880.883	1.887.104	44.961	6.221	(16.887)	-0,89%	154.214	8,90%	2.000.816	94,32%	(113.712)
3	Deposito	877.742	950.883	950.755	950.699	(55.963)	(57)	(184)	-0,02%	72.957	8,31%	896.431	106,05%	54.268
Total		2.848.930	3.273.702	3.259.763	3.299.178	166.354	39.415	25.477	0,78%	450.249	15,80%	3.318.152	99,43%	(18.974)
CASA		1.971.188	2.322.819	2.309.008	2.348.480	222.316	39.472	25.661	1,10%	377.292	19,14%	2.421.722	96,98%	(73.242)
(% CASA)		69,19%	70,95%	70,83%	71,18%									
FDR		84,13%	83,44%	83,55%	82,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	85.924	87.303		1.379	0	0,00%	7.893	9,94%	118.145	73,89%	(30.842)
2	Giro ISE	37.094	35.022	34.984	35.022		38	0	0,00%	(2.072)	-5,59%	60.551	57,84%	(25.530)
3	Tabungan ISE	39.484	49.856	48.514	49.856		1.342	0	0,00%	10.372	26,27%	44.877	111,10%	4.979
4	Deposito ISE	2.833	2.426	2.426	2.426		(0)	0	0,00%	(407)	-14,38%	12.717	19,07%	(10.291)
5	CIF ISE	2.097	2.325	2.267	2.325		58	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.394	-	-	0	1.457	-1.354	2.432	1.354	162.236	77,29%	(36.842)
	Linkage	22.750	25.937	25.937	-	-	-	-200	0	3.188	-	39.853	65,08%	(13.916)
	Non-Linkage	100.212	100.811	99.457	-	-	0	1.657	-1.354	-755	1.354	122.383	81,27%	(22.926)
	• Local Champion	83.501	66.595	66.101	-	-	0	-804	-494	-17.400	494	94.012	70,31%	(27.911)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	324.672	625	-	-625	1.228	-1.095	13.856	1.095	362.288	89,62%	(37.615)
	KUR	291.370	306.564	305.672	625	-	-625	1.900	-892	14.302	892	340.266	89,83%	(34.593)
	Non KUR	19.446	19.203	19.000	-	-	0	-673	-203	-446	203	22.022	86,28%	(3.022)
3	PWG	193.140	323.731	324.571	3.711	6.728	3.018	11.995	840	131.431	5.888	362.681	89,49%	(38.110)
	Cilem	122.752	218.666	219.916	767	3.424	2.657	7.938	1.249	97.164	2.175	262.581	83,75%	(42.665)
	Gadai	70.389	105.064	104.656	2.944	3.304	360	4.057	-409	34.267	3.713	100.101	104,55%	4.555
4	CFG	1.770.026	1.955.435	1.948.902	1.290	2.824	1.534	10.668	-6.533	178.876	9.357	2.003.011	97,30%	(54.109)
	CF 1	463.002	520.993	520.942	585	651	66	1.760	-51	57.940	702	503.674	103,43%	17.268
	Total Griya	392.209	436.373	436.382	167	322	155	0	9	44.173	313	412.745	105,73%	23.636
	• Total Non Program	388.279	424.924	424.937	-	322	322	372	13	36.658	309	397.355	106,94%	27.586
	• Program	3.930	11.449	11.445	167	-	-167	302	-4	7.515	4	15.395	74,34%	(3.950)
	Oto	70.793	84.620	84.560	418	329	-88	1.760	-60	13.767	389	90.929	93,00%	(6.368)
	CF 2	1.307.024	1.434.442	1.427.960	705	2.173	1.468	8.908	-6.482	120.936	8.655	1.499.337	95,24%	(71.377)
	Mitraguna & Others	1.211.757	1.335.736	1.329.998	705	1.981	1.276	9.546	-5.738	118.242	7.719	1.384.316	96,08%	(54.318)
	Pensiun	95.268	98.706	97.962	-	192	192	-638	-744	2.694	936	115.021	85,17%	(17.060)
Total Pembiayaan		2.396.945	2.731.682	2.723.540	5.626	9.553	3.927	25.347	-8.141	326.595	17.694	2.890.216	94,23%	(166.676)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	9.437	1,43%	1,90%	2,91%	3.247	4.996	3.247			
	KUR	3.770	4.599	4.599	8.066	1,29%	1,50%	2,64%	3.467	4.296	3.467			
	Non KUR	671	1.590	1.590	1.371	3,45%	8,28%	7,21%	(219)	700	(219)			
3	PWG	155	-	-	2.943	0,08%	0,00%	0,91%	2.943	2.788	2.943			
	Cilem	155	-	-	2.352	0,13%	0,00%	1,07%	2.352	2.197	2.352			
	Gadai	-	-	-	591	0,00%	0,00%	0,56%	591	591	591			
4	CFG	19.018	28.147	27.679	78.063	1,07%	1,42%	4,01%	50.385	59.046	49.916			
	CF 1	8.456	11.479	12.737	22.212	1,83%	2,44%	4,26%	9.475	13.756	10.733			
	Total Griya	6.832	10.463	10.710	11.660	1,74%	2,45%	2,67%	949	4.828	1.197			
	Oto	1.624	1.016	2.026	10.552	2,29%	2,39%	12,48%	8.526	8.928	9.536			
	CF 2	10.562	16.669	14.942	55.852	0,81%	1,04%	3,91%	40.910	45.290	39.183			
	Mitraguna & Others	10.315	16.481	14.431	52.976	0,85%	1,08%	3,98%	38.545	42.662	36.495			
	Pensiun	247	188	511	2.875	0,26%	0,52%	2,94%	2.365	2.629	2.688			
Total Pembiayaan		24.121	34.343	33.868	90.807	1,01%	1,24%	3,33%	56.939	66.686	56.464	1,03%	69,15%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.127	1,04%	1,57%	1,58%	(2)	1.901	443			
	KUR	1.952	4.075	4.391	4.390	0,67%	1,43%	1,44%	(2)	2.437	314			
	Non KUR	1.274	609	737	737	6,55%	3,84%	3,88%	-	(537)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	28.141	1,90%	1,35%	1,44%	1.832	(5.549)	376			
	CF 1	5.942	4.809	5.093	5.730	1,28%	0,98%	1,10%	637	(213)	921			
	Total Griya	5.028	4.373	4.557	5.194	1,28%	1,04%	1,19%	637	165	820			
	Oto	914	436	536	536	1,29%	0,63%	0,63%	-	(378)	100			
	CF 2	27.748	22.956	21.216	22.411	2,12%	1,48%	1,57%	1.195	(5.337)	(545)			
	Mitraguna & Others	27.082	22.326	20.725	21.920	2,23%	1,55%	1,65%	1.195	(5.162)	(405)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	-	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	35.012	1,59%	1,21%	1,29%	1.831	(2.988)	825	1,41%	-9,42%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	23.582	21.382	(911)	(2.199)	(3.101)	-12,67%	(8.154)	-27,61%	46.170	46,31%	(24.788)
2	Tabungan	75.287	90.912	91.052	92.564	(1.569)	1.512	1.652	1,82%	17.277	22,95%	96.129	96,29%	(3.565)
3	Deposito	166.481	116.868	116.868	116.869	(25.835)	0	1	0,00%	(49.613)	-29,80%	168.336	69,43%	(51.467)
	Total	271.304	232.264	231.502	230.815	(28.315)	(687)	(1.449)	-0,62%	(40.489)	-14,92%	310.634	74,30%	(79.819)
	CASA	104.823	115.396	114.634	113.946	(2.480)	(687)	(1.450)	-1,26%	9.123	8,70%	142.299	80,08%	(28.352)
	(%) CASA	38,64%	49,68%	49,52%	49,37%									
	FDR	71,62%	87,88%	88,23%	88,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.386	19.528		142	0	0,00%	3.263	20,06%	-	0,00%	19.528
2	Giro ISE	12.924	10.849	10.782	10.849		67	0	0,00%	(2.076)	-16,06%		0,00%	10.849
3	Tabungan ISE	1.712	6.998	6.923	6.998		75	0	0,00%	5.286	308,83%		0,00%	6.998
4	Deposito ISE	1.628	1.681	1.681	1.681		(0)	0	0,00%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	0	-130	-1	4.642	1	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	0	-113	-1	4.949	1	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	0	-113	-1	2.449	1	9.312	97,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.973	-	-	0	-1.380	-69	-6.436	69	70.008	84,24%	(11.035)
	KUR	63.164	56.360	56.298	-	-	0	-1.263	-62	-6.866	62	67.553	83,34%	(11.256)
	Non KUR	2.245	2.683	2.675	-	-	0	-118	-7	431	7	2.455	108,99%	221
3	PWG	10.519	15.081	15.062	17	148	130	635	-19	4.543	167	18.008	83,64%	(2.946)
	Cilem	10.519	15.081	15.062	17	148	130	635	-19	4.543	167	18.008	83,64%	(2.946)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	115.679	-	615	615	147	218	7.202	397	134.112	86,26%	(18.433)
	CF 1	58.498	62.127	62.081	-	-	0	256	-46	3.584	46	60.416	102,76%	1.665
	Total Griya	56.812	59.059	59.021	-	-	0	0	-38	2.209	38	56.783	103,94%	2.238
	• Total Non Program	55.952	58.249	58.212	-	-	0	-422	-37	2.260	37	53.414	108,98%	4.798
	• Program	860	810	809	-	-	0	-8	-1	-51	1	3.370	24,01%	(2.561)
	Oto	1.686	3.069	3.060	-	-	0	256	-8	1.375	8	3.633	84,23%	(573)
	CF 2	49.980	53.333	53.598	-	615	615	-109	264	3.618	351	73.695	72,73%	(20.098)
	Mitraguna & Others	49.699	53.068	53.332	-	615	615	-102	265	3.633	350	72.662	73,40%	(19.330)
	Pensiun	281	266	266	-	-	0	-6	-0	-15	0	1.033	25,72%	(767)
	Total Pembiayaan	194.296	204.118	204.247	17	763	745	-728	129	9.951	634	242.044	84,38%	(37.797)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	2.522	1,64%	2,24%	4,28%	1.198	1.451	1.018			
	KUR	1.022	1.029	880	2.248	1,62%	1,56%	3,99%	1.368	1.226	1.219			
	Non KUR	49	475	444	273	2,19%	16,55%	10,22%	(171)	224	(202)			
3	PWG	95	-	-	204	0,91%	0,00%	1,36%	204	109	204			
	Cilem	95	-	-	204	0,91%	0,00%	1,36%	204	109	204			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.532	1,72%	2,07%	3,92%	2.136	2.667	2.129			
	CF 1	1.284	1.880	1.863	2.976	2,19%	3,00%	4,79%	1.112	1.692	1.095			
	Total Griya	1.284	1.880	1.863	2.821	2,26%	3,15%	4,78%	958	1.537	941			
	Oto	-	-	-	154	0,00%	0,00%	5,04%	154	154	154			
	CF 2	581	522	532	1.556	1,16%	1,00%	2,90%	1.024	975	1.034			
	Mitraguna & Others	581	522	532	1.556	1,17%	1,00%	2,92%	1.024	975	1.034			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	7.258	1,56%	1,82%	3,55%	3.538	4.227	3.345	0,59%	83,37%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	871	0,65%	1,48%	1,48%	(1)	448	(36)			
	KUR	260	859	716	715	0,41%	1,27%	1,27%	(1)	456	(143)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,82%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	1.053	2,17%	0,32%	0,91%	680	(1.299)	674			
	CF 1	1.777	379	374	1.053	3,04%	0,60%	1,70%	680	(724)	674			
	Total Griya	1.777	379	374	1.053	3,13%	0,63%	1,78%	680	(724)	674			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.126	1,53%	0,71%	1,04%	679	(846)	644	0,33%	68,07%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	19.652	19.491	(1.392)	(162)	(1.161)	-5,62%	(5.270)	-21,29%	41.105	47,42%	(21.614)
2	Tabungan	139.675	139.420	138.822	138.883	2.493	61	(536)	-0,38%	(791)	-0,57%	160.468	86,55%	(21.584)
3	Deposito	81.953	77.952	78.015	78.015	(820)	0	63	0,08%	(3.938)	-4,81%	83.487	93,45%	(5.472)
	Total	246.389	238.023	236.490	236.389	281	(100)	(1.634)	-0,69%	(10.000)	-4,06%	285.060	82,93%	(48.670)
	CASA	164.436	160.072	158.475	158.374	1.101	(101)	(1.697)	-1,06%	(6.062)	-3,69%	201.573	78,57%	(43.199)
	(%) CASA	66,74%	67,25%	67,01%	67,00%									
	FDR	63,49%	72,41%	72,66%	72,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	10.943	10.878		(65)	0	0,00%	(32)	-0,29%	-	0,00%	10.878
2	Giro ISE	6.429	4.866	4.888	4.866		(23)	0	0,00%	(1.564)	-24,32%		0,00%	4.866
3	Tabungan ISE	3.915	6.012	6.054	6.012		(42)	0	0,00%	2.097	53,55%		0,00%	6.012
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	26.482	68,13%	(8.441)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	23.245	77,62%	(5.203)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	842	-	-	-	-44	-860	-2.758	860	5.807	14,50%	(4.965)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	10.522	-	148	148	627	111	4.685	37	13.639	77,15%	(3.117)
	Cilem	5.838	10.412	10.522	-	148	148	627	111	4.685	37	13.639	77,15%	(3.117)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	143.262	-	550	550	1.095	214	11.719	336	152.446	93,98%	(9.185)
	CF 1	81.145	74.508	74.421	-	-	-	-233	-87	-6.724	87	80.815	92,09%	(6.394)
	Total Griya	74.220	68.592	68.541	-	-	0	0	-50	-5.679	50	72.670	94,32%	(4.129)
	• Total Non Program	73.552	67.965	67.915	-	-	0	-1.118	-50	-5.637	50	70.051	96,95%	(2.136)
	• Program	669	626	626	-	-	0	-4	0	-42	-	2.619	23,92%	(1.993)
	Oto	6.925	5.916	5.880	-	-	0	-233	-36	-1.045	36	8.145	72,19%	(2.265)
	CF 2	50.397	68.540	68.840	-	550	550	1.328	301	18.443	249	71.632	96,10%	(2.791)
	Mitraguna & Others	49.913	67.543	67.852	-	550	550	1.303	309	17.939	241	70.238	96,60%	(2.385)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	171.826	-	698	698	1.428	-535	15.397	1.233	192.588	89,22%	(20.763)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	138	0,19%	0,00%	1,31%	138	127	138			
	Cilem	11	-	-	138	0,19%	0,00%	1,31%	138	127	138			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	3.116	0,88%	1,52%	2,17%	941	1.954	1.679			
	CF 1	1.162	1.383	2.039	2.381	1,43%	2,74%	3,20%	342	1.219	997			
	Total Griya	1.162	1.383	1.962	1.810	1,57%	2,86%	2,64%	(152)	648	427			
	Oto	-	-	77	571	0,00%	1,30%	9,71%	494	571	571			
	CF 2	-	54	136	735	0,00%	0,20%	1,07%	599	735	681			
	Mitraguna & Others	-	54	136	735	0,00%	0,20%	1,08%	599	735	681			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	3.254	0,75%	1,26%	1,89%	1.079	2.081	1.817	0,23%	87,76%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.412	0,59%	1,02%	0,99%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,20%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,86%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,87%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,82%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	49.400	51.153	3.771	1.754	(3.878)	-7,05%	32.379	172,46%	36.087	141,75%	15.066
2	Tabungan	206.902	265.449	258.712	257.753	6.039	(959)	(7.696)	-2,90%	50.851	24,58%	228.586	112,76%	29.167
3	Deposito	118.442	96.974	96.371	96.233	(7.411)	(138)	(741)	-0,76%	(22.209)	-18,75%	120.549	79,83%	(24.316)
	Total	344.119	417.454	404.482	405.140	2.400	658	(12.315)	-2,95%	61.021	17,73%	385.222	105,17%	19.917
	CASA	225.677	320.480	308.111	308.907	9.811	795	(11.574)	-3,61%	83.230	36,88%	264.674	116,71%	44.233
	(%) CASA	65,58%	76,77%	76,17%	76,25%									
	FDR	96,55%	93,29%	96,08%	95,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.535	3.545		9	0	0,00%	(386)	-9,82%	-	0,00%	3.545
2	Giro ISE	1.420	1.163	1.156	1.163		7	0	0,00%	(257)	-18,08%		0,00%	1.163
3	Tabungan ISE	2.001	1.767	1.765	1.767		2	0	0,00%	(234)	-11,71%		0,00%	1.767
4	Deposito ISE	510	615	615	615		0	0	0,00%	105	20,62%		0,00%	615
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.516	-	-	0	2.407	-466	6.531	466	104.800	85,42%	(15.284)
	Linkage	21.612	25.120	25.120	-	-	-	-182	0	3.508	-	31.112	80,74%	(5.992)
	Non-Linkage	61.373	64.862	64.396	-	-	0	2.589	-466	3.023	466	73.688	87,39%	(9.292)
	• Local Champion	55.173	36.998	36.532	-	-	0	-336	-466	-18.641	466	61.011	59,88%	(24.479)
	• Value Chain	6.200	27.864	27.864	-	-	-	2.925	0	21.664	-	12.677	219,81%	15.188
2	MBG	43.181	44.128	44.110	240	-	-240	866	-18	928	18	46.897	94,06%	(2.787)
	KUR	40.519	42.067	42.053	240	-	-240	952	-14	1.534	14	44.012	95,55%	(1.959)
	Non KUR	2.662	2.060	2.056	-	-	0	-87	-4	-606	4	2.885	71,28%	(829)
3	PWG	26.463	44.214	44.470	378	919	541	1.033	257	18.007	662	38.240	116,29%	6.230
	Cilem	12.356	24.595	24.915	159	438	278	397	320	12.560	118	18.392	135,47%	6.523
	Gadai	14.108	19.618	19.555	219	481	262	636	-63	5.448	544	19.848	98,52%	(293)
4	CFG	179.631	211.118	210.517	-	-	0	3.044	-601	30.886	601	199.790	105,37%	10.727
	CF 1	55.651	68.035	67.992	-	-	0	208	-43	12.341	43	59.885	113,54%	8.107
	Total Griya	50.392	59.216	59.196	-	-	0	0	-20	8.805	20	52.642	112,45%	6.555
	• Total Non Program	50.392	59.216	59.196	-	-	0	-368	-20	8.805	20	52.642	112,45%	6.555
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.796	-	-	0	208	-24	3.536	24	7.243	121,43%	1.552
	CF 2	123.980	143.083	142.525	-	-	0	2.836	-558	18.545	558	139.905	101,87%	2.620
	Mitraguna & Others	122.658	141.684	141.133	-	-	0	2.843	-551	18.475	551	137.456	102,68%	3.677
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	388.613	618	919	301	7.350	-829	56.352	1.747	389.727	99,71%	(1.114)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	364	0,61%	0,00%	0,41%	364	(144)	364			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	364	0,76%	0,00%	0,57%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	1.160	0,95%	1,36%	2,63%	559	751	421			
	KUR	305	686	498	986	0,75%	1,18%	2,34%	488	681	300			
	Non KUR	104	53	104	174	3,92%	5,04%	8,46%	70	70	121			
3	PWG	-	-	-	729	0,00%	0,00%	1,64%	729	729	729			
	Cilem	-	-	-	400	0,00%	0,00%	1,61%	400	400	400			
	Gadai	-	-	-	328	0,00%	0,00%	1,68%	328	328	328			
4	CFG	673	1.279	1.367	2.943	0,37%	0,65%	1,40%	1.577	2.270	1.664			
	CF 1	295	196	490	1.147	0,53%	0,72%	1,69%	657	852	951			
	Total Griya	295	-	227	-	0,58%	0,38%	0,00%	(227)	(295)	-			
	Oto	-	196	263	1.147	0,00%	2,98%	13,04%	884	1.147	951			
	CF 2	379	1.083	877	1.796	0,31%	0,61%	1,26%	920	1.418	714			
	Mitraguna & Others	379	1.083	877	1.796	0,31%	0,62%	1,27%	920	1.418	714			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	5.196	0,48%	0,51%	1,34%	3.228	3.605	3.178	0,68%	49,13%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	440	0,00%	1,00%	1,00%	-	440	231			
	KUR	-	209	440	440	0,00%	1,05%	1,05%	-	440	231			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.176	0,54%	1,06%	1,03%	(64)	1.208	134			
	CF 1	153	113	112	112	0,27%	0,16%	0,16%	-	(41)	(1)			
	Total Griya	153	113	112	112	0,30%	0,19%	0,19%	-	(41)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	1.928	2.128	2.064	0,66%	1,49%	1,45%	(64)	1.249	136			
	Mitraguna & Others	815	1.928	2.128	2.064	0,66%	1,50%	1,46%	(64)	1.249	136			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.658	0,35%	0,70%	0,68%	(64)	1.497	366	1,06%	-54,24%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	43.090	43.439	40.645	350	158	0,37%	23.620	119,18%	34.705	125,17%	8.734
2	Tabungan	188.323	172.953	171.416	172.347	4.147	931	(606)	-0,35%	(15.976)	-8,48%	209.136	82,41%	(36.789)
3	Deposito	54.534	66.101	66.599	66.678	(25.458)	79	577	0,87%	12.143	22,27%	56.040	118,98%	10.637
	Total	262.676	282.334	281.104	282.464	19.334	1.360	129	0,05%	19.787	7,53%	299.881	94,19%	(17.417)
	CASA	208.142	216.233	214.505	215.786	44.791	1.281	(448)	-0,21%	7.644	3,67%	243.841	88,49%	(28.055)
	(%) CASA	79,24%	76,59%	76,31%	76,39%									
	FDR	66,71%	72,21%	72,30%	71,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	3.793	3.668	(125)	0	0,00%	(2.519)	-40,71%	-	0,00%	3.668
2	Giro ISE	879	331	479	331	(149)	0	0,00%	(548)	-62,38%		0,00%	331
3	Tabungan ISE	5.307	3.337	3.314	3.337	24	0	0,00%	(1.970)	-37,12%		0,00%	3.337
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	231	268	37	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	9.494	-	-	0	436	-1	8.787	1	5.700	166,57%	3.794
	KUR	498	8.282	8.281	-	-	0	453	-1	7.783	1	5.134	161,31%	3.147
	Non KUR	209	1.212	1.212	-	-	0	-17	0	1.003	-	566	214,24%	647
3	PWG	23.244	35.104	35.211	758	952	195	1.358	107	11.967	846	38.714	90,95%	(3.504)
	Cilem	7.809	11.949	11.910	68	194	126	458	-39	4.101	233	18.851	63,18%	(6.941)
	Gadai	15.435	23.155	23.301	690	758	68	899	146	7.866	612	19.863	117,31%	3.438
4	CFG	144.290	159.268	158.509	-	135	135	-69	-760	14.219	895	166.155	95,40%	(7.646)
	CF 1	8.588	12.193	12.173	-	-	0	-25	-20	3.584	20	12.165	100,07%	8
	Total Griya	7.701	11.174	11.157	-	-	0	0	-17	3.456	17	10.127	110,17%	1.030
	• Total Non Program	7.409	10.560	10.543	-	-	0	598	-17	3.134	17	8.983	117,36%	1.560
	• Program	292	614	614	-	-	0	-3	0	322	-	1.144	53,70%	(530)
	Oto	888	1.019	1.016	-	-	0	-25	-4	128	4	2.038	49,84%	(1.022)
	CF 2	135.702	147.075	146.336	-	135	135	-44	-739	10.634	874	153.990	95,03%	(7.654)
	Mitraguna & Others	125.011	133.616	133.011	-	135	135	-1	-605	8.000	740	140.961	94,36%	(7.950)
	Pensiun	10.691	13.459	13.325	-	-	0	-43	-134	2.635	134	13.029	102,27%	296
	Total Pembiayaan	175.227	203.879	203.225	758	1.087	330	1.303	-654	27.998	1.741	217.555	93,41%	(14.330)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	188	0,00%	1,98%	1,98%	-	188	(2)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	190	188	188	0,00%	15,50%	15,50%	-	188	(2)			
3	PWG	-	-	-	204	0,00%	0,00%	0,58%	204	204	204			
	Cilem	-	-	-	128	0,00%	0,00%	1,08%	128	128	128			
	Gadai	-	-	-	75	0,00%	0,00%	0,32%	75	75	75			
4	CFG	2.296	3.664	3.194	15.026	1,59%	2,01%	9,48%	11.832	12.730	11.363			
	CF 1	66	33	67	51	0,77%	0,55%	0,42%	(16)	(15)	19			
	Total Griya	66	33	67	51	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	14.975	1,64%	2,13%	10,23%	11.847	12.745	11.344			
	Mitraguna & Others	2.230	3.631	3.127	14.481	1,78%	2,34%	10,89%	11.353	12.251	10.850			
	Pensiun	-	-	-	494	0,00%	0,00%	3,71%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	15.418	1,31%	1,66%	7,59%	12.035	13.122	11.565	1,63%	78,54%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,20%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,39%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,63%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,72%	-	(627)	53	5,73%	-233,57%	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	428	429	72	2	(72)	-14,43%	(1.657)	-79,43%	3.184	13,48%	(2.755)
2	Tabungan	37.117	38.758	38.090	38.599	(407)	510	(159)	-0,41%	1.482	3,99%	42.859	90,06%	(4.259)
3	Deposito	10.740	12.549	12.549	12.549	2	0	0	0,00%	1.809	16,85%	10.827	115,90%	1.722
	Total	49.943	51.809	51.066	51.578	(334)	511	(231)	-0,45%	1.634	3,27%	56.871	90,69%	(5.293)
	CASA	39.204	39.260	38.517	39.029	(336)	511	(231)	-0,59%	(175)	-0,45%	46.043	84,76%	(7.015)
	(%) CASA	78,50%	75,78%	75,43%	75,67%									
	FDR	145,08%	122,64%	123,91%	122,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	456	497		41	0	0,00%	(84)	-14,43%	-	0,00%	497
2	Giro ISE	1	64	26	64		38	0	0,00%	63	6407,11%		0,00%	64
3	Tabungan ISE	580	433	430	433		3	0	0,00%	(147)	-25,34%		0,00%	433
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	64	65		1	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.185	18	58	40	279	31	1.950	27	2.809	113,40%	376
	Cilem	1.235	3.154	3.185	18	58	40	279	31	1.950	27	2.809	113,40%	376
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.089	-	148	148	-65	-296	-11.133	444	64.578	93,05%	(4.489)
	CF 1	464	823	823	-	-	0	415	0	360	-	457	180,18%	366
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	554	-	-	0	415	0	391	-	163	340,54%	391
	CF 2	70.758	59.562	59.266	-	148	148	-479	-296	-11.492	444	64.121	92,43%	(4.855)
	Mitraguna & Others	66.540	55.109	54.840	-	148	148	-326	-268	-11.700	416	56.810	96,53%	(1.970)
	Pensiun	4.218	4.453	4.425	-	-	0	-153	-28	208	28	7.311	60,53%	(2.885)
	Total Pembiayaan	72.457	63.539	63.274	18	206	188	214	-265	-9.182	471	67.386	93,90%	(4.112)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	7.047	4,24%	3,25%	11,73%	5.086	4.024	4.710			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	7.047	4,27%	3,29%	11,89%	5.086	4.024	4.710			
	Mitraguna & Others	2.931	2.337	1.961	6.989	4,41%	3,56%	12,75%	5.028	4.058	4.652			
	Pensiun	92	-	-	58	2,17%	0,00%	1,31%	58	(34)	58			
	Total Pembiayaan	3.023	2.337	1.961	7.047	4,17%	3,09%	11,14%	5.086	4.024	4.710	0,00%	100,00%	-11,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.608	17,29%	5,97%	6,00%	-	(8.706)	(580)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.608	17,40%	6,06%	6,09%	-	(8.706)	(580)			
	Mitraguna & Others	11.834	4.013	3.433	3.433	17,79%	6,23%	6,26%	-	(8.401)	(579)			
	Pensiun	479	176	174	174	0,66%	0,27%	3,94%	-	(305)	(1)			
	Total Pembiayaan	12.313	4.188	3.608	3.608	16,99%	5,68%	5,70%	-	(8.706)	(580)	0,00%	100,00%	-5,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	170.071	170.496	136.989	425	7.315	4,48%	111.333	188,18%	71.025	240,05%	99.471
2	Tabungan	111.248	121.777	122.422	122.231	2.975	(191)	455	0,37%	10.983	9,87%	125.447	97,44%	(3.215)
3	Deposito	16.666	20.185	19.973	19.973	815	0	(212)	-1,05%	3.307	19,84%	18.148	110,06%	1.825
	Total	187.077	305.142	312.467	312.700	140.778	234	7.558	2,48%	125.623	67,15%	214.620	145,70%	98.080
	CASA	170.411	284.957	292.494	292.727	139.963	234	7.770	2,73%	122.317	71,78%	196.472	148,99%	96.255
	(%) CASA	91,09%	93,39%	93,61%	93,61%									
	FDR	105,51%	72,96%	71,21%	71,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.820	2.880	2.813	2.880	68	0	0,00%	(940)	-24,59%	-	0,00%	2.880
2	Giro ISE	954	1.351	1.335	1.351	16	0	0,00%	397	41,56%		0,00%	1.351
3	Tabungan ISE	2.866	1.530	1.478	1.530	52	0	0,00%	(1.336)	-46,62%		0,00%	1.530
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127	0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.626	-	-	0	-589	-27	-674	27	3.301	79,57%	(674)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.626	-	-	0	-589	-27	-674	27	3.301	79,57%	(674)
	• Local Champion	3.301	2.653	2.626	-	-	0	-589	-27	-674	27	3.301	79,57%	(674)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	49.925	225	-	-225	357	-223	3.827	223	52.094	95,84%	(2.169)
	KUR	42.963	47.819	47.599	225	-	-225	487	-220	4.637	220	48.796	97,55%	(1.197)
	Non KUR	3.135	2.328	2.326	-	-	0	-130	-2	-809	2	3.298	70,51%	(972)
3	PWG	20.876	34.349	34.744	958	1.162	204	2.703	394	13.868	768	37.410	92,87%	(2.667)
	Cilem	7.514	14.546	14.758	237	320	83	1.847	212	7.244	108	18.308	80,61%	(3.550)
	Gadai	13.361	19.803	19.986	721	842	121	857	183	6.624	659	19.102	104,62%	883
4	CFG	127.111	135.478	135.197	331	191	-140	3.703	-281	8.086	472	140.604	96,15%	(5.407)
	CF 1	49.510	50.142	50.270	331	191	-140	546	128	760	63	51.291	98,01%	(1.022)
	Total Griya	39.898	39.046	39.031	-	-	0	0	-15	-867	15	40.836	95,58%	(1.805)
	• Total Non Program	39.898	39.046	39.031	-	-	0	-132	-15	-867	15	40.836	95,58%	(1.805)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.239	331	191	-140	546	144	1.627	47	10.456	107,49%	783
	CF 2	77.602	85.337	84.928	-	-	0	3.156	-409	7.326	409	89.313	95,09%	(4.385)
	Mitraguna & Others	75.812	83.282	82.894	-	-	0	3.177	-388	7.082	388	86.964	95,32%	(4.070)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	222.492	1.514	1.353	-161	6.174	-136	25.107	1.489	233.409	95,32%	(10.917)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	548	366	482	0,27%	0,73%	0,97%	117	359	(66)			
	KUR	68	433	250	442	0,16%	0,52%	0,93%	193	375	9			
	Non KUR	56	115	116	40	1,79%	4,98%	1,72%	(76)	(16)	(75)			
3	PWG	-	-	-	505	0,00%	0,00%	1,45%	505	505	505			
	Cilem	-	-	-	402	0,00%	0,00%	2,73%	402	402	402			
	Gadai	-	-	-	103	0,00%	0,00%	0,51%	103	103	103			
4	CFG	2.018	4.027	4.014	1.643	1,59%	2,96%	1,22%	(2.371)	(375)	(2.384)			
	CF 1	1.770	1.931	2.188	1.079	3,58%	4,36%	2,15%	(1.109)	(692)	(853)			
	Total Griya	1.463	1.931	2.032	132	3,67%	5,20%	0,34%	(1.900)	(1.331)	(1.799)			
	Oto	307	-	156	946	3,19%	1,40%	8,42%	790	639	946			
	CF 2	248	2.096	1.826	565	0,32%	2,14%	0,66%	(1.262)	317	(1.531)			
	Mitraguna & Others	248	2.096	1.826	565	0,33%	2,19%	0,68%	(1.262)	317	(1.531)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	2.630	1,09%	1,97%	1,18%	(1.750)	488	(1.945)	0,35%	70,33%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	57,11%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	57,11%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	427	1,07%	0,85%	0,86%	-	(66)	167			
	KUR	115	169	343	343	0,27%	0,72%	0,72%	-	228	174			
	Non KUR	378	91	84	84	12,06%	3,61%	3,62%	-	(294)	(6)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,25%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,28%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.082	0,42%	1,38%	1,39%	-	2.252	387	0,25%	82,27%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	2.865	2.843	1.942	(22)	(491)	-14,72%	916	47,52%	12.865	22,10%	(10.022)
2	Tabungan	70.495	83.412	80.505	83.049	1.034	2.544	(364)	-0,44%	12.553	17,81%	86.396	96,13%	(3.348)
3	Deposito	64.264	92.567	92.577	92.577	(828)	0	10	0,01%	28.313	44,06%	65.350	141,66%	27.227
	Total	136.686	179.313	175.947	178.469	2.149	2.522	(845)	-0,47%	41.782	30,57%	164.612	108,42%	13.857
	CASA	72.423	86.746	83.369	85.892	2.977	2.522	(855)	-0,99%	13.469	18,60%	99.261	86,53%	(13.370)
	(%) CASA	52,98%	48,38%	47,38%	48,13%									
	FDR	94,77%	84,69%	86,05%	84,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	5.297	5.952	656	0	0,00%	4.630	350,23%	-	0,00%	5.952
2	Giro ISE	771	687	684	687	3	0	0,00%	(84)	-10,91%		0,00%	687
3	Tabungan ISE	551	5.265	4.613	5.265	652	0	0,00%	4.714	855,46%		0,00%	5.265
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	80	78	80	2	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.892	34.634	-	-	0	-419	-258	2.875	258	37.072	93,42%	(2.439)
	KUR	29.577	32.463	32.388	-	-	0	-418	-75	2.811	75	34.653	93,47%	(2.265)
	Non KUR	2.181	2.429	2.245	-	-	0	-1	-183	64	183	2.419	92,80%	(174)
3	PWG	6.201	9.141	9.379	79	318	239	200	238	3.178	80	14.494	64,71%	(5.115)
	Cilem	6.201	9.141	9.379	79	318	239	200	238	3.178	80	14.494	64,71%	(5.115)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	107.395	86	100	14	1.191	-424	15.814	524	102.726	104,55%	4.669
	CF 1	23.474	30.943	30.894	86	-	-86	982	-49	7.419	49	26.735	115,56%	4.159
	Total Griya	17.263	20.411	20.410	-	-	0	0	-2	3.147	2	18.392	110,97%	2.018
	• Total Non Program	17.263	20.411	20.410	-	-	0	414	-2	3.147	2	18.392	110,97%	2.018
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.484	86	-	-86	982	-48	4.273	48	8.343	125,66%	2.141
	CF 2	68.107	76.876	76.502	-	100	100	208	-375	8.395	475	75.991	100,67%	510
	Mitraguna & Others	64.272	73.105	72.758	-	100	100	236	-347	8.487	447	71.937	101,14%	821
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	151.408	166	418	252	972	-445	21.867	863	154.293	98,13%	(2.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	694	0,01%	0,32%	2,00%	584	689	651			
	KUR	-	43	110	694	0,00%	0,34%	2,14%	584	694	651			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	-	-	47	0,78%	0,00%	0,50%	47	(2)	47			
	Cilem	48	-	-	47	0,78%	0,00%	0,50%	47	(2)	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.864	0,60%	0,79%	3,60%	3.018	3.317	2.443			
	CF 1	172	1.125	364	2.286	0,73%	1,18%	7,40%	1.922	2.114	1.161			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,94%	801	1.008	(117)			
	Oto	172	-	157	1.278	2,76%	1,49%	12,19%	1.121	1.106	1.278			
	CF 2	375	297	483	1.578	0,55%	0,63%	2,06%	1.096	1.203	1.282			
	Mitraguna & Others	375	297	483	1.578	0,58%	0,66%	2,17%	1.096	1.203	1.282			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	4.605	0,46%	0,63%	3,04%	3.648	4.005	3.140	0,77%	74,60%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,90%	0,91%	-	240	(0)			
	KUR	70	315	315	315	0,24%	0,97%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	414	0,54%	0,36%	0,39%	26	(79)	25			
	CF 1	203	203	203	203	0,87%	0,66%	0,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,94%	-	-	-			
	CF 2	289	185	184	210	0,42%	0,24%	0,27%	26	(79)	25			
	Mitraguna & Others	289	185	184	210	0,45%	0,25%	0,29%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	728	0,44%	0,46%	0,48%	26	161	24	0,37%	22,38%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	6.403	6.416	(175)	13	66	1,04%	2.111	49,02%	15.629	41,05%	(9.213)
2	Tabungan	84.533	90.823	87.256	87.174	1.455	(82)	(3.648)	-4,02%	2.641	3,12%	99.104	87,96%	(11.929)
3	Deposito	19.903	27.815	27.826	27.826	981	0	10	0,04%	7.923	39,81%	20.749	134,10%	7.076
	Total	108.741	124.988	121.484	121.416	2.261	(69)	(3.572)	-2,86%	12.675	11,66%	135.482	89,62%	(14.066)
	CASA	88.838	97.173	93.659	93.590	1.280	(69)	(3.583)	-3,69%	4.752	5,35%	114.733	81,57%	(21.143)
	(%) CASA	81,70%	77,75%	77,10%	77,08%									
	FDR	78,57%	82,40%	84,41%	84,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.792	3.814		23	0	0,00%	(101)	-2,59%	-	0,00%	3.814
2	Giro ISE	3.001	2.815	2.800	2.815		15	0	0,00%	(186)	-6,18%	-	0,00%	2.815
3	Tabungan ISE	915	999	992	999		8	0	0,00%	84	9,22%	-	0,00%	999
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	121	120	121		1	0	0,00%	12	11,01%	-	0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	5.168	-	-	0	1.300	-5	2.099	5	7.633	67,70%	(2.465)
	KUR	2.657	4.943	4.938	-	-	0	1.320	-5	2.281	5	6.955	71,00%	(2.017)
	Non KUR	412	230	230	-	-	0	-20	0	-181	-	679	33,92%	(449)
3	PWG	13.521	19.100	18.881	97	655	558	297	-218	5.360	873	28.683	65,83%	(9.801)
	Cilem	6.370	9.563	9.622	-	160	160	275	59	3.251	101	17.921	53,69%	(8.299)
	Gadai	7.151	9.537	9.259	97	494	398	22	-277	2.109	772	10.762	86,04%	(1.503)
4	CFG	68.150	78.720	78.491	-	150	150	519	-229	10.342	379	87.921	89,27%	(9.430)
	CF 1	32.030	33.138	33.009	-	-	0	-302	-128	979	128	33.769	97,75%	(760)
	Total Griya	25.555	25.944	25.857	-	-	0	0	-87	302	87	25.634	100,87%	222
	• Total Non Program	25.555	25.944	25.857	-	-	0	-476	-87	302	87	25.634	100,87%	222
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.153	-	-	0	-302	-41	678	41	8.135	87,93%	(982)
	CF 2	36.119	45.582	45.482	-	150	150	821	-101	9.362	251	54.152	83,99%	(8.670)
	Mitraguna & Others	32.486	42.242	42.175	-	150	150	855	-67	9.688	217	50.435	83,62%	(8.260)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,98%	(410)
	Total Pembiayaan	85.434	102.993	102.541	97	805	708	2.115	-452	17.106	1.257	124.931	82,08%	(22.391)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	100	98	98	0,00%	1,89%	1,89%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,98%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	110	0,00%	0,00%	0,58%	110	110	110			
	Cilem	-	-	-	110	0,00%	0,00%	1,14%	110	110	110			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.050	794	-	2.392	1,54%	0,00%	3,05%	2.392	1.341	1.598			
	CF 1	1.050	669	-	1.860	3,28%	0,00%	5,64%	1.860	810	1.192			
	Total Griya	697	669	-	776	2,73%	0,00%	3,00%	776	79	107			
	Oto	353	-	-	1.084	5,46%	0,00%	15,16%	1.084	731	1.084			
	CF 2	-	125	-	531	0,00%	0,00%	1,17%	531	531	406			
	Mitraguna & Others	-	125	-	445	0,00%	0,00%	1,06%	445	445	320			
	Pensiun	-	-	-	86	0,00%	0,00%	2,60%	86	86	86			
	Total Pembiayaan	1.050	893	98	2.599	1,23%	0,09%	2,53%	2.501	1.549	1.706	1,36%	46,48%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	71	4,32%	1,38%	1,38%	-	(61)	(15)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	71	32,19%	31,03%	31,03%	-	(61)	(15)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.224	0,49%	1,56%	1,56%	-	887	332			
	CF 1	337	67	276	276	1,05%	0,83%	0,84%	-	(61)	209			
	Total Griya	189	67	276	276	0,74%	1,06%	1,07%	-	88	209			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,08%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.296	1,36%	1,26%	1,26%	-	132	317	3,93%	-211,10%	2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	8.672	8.641	(1.933)	(31)	1.215	16,35%	960	12,50%	18.391	46,99%	(9.750)
2	Tabungan	96.197	119.337	116.911	115.909	2.870	(1.001)	(3.428)	-2,87%	19.712	20,49%	113.070	102,51%	2.839
3	Deposito	50.701	45.104	44.897	44.898	(846)	1	(206)	-0,46%	(5.803)	-11,45%	51.803	86,67%	(6.905)
	Total	154.579	171.868	170.479	169.448	91	(1.031)	(2.420)	-1,41%	14.869	9,62%	183.263	92,46%	(13.815)
	CASA	103.878	126.764	125.583	124.550	937	(1.032)	(2.214)	-1,75%	20.672	19,90%	131.461	94,74%	(6.910)
	(%) CASA	67,20%	73,76%	73,66%	73,50%									
	FDR	122,53%	118,75%	119,15%	119,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.101	4.104		2	0	0,00%	166	4,21%	-	0,00%	4.104
2	Giro ISE	1.498	2.480	2.491	2.480		(10)	0	0,00%	982	65,53%		0,00%	2.480
3	Tabungan ISE	2.310	1.493	1.481	1.493		13	0	0,00%	(816)	-35,34%		0,00%	1.493
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	35.495	-	-	0	-61	-332	1.076	332	38.972	91,08%	(3.477)
	KUR	32.500	34.342	34.011	-	-	0	87	-332	1.511	332	36.816	92,38%	(2.805)
	Non KUR	1.920	1.484	1.484	-	-	0	-148	0	-435	-	2.156	68,84%	(672)
3	PWG	17.830	31.815	31.847	800	537	-263	1.711	31	14.016	506	32.787	97,13%	(940)
	Cilem	5.164	11.405	11.604	-	296	296	802	198	6.440	98	14.806	78,37%	(3.202)
	Gadai	12.666	20.410	20.243	800	241	-559	909	-167	7.577	408	17.981	112,58%	2.262
4	CFG	137.158	136.453	135.790	-	66	66	-621	-663	-1.367	729	147.002	92,37%	(11.212)
	CF 1	38.164	39.712	39.625	-	-	0	-402	-86	1.461	86	39.346	100,71%	279
	Total Griya	33.008	34.050	34.019	-	-	0	0	-31	1.011	31	32.660	104,16%	1.359
	• Total Non Program	33.008	34.050	34.019	-	-	0	-179	-31	1.011	31	32.660	104,16%	1.359
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.606	-	-	0	-402	-56	450	56	6.686	83,85%	(1.080)
	CF 2	98.994	96.742	96.165	-	66	66	-219	-577	-2.829	643	107.656	89,33%	(11.491)
	Mitraguna & Others	71.310	70.977	70.591	-	-	0	-6	-386	-719	386	81.625	86,48%	(11.034)
	Pensiun	27.683	25.765	25.574	-	66	66	-213	-191	-2.109	257	26.031	98,24%	(457)
	Total Pembiayaan	189.407	204.095	203.132	800	603	-197	1.028	-963	13.725	1.567	218.761	92,86%	(15.629)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	1.592	0,69%	2,43%	4,49%	723	1.354	959			
	KUR	105	522	761	1.484	0,32%	2,22%	4,36%	723	1.379	961			
	Non KUR	133	111	109	109	6,92%	7,32%	7,32%	-	(24)	(3)			
3	PWG	-	-	-	163	0,00%	0,00%	0,51%	163	163	163			
	Cilem	-	-	-	79	0,00%	0,00%	0,68%	79	79	79			
	Gadai	-	-	-	84	0,00%	0,00%	0,42%	84	84	84			
4	CFG	1.146	999	1.255	6.874	0,84%	0,92%	5,06%	5.619	5.728	5.874			
	CF 1	198	258	95	1.586	0,52%	0,24%	4,00%	1.492	1.388	1.328			
	Total Griya	73	-	-	817	0,22%	0,00%	2,40%	817	744	817			
	Oto	125	258	95	769	2,42%	1,67%	13,72%	674	644	511			
	CF 2	948	741	1.160	5.287	0,96%	1,20%	5,50%	4.127	4.340	4.546			
	Mitraguna & Others	799	690	650	4.257	1,12%	0,92%	6,03%	3.608	3.459	3.567			
	Pensiun	149	51	511	1.030	0,54%	1,98%	4,03%	519	881	979			
	Total Pembiayaan	1.384	1.633	2.124	8.629	0,73%	1,04%	4,25%	6.505	7.245	6.996	1,90%	55,33%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	308	1,39%	0,86%	0,87%	(0)	(169)	(9)			
	KUR	477	186	177	177	1,47%	0,52%	0,52%	(0)	(300)	(8)			
	Non KUR	-	132	131	131	0,00%	8,82%	8,82%	-	131	(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	4.394	2.648	2.440	2.440	3,20%	1,79%	1,80%	-	(1.954)	(208)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	4,01%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,99%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,15%	-	(72)	-			
	CF 2	3.064	757	851	851	3,10%	0,88%	0,88%	-	(2.214)	94			
	Mitraguna & Others	2.968	440	534	534	4,16%	0,75%	0,76%	-	(2.434)	94			
	Pensiun	97	317	317	317	0,05%	0,16%	0,14%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.748	2,57%	1,35%	1,35%	(0)	(2.123)	(217)	1,31%	3,31%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	17.426	17.265	(2.547)	(162)	4.855	39,13%	4.469	34,93%	28.636	60,29%	(11.372)
2	Tabungan	133.664	151.983	151.839	152.857	904	1.017	874	0,58%	19.193	14,36%	155.428	98,35%	(2.571)
3	Deposito	120.976	138.437	138.536	138.532	135	(4)	95	0,07%	17.556	14,51%	123.058	112,57%	15.473
	Total	267.435	302.828	307.802	308.653	(1.508)	852	5.825	1,92%	41.218	15,41%	307.123	100,50%	1.531
	CASA	146.460	164.392	169.266	170.121	(1.643)	856	5.729	3,49%	23.662	16,16%	184.064	92,43%	(13.943)
	(%) CASA	54,76%	54,29%	54,99%	55,12%									
	FDR	60,13%	60,18%	59,11%	58,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.544	4.596		51	0	0,00%	1.014	28,31%	-	0,00%	4.596
2	Giro ISE	1.025	1.971	1.967	1.971		4	0	0,00%	946	92,33%	-	0,00%	1.971
3	Tabungan ISE	2.557	2.625	2.578	2.625		47	0	0,00%	68	2,66%	-	0,00%	2.625
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	213	229	228	229		1	0	0,00%	16	7,51%	-	0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	38.881	160	-	-160	148	-61	-1.772	61	44.400	87,57%	(5.519)
	KUR	37.299	36.976	36.915	160	-	-160	255	-61	-384	61	40.989	90,06%	(4.074)
	Non KUR	3.353	1.966	1.966	-	-	0	-107	0	-1.387	-	3.411	57,63%	(1.445)
3	PWG	6.039	14.018	13.968	74	135	61	655	-50	7.929	186	15.570	89,71%	(1.602)
	Cilem	6.039	14.018	13.968	74	135	61	655	-50	7.929	186	15.570	89,71%	(1.602)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.109	695	289	-406	-2.381	-185	15.000	474	123.765	104,32%	5.344
	CF 1	24.580	27.567	27.680	-	139	139	-369	112	3.099	26	28.235	98,03%	(556)
	Total Griya	19.863	21.592	21.578	-	-	0	0	-14	1.715	14	21.622	99,80%	(44)
	• Total Non Program	19.863	21.592	21.578	-	-	0	255	-14	1.715	14	21.622	99,80%	(44)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.102	-	139	139	-369	126	1.384	13	6.614	92,26%	(512)
	CF 2	89.528	101.726	101.429	695	150	-545	-2.012	-297	11.901	447	95.530	106,18%	5.899
	Mitraguna & Others	89.444	101.119	100.826	695	150	-545	-2.007	-293	11.383	443	94.659	106,52%	6.167
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	181.957	929	424	-505	-1.578	-297	21.158	721	183.735	99,03%	(1.778)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	963	2,64%	2,37%	2,48%	39	(108)	166			
	KUR	877	705	854	893	2,35%	2,31%	2,42%	39	16	188			
	Non KUR	194	92	70	70	5,80%	3,56%	3,56%	-	(124)	(22)			
3	PWG	-	-	-	148	0,00%	0,00%	1,06%	148	148	148			
	Cilem	-	-	-	148	0,00%	0,00%	1,06%	148	148	148			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	3.603	0,69%	0,85%	2,79%	2.508	2.812	3.442			
	CF 1	630	38	965	2.287	2,56%	3,50%	8,26%	1.322	1.657	2.249			
	Total Griya	568	-	567	381	2,86%	2,62%	1,77%	(186)	(188)	381			
	Oto	61	38	398	1.906	1,30%	6,66%	31,24%	1.508	1.845	1.868			
	CF 2	162	123	130	1.316	0,18%	0,13%	1,30%	1.186	1.154	1.193			
	Mitraguna & Others	162	123	130	1.316	0,18%	0,13%	1,31%	1.186	1.154	1.193			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	4.714	1,16%	1,11%	2,59%	2.695	2.851	3.757	0,41%	84,33%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.626	2,29%	4,18%	4,18%	-	695	1			
	KUR	399	1.431	1.506	1.506	1,07%	4,07%	4,08%	-	1.107	75			
	Non KUR	532	194	120	120	15,87%	6,11%	6,11%	-	(412)	(73)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,02%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,59%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.259	0,83%	1,24%	1,24%	-	928	(60)	0,43%	65,18%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	62.346	98.200	(2.054)	35.854	35.399	56,37%	59.017	150,62%	53.494	183,57%	44.706
2	Tabungan	123.525	150.051	151.098	151.423	3.678	326	1.372	0,91%	27.899	22,59%	143.721	105,36%	7.702
3	Deposito	68.863	124.121	123.922	123.922	(185)	0	(200)	-0,16%	55.059	79,95%	70.400	176,03%	53.522
	Total	231.570	336.973	337.365	373.545	1.439	36.180	36.571	10,85%	141.974	61,31%	267.615	139,58%	105.930
	CASA	162.707	212.852	213.443	249.623	1.624	36.180	36.771	17,28%	86.916	53,42%	197.215	126,57%	52.408
	(%) CASA	70,26%	63,17%	63,27%	66,83%									
	FDR	34,66%	31,39%	31,36%	28,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	6.200	6.124		(76)	0	0,00%	233	3,95%	-	0,00%	6.124
2	Giro ISE	3.773	3.366	3.332	3.366		33	0	0,00%	(407)	-10,80%		0,00%	3.366
3	Tabungan ISE	2.118	2.758	2.868	2.758		(109)	0	0,00%	640	30,22%		0,00%	2.758
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.429	22	103	81	-55	-106	3.579	210	14.064	74,15%	(3.635)
	Cilem	6.849	10.535	10.429	22	103	81	-55	-106	3.579	210	14.064	74,15%	(3.635)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	95.375	-	322	322	1.676	146	21.956	176	98.064	97,26%	(2.689)
	CF 1	59.117	74.995	75.234	-	322	322	779	239	16.117	83	68.723	109,47%	6.510
	Total Griya	51.507	65.623	65.923	-	322	322	0	300	14.416	22	59.856	110,14%	6.067
	• Total Non Program	49.547	63.796	64.096	-	322	322	1.792	300	14.549	21	52.179	122,84%	11.917
	• Program	1.960	1.828	1.827	-	-	0	-12	-1	-133	1	7.678	23,80%	(5.851)
	Oto	7.609	9.371	9.311	-	-	0	779	-61	1.701	61	8.867	105,00%	444
	CF 2	14.303	20.234	20.141	-	-	0	897	-93	5.839	93	29.341	68,65%	(9.199)
	Mitraguna & Others	14.303	20.222	20.130	-	-	0	897	-93	5.827	93	29.016	69,38%	(8.886)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	325	3,60%	(314)
	Total Pembiayaan	80.269	105.764	105.804	22	425	403	1.621	40	25.536	385	112.128	94,36%	(6.324)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	-	-	12	0,00%	0,00%	0,11%	12	12	12			
	Cilem	-	-	-	12	0,00%	0,00%	0,11%	12	12	12			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.616	0,88%	3,18%	3,79%	587	2.966	848			
	CF 1	650	2.768	3.029	3.616	1,10%	4,04%	4,81%	587	2.966	848			
	Total Griya	404	2.588	2.856	3.059	0,79%	4,35%	4,64%	203	2.654	471			
	Oto	245	180	173	557	3,22%	1,85%	5,98%	384	312	377			
	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	650	2.768	3.029	3.628	0,81%	2,86%	3,43%	599	2.978	860	1,87%	45,52%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-73,04%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	7.863	8.006	1.118	143	(426)	-5,05%	(827)	-9,36%	21.699	36,90%	(13.693)
2	Tabungan	83.648	75.662	78.640	79.119	(1.158)	480	3.457	4,57%	(4.529)	-5,41%	98.582	80,26%	(19.462)
3	Deposito	21.297	24.150	24.224	24.225	(4.953)	1	75	0,31%	2.929	13,75%	21.750	111,38%	2.475
	Total	113.778	108.245	110.727	111.351	(4.993)	625	3.107	2,87%	(2.427)	-2,13%	142.031	78,40%	(30.680)
	CASA	92.481	84.094	86.503	87.126	(40)	623	3.032	3,61%	(5.355)	-5,79%	120.281	72,44%	(33.155)
	(%) CASA	81,28%	77,69%	78,12%	78,24%									
	FDR	151,33%	184,48%	179,41%	178,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	5.604	6.215		611	0	0,00%	2.799	81,97%	-	0,00%	6.215
2	Giro ISE	1.685	2.429	2.417	2.429		12	0	0,00%	744	44,12%		0,00%	2.429
3	Tabungan ISE	1.730	3.786	3.187	3.786		598	0	0,00%	2.056	118,85%		0,00%	3.786
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	11.177	-	-	0	-365	-64	-4.324	64	17.862	62,57%	(6.685)
	KUR	13.526	8.301	8.240	-	-	0	-342	-60	-5.286	60	15.819	52,09%	(7.579)
	Non KUR	1.974	2.940	2.937	-	-	0	-22	-4	962	4	2.043	143,72%	893
3	PWG	14.491	23.899	23.750	417	659	242	1.063	-150	9.259	809	31.508	75,38%	(7.759)
	Cilem	6.823	11.358	11.438	-	172	172	329	80	4.615	91	18.964	60,31%	(7.526)
	Gadai	7.668	12.542	12.312	417	488	71	734	-230	4.643	718	12.544	98,15%	(232)
4	CFG	142.193	164.548	163.731	-	-	0	1.219	-816	21.539	816	153.708	106,52%	10.023
	CF 1	6.747	8.769	8.757	-	-	0	58	-12	2.009	12	8.885	98,55%	(129)
	Total Griya	3.465	5.184	5.180	-	-	0	0	-4	1.715	4	4.904	105,63%	276
	• Total Non Program	3.465	5.184	5.180	-	-	0	-42	-4	1.715	4	4.904	105,63%	276
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.577	-	-	0	58	-8	294	8	3.981	89,84%	(405)
	CF 2	135.445	155.778	154.974	-	-	0	1.161	-804	19.529	804	144.823	107,01%	10.151
	Mitraguna & Others	125.884	146.998	146.284	-	-	0	1.201	-714	20.400	714	134.362	108,87%	11.922
	Pensiun	9.561	8.780	8.691	-	-	0	-40	-90	-871	90	10.461	83,07%	(1.771)
	Total Pembiayaan	172.184	199.688	198.658	417	659	242	1.917	-1.030	26.474	1.689	203.079	97,82%	(4.421)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	1.353	8,85%	11,40%	12,11%	72	(18)	171			
	KUR	1.295	819	765	837	9,57%	9,21%	10,15%	72	(458)	18			
	Non KUR	77	363	517	517	3,89%	17,57%	17,59%	-	440	154			
3	PWG	-	-	-	115	0,00%	0,00%	0,48%	115	115	115			
	Cilem	-	-	-	115	0,00%	0,00%	1,00%	115	115	115			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6	-	290	4.703	0,00%	0,18%	2,87%	4.412	4.696	4.703			
	CF 1	-	-	-	178	0,00%	0,00%	2,04%	178	178	178			
	Total Griya	-	-	-	178	0,00%	0,00%	3,44%	178	178	178			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	6	-	290	4.524	0,00%	0,19%	2,92%	4.234	4.518	4.524			
	Mitraguna & Others	-	-	290	4.524	0,00%	0,20%	3,09%	4.234	4.524	4.524			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	6.170	0,80%	0,79%	3,11%	4.599	4.793	4.989	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	961	3,76%	8,56%	8,60%	(0)	379	103			
	KUR	557	837	824	823	4,11%	9,92%	9,99%	(0)	266	(14)			
	Non KUR	26	21	138	138	1,32%	4,71%	4,71%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,61%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,64%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.903	0,56%	0,95%	0,96%	(0)	932	99	0,11%	88,38%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	5.694	4.997	633	(697)	3.422	217,27%	4.124	472,67%	1.750	285,61%	3.247
2	Tabungan	63.525	67.931	67.006	67.943	5.369	937	12	0,02%	4.418	6,95%	71.349	95,23%	(3.406)
3	Deposito	5.722	7.221	7.229	7.231	(206)	2	10	0,14%	1.508	26,36%	5.985	120,81%	1.246
	Total	70.120	76.727	79.929	80.171	5.796	242	3.444	4,49%	10.051	14,33%	79.084	101,37%	1.087
	CASA	64.398	69.506	72.700	72.940	6.002	240	3.434	4,94%	8.542	13,26%	73.098	99,78%	(159)
	(%) CASA	91,84%	90,59%	90,96%	90,98%									
	FDR	73,73%	85,49%	81,85%	81,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.844	3.819		(26)	0	0,00%	331	9,50%	-	0,00%	3.819
2	Giro ISE	561	449	449	449		(0)	0	0,00%	(112)	-19,99%		0,00%	449
3	Tabungan ISE	2.926	3.370	3.396	3.370		(26)	0	0,00%	444	15,16%		0,00%	3.370
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	130	135		5	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	5.695	-	225	225	587	174	3.112	51	5.700	99,92%	(5)
	Cilem	2.583	5.521	5.695	-	225	225	587	174	3.112	51	5.700	99,92%	(5)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	59.724	-	115	115	1.422	-349	10.608	464	59.041	101,16%	683
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	59.724	-	115	115	1.422	-349	10.608	464	59.041	101,16%	683
	Mitraguna & Others	45.066	55.374	55.066	-	115	115	1.143	-308	10.000	423	51.258	107,43%	3.808
	Pensiun	4.050	4.699	4.658	-	-	0	279	-42	608	42	7.783	59,85%	(3.125)
	Total Pembiayaan	51.699	65.594	65.419	-	340	340	2.010	-175	13.720	515	64.740	101,05%	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	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	-	-	1.733	0,00%	0,00%	2,90%	1.733	1.733	1.733			
	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	-	-	-	1.733	0,00%	0,00%	2,90%	1.733	1.733	1.733			
	Mitraguna & Others	-	-	-	1.639	0,00%	0,00%	2,98%	1.639	1.639	1.639			
	Pensiun	-	-	-	94	0,00%	0,00%	2,02%	94	94	94			
	Total Pembiayaan	-	-	-	1.733	0,00%	0,00%	2,65%	1.733	1.733	1.733	2,88%	-8,69%	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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(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	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,38%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,32%	-	(14)	(1)	3,74%	#####	3,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.288	2.343	198	55	183	8,47%	259	12,42%	7.185	32,61%	(4.842)
2	Tabungan	153.901	153.184	155.774	155.109	6.509	(665)	1.925	1,26%	1.208	0,79%	170.698	90,87%	(15.589)
3	Deposito	36.197	27.914	28.256	28.257	(1.360)	1	343	1,23%	(7.939)	-21,93%	37.242	75,88%	(8.984)
	Total	192.181	183.258	186.318	185.709	5.347	(610)	2.451	1,34%	(6.472)	-3,37%	215.125	86,33%	(29.416)
	CASA	155.985	155.344	158.062	157.452	6.707	(610)	2.108	1,36%	1.467	0,94%	177.883	88,51%	(20.431)
	(%) CASA	81,17%	84,77%	84,83%	84,78%									
	FDR	138,97%	164,04%	160,25%	160,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.688	1.685	(3)	0	0,00%	1.156	218,53%	-	0,00%	1.685	
2	Giro ISE	45	683	675	683	8	0	0,00%	638	1414,22%		0,00%	683	
3	Tabungan ISE	484	1.002	1.013	1.002	(11)	0	0,00%	518	107,01%		0,00%	1.002	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	115	107	115	8	0	0,00%	80	228,57%		0,00%	115	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.456	-	-	0	-70	-37	1.375	37	8.913	72,44%	(2.457)
	KUR	4.827	6.222	6.185	-	-	0	-91	-37	1.358	37	8.318	74,36%	(2.133)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	48.239	45	494	449	157	48	23.904	446	43.519	110,85%	4.720
	Cilem	24.335	48.191	48.239	45	494	449	157	48	23.904	446	43.519	110,85%	4.720
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	243.832	10	18	8	-271	-2.049	6.229	2.067	247.553	98,50%	(3.721)
	CF 1	8.506	8.716	8.699	-	-	0	-74	-17	193	17	10.260	84,79%	(1.561)
	Total Griya	6.805	6.817	6.815	-	-	0	0	-2	10	2	7.278	93,64%	(463)
	• Total Non Program	6.655	6.675	6.674	-	-	0	-135	-2	18	2	6.693	99,71%	(19)
	• Program	149	141	141	-	-	0	-2	0	-8	-	585	24,19%	(443)
	Oto	1.701	1.899	1.884	-	-	0	-74	-15	182	15	2.982	63,17%	(1.098)
	CF 2	229.097	237.166	235.134	10	18	8	-197	-2.032	6.036	2.050	237.294	99,09%	(2.160)
	Mitraguna & Others	203.836	211.595	209.744	10	18	8	165	-1.851	5.909	1.869	207.323	101,17%	2.422
	Pensiun	25.262	25.571	25.389	-	-	0	-361	-181	127	181	29.971	84,71%	(4.582)
	Total Pembiayaan	267.076	300.611	298.573	55	512	457	-185	-2.038	31.498	2.550	300.041	99,51%	(1.468)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	22	145	145	0,00%	2,23%	2,25%	(0)	145	123			
	KUR	-	22	145	145	0,00%	2,33%	2,35%	(0)	145	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	131	0,00%	0,00%	0,27%	131	131	129			
	Cilem	-	2	-	131	0,00%	0,00%	0,27%	131	131	129			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	6.373	1,09%	1,37%	2,61%	2.998	3.789	2.654			
	CF 1	819	854	753	754	9,63%	8,64%	8,67%	1	(65)	(99)			
	Total Griya	819	854	753	625	12,04%	11,05%	9,17%	(128)	(194)	(228)			
	Oto	-	-	-	129	0,00%	0,00%	6,85%	129	129	129			
	CF 2	1.765	2.865	2.621	5.619	0,77%	1,11%	2,39%	2.997	3.854	2.754			
	Mitraguna & Others	1.765	2.729	2.621	4.506	0,87%	1,24%	2,15%	1.884	2.740	1.777			
	Pensiun	-	136	-	1.113	0,00%	0,00%	4,38%	1.113	1.113	977			
	Total Pembiayaan	2.584	3.743	3.520	6.649	0,97%	1,17%	2,23%	3.130	4.065	2.907	0,58%	73,87%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	4.066	1,42%	1,34%	1,67%	773	696	568			
	CF 1	340	364	429	428	4,00%	4,92%	4,92%	(1)	88	64			
	Total Griya	340	364	429	428	5,00%	6,29%	6,28%	(1)	88	64			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.637	1,32%	1,21%	1,55%	773	608	504			
	Mitraguna & Others	2.939	2.995	2.864	3.637	1,44%	1,35%	1,73%	773	698	642			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	4.066	1,26%	1,10%	1,36%	773	696	568	0,50%	62,98%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-	0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0	
2	Giro ISE	851	-	-	-	0	0	#DIV/0!	(851)	-100,00%		0,00%	0	
3	Tabungan ISE	650	-	-	-	0	0	#DIV/0!	(650)	-100,00%		0,00%	0	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	-	-	-	0	0	#DIV/0!	(65)	-100,00%		0,00%	0	

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	1.978	437	(1.196)	(1.541)	(179)	-29,01%	(158)	-26,56%	12.197	3,58%	(11.760)
2	Tabungan	46.385	47.818	47.233	47.565	(132)	331	(254)	-0,53%	1.179	2,54%	60.559	78,54%	(12.995)
3	Deposito	18.302	57.067	57.057	57.057	10.056	0	(10)	-0,02%	38.755	211,76%	19.099	298,74%	37.957
	Total	65.283	105.501	106.269	105.059	8.729	(1.210)	(443)	-0,42%	39.776	60,93%	91.856	114,37%	13.203
	CASA	46.981	48.434	49.212	48.002	(1.328)	(1.210)	(432)	-0,89%	1.021	2,17%	72.756	65,98%	(24.755)
	(%) CASA	71,97%	45,91%	46,31%	45,69%									
	FDR	134,21%	93,33%	92,37%	93,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.107	1.116	8	0	0,00%	(282)	-20,18%	-	0,00%	1.116	
2	Giro ISE	39	1	1	1	(0)	0	0,00%	(39)	-97,92%		0,00%	1	
3	Tabungan ISE	1.358	1.115	1.107	1.115	8	0	0,00%	(243)	-17,92%		0,00%	1.115	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	87	98	96	98	2	0	0,00%	11	12,64%		0,00%	98	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.219	16.208	-	-	0	-110	-12	770	12	18.223	88,94%	(2.015)
	KUR	14.693	15.717	15.707	-	-	0	-95	-9	1.014	9	17.333	90,62%	(1.626)
	Non KUR	745	503	500	-	-	0	-15	-2	-244	2	890	56,24%	(389)
3	PWG	3.211	6.891	6.917	20	78	58	791	26	3.706	52	8.588	80,54%	(1.672)
	Cilem	3.211	6.891	6.917	20	78	58	791	26	3.706	52	8.588	80,54%	(1.672)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	75.039	167	-	-167	-371	-316	6.071	316	77.811	96,44%	(2.772)
	CF 1	2.071	11.937	11.923	167	-	-167	152	-14	9.851	14	5.602	212,83%	6.321
	Total Griya	1.516	10.778	10.766	167	-	-167	0	-12	9.249	12	4.181	257,46%	6.584
	• Total Non Program	1.516	5.141	5.131	-	-	0	261	-10	3.615	10	4.181	122,71%	950
	• Program	-	5.637	5.635	167	-	-167	339	-2	5.635	2	0	0,00%	5.635
	Oto	555	1.159	1.157	-	-	0	152	-2	602	2	1.421	81,45%	(263)
	CF 2	66.897	63.419	63.117	-	-	0	-523	-302	-3.781	302	72.209	87,41%	(9.092)
	Mitraguna & Others	64.762	60.622	60.345	-	-	0	-496	-277	-4.417	277	68.752	87,77%	(8.407)
	Pensiun	2.135	2.797	2.772	-	-	0	-27	-25	637	25	3.457	80,18%	(685)
	Total Pembiayaan	87.617	98.466	98.164	187	78	-109	309	-302	10.547	380	104.622	93,83%	(6.459)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	240	0,98%	1,74%	1,48%	(43)	88	(235)			
	KUR	98	475	240	240	0,67%	1,52%	1,53%	-	142	(235)			
	Non KUR	53	-	43	-	7,15%	8,61%	0,00%	(43)	(53)	-			
3	PWG	-	-	-	70	0,00%	0,00%	1,01%	70	70	70			
	Cilem	-	-	-	70	0,00%	0,00%	1,01%	70	70	70			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	8.295	1,23%	2,60%	11,05%	6.339	7.450	5.499			
	CF 1	-	-	177	-	0,00%	1,48%	0,00%	(177)	-	-			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	8.295	1,26%	2,81%	13,14%	6.516	7.450	5.499			
	Mitraguna & Others	846	2.796	1.779	8.295	1,31%	2,94%	13,75%	6.516	7.450	5.499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	8.605	1,14%	2,27%	8,77%	6.366	7.608	5.334	1,49%	82,97%	-7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,66%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,45%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,35%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	4.686	3,51%	5,61%	6,24%	460	2.266	(987)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	4.686	3,62%	6,66%	7,42%	460	2.266	(987)			
	Mitraguna & Others	2.420	5.673	4.226	4.686	3,74%	6,97%	7,77%	460	2.266	(987)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	4.793	2,89%	4,40%	4,88%	460	2.261	(987)	3,73%	23,55%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	5.750	5.235	2.360	(515)	(713)	-11,99%	(642)	-10,92%	16.777	31,20%	(11.541)
2	Tabungan	83.977	101.671	90.889	90.802	9.043	(87)	(10.869)	-10,69%	6.825	8,13%	98.962	91,75%	(8.160)
3	Deposito	19.184	13.402	13.403	13.403	(1)	0	1	0,01%	(5.781)	-30,13%	20.015	66,96%	(6.612)
	Total	109.038	121.021	110.042	109.440	11.402	(602)	(11.581)	-9,57%	402	0,37%	135.754	80,62%	(26.313)
	CASA	89.854	107.619	96.639	96.037	11.402	(602)	(11.582)	-10,76%	6.183	6,88%	115.739	82,98%	(19.701)
	(%) CASA	82,41%	88,93%	87,82%	87,75%									
	FDR	40,48%	52,26%	57,31%	57,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	8.754	8.818		64	0	0,00%	237	2,76%	-	0,00%	8.818
2	Giro ISE	1.236	1.518	1.503	1.518		15	0	0,00%	282	22,83%		0,00%	1.518
3	Tabungan ISE	7.345	7.300	7.251	7.300		49	0	0,00%	(45)	-0,62%		0,00%	7.300
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	154	155		1	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	-	-	0	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	-	-	0	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	-	-	0	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.154	-	-	0	527	-15	4.650	15	14.493	97,66%	(339)
	KUR	9.147	13.072	13.057	-	-	0	555	-15	3.910	15	13.868	94,15%	(811)
	Non KUR	358	1.097	1.097	-	-	0	-28	0	739	-	624	175,63%	472
3	PWG	9.262	11.392	11.368	28	137	109	-69	-23	2.106	161	16.966	67,00%	(5.598)
	Cilem	9.262	11.392	11.368	28	137	109	-69	-23	2.106	161	16.966	67,00%	(5.598)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	36.928	-	126	126	282	-139	11.551	265	47.656	77,49%	(10.728)
	CF 1	14.455	17.388	17.361	-	-	0	-230	-27	2.906	27	17.089	101,59%	272
	Total Griya	3.903	8.619	8.618	-	-	0	0	-1	4.715	1	4.866	177,11%	3.752
	• Total Non Program	3.903	6.826	6.826	-	-	0	-74	0	2.923	-	4.866	140,27%	1.960
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	8.743	-	-	0	-230	-26	-1.809	26	12.223	71,53%	(3.480)
	CF 2	10.922	19.679	19.567	-	126	126	513	-112	8.645	238	30.567	64,01%	(11.000)
	Mitraguna & Others	10.683	18.945	18.783	-	-	0	516	-161	8.101	161	29.780	63,07%	(10.997)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	63.069	28	263	235	1.225	-177	18.926	441	79.115	79,72%	(16.046)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	-	-	368	0,00%	0,00%	3,24%	368	368	368			
	Cilem	-	-	-	368	0,00%	0,00%	3,24%	368	368	368			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	2.304	1,42%	1,96%	6,24%	1.578	1.944	1.960			
	CF 1	360	344	708	2.011	2,49%	4,07%	11,58%	1.302	1.651	1.667			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	2.011	3,41%	8,08%	23,00%	1.302	1.651	1.667			
	CF 2	-	-	17	293	0,00%	0,09%	1,50%	276	293	293			
	Mitraguna & Others	-	-	17	293	0,00%	0,09%	1,56%	276	293	293			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	2.672	0,82%	1,15%	4,24%	1.946	2.312	2.328	2,97%	29,94%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	100	0,00%	0,27%	0,27%	-	100	100			
	CF 1	-	-	100	100	0,00%	0,58%	0,58%	-	100	100			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	100	0,00%	1,14%	1,15%	-	100	100			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	100	0,00%	0,16%	0,16%	-	100	100	1,53%	-864,02%	1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	618	602	(165)	(16)	(44)	-6,86%	599	17324,20%	6	9326,20%	596
2	Tabungan	34.487	32.850	33.218	33.776	1.712	557	926	2,82%	(712)	-2,06%	40.322	83,76%	(6.547)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	36.291	36.832	1.498	541	881	2,45%	(1.176)	-3,09%	43.921	83,86%	(7.088)
	CASA	34.491	33.496	33.836	34.378	1.548	541	881	2,63%	(113)	-0,33%	40.329	85,24%	(5.951)
	(%) CASA	90,75%	93,17%	93,24%	93,33%									
	FDR	1,90%	3,20%	3,14%	3,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	66	66	0	0	0,00%	(93)	-58,47%	-	0,00%	66	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	66	66	0	0	0,00%	(93)	-58,47%		0,00%	66	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	906	-	-	0	24	-8	262	8	1.982	45,68%	(1.077)
	Cilem	644	914	906	-	-	0	24	-8	262	8	1.982	45,68%	(1.077)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	233	-	-	0	148	-3	155	3	78	297,83%	155
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	233	-	-	0	148	-3	155	3	78	297,83%	155
	Mitraguna & Others	78	236	233	-	-	0	148	-3	155	3	78	297,83%	155
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.139	-	-	0	173	-11	417	11	2.061	55,27%	(922)

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59