

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	396.910	405.435	177.355	8.525	(13.392)	-3,20%	167.138	70,14%	420.906	96,32%	(15.470)
2	Tabungan	1.732.891	1.903.991	1.903.568	1.943.860	44.961	40.291	39.868	2,09%	210.969	12,17%	2.000.816	97,15%	(56.957)
3	Deposito	877.742	950.883	924.070	875.738	(55.963)	(48.331)	(75.144)	-7,90%	(2.004)	-0,23%	896.431	97,69%	(20.692)
Total		2.848.930	3.273.702	3.224.548	3.225.033	166.354	485	(48.668)	-1,49%	376.104	13,20%	3.318.152	97,19%	(93.119)
CASA		1.971.188	2.322.819	2.300.479	2.349.295	222.316	48.816	26.476	1,14%	378.107	19,18%	2.421.722	97,01%	(72.427)
(% CASA)		69,19%	70,95%	71,34%	72,85%									
FDR		84,13%	83,44%	85,85%	85,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	95.069	97.396		2.327	10.093	11,56%	17.986	22,65%	118.145	82,44%	(20.749)
2	Giro ISE	37.094	35.022	33.848	33.523		(325)	(1.498)	-4,28%	(3.570)	-9,63%	60.551	55,36%	(27.028)
3	Tabungan ISE	39.484	49.856	57.766	63.418		5.652	13.562	27,20%	23.934	60,62%	44.877	141,32%	18.541
4	Deposito ISE	2.833	2.426	3.455	455		(3.000)	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.726	500	140	-360	1.457	-4.022	-236	4.162	162.236	75,65%	(39.510)
	Linkage	22.750	25.937	25.527	-	140	140	-200	-410	2.778	550	39.853	64,05%	(14.326)
	Non-Linkage	100.212	100.811	97.199	500	-	-500	1.657	-3.612	-3.014	3.612	122.383	79,42%	(25.184)
	• Local Champion	83.501	66.595	65.928	500	-	-500	-804	-667	-17.573	667	94.012	70,13%	(28.084)
	• Value Chain	16.712	34.216	31.271	-	-	-	2.461	-2.946	14.559	2.946	28.371	110,22%	2.899
2	MBG	310.816	325.767	330.001	8.085	12.165	4.080	1.228	4.234	19.185	7.931	362.288	91,09%	(32.286)
	KUR	291.370	306.564	311.281	7.935	12.140	4.205	1.900	4.717	19.911	7.423	340.266	91,48%	(28.985)
	Non KUR	19.446	19.203	18.720	150	25	-125	-673	-483	-726	508	22.022	85,01%	(3.302)
3	PWG	193.140	323.731	341.022	36.061	47.547	11.486	11.995	17.292	147.882	30.255	362.681	94,03%	(21.659)
	Cilem	122.752	218.666	232.539	15.614	23.438	7.824	7.938	13.873	109.788	9.565	262.581	88,56%	(30.042)
	Gadai	70.389	105.064	108.483	20.447	24.109	3.662	4.057	3.419	38.095	20.690	100.101	108,37%	8.383
4	CFG	1.770.026	1.955.435	1.974.534	29.998	46.578	16.580	10.668	19.098	204.508	27.480	2.003.011	98,58%	(28.478)
	CF 1	463.002	520.993	533.660	5.204	17.014	11.810	1.760	12.667	70.658	4.348	503.674	105,95%	29.986
	Total Griya	392.209	436.373	447.938	3.442	14.072	10.630	0	11.565	55.729	2.507	412.745	108,53%	35.192
	• Total Non Program	388.279	424.924	435.853	3.274	13.412	10.138	372	10.929	47.574	2.483	397.351	109,69%	38.502
	• Program	3.930	11.449	12.085	167	660	493	302	636	8.155	24	15.395	78,50%	(3.310)
	Oto	70.793	84.620	85.722	1.762	2.943	1.180	1.760	1.102	14.929	1.841	90.929	94,27%	(5.207)
	CF 2	1.307.024	1.434.442	1.440.874	24.794	29.564	4.770	8.908	6.432	133.850	23.132	1.499.337	96,10%	(58.463)
	Mitraguna & Others	1.211.757	1.335.736	1.343.098	24.458	28.239	3.781	9.546	7.362	131.341	20.877	1.384.316	97,02%	(41.218)
	Pensiun	95.268	98.706	97.776	336	1.325	989	-638	-930	2.508	2.255	115.021	85,01%	(17.245)
Total Pembiayaan		2.396.945	2.731.682	2.768.283	74.644	106.430	31.786	25.347	36.602	371.339	69.829	2.890.216	95,78%	(121.933)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	12.707	0,41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	8.057	0,46%	0,00%	8,29%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,05%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	31.611	1,43%	1,90%	9,58%	25.422	27.171	25.422			
	KUR	3.770	4.599	4.599	28.032	1,29%	1,50%	9,01%	23.433	24.262	23.433			
	Non KUR	671	1.590	1.590	3.579	3,45%	8,28%	19,12%	1.989	2.909	1.989			
3	PWG	155	-	-	8.813	0,08%	0,00%	2,58%	8.813	8.658	8.813			
	Cilem	155	-	-	7.720	0,13%	0,00%	3,32%	7.720	7.564	7.720			
	Gadai	-	-	-	1.094	0,00%	0,00%	1,01%	1.094	1.094	1.094			
4	CFG	19.018	28.147	27.679	45.344	1,07%	1,42%	2,30%	17.665	26.326	17.196			
	CF 1	8.456	11.479	12.737	18.774	1,83%	2,44%	3,52%	6.037	10.318	7.295			
	Total Griya	6.832	10.463	10.710	12.822	1,74%	2,45%	2,86%	2.111	5.989	2.359			
	Oto	1.624	1.016	2.026	5.952	2,29%	2,39%	6,94%	3.926	4.329	4.936			
	CF 2	10.562	16.669	14.942	26.570	0,81%	1,04%	1,84%	11.628	16.008	9.901			
	Mitraguna & Others	10.315	16.481	14.431	25.736	0,85%	1,08%	1,92%	11.305	15.422	9.255			
	Pensiun	247	188	511	834	0,26%	0,52%	0,85%	323	587	646			
Total Pembiayaan		24.121	34.343	33.868	98.476	1,01%	1,24%	3,56%	64.607	74.355	64.133	1,03%	71,08%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.861	1,04%	1,57%	1,47%	(267)	1.635	177			
	KUR	1.952	4.075	4.391	4.166	0,67%	1,43%	1,34%	(225)	2.214	91			
	Non KUR	1.274	609	737	695	6,55%	3,84%	3,71%	(42)	(579)	86			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.578	1,90%	1,35%	1,35%	269	(7.112)	(1.187)			
	CF 1	5.942	4.809	5.093	6.004	1,28%	0,98%	1,13%	911	62	1.195			
	Total Griya	5.028	4.373	4.557	5.100	1,28%	1,04%	1,14%	543	72	727			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.574	2,12%	1,48%	1,43%	(642)	(7.174)	(2.382)			
	Mitraguna & Others	27.082	22.326	20.725	20.257	2,23%	1,55%	1,51%	(468)	(6.825)	(2.069)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.195	1,59%	1,21%	1,20%	14	(4.805)	(992)	1,41%	-17,30%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.824	22.178	(911)	(646)	(2.306)	-9,42%	(7.358)	-24,91%	46.170	48,04%	(23.992)
2	Tabungan	75.287	90.912	93.373	97.327	(1.569)	3.953	6.415	7,06%	22.040	29,27%	96.129	101,25%	1.198
3	Deposito	166.481	116.868	135.013	86.413	(25.835)	(48.600)	(30.455)	-26,06%	(80.068)	-48,09%	168.336	51,33%	(81.922)
	Total	271.304	232.264	251.210	205.918	(28.315)	(45.292)	(26.346)	-11,34%	(65.386)	-24,10%	310.634	66,29%	(104.716)
	CASA	104.823	115.396	116.197	119.505	(2.480)	3.308	4.109	3,56%	14.682	14,01%	142.299	83,98%	(22.794)
	(%) CASA	38,64%	49,68%	46,25%	58,04%									
	FDR	71,62%	87,88%	81,57%	99,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.867	20.980		113	1.452	7,44%	4.715	28,99%	-	0,00%	20.980
2	Giro ISE	12.924	10.849	9.417	9.563		146	(1.285)	-11,85%	(3.361)	-26,01%		0,00%	9.563
3	Tabungan ISE	1.712	6.998	11.424	11.391		(33)	4.394	62,78%	9.680	565,51%		0,00%	11.391
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.494	-	-	0	-130	-40	4.603	40	19.916	72,78%	(5.422)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.689	-	-	0	-113	-40	4.910	40	14.439	94,81%	(749)
	• Local Champion	6.630	9.079	9.039	-	-	0	-113	-40	2.410	40	9.312	97,07%	(273)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.366	1.310	675	-635	-1.380	-676	-7.043	1.351	70.008	83,37%	(11.642)
	KUR	63.164	56.360	55.737	1.310	675	-635	-1.263	-623	-7.427	1.298	67.553	82,51%	(11.817)
	Non KUR	2.245	2.683	2.629	-	-	0	-118	-54	384	54	2.455	107,10%	174
3	PWG	10.519	15.081	15.640	1.157	1.196	39	635	559	5.121	637	18.008	86,85%	(2.368)
	Cilem	10.519	15.081	15.640	1.157	1.196	39	635	559	5.121	637	18.008	86,85%	(2.368)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.409	2.152	2.742	590	147	948	7.931	1.793	134.112	86,80%	(17.703)
	CF 1	58.498	62.127	62.038	327	298	-30	256	-90	3.540	387	60.416	102,68%	1.621
	Total Griya	56.812	59.059	59.028	327	298	-30	0	-31	2.216	329	56.783	103,95%	2.245
	• Total Non Program	55.952	58.249	58.221	327	298	-30	-422	-28	2.269	326	53.414	109,00%	4.807
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)
	Oto	1.686	3.069	3.010	-	-	0	256	-59	1.324	59	3.633	82,84%	(624)
	CF 2	49.980	53.333	54.371	1.825	2.444	619	-109	1.038	4.392	1.406	73.695	73,78%	(19.324)
	Mitraguna & Others	49.699	53.068	54.112	1.825	2.444	619	-102	1.044	4.413	1.400	72.662	74,47%	(18.550)
	Pensiun	281	266	260	-	-	0	-6	-6	-21	6	1.033	25,13%	(773)
	Total Pembiayaan	194.296	204.118	204.909	4.619	4.612	-7	-728	791	10.613	3.822	242.044	84,66%	(37.135)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	4.650	0,00%	0,00%	32,08%	4.650	4.650	4.644			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	51,44%	4.650	4.650	4.650			
2	MBG	1.071	1.504	1.324	3.527	1,64%	2,24%	6,04%	2.203	2.456	2.023			
	KUR	1.022	1.029	880	3.127	1,62%	1,56%	5,61%	2.247	2.105	2.098			
	Non KUR	49	475	444	400	2,19%	16,55%	15,23%	(44)	351	(75)			
3	PWG	95	-	-	347	0,91%	0,00%	2,22%	347	252	347			
	Cilem	95	-	-	347	0,91%	0,00%	2,22%	347	252	347			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.328	1,72%	2,07%	3,72%	1.933	2.463	1.925			
	CF 1	1.284	1.880	1.863	4.147	2,19%	3,00%	6,68%	2.284	2.863	2.266			
	Total Griya	1.284	1.880	1.863	3.713	2,26%	3,15%	6,29%	1.850	2.429	1.833			
	Oto	-	-	-	434	0,00%	0,00%	14,40%	434	434	434			
	CF 2	581	522	532	181	1,16%	1,00%	0,33%	(351)	(399)	(341)			
	Mitraguna & Others	581	522	532	181	1,17%	1,00%	0,33%	(351)	(399)	(341)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	12.853	1,56%	1,82%	6,27%	9.133	9.822	8.940	0,59%	90,58%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	866	0,65%	1,48%	1,48%	(6)	443	(40)			
	KUR	260	859	716	711	0,41%	1,27%	1,28%	(6)	451	(148)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,92%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	990	2,17%	0,32%	0,85%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,60%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,68%	617	(787)	611			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.059	1,53%	0,71%	1,00%	611	(913)	577	0,33%	66,91%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	23.077	24.239	(1.392)	1.161	3.587	17,37%	(523)	-2,11%	41.105	58,97%	(16.866)
2	Tabungan	139.675	139.420	144.107	144.498	2.493	391	5.078	3,64%	4.823	3,45%	160.468	90,05%	(15.970)
3	Deposito	81.953	77.952	88.212	88.212	(820)	0	10.261	13,16%	6.259	7,64%	83.487	105,66%	4.726
	Total	246.389	238.023	255.397	256.949	281	1.552	18.925	7,95%	10.559	4,29%	285.060	90,14%	(28.111)
	CASA	164.436	160.072	167.184	168.736	1.101	1.552	8.665	5,41%	4.300	2,62%	201.573	83,71%	(32.836)
	(%) CASA	66,74%	67,25%	65,46%	65,67%									
	FDR	63,49%	72,41%	68,81%	68,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.066	11.111		45	233	2,14%	201	1,85%	-	0,00%	11.111
2	Giro ISE	6.429	4.866	5.408	5.492		84	626	12,87%	(937)	-14,58%		0,00%	5.492
3	Tabungan ISE	3.915	6.012	5.658	5.619		(39)	(393)	-6,54%	1.704	43,51%		0,00%	5.619
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	17.999	-	-	0	-293	-903	-1.050	903	26.482	67,97%	(8.483)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.999	-	-	0	-293	-903	-1.050	903	23.245	77,43%	(5.246)
	• Local Champion	15.448	17.199	17.196	-	-	0	-249	-3	1.748	3	17.438	98,62%	(241)
	• Value Chain	3.600	1.702	802	-	-	-	-44	-900	-2.798	900	5.807	13,82%	(5.005)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.661	970	1.390	420	627	1.249	5.823	140	13.639	85,50%	(1.978)
	Cilem	5.838	10.412	11.661	970	1.390	420	627	1.249	5.823	140	13.639	85,50%	(1.978)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	146.086	3.008	4.184	1.176	1.095	3.038	14.543	1.146	152.446	95,83%	(6.361)
	CF 1	81.145	74.508	75.112	634	634	689	-233	605	-6.033	718	80.815	92,94%	(5.702)
	Total Griya	74.220	68.592	69.361	634	1.323	689	0	769	-4.860	554	72.670	95,45%	(3.310)
	• Total Non Program	73.552	67.965	68.735	634	1.323	689	-1.118	770	-4.817	553	70.051	98,12%	(1.316)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.752	-	-	0	-233	-164	-1.173	164	8.145	70,62%	(2.393)
	CF 2	50.397	68.540	70.973	2.374	2.861	487	1.328	2.434	20.576	427	71.632	99,08%	(658)
	Mitraguna & Others	49.913	67.543	69.985	2.374	2.861	487	1.303	2.442	20.072	419	70.238	99,64%	(252)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	175.746	3.978	5.574	1.596	1.428	3.385	19.317	2.189	192.588	91,25%	(16.842)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	202	0,19%	0,00%	1,73%	202	191	202			
	Cilem	11	-	-	202	0,19%	0,00%	1,73%	202	191	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.184	0,88%	1,52%	0,81%	(991)	22	(253)			
	CF 1	1.162	1.383	2.039	1.048	1,43%	2,74%	1,39%	(991)	(114)	(336)			
	Total Griya	1.162	1.383	1.962	941	1,57%	2,86%	1,36%	(1.021)	(221)	(443)			
	Oto	-	-	77	107	0,00%	1,30%	1,86%	30	107	107			
	CF 2	-	54	136	136	0,00%	0,20%	0,19%	-	136	82			
	Mitraguna & Others	-	54	136	136	0,00%	0,20%	0,19%	-	136	82			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	1.386	0,75%	1,26%	0,79%	(789)	213	(51)	0,23%	70,59%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,09%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,18%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,84%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,80%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	51.077	47.601	3.771	(3.477)	(7.430)	-13,50%	28.826	153,54%	36.087	131,90%	11.513
2	Tabungan	206.902	265.449	254.200	257.441	6.039	3.240	(8.009)	-3,02%	50.538	24,43%	228.586	112,62%	28.854
3	Deposito	118.442	96.974	69.661	69.736	(7.411)	75	(27.238)	-28,09%	(48.706)	-41,12%	120.549	57,85%	(50.812)
	Total	344.119	417.454	374.939	374.778	2.400	(161)	(42.677)	-10,22%	30.659	8,91%	385.222	97,29%	(10.445)
	CASA	225.677	320.480	305.278	305.041	9.811	(237)	(15.439)	-4,82%	79.364	35,17%	264.674	115,25%	40.367
	(%) CASA	65,58%	76,77%	81,42%	81,39%									
	FDR	96,55%	93,29%	105,70%	105,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.483	3.424		(60)	(121)	-3,41%	(507)	-12,90%	-	0,00%	3.424
2	Giro ISE	1.420	1.163	1.583	1.667		84	504	43,34%	247	17,42%		0,00%	1.667
3	Tabungan ISE	2.001	1.767	1.600	1.456		(144)	(310)	-17,57%	(545)	-27,22%		0,00%	1.456
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	87.021	-	140	140	2.407	-2.961	4.036	3.101	104.800	83,03%	(17.780)
	Linkage	21.612	25.120	24.710	-	140	140	-182	-410	3.098	550	31.112	79,42%	(6.402)
	Non-Linkage	61.373	64.862	62.310	-	-	0	2.589	-2.551	938	2.551	73.688	84,56%	(11.377)
	• Local Champion	55.173	36.998	36.492	-	-	0	-336	-506	-18.681	506	61.011	59,81%	(24.519)
	• Value Chain	6.200	27.864	25.818	-	-	-	2.925	-2.046	19.618	2.046	12.677	203,67%	13.142
2	MBG	43.181	44.128	44.926	1.705	1.730	25	866	798	1.744	932	46.897	95,80%	(1.971)
	KUR	40.519	42.067	42.909	1.705	1.730	25	952	842	2.390	888	44.012	97,50%	(1.102)
	Non KUR	2.662	2.060	2.016	-	-	0	-87	-44	-646	44	2.885	69,88%	(869)
3	PWG	26.463	44.214	45.502	4.217	5.511	1.293	1.033	1.288	19.039	4.223	38.240	118,99%	7.262
	Cilem	12.356	24.595	25.329	1.421	1.901	480	397	733	12.973	1.168	18.392	137,71%	6.936
	Gadai	14.108	19.618	20.173	2.796	3.610	814	636	555	6.066	3.055	19.848	101,64%	325
4	CFG	179.631	211.118	218.869	2.340	11.768	9.428	3.044	7.750	39.237	4.017	199.790	109,55%	19.079
	CF 1	55.651	68.035	77.053	315	9.466	9.151	208	9.018	21.402	448	59.885	128,67%	17.169
	Total Griya	50.392	59.216	68.242	100	9.300	9.200	0	9.026	17.850	274	52.642	129,63%	15.600
	• Total Non Program	50.392	59.216	68.242	100	9.300	9.200	-368	9.026	17.850	274	52.642	129,63%	15.600
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.811	215	166	-49	208	-8	3.552	174	7.243	121,65%	1.568
	CF 2	123.980	143.083	141.815	2.025	2.302	277	2.836	-1.268	17.835	3.570	139.905	101,37%	1.910
	Mitraguna & Others	122.658	141.684	140.423	2.025	2.302	277	2.843	-1.261	17.765	3.563	137.456	102,16%	2.967
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	396.317	8.262	19.149	10.887	7.350	6.875	64.056	12.274	389.727	101,69%	6.589

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	8.057	0,61%	0,00%	9,26%	8.057	7.549	8.057			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	8.057	0,76%	0,00%	12,93%	8.057	7.593	8.057			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	5.195	0,95%	1,36%	11,56%	4.593	4.786	4.455			
	KUR	305	686	498	4.801	0,75%	1,18%	11,19%	4.304	4.496	4.115			
	Non KUR	104	53	104	393	3,92%	5,04%	19,51%	290	289	340			
3	PWG	-	-	-	3.643	0,00%	0,00%	8,01%	3.643	3.643	3.643			
	Cilem	-	-	-	3.372	0,00%	0,00%	13,31%	3.372	3.372	3.372			
	Gadai	-	-	-	271	0,00%	0,00%	1,34%	271	271	271			
4	CFG	673	1.279	1.367	3.434	0,37%	0,65%	1,57%	2.067	2.761	2.155			
	CF 1	295	196	490	1.086	0,53%	0,72%	1,41%	596	791	890			
	Total Griya	295	-	227	854	0,58%	0,38%	1,25%	626	559	854			
	Oto	-	196	263	232	0,00%	2,98%	2,64%	(30)	232	36			
	CF 2	379	1.083	877	2.348	0,31%	0,61%	1,66%	1.471	1.969	1.265			
	Mitraguna & Others	379	1.083	877	2.348	0,31%	0,62%	1,67%	1.471	1.969	1.265			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	20.328	0,48%	0,51%	5,13%	18.360	18.738	18.310	0,68%	86,74%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	237	0,00%	1,00%	0,53%	(203)	237	28			
	KUR	-	209	440	237	0,00%	1,05%	0,55%	(203)	237	28			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.438	0,54%	1,06%	1,11%	198	1.470	396			
	CF 1	153	113	112	310	0,27%	0,16%	0,40%	198	157	196			
	Total Griya	153	113	112	112	0,30%	0,19%	0,16%	-	(41)	(1)			
	Oto	-	-	-	198	0,00%	0,00%	2,24%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,50%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,52%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.717	0,35%	0,70%	0,69%	(5)	1.556	425	1,06%	-53,89%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	2.789	3.229	40.645	440	(40.052)	-92,54%	(16.590)	-83,71%	34.705	9,30%	(31.476)
2	Tabungan	188.323	172.953	170.285	176.690	4.147	6.404	3.737	2,16%	(11.633)	-6,18%	209.136	84,49%	(32.446)
3	Deposito	54.534	66.101	57.884	57.915	(25.458)	31	(8.186)	-12,38%	3.381	6,20%	56.040	103,35%	1.875
	Total	262.676	282.334	230.959	237.834	19.334	6.875	(44.501)	-15,76%	(24.843)	-9,46%	299.881	79,31%	(62.047)
	CASA	208.142	216.233	173.074	179.919	44.791	6.844	(36.315)	-16,79%	(28.223)	-13,56%	243.841	73,79%	(63.922)
	(%) CASA	79,24%	76,59%	74,94%	75,65%									
	FDR	66,71%	72,21%	89,24%	86,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	4.031	3.954	(77)	286	7,79%	(2.233)	-36,09%	-	0,00%	3.954
2	Giro ISE	879	331	634	586	(48)	255	77,15%	(293)	-33,36%		0,00%	586
3	Tabungan ISE	5.307	3.337	3.397	3.368	(29)	31	0,92%	(1.940)	-36,54%		0,00%	3.368
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	9.987	500	610	110	436	493	9.280	117	5.700	175,23%	4.288
	KUR	498	8.282	8.783	500	610	110	453	500	8.285	110	5.134	171,08%	3.649
	Non KUR	209	1.212	1.205	-	-	0	-17	-8	996	8	566	212,87%	639
3	PWG	23.244	35.104	37.342	5.413	7.246	1.833	1.358	2.239	14.098	5.007	38.714	96,46%	(1.372)
	Cilem	7.809	11.949	13.243	966	1.966	1.001	458	1.294	5.434	672	18.851	70,25%	(5.608)
	Gadai	15.435	23.155	24.099	4.447	5.279	832	899	944	8.664	4.335	19.863	121,33%	4.236
4	CFG	144.290	159.268	158.762	1.011	1.731	720	-69	-507	14.472	2.238	166.155	95,55%	(7.393)
	CF 1	8.588	12.193	12.362	-	250	250	-25	169	3.773	81	12.165	101,62%	197
	Total Griya	7.701	11.174	11.363	-	250	250	0	189	3.662	61	10.127	112,20%	1.236
	• Total Non Program	7.409	10.560	10.750	-	250	250	598	190	3.341	60	8.983	119,67%	1.767
	• Program	292	614	613	-	-	0	-3	-1	321	1	1.144	53,60%	(531)
	Oto	888	1.019	999	-	-	0	-25	-21	111	21	2.038	49,01%	(1.039)
	CF 2	135.702	147.075	146.400	1.011	1.481	470	-44	-675	10.698	2.156	153.990	95,07%	(7.590)
	Mitraguna & Others	125.011	133.616	132.664	919	932	13	-1	-952	7.653	1.884	140.961	94,11%	(8.297)
	Pensiun	10.691	13.459	13.736	92	549	457	-43	277	3.045	272	13.029	105,42%	707
	Total Pembiayaan	175.227	203.879	206.104	6.924	9.587	2.663	1.303	2.225	30.876	7.362	217.555	94,74%	(11.452)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	997	0,00%	1,98%	9,98%	809	997	807			
	KUR	-	-	-	659	0,00%	0,00%	7,51%	659	659	659			
	Non KUR	-	190	188	337	0,00%	15,50%	27,98%	149	337	148			
3	PWG	-	-	-	739	0,00%	0,00%	1,98%	739	739	739			
	Cilem	-	-	-	551	0,00%	0,00%	4,16%	551	551	551			
	Gadai	-	-	-	189	0,00%	0,00%	0,78%	189	189	189			
4	CFG	2.296	3.664	3.194	7.900	1,59%	2,01%	4,98%	4.706	5.604	4.237			
	CF 1	66	33	67	1.288	0,77%	0,55%	10,42%	1.221	1.221	1.255			
	Total Griya	66	33	67	1.288	0,86%	0,60%	11,33%	1.221	1.221	1.255			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	6.612	1,64%	2,13%	4,52%	3.485	4.383	2.981			
	Mitraguna & Others	2.230	3.631	3.127	6.278	1,78%	2,34%	4,73%	3.150	4.048	2.647			
	Pensiun	-	-	-	334	0,00%	0,00%	2,43%	334	334	334			
	Total Pembiayaan	2.296	3.853	3.382	9.636	1,31%	1,66%	4,68%	6.254	7.340	5.783	1,63%	65,18%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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%	1,69%	-	(627)	53	5,73%	-238,29%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	476	442	72	(34)	(59)	-11,84%	(1.644)	-78,81%	3.184	13,88%	(2.742)
2	Tabungan	37.117	38.758	39.003	39.649	(407)	647	891	2,30%	2.532	6,82%	42.859	92,51%	(3.209)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	52.079	52.692	(334)	613	883	1,70%	2.748	5,50%	56.871	92,65%	(4.179)
	CASA	39.204	39.260	39.479	40.092	(336)	613	832	2,12%	888	2,27%	46.043	87,07%	(5.952)
	(%) CASA	78,50%	75,78%	75,81%	76,09%									
	FDR	145,08%	122,64%	122,30%	120,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	530	530		0	33	6,67%	(51)	-8,73%	-	0,00%	530
2	Giro ISE	1	64	2	2		0	(62)	-96,90%	1	101,52%		0,00%	2
3	Tabungan ISE	580	433	528	528		0	95	22,00%	(52)	-8,92%		0,00%	528
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	3.953	345	902	557	279	799	2.718	103	2.809	140,73%	1.144
	Cilem	1.235	3.154	3.953	345	902	557	279	799	2.718	103	2.809	140,73%	1.144
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.742	280	1.003	723	-65	-643	-11.479	1.646	64.578	92,51%	(4.835)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	58.924	280	1.003	723	-479	-638	-11.834	1.641	64.121	91,90%	(5.196)
	Mitraguna & Others	66.540	55.109	54.794	280	1.003	723	-326	-315	-11.746	1.318	56.810	96,45%	(2.016)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.695	625	1.905	1.280	214	156	-8.762	1.749	67.386	94,52%	(3.692)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	1.288	4,24%	3,25%	2,16%	(674)	(1.735)	(1.049)			
	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	1.288	4,27%	3,29%	2,19%	(674)	(1.735)	(1.049)			
	Mitraguna & Others	2.931	2.337	1.961	1.288	4,41%	3,56%	2,35%	(674)	(1.644)	(1.049)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	1.288	4,17%	3,09%	2,02%	(674)	(1.735)	(1.049)	0,00%	100,00%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.428	17,29%	5,97%	5,74%	(179)	(8.885)	(760)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.428	17,40%	6,06%	5,82%	(179)	(8.885)	(760)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,26%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.428	16,99%	5,68%	5,38%	(179)	(8.885)	(760)	0,00%	100,00%	-5,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	142.531	142.000	136.989	(531)	(21.181)	-12,98%	82.837	140,02%	71.025	199,93%	70.975
2	Tabungan	111.248	121.777	125.323	127.436	2.975	2.113	5.659	4,65%	16.188	14,55%	125.447	101,59%	1.989
3	Deposito	16.666	20.185	19.114	19.094	815	(20)	(1.091)	-5,41%	2.428	14,57%	18.148	105,21%	946
	Total	187.077	305.142	286.968	288.530	140.778	1.562	(16.612)	-5,44%	101.453	54,23%	214.620	134,44%	73.910
	CASA	170.411	284.957	267.854	269.436	139.963	1.582	(15.521)	-5,45%	99.025	58,11%	196.472	137,14%	72.964
	(%) CASA	91,09%	93,39%	93,34%	93,38%									
	FDR	105,51%	72,96%	78,50%	78,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.843	3.695		(147)	815	28,29%	(125)	-3,26%	-	0,00%	3.695
2	Giro ISE	954	1.351	1.802	1.742		(60)	391	28,97%	788	82,58%		0,00%	1.742
3	Tabungan ISE	2.866	1.530	2.040	1.953		(87)	424	27,69%	(913)	-31,84%		0,00%	1.953
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.343	1.210	1.560	350	357	195	4.245	1.365	52.094	96,64%	(1.751)
	KUR	42.963	47.819	48.094	1.210	1.560	350	487	275	5.132	1.285	48.796	98,56%	(701)
	Non KUR	3.135	2.328	2.248	-	-	0	-130	-80	-887	80	3.298	68,17%	(1.050)
3	PWG	20.876	34.349	36.573	7.094	7.210	116	2.703	2.224	15.698	4.986	37.410	97,76%	(837)
	Cilem	7.514	14.546	15.361	2.157	1.508	-649	1.847	814	7.846	693	18.308	83,90%	(2.947)
	Gadai	13.361	19.803	21.212	4.937	5.702	765	857	1.410	7.851	4.293	19.102	111,05%	2.110
4	CFG	127.111	135.478	135.826	4.416	1.605	-2.811	3.703	348	8.715	1.257	140.604	96,60%	(4.778)
	CF 1	49.510	50.142	50.369	1.018	645	-373	546	227	859	418	51.291	98,20%	(923)
	Total Griya	39.898	39.046	39.242	304	340	36	0	196	-656	144	40.836	96,10%	(1.594)
	• Total Non Program	39.898	39.046	39.242	304	340	36	-132	196	-656	144	40.836	96,10%	(1.594)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.127	714	305	-409	546	31	1.515	274	10.456	106,42%	671
	CF 2	77.602	85.337	85.458	3.398	960	-2.438	3.156	121	7.856	839	89.313	95,68%	(3.855)
	Mitraguna & Others	75.812	83.282	83.424	3.398	960	-2.438	3.177	142	7.612	818	86.964	95,93%	(3.541)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	225.278	12.720	10.375	-2.345	6.174	2.650	27.894	7.725	233.409	96,52%	(8.131)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	5.297	0,27%	0,73%	10,52%	4.931	5.173	4.749			
	KUR	68	433	250	4.837	0,16%	0,52%	10,06%	4.588	4.770	4.404			
	Non KUR	56	115	116	459	1,79%	4,98%	20,42%	343	403	344			
3	PWG	-	-	-	1.118	0,00%	0,00%	3,06%	1.118	1.118	1.118			
	Cilem	-	-	-	714	0,00%	0,00%	4,65%	714	714	714			
	Gadai	-	-	-	404	0,00%	0,00%	1,90%	404	404	404			
4	CFG	2.018	4.027	4.014	3.233	1,59%	2,96%	2,38%	(782)	1.214	(794)			
	CF 1	1.770	1.931	2.188	1.511	3,58%	4,36%	3,00%	(677)	(260)	(421)			
	Total Griya	1.463	1.931	2.032	503	3,67%	5,20%	1,28%	(1.529)	(960)	(1.428)			
	Oto	307	-	156	1.008	3,19%	1,40%	9,06%	852	701	1.008			
	CF 2	248	2.096	1.826	1.722	0,32%	2,14%	2,02%	(104)	1.474	(374)			
	Mitraguna & Others	248	2.096	1.826	1.722	0,33%	2,19%	2,06%	(104)	1.474	(374)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	9.647	1,09%	1,97%	4,28%	5.267	7.505	5.072	0,35%	91,81%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	384	1,07%	0,85%	0,76%	(43)	(109)	124			
	KUR	115	169	343	339	0,27%	0,72%	0,71%	(4)	224	170			
	Non KUR	378	91	84	45	12,06%	3,61%	2,00%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,25%	-	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	3.039	0,42%	1,38%	1,35%	(43)	2.209	344	0,25%	81,79%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	3.073	4.941	1.942	1.869	1.607	48,22%	3.014	156,40%	12.865	38,41%	(7.924)
2	Tabungan	70.495	83.412	88.429	88.509	1.034	80	5.096	6,11%	18.014	25,55%	86.396	102,45%	2.113
3	Deposito	64.264	92.567	92.682	92.685	(828)	3	118	0,13%	28.421	44,23%	65.350	141,83%	27.334
	Total	136.686	179.313	184.184	186.135	2.149	1.951	6.822	3,80%	49.449	36,18%	164.612	113,08%	21.523
	CASA	72.423	86.746	91.502	93.450	2.977	1.948	6.704	7,73%	21.028	29,03%	99.261	94,15%	(5.811)
	(%) CASA	52,98%	48,38%	49,68%	50,21%									
	FDR	94,77%	84,69%	84,23%	83,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	8.792	11.034	2.242	5.082	85,38%	9.712	734,62%	-	0,00%	11.034	
2	Giro ISE	771	687	526	613	87	(73)	-10,69%	(158)	-20,43%		0,00%	613	
3	Tabungan ISE	551	5.265	5.266	10.421	5.154	5.155	97,91%	9.870	1790,92%		0,00%	10.421	
4	Deposito ISE	-	-	3.000	-	(3.000)	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	34.642	435	750	315	-419	-250	2.884	1.000	37.072	93,44%	(2.430)
	KUR	29.577	32.463	32.405	360	750	390	-418	-58	2.827	808	34.653	93,51%	(2.248)
	Non KUR	2.181	2.429	2.237	75	-	-75	-1	-191	56	191	2.419	92,48%	(182)
3	PWG	6.201	9.141	10.852	495	2.039	1.544	200	1.710	4.651	329	14.494	74,87%	(3.642)
	Cilem	6.201	9.141	10.852	495	2.039	1.544	200	1.710	4.651	329	14.494	74,87%	(3.642)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.639	2.234	3.211	976	1.191	1.819	18.057	1.391	102.726	106,73%	6.913
	CF 1	23.474	30.943	31.559	784	858	73	982	616	8.085	242	26.735	118,04%	4.824
	Total Griya	17.263	20.411	20.577	318	250	-68	0	166	3.314	84	18.392	111,88%	2.185
	• Total Non Program	17.263	20.411	20.577	318	250	-68	414	166	3.314	84	18.392	111,88%	2.185
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.982	467	608	141	982	450	4.771	157	8.343	131,63%	2.639
	CF 2	68.107	76.876	78.080	1.450	2.353	903	208	1.203	9.973	1.150	75.991	102,75%	2.089
	Mitraguna & Others	64.272	73.105	74.337	1.450	2.353	903	236	1.231	10.065	1.122	71.937	103,34%	2.400
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	155.132	3.164	5.999	2.836	972	3.280	25.591	2.720	154.293	100,54%	840

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	2.322	0,01%	0,32%	6,70%	2.212	2.317	2.278			
	KUR	-	43	110	1.966	0,00%	0,34%	6,07%	1.856	1.966	1.923			
	Non KUR	4	-	-	355	0,19%	0,00%	15,88%	355	351	355			
3	PWG	48	-	-	237	0,78%	0,00%	2,18%	237	188	237			
	Cilem	48	-	-	237	0,78%	0,00%	2,18%	237	188	237			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	2.776	0,60%	0,79%	2,53%	1.930	2.229	1.355			
	CF 1	172	1.125	364	2.188	0,73%	1,18%	6,93%	1.825	2.017	1.064			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,90%	801	1.008	(117)			
	Oto	172	-	157	1.181	2,76%	1,49%	10,75%	1.024	1.009	1.181			
	CF 2	375	297	483	588	0,55%	0,63%	0,75%	105	212	291			
	Mitraguna & Others	375	297	483	588	0,58%	0,66%	0,79%	105	212	291			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.334	0,46%	0,63%	3,44%	4.378	4.735	3.870	0,77%	77,53%	-2,7%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	2.838	2.881	(175)	43	(3.470)	-54,64%	(1.425)	-33,09%	15.629	18,43%	(12.749)
2	Tabungan	84.533	90.823	86.893	88.200	1.455	1.307	(2.623)	-2,89%	3.667	4,34%	99.104	89,00%	(10.904)
3	Deposito	19.903	27.815	27.964	27.964	981	0	149	0,54%	8.061	40,50%	20.749	134,77%	7.215
	Total	108.741	124.988	117.695	119.045	2.261	1.350	(5.943)	-4,76%	10.304	9,48%	135.482	87,87%	(16.437)
	CASA	88.838	97.173	89.731	91.080	1.280	1.350	(6.092)	-6,27%	2.242	2,52%	114.733	79,38%	(23.652)
	(%) CASA	81,70%	77,75%	76,24%	76,51%									
	FDR	78,57%	82,40%	88,31%	87,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.001	2.291	(710)	(1.523)	-39,94%	(1.624)	-41,49%	-	0,00%	2.291	
2	Giro ISE	3.001	2.815	1.974	1.343	(631)	(1.472)	-52,29%	(1.657)	-55,24%		0,00%	1.343	
3	Tabungan ISE	915	999	1.027	948	(79)	(51)	-5,14%	33	3,61%		0,00%	948	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	109	121	121	121	0	0	0,00%	12	11,01%		0,00%	121	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	5.815	570	930	360	1.300	642	2.746	288	7.633	76,17%	(1.819)
	KUR	2.657	4.943	5.590	570	930	360	1.320	647	2.933	283	6.955	80,38%	(1.365)
	Non KUR	412	230	225	-	-	0	-20	-5	-187	5	679	33,13%	(454)
3	PWG	13.521	19.100	19.344	2.457	2.852	395	297	245	5.823	2.607	28.683	67,44%	(9.338)
	Cilem	6.370	9.563	9.749	574	654	80	275	186	3.378	468	17.921	54,40%	(8.172)
	Gadai	7.151	9.537	9.596	1.883	2.198	315	22	59	2.445	2.139	10.762	89,16%	(1.166)
4	CFG	68.150	78.720	78.783	1.306	1.075	-231	519	63	10.634	1.012	87.921	89,61%	(9.138)
	CF 1	32.030	33.138	32.763	-	-	0	-302	-375	732	375	33.769	97,02%	(1.007)
	Total Griya	25.555	25.944	25.714	-	-	0	0	-229	159	229	25.634	100,31%	80
	• Total Non Program	25.555	25.944	25.714	-	-	0	-476	-229	159	229	25.634	100,31%	80
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.048	-	-	0	-302	-146	573	146	8.135	86,64%	(1.087)
	CF 2	36.119	45.582	46.021	1.306	1.075	-231	821	438	9.901	637	54.152	84,98%	(8.131)
	Mitraguna & Others	32.486	42.242	42.714	1.306	1.075	-231	855	472	10.228	603	50.435	84,69%	(7.721)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	103.942	4.333	4.857	524	2.115	950	18.508	3.907	124.931	83,20%	(20.989)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	134	0,00%	1,89%	2,31%	37	134	35			
	KUR	-	100	98	134	0,00%	1,98%	2,41%	37	134	35			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	286	0,00%	0,00%	1,48%	286	286	286			
	Cilem	-	-	-	240	0,00%	0,00%	2,46%	240	240	240			
	Gadai	-	-	-	46	0,00%	0,00%	0,48%	46	46	46			
4	CFG	1.050	794	-	1.275	1,54%	0,00%	1,62%	1.275	225	482			
	CF 1	1.050	669	-	812	3,28%	0,00%	2,48%	812	(238)	143			
	Total Griya	697	669	-	491	2,73%	0,00%	1,91%	491	(206)	(178)			
	Oto	353	-	-	321	5,46%	0,00%	4,56%	321	(32)	321			
	CF 2	-	125	-	464	0,00%	0,00%	1,01%	464	464	339			
	Mitraguna & Others	-	125	-	464	0,00%	0,00%	1,09%	464	464	339			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	1.696	1,23%	0,09%	1,63%	1.598	646	803	1,36%	16,86%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,21%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,25%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.219	0,49%	1,56%	1,55%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,83%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,05%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,06%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,22%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,24%	(7)	125	310	3,93%	-216,95%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	11.464	11.276	(1.933)	(188)	3.849	51,83%	3.595	46,80%	18.391	61,31%	(7.115)
2	Tabungan	96.197	119.337	123.950	124.153	2.870	203	4.816	4,04%	27.956	29,06%	113.070	109,80%	11.083
3	Deposito	50.701	45.104	44.068	43.865	(846)	(203)	(1.239)	-2,75%	(6.836)	-13,48%	51.803	84,68%	(7.938)
	Total	154.579	171.868	179.482	179.294	91	(188)	7.426	4,32%	24.714	15,99%	183.263	97,83%	(3.970)
	CASA	103.878	126.764	135.414	135.429	937	15	8.665	6,84%	31.551	30,37%	131.461	103,02%	3.968
	(%) CASA	67,20%	73,76%	75,45%	75,53%									
	FDR	122,53%	118,75%	115,37%	115,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.356	4.327		(29)	223	5,43%	389	9,87%	-	0,00%	4.327
2	Giro ISE	1.498	2.480	2.493	2.497		4	17	0,68%	999	66,66%		0,00%	2.497
3	Tabungan ISE	2.310	1.493	1.733	1.700		(34)	206	13,80%	(610)	-26,41%		0,00%	1.700
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	36.534	1.100	1.665	565	-61	707	2.115	958	38.972	93,74%	(2.438)
	KUR	32.500	34.342	35.083	1.100	1.665	565	87	740	2.583	925	36.816	95,29%	(1.733)
	Non KUR	1.920	1.484	1.451	-	-	0	-148	-33	-468	33	2.156	67,31%	(705)
3	PWG	17.830	31.815	32.708	5.610	5.556	-54	1.711	892	14.877	4.664	32.787	99,76%	(79)
	Cilem	5.164	11.405	12.318	1.353	1.388	35	802	913	7.154	475	14.806	83,20%	(2.488)
	Gadai	12.666	20.410	20.389	4.258	4.168	-90	909	-21	7.723	4.189	17.981	113,39%	2.408
4	CFG	137.158	136.453	137.819	1.585	3.221	1.636	-621	1.365	661	1.856	147.002	93,75%	(9.183)
	CF 1	38.164	39.712	39.946	-	535	535	-402	234	1.782	300	39.346	101,52%	600
	Total Griya	33.008	34.050	34.308	-	400	400	0	258	1.300	142	32.660	105,05%	1.648
	• Total Non Program	33.008	34.050	34.308	-	400	400	-179	258	1.300	142	32.660	105,05%	1.648
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.638	-	135	135	-402	-24	482	159	6.686	84,33%	(1.048)
	CF 2	98.994	96.742	97.873	1.585	2.686	1.101	-219	1.131	-1.121	1.555	107.656	90,91%	(9.783)
	Mitraguna & Others	71.310	70.977	72.534	1.485	2.570	1.085	-6	1.558	1.224	1.012	81.625	88,86%	(9.090)
	Pensiun	27.683	25.765	25.338	100	116	16	-213	-427	-2.345	543	26.031	97,34%	(693)
	Total Pembiayaan	189.407	204.095	207.060	8.295	10.442	2.146	1.028	2.965	17.653	7.477	218.761	94,65%	(11.701)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	3.316	0,69%	2,43%	9,08%	2.447	3.078	2.683			
	KUR	105	522	761	3.114	0,32%	2,22%	8,88%	2.353	3.009	2.592			
	Non KUR	133	111	109	202	6,92%	7,32%	13,93%	94	69	91			
3	PWG	-	-	-	494	0,00%	0,00%	0,00%	494	494	494			
	Cilem	-	-	-	448	0,00%	0,00%	3,64%	448	448	448			
	Gadai	-	-	-	46	0,00%	0,00%	0,22%	46	46	46			
4	CFG	1.146	999	1.255	3.625	0,84%	0,92%	2,63%	2.370	2.480	2.626			
	CF 1	198	258	95	504	0,52%	0,24%	1,26%	409	306	246			
	Total Griya	73	-	-	-	0,22%	0,00%	0,00%	-	(73)	-			
	Oto	125	258	95	504	2,42%	1,67%	8,94%	409	379	246			
	CF 2	948	741	1.160	3.122	0,96%	1,20%	3,19%	1.961	2.174	2.380			
	Mitraguna & Others	799	690	650	2.716	1,12%	0,92%	3,74%	2.067	1.918	2.026			
	Pensiun	149	51	511	405	0,54%	1,98%	1,60%	(105)	256	354			
	Total Pembiayaan	1.384	1.633	2.124	7.435	0,73%	1,04%	3,59%	5.311	6.052	5.802	1,90%	47,16%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	388	1,39%	0,86%	1,06%	80	(89)	71			
	KUR	477	186	177	257	1,47%	0,52%	0,73%	80	(220)	72			
	Non KUR	-	132	131	131	0,00%	8,82%	9,02%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,03%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,83%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,98%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,12%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,96%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,86%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	1,25%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.927	2,57%	1,35%	1,41%	179	(1.944)	(39)	1,31%	7,47%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	14.029	18.261	(2.547)	4.232	5.852	47,16%	5.465	42,71%	28.636	63,77%	(10.375)
2	Tabungan	133.664	151.983	152.349	153.135	904	786	1.152	0,76%	19.471	14,57%	155.428	98,52%	(2.293)
3	Deposito	120.976	138.437	138.234	138.234	135	0	(202)	-0,15%	17.259	14,27%	123.058	112,33%	15.176
	Total	267.435	302.828	304.612	309.630	(1.508)	5.018	6.802	2,25%	42.195	15,78%	307.123	100,82%	2.508
	CASA	146.460	164.392	166.378	171.396	(1.643)	5.018	7.004	4,26%	24.936	17,03%	184.064	93,12%	(12.668)
	(%) CASA	54,76%	54,29%	54,62%	55,35%									
	FDR	60,13%	60,18%	60,62%	59,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.102	5.128		25	532	11,57%	1.546	43,16%	-	0,00%	5.128
2	Giro ISE	1.025	1.971	968	945		(23)	(1.026)	-52,04%	(79)	-7,76%		0,00%	945
3	Tabungan ISE	2.557	2.625	4.134	4.183		48	1.558	59,34%	1.626	63,57%		0,00%	4.183
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.380	810	1.480	670	148	438	-1.272	1.042	44.400	88,69%	(5.020)
	KUR	37.299	36.976	37.453	760	1.480	720	255	477	154	1.003	40.989	91,37%	(3.536)
	Non KUR	3.353	1.966	1.927	50	-	-50	-107	-39	-1.426	39	3.411	56,49%	(1.484)
3	PWG	6.039	14.018	14.818	1.082	1.192	109	655	800	8.780	391	15.570	95,17%	(751)
	Cilem	6.039	14.018	14.818	1.082	1.192	109	655	800	8.780	391	15.570	95,17%	(751)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.449	2.150	3.180	1.030	-2.381	1.155	16.341	2.025	123.765	105,40%	6.684
	CF 1	24.580	27.567	27.807	500	533	33	-369	240	3.227	293	28.235	98,48%	(428)
	Total Griya	19.863	21.592	21.633	500	190	-310	0	41	1.770	149	21.622	100,05%	11
	• Total Non Program	19.863	21.592	21.633	500	190	-310	255	41	1.770	149	21.622	100,05%	11
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.175	-	343	343	-369	199	1.457	144	6.614	93,36%	(439)
	CF 2	89.528	101.726	102.642	1.650	2.647	997	-2.012	915	13.114	1.732	95.530	107,44%	7.112
	Mitraguna & Others	89.444	101.119	101.969	1.650	2.577	927	-2.007	850	12.525	1.727	94.659	107,72%	7.310
	Pensiun	84	608	673	-	70	70	-5	65	589	5	871	77,27%	(198)
	Total Pembiayaan	160.799	182.254	184.647	4.042	5.852	1.809	-1.578	2.394	23.848	3.458	183.735	100,50%	913

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	5.667	2,64%	2,37%	14,39%	4.743	4.595	4.870			
	KUR	877	705	854	5.405	2,35%	2,31%	14,43%	4.551	4.527	4.700			
	Non KUR	194	92	70	262	5,80%	3,56%	13,60%	192	68	170			
3	PWG	-	-	-	460	0,00%	0,00%	3,10%	460	460	460			
	Cilem	-	-	-	460	0,00%	0,00%	3,10%	460	460	460			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.118	0,69%	0,85%	1,62%	1.023	1.326	1.957			
	CF 1	630	38	965	1.069	2,56%	3,50%	3,84%	104	439	1.030			
	Total Griya	568	-	567	612	2,86%	2,62%	2,83%	45	44	612			
	Oto	61	38	398	457	1,30%	6,66%	7,39%	58	395	418			
	CF 2	162	123	130	1.049	0,18%	0,13%	1,02%	919	888	927			
	Mitraguna & Others	162	123	130	1.049	0,18%	0,13%	1,03%	919	888	927			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	8.245	1,16%	1,11%	4,47%	6.226	6.381	7.287	0,41%	90,91%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.762	2,29%	4,18%	4,48%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,39%	138	1.246	213			
	Non KUR	532	194	120	118	15,87%	6,11%	6,13%	(2)	(414)	(76)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,01%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,58%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.395	0,83%	1,24%	1,30%	136	1.064	76	0,43%	66,68%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	100.091	105.987	(2.054)	5.897	43.186	68,77%	66.805	170,50%	53.494	198,13%	52.494
2	Tabungan	123.525	150.051	150.869	152.770	3.678	1.902	2.719	1,81%	29.246	23,68%	143.721	106,30%	9.049
3	Deposito	68.863	124.121	123.927	123.927	(185)	0	(194)	-0,16%	55.064	79,96%	70.400	176,03%	53.527
	Total	231.570	336.973	374.886	382.685	1.439	7.799	45.711	13,57%	151.115	65,26%	267.615	143,00%	115.070
	CASA	162.707	212.852	250.959	258.758	1.624	7.798	45.906	21,57%	96.050	59,03%	197.215	131,21%	61.543
	(%) CASA	70,26%	63,17%	66,94%	67,62%									
	FDR	34,66%	31,39%	28,86%	28,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.337	7.361		24	1.237	20,19%	1.469	24,94%	-	0,00%	7.361
2	Giro ISE	3.773	3.366	4.546	4.556		11	1.191	35,38%	783	20,76%		0,00%	4.556
3	Tabungan ISE	2.118	2.758	2.791	2.804		13	46	1,66%	686	32,38%		0,00%	2.804
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	10.690	504	905	401	-55	155	3.841	750	14.064	76,01%	(3.374)
	Cilem	6.849	10.535	10.690	504	905	401	-55	155	3.841	750	14.064	76,01%	(3.374)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	97.498	1.878	2.905	1.027	1.676	2.269	24.079	636	98.064	99,42%	(566)
	CF 1	59.117	74.995	76.069	1.143	1.517	374	779	1.075	16.953	442	68.723	110,69%	7.346
	Total Griya	51.507	65.623	66.118	949	739	-210	0	495	14.611	244	59.856	110,46%	6.262
	• Total Non Program	49.547	63.796	64.132	949	572	-377	1.792	336	14.585	235	52.179	122,91%	11.953
	• Program	1.960	1.828	1.986	-	167	167	-12	159	26	8	7.678	25,87%	(5.691)
	Oto	7.609	9.371	9.951	194	778	584	779	580	2.342	198	8.867	112,23%	1.084
	CF 2	14.303	20.234	21.429	735	1.388	653	897	1.195	7.126	193	29.341	73,03%	(7.912)
	Mitraguna & Others	14.303	20.222	21.297	735	1.268	533	897	1.075	6.995	193	29.016	73,40%	(7.718)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	108.188	2.382	3.810	1.428	1.621	2.424	27.920	1.386	112.128	96,49%	(3.939)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	202	0,00%	0,00%	1,89%	202	202	202			
	Cilem	-	-	-	202	0,00%	0,00%	1,89%	202	202	202			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.491	0,88%	3,18%	3,58%	462	2.841	723			
	CF 1	650	2.768	3.029	3.320	1,10%	4,04%	4,36%	291	2.670	552			
	Total Griya	404	2.588	2.856	2.817	0,79%	4,35%	4,26%	(39)	2.412	229			
	Oto	245	180	173	503	3,22%	1,85%	5,06%	330	258	323			
	CF 2	-	-	-	171	0,00%	0,00%	0,80%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,80%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.693	0,81%	2,86%	3,41%	664	3.043	925	1,87%	45,28%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,55%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,18%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,49%	-	(266)	(0)	0,87%	-76,94%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.375	8.441	1.118	66	9	0,11%	(392)	-4,44%	21.699	38,90%	(13.258)
2	Tabungan	83.648	75.662	82.350	81.852	(1.158)	(498)	6.190	8,18%	(1.796)	-2,15%	98.582	83,03%	(16.730)
3	Deposito	21.297	24.150	19.396	19.396	(4.953)	0	(4.755)	-19,69%	(1.901)	-8,93%	21.750	89,18%	(2.354)
	Total	113.778	108.245	110.121	109.689	(4.993)	(432)	1.445	1,33%	(4.089)	-3,59%	142.031	77,23%	(32.342)
	CASA	92.481	84.094	90.725	90.293	(40)	(432)	6.199	7,37%	(2.188)	-2,37%	120.281	75,07%	(29.988)
	(%) CASA	81,28%	77,69%	82,39%	82,32%									
	FDR	151,33%	184,48%	183,30%	184,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.316	8.450		1.135	2.236	35,98%	5.035	147,43%	-	0,00%	8.450
2	Giro ISE	1.685	2.429	2.407	2.414		7	(15)	-0,61%	729	43,23%		0,00%	2.414
3	Tabungan ISE	1.730	3.786	4.908	6.036		1.128	2.251	59,45%	4.307	248,96%		0,00%	6.036
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	10.985	-	25	25	-365	-255	-4.515	280	17.862	61,50%	(6.877)
	KUR	13.526	8.301	8.047	-	-	-	-342	-254	-5.480	254	15.819	50,87%	(7.772)
	Non KUR	1.974	2.940	2.939	-	25	25	-22	-1	965	26	2.043	143,83%	896
3	PWG	14.491	23.899	25.047	2.863	4.292	1.429	1.063	1.148	10.556	3.144	31.508	79,49%	(6.461)
	Cilem	6.823	11.358	12.034	737	1.140	404	329	676	5.211	465	18.964	63,45%	(6.931)
	Gadai	7.668	12.542	13.014	2.126	3.152	1.025	734	472	5.345	2.679	12.544	103,75%	470
4	CFG	142.193	164.548	165.821	3.620	3.141	-479	1.219	1.273	23.628	1.868	153.708	107,88%	12.113
	CF 1	6.747	8.769	8.695	-	-	0	58	-75	1.947	75	8.885	97,85%	(191)
	Total Griya	3.465	5.184	5.166	-	-	0	0	-19	1.700	19	4.904	105,33%	261
	• Total Non Program	3.465	5.184	5.166	-	-	0	-42	-19	1.700	19	4.904	105,33%	261
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.529	-	-	0	58	-56	247	56	3.981	88,64%	(452)
	CF 2	135.445	155.778	157.127	3.620	3.141	-479	1.161	1.348	21.681	1.793	144.823	108,50%	12.304
	Mitraguna & Others	125.884	146.998	148.438	3.620	3.141	-479	1.201	1.440	22.554	1.701	134.362	110,48%	14.076
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	201.854	6.483	7.458	975	1.917	2.166	29.670	5.292	203.079	99,40%	(1.225)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	2.699	8,85%	11,40%	24,57%	1.418	1.327	1.517			
	KUR	1.295	819	765	1.800	9,57%	9,21%	22,37%	1.035	505	981			
	Non KUR	77	363	517	899	3,89%	17,57%	30,60%	383	823	536			
3	PWG	-	-	-	599	0,00%	0,00%	2,39%	599	599	599			
	Cilem	-	-	-	461	0,00%	0,00%	3,83%	461	461	461			
	Gadai	-	-	-	139	0,00%	0,00%	1,06%	139	139	139			
4	CFG	6	-	290	1.884	0,00%	0,00%	1,14%	1.594	1.878	1.884			
	CF 1	-	-	-	483	0,00%	0,00%	5,56%	483	483	483			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	483	0,00%	0,00%	13,69%	483	483	483			
	CF 2	6	-	290	1.401	0,00%	0,19%	0,89%	1.111	1.395	1.401			
	Mitraguna & Others	-	-	290	1.401	0,00%	0,20%	0,94%	1.111	1.401	1.401			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	5.183	0,80%	0,79%	2,57%	3.611	3.805	4.001	0,00%	100,00%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	1.046	3,76%	8,56%	9,52%	84	463	188			
	KUR	557	837	824	908	4,11%	9,92%	11,28%	84	351	71			
	Non KUR	26	21	138	138	1,32%	4,71%	4,71%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,63%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.987	0,56%	0,95%	0,98%	84	1.016	184	0,11%	88,70%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.171	3.863	633	(308)	2.288	145,27%	2.990	342,71%	1.750	220,79%	2.113
2	Tabungan	63.525	67.931	66.542	69.392	5.369	2.850	1.461	2,15%	5.867	9,24%	71.349	97,26%	(1.957)
3	Deposito	5.722	7.221	7.050	7.050	(206)	0	(171)	-2,37%	1.327	23,19%	5.985	117,79%	1.065
	Total	70.120	76.727	77.763	80.305	5.796	2.542	3.578	4,66%	10.185	14,52%	79.084	101,54%	1.221
	CASA	64.398	69.506	70.713	73.255	6.002	2.542	3.749	5,39%	8.857	13,75%	73.098	100,21%	157
	(%) CASA	91,84%	90,59%	90,93%	91,22%									
	FDR	73,73%	85,49%	85,54%	82,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.845	3.836		(9)	17	0,45%	349	9,99%	-	0,00%	3.836
2	Giro ISE	561	449	466	466		0	17	3,85%	(95)	-16,91%		0,00%	466
3	Tabungan ISE	2.926	3.370	3.379	3.370		(9)	(0)	-0,00%	443	15,15%		0,00%	3.370
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	6.427	370	1.066	696	587	906	3.844	160	5.700	112,77%	728
	Cilem	2.583	5.521	6.427	370	1.066	696	587	906	3.844	160	5.700	112,77%	728
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.093	920	870	-50	1.422	20	10.977	850	59.041	101,78%	1.053
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.093	920	870	-50	1.422	20	10.977	850	59.041	101,78%	1.053
	Mitraguna & Others	45.066	55.374	55.363	920	690	-230	1.143	-10	10.297	700	51.258	108,01%	4.105
	Pensiun	4.050	4.699	4.730	-	180	180	279	31	680	149	7.783	60,78%	(3.053)
	Total Pembiayaan	51.699	65.594	66.521	1.290	1.936	646	2.010	927	14.822	1.009	64.740	102,75%	1.780

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	52	0,00%	0,00%	0,81%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,81%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	Mitraguna & Others	-	-	-	675	0,00%	0,00%	1,22%	675	675	675			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	821	0,00%	0,00%	1,23%	821	821	821	2,88%	-133,16%	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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,37%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,31%	(1)	(15)	(3)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	3.258	3.654	198	395	1.494	69,16%	1.570	75,32%	7.185	50,85%	(3.531)
2	Tabungan	153.901	153.184	155.899	159.344	6.509	3.445	6.160	4,02%	5.443	3,54%	170.698	93,35%	(11.355)
3	Deposito	36.197	27.914	28.128	28.541	(1.360)	413	627	2,25%	(7.655)	-21,15%	37.242	76,64%	(8.700)
	Total	192.181	183.258	187.286	191.539	5.347	4.253	8.280	4,52%	(643)	-0,33%	215.125	89,04%	(23.586)
	CASA	155.985	155.344	159.157	162.998	6.707	3.840	7.654	4,93%	7.013	4,50%	177.883	91,63%	(14.886)
	(%) CASA	81,17%	84,77%	84,98%	85,10%									
	FDR	138,97%	164,04%	161,90%	158,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.803	1.808		5	123	7,28%	1.279	241,73%	-	0,00%	1.808
2	Giro ISE	45	683	930	933		2	249	36,44%	887	1966,05%		0,00%	933
3	Tabungan ISE	484	1.002	872	875		3	(126)	-12,61%	391	80,90%		0,00%	875
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115		0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.631	50	295	245	-70	138	1.551	157	8.913	74,40%	(2.282)
	KUR	4.827	6.222	6.362	25	295	270	-91	140	1.535	155	8.318	76,49%	(1.956)
	Non KUR	254	271	269	25	-	-25	21	-2	16	2	595	45,23%	(326)
3	PWG	24.335	48.191	50.841	2.126	4.708	2.582	157	2.650	26.506	2.058	43.519	116,83%	7.322
	Cilem	24.335	48.191	50.841	2.126	4.708	2.582	157	2.650	26.506	2.058	43.519	116,83%	7.322
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	245.705	1.845	3.364	1.519	-271	-176	8.101	3.540	247.553	99,25%	(1.849)
	CF 1	8.506	8.716	8.757	-	112	112	-74	42	251	70	10.260	85,36%	(1.502)
	Total Griya	6.805	6.817	6.798	-	-	0	0	-19	-7	19	7.278	93,40%	(480)
	• Total Non Program	6.655	6.675	6.657	-	-	0	-135	-19	1	19	6.693	99,46%	(36)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.960	-	112	112	-74	61	258	51	2.982	65,72%	(1.022)
	CF 2	229.097	237.166	236.948	1.845	3.252	1.407	-197	-218	7.850	3.470	237.294	99,85%	(346)
	Mitraguna & Others	203.836	211.595	211.726	1.701	3.088	1.387	165	131	7.890	2.957	207.323	102,12%	4.403
	Pensiun	25.262	25.571	25.221	144	164	20	-361	-349	-40	513	29.971	84,15%	(4.750)
	Total Pembiayaan	267.076	300.611	303.222	4.021	8.367	4.346	-185	2.611	36.146	5.756	300.041	101,06%	3.181

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	322	0,00%	2,23%	4,85%	177	322	300			
	KUR	-	22	145	274	0,00%	2,33%	4,31%	129	274	253			
	Non KUR	-	-	-	47	0,00%	0,00%	17,53%	47	47	47			
3	PWG	-	2	-	136	0,00%	0,00%	0,27%	136	136	134			
	Cilem	-	2	-	136	0,00%	0,00%	0,27%	136	136	134			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	4.150	1,09%	1,37%	1,69%	775	1.566	431			
	CF 1	819	854	753	557	9,63%	8,64%	6,36%	(197)	(262)	(297)			
	Total Griya	819	854	753	480	12,04%	11,05%	7,06%	(274)	(339)	(374)			
	Oto	-	-	-	77	0,00%	0,00%	3,92%	77	77	77			
	CF 2	1.765	2.865	2.621	3.593	0,77%	1,11%	1,52%	972	1.828	728			
	Mitraguna & Others	1.765	2.729	2.621	3.593	0,87%	1,24%	1,70%	972	1.828	865			
	Pensiun	-	136	-	-	0,00%	0,00%	0,00%	-	-	(136)			
	Total Pembiayaan	2.584	3.743	3.520	4.607	0,97%	1,17%	1,52%	1.088	2.023	864	0,58%	61,70%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.262	1,42%	1,34%	1,33%	(31)	(108)	(236)			
	CF 1	340	364	429	403	4,00%	4,92%	4,60%	(26)	63	38			
	Total Griya	340	364	429	403	5,00%	6,29%	5,93%	(26)	63	38			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.859	1,32%	1,21%	1,21%	(5)	(170)	(275)			
	Mitraguna & Others	2.939	2.995	2.864	2.859	1,44%	1,35%	1,35%	(5)	(80)	(136)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.262	1,26%	1,10%	1,08%	(31)	(108)	(236)	0,50%	53,15%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-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 (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	558	227	(1.196)	(330)	(389)	-63,08%	(368)	-61,80%	12.197	1,86%	(11.970)
2	Tabungan	46.385	47.818	46.880	48.599	(132)	1.719	781	1,63%	2.214	4,77%	60.559	80,25%	(11.960)
3	Deposito	18.302	57.067	43.643	43.643	10.056	0	(13.424)	-23,52%	25.341	138,46%	19.099	228,50%	24.543
	Total	65.283	105.501	91.080	92.469	8.729	1.389	(13.032)	-12,35%	27.187	41,64%	91.856	100,67%	613
	CASA	46.981	48.434	47.437	48.826	(1.328)	1.389	392	0,81%	1.846	3,93%	72.756	67,11%	(23.930)
	(%) CASA	71,97%	45,91%	52,08%	52,80%									
	FDR	134,21%	93,33%	108,56%	106,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.104	1.096		(8)	(19)	-1,75%	(301)	-21,57%	-	0,00%	1.096
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.103	1.095		(8)	(19)	-1,75%	(263)	-19,36%		0,00%	1.095
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	16.922	320	945	625	-110	702	1.484	243	18.223	92,86%	(1.301)
	KUR	14.693	15.717	16.430	320	945	625	-95	713	1.737	232	17.333	94,79%	(903)
	Non KUR	745	503	492	-	-	0	-15	-11	-253	11	890	55,25%	(398)
3	PWG	3.211	6.891	7.243	973	551	-422	791	352	4.033	198	8.588	84,34%	(1.345)
	Cilem	3.211	6.891	7.243	973	551	-422	791	352	4.033	198	8.588	84,34%	(1.345)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.711	654	713	59	-371	-645	5.743	1.357	77.811	96,02%	(3.100)
	CF 1	2.071	11.937	12.375	484	493	9	152	439	10.304	54	5.602	220,91%	6.773
	Total Griya	1.516	10.778	11.130	310	386	76	0	352	9.614	34	4.181	266,17%	6.948
	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.659	25	4.181	123,78%	994
	• Program	-	5.637	5.954	167	326	159	339	317	5.954	8	0	0,00%	5.954
	Oto	555	1.159	1.246	173	107	-66	152	87	691	20	1.421	87,70%	(175)
	CF 2	66.897	63.419	62.336	170	220	50	-523	-1.083	-4.562	1.303	72.209	86,33%	(9.873)
	Mitraguna & Others	64.762	60.622	59.716	170	220	50	-496	-907	-5.047	1.127	68.752	86,86%	(9.037)
	Pensiun	2.135	2.797	2.620	-	-	0	-27	-177	485	177	3.457	75,80%	(837)
	Total Pembiayaan	87.617	98.466	98.876	1.946	2.208	262	309	410	11.259	1.799	104.622	94,51%	(5.746)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	1.588	0,98%	1,74%	9,38%	1.305	1.437	1.113			
	KUR	98	475	240	1.547	0,67%	1,52%	9,42%	1.307	1.449	1.072			
	Non KUR	53	-	43	41	7,15%	8,61%	8,34%	(2)	(12)	41			
3	PWG	-	-	-	6	0,00%	0,00%	0,09%	6	6	6			
	Cilem	-	-	-	6	0,00%	0,00%	0,09%	6	6	6			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	2.987	1,23%	2,60%	4,00%	1.031	2.141	191			
	CF 1	-	-	177	136	0,00%	1,48%	1,10%	(41)	136	136			
	Total Griya	-	-	177	117	0,00%	1,64%	1,05%	(60)	117	117			
	Oto	-	-	-	19	0,00%	0,00%	1,56%	19	19	19			
	CF 2	846	2.796	1.779	2.851	1,26%	2,81%	4,57%	1.072	2.005	55			
	Mitraguna & Others	846	2.796	1.779	2.851	1,31%	2,94%	4,77%	1.072	2.005	55			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	4.581	1,14%	2,27%	4,63%	2.342	3.584	1.311	1,49%	67,78%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,63%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,48%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	4,97%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,96%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,22%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,87%	(510)	1.291	(1.957)	3,73%	3,45%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	5.024	5.026	2.360	2	(922)	-15,50%	(850)	-14,47%	16.777	29,96%	(11.750)
2	Tabungan	83.977	101.671	88.806	100.674	9.043	11.868	(997)	-0,98%	16.697	19,88%	98.962	101,73%	1.712
3	Deposito	19.184	13.402	14.038	14.038	(1)	0	636	4,75%	(5.146)	-26,83%	20.015	70,14%	(5.977)
	Total	109.038	121.021	107.867	119.738	11.402	11.871	(1.283)	-1,06%	10.700	9,81%	135.754	88,20%	(16.016)
	CASA	89.854	107.619	93.830	105.700	11.402	11.871	(1.919)	-1,78%	15.846	17,64%	115.739	91,33%	(10.038)
	(%) CASA	82,41%	88,93%	86,99%	88,28%									
	FDR	40,48%	52,26%	60,80%	54,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	8.521	8.299		(222)	(519)	-5,89%	(282)	-3,29%	-	0,00%	8.299
2	Giro ISE	1.236	1.518	689	702		13	(816)	-53,74%	(534)	-43,17%		0,00%	702
3	Tabungan ISE	7.345	7.300	7.831	7.596		(235)	297	4,06%	251	3,42%		0,00%	7.596
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	155	155		0	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	15.471	75	1.500	1.425	527	1.302	5.966	198	14.493	106,75%	978
	KUR	9.147	13.072	14.389	75	1.500	1.425	555	1.317	5.243	183	13.868	103,76%	521
	Non KUR	358	1.097	1.082	-	-	0	-28	-15	724	15	624	173,19%	457
3	PWG	9.262	11.392	11.413	319	852	533	-69	21	2.150	831	16.966	67,27%	(5.554)
	Cilem	9.262	11.392	11.413	319	852	533	-69	21	2.150	831	16.966	67,27%	(5.554)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	38.078	460	1.857	1.397	282	1.011	12.701	846	47.656	79,90%	(9.578)
	CF 1	14.455	17.388	17.937	-	986	986	-230	548	3.482	438	17.089	104,96%	848
	Total Griya	3.903	8.619	8.991	-	597	597	0	372	5.088	225	4.866	184,76%	4.125
	• Total Non Program	3.903	6.826	7.032	-	430	430	-74	207	3.129	223	4.866	144,52%	2.166
	• Program	-	1.793	1.958	-	167	167	-8	165	1.958	2	0	0,00%	1.958
	Oto	10.552	8.770	8.946	-	389	389	-230	176	-1.606	213	12.223	73,19%	(3.277)
	CF 2	10.922	19.679	20.141	460	871	411	513	463	9.220	408	30.567	65,89%	(10.426)
	Mitraguna & Others	10.683	18.945	19.358	460	745	285	516	413	8.675	332	29.780	65,00%	(10.422)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	65.581	1.354	4.210	2.855	1.225	2.334	21.437	1.876	79.115	82,89%	(13.535)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	548	0,00%	0,00%	3,54%	548	548	548			
	KUR	-	-	-	366	0,00%	0,00%	2,54%	366	366	366			
	Non KUR	-	-	-	182	0,00%	0,00%	16,85%	182	182	182			
3	PWG	-	-	-	292	0,00%	0,00%	2,56%	292	292	292			
	Cilem	-	-	-	292	0,00%	0,00%	2,56%	292	292	292			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	902	1,42%	1,96%	2,37%	177	542	559			
	CF 1	360	344	708	626	2,49%	4,07%	3,49%	(82)	266	283			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	626	3,41%	8,08%	7,00%	(82)	266	283			
	CF 2	-	-	17	276	0,00%	0,09%	1,37%	259	276	276			
	Mitraguna & Others	-	-	17	276	0,00%	0,09%	1,43%	259	276	276			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	1.742	0,82%	1,15%	2,66%	1.016	1.382	1.399	2,97%	-11,73%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,71%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,51%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,03%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,41%	171	271	271	1,53%	-270,56%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.256	1.189	(165)	(67)	543	84,00%	1.186	34320,39%	6	#####	1.183
2	Tabungan	34.487	32.850	34.309	34.192	1.712	(118)	1.342	4,08%	(296)	-0,86%	40.322	84,80%	(6.131)
3	Deposito	3.517	2.455	2.455	2.425	(50)	(30)	(30)	-1,22%	(1.092)	-31,06%	3.592	67,51%	(1.167)
	Total	38.008	35.951	38.020	37.806	1.498	(215)	1.854	5,16%	(202)	-0,53%	43.921	86,08%	(6.115)
	CASA	34.491	33.496	35.566	35.381	1.548	(185)	1.884	5,63%	890	2,58%	40.329	87,73%	(4.948)
	(%) CASA	90,75%	93,17%	93,54%	93,59%									
	FDR	1,90%	3,20%	3,19%	3,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74	0	8	11,48%	(85)	-53,70%	-	0,00%	74	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	74	74	0	8	11,48%	(85)	-53,70%		0,00%	74	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Cilem	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.211	205	90	-115	173	61	489	29	2.061	58,77%	(850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

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

PHR & Payroll

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