

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	34.614	51.946	(10.306)	17.331	3.202	6,57%	(22.224)	-29,96%	247.274	21,01%	(195.328)
2	Tabungan	1.786.724	2.008.954	2.024.105	2.034.287	40.750	10.182	25.333	1,26%	247.563	13,86%	2.037.916	99,82%	(3.629)
3	Deposito	649.060	610.498	546.614	546.943	(5.364)	330	(63.555)	-10,41%	(102.117)	-15,73%	667.179	81,98%	(120.236)
Total		2.509.954	2.668.196	2.605.333	2.633.176	25.080	27.843	(35.019)	-1,31%	123.222	4,91%	2.952.369	89,19%	(319.193)
CASA		1.860.893	2.057.697	2.058.719	2.086.233	30.444	27.514	28.535	1,39%	225.339	12,11%	2.285.190	91,29%	(198.957)
(% CASA)		74,14%	77,12%	79,02%	79,23%									
FDR		125,36%	131,30%	135,76%	134,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.825	41.529		(296)	86	0,21%	(1.310)	-3,06%	83.611	49,67%	(42.083)
2	Giro ISE	4.948	2.786	3.291	3.296		5	510	18,32%	(1.652)	-33,38%	29.659	11,11%	(26.363)
3	Tabungan ISE	31.691	34.438	34.316	34.014		(302)	(424)	-1,23%	2.323	7,33%	37.357	91,05%	(3.344)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.547	4.200	4.545	345	615	1.267	59.977	3.278	223.889	109,23%	20.658
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.275	4.200	4.545	345	1.134	1.776	36.136	2.769	120.072	111,83%	14.204
	• Local Champion	98.139	132.499	134.275	4.200	4.545	345	1.134	1.776	36.136	2.769	116.221	115,53%	18.055
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.639	17.305	16.081	-1.224	502	2.798	762	13.283	507.692	88,17%	(60.053)
	KUR	419.345	420.474	423.121	16.860	15.451	-1.409	1.113	2.646	3.775	12.805	477.116	88,68%	(53.995)
	Non KUR	27.532	24.367	24.518	445	630	185	-610	151	-3.014	479	30.576	80,19%	(6.058)
3	PWG	258.833	422.883	432.041	92.602	86.747	-5.855	16.622	9.158	173.207	77.589	433.208	99,73%	(1.167)
	Cilem	127.522	228.193	240.819	23.559	25.538	1.979	8.501	12.626	113.297	12.911	267.053	90,18%	(26.234)
	Gadai	131.312	194.690	191.222	69.044	61.209	-7.834	8.121	-3.469	59.910	64.678	166.155	115,09%	25.066
4	CFG	2.256.170	2.392.296	2.412.832	53.286	57.718	4.432	12.190	20.536	156.662	37.182	2.483.471	97,16%	(70.639)
	CF 1	461.418	474.026	473.844	6.777	6.613	-164	4.543	-183	12.426	6.796	498.650	95,03%	(24.806)
	Total Griya	417.205	391.149	387.001	788	683	-106	0	-4.148	-30.204	4.831	434.485	89,07%	(47.484)
	• Total Non Program	64.148	59.172	58.633	510	220	-290	-157	-538	-5.515	758	71.781	81,68%	(13.148)
	• Program	353.058	331.978	328.368	278	463	185	-1.952	-3.610	-24.689	4.072	362.704	90,53%	(34.336)
	Oto	44.213	82.877	86.842	5.989	5.930	-59	4.543	3.965	42.630	1.965	64.165	135,34%	22.678
	CF 2	1.794.752	1.918.270	1.938.988	46.509	51.106	4.597	7.647	20.719	144.237	30.387	1.984.822	97,69%	(45.833)
	Mitraguna & Others	1.323.695	1.437.274	1.457.790	37.295	46.143	8.848	6.250	20.516	134.094	25.626	1.494.383	97,55%	(36.593)
	Pensiun	471.056	480.996	481.199	9.214	4.963	-4.251	1.397	203	10.142	4.760	490.439	98,12%	(9.240)
Total Pembiayaan		3.146.451	3.503.301	3.537.058	167.393	165.091	-2.302	29.929	33.758	390.608	131.333	3.648.260	96,95%	(111.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.535	0,10%	0,19%	0,63%	1.075	1.343	1.060			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.535	0,20%	0,35%	1,14%	1.075	1.343	1.060			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	24.622	1,09%	3,32%	5,50%	9.849	19.743	9.849			
	KUR	3.627	13.148	13.148	21.262	0,86%	3,13%	5,03%	8.113	17.635	8.113			
	Non KUR	1.252	1.625	1.625	3.360	4,55%	6,67%	13,71%	1.736	2.108	1.736			
3	PWG	275	122	122	14.259	0,11%	0,03%	3,30%	14.136	13.983	14.136			
	Cilem	275	-	-	10.026	0,22%	0,00%	4,16%	10.026	9.751	10.026			
	Gadai	-	122	122	4.232	0,00%	0,06%	2,21%	4.110	4.232	4.110			
4	CFG	67.344	65.451	70.806	100.788	2,98%	2,96%	4,18%	29.982	33.444	35.337			
	CF 1	43.373	41.926	45.314	61.587	9,40%	9,56%	13,00%	16.273	18.214	19.661			
	Total Griya	41.791	40.088	42.848	56.758	10,02%	10,95%	14,67%	13.910	14.967	16.670			
	Oto	1.583	1.838	2.467	4.830	3,58%	2,98%	5,56%	2.363	3.247	2.992			
	CF 2	23.971	23.525	25.491	39.201	1,34%	1,33%	2,02%	13.709	15.230	15.676			
	Mitraguna & Others	22.208	21.186	23.560	35.219	1,68%	1,64%	2,42%	11.659	13.011	14.033			
	Pensiun	1.763	2.338	1.931	3.982	0,37%	0,40%	0,83%	2.051	2.219	1.643			
Total Pembiayaan		72.690	80.822	86.161	141.204	2,31%	2,46%	3,99%	55.043	68.514	60.383	2,27%	43,13%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,32%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,25%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.692	0,79%	1,97%	2,39%	1.938	7.162	2.184			
	KUR	2.493	6.287	5.977	7.693	0,59%	1,42%	1,82%	1.717	5.201	1.406			
	Non KUR	1.037	2.221	2.777	2.998	3,77%	11,40%	12,23%	221	1.961	778			
3	PWG	184	184	184	203	0,07%	0,04%	0,05%	19	19	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	184	184	184	184	0,14%	0,09%	0,10%	-	(0)	-			
4	CFG	99.269	135.903	132.225	131.186	4,40%	5,53%	5,44%	(1.039)	31.917	(4.717)			
	CF 1	73.505	94.254	94.513	93.196	15,93%	19,94%	19,67%	(1.317)	19.691	(1.059)			
	Total Griya	73.052	92.591	92.778	91.639	17,51%	23,72%	23,68%	(1.140)	18.587	(952)			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,79%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	37.990	1,44%	1,97%	1,96%	278	12.227	(3.658)			
	Mitraguna & Others	22.415	39.679	34.677	35.274	1,69%	2,41%	2,42%	597	12.859	(4.405)			
	Pensiun	3.349	1.969	3.036	2.717	0,11%	0,09%	0,56%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.643	4,41%	4,97%	4,94%	438	35.969	(3.016)	3,99%	19,16%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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	1.144	7.189	8.004	8.172	286	168	983	13,67%	7.027	614,05%	11.144	73,32%	(2.973)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	11.154	11.322	286	168	1.483	15,07%	10.177	889,30%	11.496	98,48%	(174)
	CASA	1.144	7.189	8.004	8.172	286	168	983	13,67%	7.027	614,05%	11.144	73,32%	(2.973)
	(%) CASA	100,00%	73,07%	71,76%	72,18%									
	FDR	0,00%	33,29%	30,30%	29,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	146		0	6	4,45%	146	#DIV/0!	-	0,00%	146
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	146		0	6	4,45%	146	#DIV/0!		0,00%	146
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	-	3.276	3.380	500	200	-300	435	104	3.380	96	2.402	140,70%	978
	KUR	-	3.040	3.150	500	200	-300	440	109	3.150	91	2.282	138,01%	868
	Non KUR	-	235	230	-	-	0	-5	-5	230	5	120	191,87%	110
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	-	3.276	3.380	500	200	-300	435	104	3.380	96	2.402	140,70%	978

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	1.144	9.552	9.552	
2	Contribution Margin	-	(120)	(795)	(795)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	8.280	7.234	(437)	(1.046)	1.392	23,82%	(4.677)	-39,26%	32.340	22,37%	(25.106)
2	Tabungan	224.769	228.193	225.365	226.909	2.933	1.543	(1.284)	-0,56%	2.140	0,95%	248.413	91,34%	(21.504)
3	Deposito	43.574	34.668	35.163	35.164	153	1	497	1,43%	(8.410)	-19,30%	44.995	78,15%	(9.831)
	Total	280.254	268.703	268.809	269.307	2.648	499	604	0,22%	(10.947)	-3,91%	325.749	82,67%	(56.441)
	CASA	236.680	234.036	233.645	234.143	2.496	498	107	0,05%	(2.537)	-1,07%	280.753	83,40%	(46.610)
	(%) CASA	84,45%	87,10%	86,92%	86,94%									
	FDR	105,53%	134,63%	133,43%	133,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.832	6.832		1	238	3,61%	(1.916)	-21,90%	-	0,00%	6.832
2	Giro ISE	799	583	531	531		0	(52)	-8,94%	(268)	-33,54%		0,00%	531
3	Tabungan ISE	1.949	3.011	3.301	3.301		1	291	9,65%	1.353	69,41%		0,00%	3.301
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.340	-	2.000	2.000	-931	497	16.432	1.503	40.885	115,79%	6.455
	Linkage	-	2.483	2.320	-	-	-	-162	-163	2.320	163	4.262	54,44%	(1.942)
	Non-Linkage	30.908	44.361	45.020	-	2.000	2.000	-769	660	14.112	1.340	36.624	122,93%	8.397
	• Local Champion	30.908	44.361	45.020	-	2.000	2.000	-769	660	14.112	1.340	35.340	127,39%	9.681
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.062	830	1.095	265	-689	-18	-1.982	1.113	39.284	84,16%	(6.222)
	KUR	33.160	31.456	31.265	830	895	65	-660	-191	-1.896	1.086	37.188	84,07%	(5.923)
	Non KUR	1.883	1.624	1.797	-	200	200	-29	173	-86	27	2.096	85,74%	(299)
3	PWG	42.057	65.501	58.103	23.056	15.949	-7.107	262	-7.398	16.047	23.347	61.948	93,79%	(3.844)
	Cilem	12.529	18.576	19.891	1.793	2.223	430	481	1.315	7.362	908	26.953	73,80%	(7.062)
	Gadai	29.527	46.925	38.212	21.263	13.726	-7.537	-218	-8.713	8.685	22.439	34.995	109,19%	3.218
4	CFG	187.744	216.327	220.156	7.904	7.092	-813	3.617	3.828	32.412	3.263	210.406	104,63%	9.750
	CF 1	15.514	21.606	21.692	1.309	577	-733	1.116	86	6.178	491	18.043	120,22%	3.648
	Total Griya	12.407	11.645	11.608	-	220	220	0	-37	-799	257	12.758	90,98%	(1.150)
	• Total Non Program	12.280	11.525	11.489	-	220	220	-163	-36	-792	256	12.628	90,98%	(1.139)
	• Program	127	120	119	-	-	0	-1	-1	-7	1	130	91,75%	(11)
	Oto	3.107	9.961	10.084	1.309	357	-953	1.116	123	6.977	234	5.285	190,79%	4.799
	CF 2	172.230	194.722	198.464	6.595	6.515	-80	2.501	3.742	26.234	2.773	192.363	103,17%	6.101
	Mitraguna & Others	136.376	155.730	159.401	5.114	6.092	978	1.883	3.671	23.025	2.421	154.735	103,02%	4.666
	Pensiun	35.854	38.991	39.063	1.481	423	-1.058	618	71	3.209	352	37.628	103,81%	1.435
	Total Pembiayaan	295.752	361.753	358.661	31.790	26.136	-5.654	2.259	-3.091	62.909	29.227	352.523	101,74%	6.139

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	1.129	0,00%	0,76%	2,39%	772	1.129	778			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	1.129	0,00%	0,80%	2,51%	772	1.129	778			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	3.437	0,40%	3,78%	10,40%	2.188	3.298	2.348			
	KUR	69	1.080	1.249	3.225	0,21%	3,97%	10,32%	1.976	3.157	2.146			
	Non KUR	70	10	-	212	3,74%	0,00%	11,80%	212	142	202			
3	PWG	-	-	-	1.929	0,00%	0,00%	3,32%	1.929	1.929	1.929			
	Cilem	-	-	-	773	0,00%	0,00%	3,89%	773	773	773			
	Gadai	-	-	-	1.156	0,00%	0,00%	3,02%	1.156	1.156	1.156			
4	CFG	606	1.400	2.021	3.981	0,32%	0,93%	1,81%	1.960	3.374	2.581			
	CF 1	136	665	679	1.101	0,88%	3,14%	5,08%	422	965	436			
	Total Griya	124	274	277	294	1,00%	2,38%	2,54%	18	171	20			
	Oto	12	391	402	807	0,39%	4,04%	8,00%	404	794	415			
	CF 2	470	734	1.342	2.880	0,27%	0,69%	1,45%	1.538	2.409	2.145			
	Mitraguna & Others	382	734	1.199	1.989	0,28%	0,77%	1,25%	790	1.607	1.255			
	Pensiun	88	-	143	890	0,24%	0,37%	2,28%	747	802	890			
	Total Pembiayaan	745	2.840	3.627	10.476	0,25%	1,00%	2,92%	6.849	9.731	7.636	1,13%	61,23%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,64%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,72%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	537	0,58%	1,42%	1,62%	66	335	38			
	KUR	-	153	118	190	0,00%	0,38%	0,61%	71	190	37			
	Non KUR	202	346	353	347	10,74%	21,70%	19,33%	(5)	145	2			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.412	1,17%	0,67%	0,64%	(43)	(786)	(608)			
	CF 1	358	365	365	365	2,31%	1,69%	1,68%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,15%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.047	1,07%	0,56%	0,53%	(43)	(793)	(608)			
	Mitraguna & Others	1.689	1.517	952	909	1,24%	0,61%	0,57%	(43)	(780)	(608)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,35%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.724	1,27%	0,84%	0,76%	(321)	(1.045)	(914)	10,41%	#####	9,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	305.023	311.873	366.827	61.804	
2	Contribution Margin	8.138	8.183	18.701	10.563	-129,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,99	3,07	0,07	0,27
CIF Payroll	2.533	2.652	2.793	141	260

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.199	10.011	(4.227)	2.812	(4.789)	-32,36%	(1.459)	-12,72%	32.177	31,11%	(22.167)
2	Tabungan	240.508	313.726	309.221	310.384	3.063	1.162	(3.343)	-1,07%	69.876	29,05%	264.258	117,45%	46.125
3	Deposito	185.720	182.362	127.877	128.982	1.513	1.105	(53.380)	-29,27%	(56.738)	-30,55%	187.162	68,91%	(58.180)
	Total	437.698	510.888	444.298	449.377	349	5.079	(61.512)	-12,04%	11.679	2,67%	483.598	92,92%	(34.221)
	CASA	251.978	328.526	316.421	320.395	(1.164)	3.974	(8.132)	-2,48%	68.417	27,15%	296.436	108,08%	23.959
	(%) CASA	57,57%	64,30%	71,22%	71,30%									
	FDR	88,88%	84,80%	98,34%	97,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.636	5.639		3	591	11,70%	1.514	36,70%	-	0,00%	5.639
2	Giro ISE	544	449	720	723		3	274	60,98%	178	32,80%		0,00%	723
3	Tabungan ISE	3.581	4.600	4.917	4.917		0	317	6,90%	1.336	37,29%		0,00%	4.917
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.318	4.000	700	-3.300	2.060	-398	18.284	1.098	98.792	105,59%	5.526
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.794	4.000	700	-3.300	2.270	-193	19.911	893	49.016	126,07%	12.778
	• Local Champion	41.883	61.986	61.794	4.000	700	-3.300	2.270	-193	19.911	893	47.733	129,46%	14.061
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.658	750	1.435	685	-56	695	1.005	740	34.174	89,71%	(3.517)
	KUR	28.300	29.002	29.710	750	1.435	685	-40	708	1.410	727	32.594	91,15%	(2.884)
	Non KUR	1.354	961	948	-	-	0	-16	-13	-406	13	1.580	59,98%	(632)
3	PWG	33.844	48.286	49.369	9.583	9.049	-534	1.553	1.083	15.525	7.966	53.646	92,03%	(4.277)
	Cilem	16.485	25.714	26.542	2.236	2.168	-67	613	828	10.058	1.340	32.084	82,73%	(5.541)
	Gadai	17.360	22.572	22.827	7.347	6.880	-467	939	255	5.467	6.626	21.562	105,87%	1.265
4	CFG	239.485	250.290	252.573	6.437	6.069	-368	1.387	2.284	13.089	3.785	267.205	94,52%	(14.631)
	CF 1	40.558	44.440	45.117	1.159	1.248	89	791	677	4.559	571	44.275	101,90%	842
	Total Griya	29.064	28.761	28.862	-	320	320	0	101	-201	219	30.122	95,82%	(1.259)
	• Total Non Program	12.679	13.464	13.324	-	-	0	-111	-140	645	140	13.290	100,26%	35
	• Program	16.385	15.297	15.538	-	320	320	-100	241	-846	79	16.832	92,31%	(1.294)
	Oto	11.494	15.679	16.254	1.159	928	-231	791	576	4.760	353	14.153	114,85%	2.101
	CF 2	198.927	205.850	207.457	5.278	4.821	-457	596	1.607	8.530	3.214	222.929	93,06%	(15.473)
	Mitraguna & Others	182.594	188.301	190.051	4.018	4.755	737	-334	1.750	7.457	3.005	204.325	93,01%	(14.274)
	Pensiun	16.332	17.549	17.406	1.260	66	-1.194	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	436.918	20.770	17.253	-3.517	4.943	3.663	47.902	13.590	453.816	96,28%	(16.898)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	97	370	289	982	0,33%	0,96%	3,20%	693	885	611			
	KUR	-	370	289	982	0,00%	1,00%	3,30%	693	982	611			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	1.878	0,23%	0,06%	3,80%	1.848	1.801	1.878			
	Cilem	78	-	-	652	0,47%	0,00%	2,46%	652	575	652			
	Gadai	-	-	30	1.226	0,00%	0,13%	5,37%	1.195	1.226	1.226			
4	CFG	3.097	3.356	4.038	5.697	1,29%	1,61%	2,26%	1.660	2.600	2.342			
	CF 1	2.023	2.761	3.429	4.667	4,99%	7,72%	10,34%	1.238	2.643	1.906			
	Total Griya	1.062	2.366	2.482	3.047	3,65%	8,63%	10,56%	565	1.985	681			
	Oto	961	395	947	1.620	8,36%	6,04%	9,97%	673	659	1.225			
	CF 2	1.074	595	609	1.031	0,54%	0,30%	0,50%	422	(43)	436			
	Mitraguna & Others	1.074	500	609	881	0,59%	0,32%	0,46%	272	(193)	381			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	8.557	0,84%	1,01%	1,96%	4.201	5.286	4.831	8,37%	-327,59%	6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.672	36,10%	29,42%	29,40%	(135)	(383)	(157)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.672	74,15%	49,70%	49,64%	(135)	(383)	(157)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	554	0,73%	0,90%	1,81%	283	336	283			
	KUR	191	-	-	283	0,68%	0,00%	0,95%	283	91	283			
	Non KUR	26	271	271	271	1,95%	28,19%	28,59%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.762	1,53%	1,92%	1,89%	(41)	1.103	(429)			
	CF 1	2.180	2.673	2.670	2.633	5,37%	6,01%	5,84%	(37)	453	(40)			
	Total Griya	1.878	2.047	2.048	2.015	6,46%	7,12%	6,98%	(33)	137	(32)			
	Oto	302	627	622	618	2,62%	3,97%	3,80%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,07%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	35.987	8,98%	8,28%	8,24%	107	1.057	(304)	13,65%	-65,67%	5,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	417.028	437.801	510.727	93.699	
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67	2,69	0,02	0,31
CIF Payroll	6.255	6.226	6.185	(41)	(70)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.371	4.575	(10.173)	(796)	(1.417)	-23,65%	1.058	30,10%	23.250	19,68%	(18.676)
2	Tabungan	249.031	282.568	279.494	282.556	3.113	3.062	(12)	-0,00%	33.524	13,46%	269.131	104,99%	13.425
3	Deposito	114.464	71.107	73.779	73.780	9.139	1	2.673	3,76%	(40.685)	-35,53%	115.929	63,64%	(42.149)
	Total	367.012	359.666	358.643	360.910	2.079	2.267	1.244	0,35%	(6.102)	-1,66%	408.310	88,39%	(47.400)
	CASA	252.547	288.559	284.865	287.130	(7.060)	2.266	(1.429)	-0,50%	34.583	13,69%	292.381	98,20%	(5.251)
	(%) CASA	68,81%	80,23%	79,43%	79,56%									
	FDR	140,41%	152,41%	154,20%	153,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.547	2.553		7	(663)	-20,61%	(852)	-25,01%	-	0,00%	2.553
2	Giro ISE	179	34	12	12		0	(23)	-66,11%	(168)	-93,53%		0,00%	12
3	Tabungan ISE	3.226	3.182	2.535	2.542		7	(640)	-20,12%	(684)	-21,21%		0,00%	2.542
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.720	200	1.845		1.645	-401	1.274	26.603	74.700	113,41%	10.020
	Linkage	33.720	57.778	57.710	-	-	-	-	-74	-67	23.991	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	27.009	200	1.845	1.645	-327	1.342	2.612	503	33.480	80,67%	(6.471)
	• Local Champion	24.397	25.667	27.009	200	1.845	1.645	-327	1.342	2.612	503	32.196	83,89%	(5.187)
	• Value Chain	-	-	-	-	-	-	0		0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.369	700	1.750	1.050	-757	476	-6.343	1.274	47.216	77,03%	(10.847)
	KUR	42.080	34.773	35.265	700	1.750	1.050	-732	492	-6.815	1.258	46.419	75,97%	(11.154)
	Non KUR	631	1.120	1.104	-	-	0	-25	-17	472	17	797	138,44%	306
3	PWG	35.041	54.796	57.964	10.888	12.615	1.727	1.923	3.168	22.923	9.447	53.675	107,99%	4.289
	Cilem	13.016	25.836	27.205	2.878	2.899	21	1.052	1.369	14.190	1.529	27.246	99,85%	(41)
	Gadai	22.025	28.960	30.759	8.010	9.717	1.707	871	1.799	8.734	7.918	26.429	116,38%	4.330
4	CFG	379.443	374.048	373.982	4.122	4.046	-76	757	-66	-5.460	4.112	406.672	91,96%	(32.690)
	CF 1	241.455	234.905	234.310	1.468	1.477	9	1.425	-595	-7.145	2.072	252.666	92,73%	(18.356)
	Total Griya	235.660	221.091	219.340	-	-	0	0	-1.751	-16.320	1.751	244.973	89,54%	(25.633)
	• Total Non Program	5.587	4.754	4.702	-	-	0	-58	-53	-885	53	8.614	54,58%	(3.912)
	• Program	230.073	216.336	214.638	-	-	0	-1.172	-1.698	-15.435	1.698	236.359	90,81%	(21.721)
	Oto	5.795	13.814	14.970	1.468	1.477	9	1.425	1.156	9.175	321	7.693	194,59%	7.277
	CF 2	137.987	139.143	139.673	2.654	2.569	-85	-668	529	1.685	2.040	154.006	90,69%	(14.333)
	Mitraguna & Others	90.056	90.516	90.903	2.318	1.989	-329	-645	388	848	1.601	104.634	86,88%	(13.730)
	Pensiun	47.932	48.628	48.769	336	580	244	-24	141	838	439	49.373	98,78%	(603)
	Total Pembiayaan	515.311	548.182	553.035	15.910	20.256	4.347	1.521	4.852	37.724	15.404	582.263	94,98%	(29.228)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	318	0,33%	0,00%	0,38%	318	126	318			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	318	0,79%	0,00%	1,18%	318	126	318			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.149	2,11%	1,12%	3,16%	746	246	628			
	KUR	903	418	403	1.103	2,15%	1,16%	3,13%	700	200	685			
	Non KUR	-	103	-	46	0,00%	0,00%	4,18%	46	46	(57)			
3	PWG	99	-	-	480	0,28%	0,00%	0,83%	480	381	480			
	Cilem	99	-	-	450	0,76%	0,00%	1,65%	450	351	450			
	Gadai	-	-	-	30	0,00%	0,00%	0,10%	30	30	30			
4	CFG	32.852	30.578	30.678	40.970	8,66%	8,20%	10,95%	10.291	8.117	10.391			
	CF 1	31.606	27.466	28.543	37.789	13,09%	12,15%	16,13%	9.245	6.183	10.323			
	Total Griya	31.469	27.355	28.435	37.789	13,35%	12,86%	17,23%	9.353	6.319	10.434			
	Oto	136	111	108	-	2,35%	0,78%	0,00%	(108)	(136)	(111)			
	CF 2	1.247	3.113	2.135	3.181	0,90%	1,53%	2,28%	1.046	1.934	68			
	Mitraguna & Others	1.122	2.540	1.807	2.545	1,25%	2,00%	2,80%	738	1.423	5			
	Pensiun	124	572	328	636	0,26%	0,67%	1,30%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	42.917	6,61%	5,67%	7,76%	11.835	8.871	11.818	0,20%	97,40%	-7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,10%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,46%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.119	1,07%	3,00%	3,08%	42	662	45			
	KUR	456	1.074	979	1.021	1,08%	2,82%	2,89%	42	564	(53)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,87%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,32%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,60%	-	(0)	-			
4	CFG	57.168	72.616	74.308	74.454	15,07%	19,87%	19,91%	146	17.286	1.838			
	CF 1	55.413	69.760	70.022	70.062	22,95%	29,81%	29,90%	40	14.649	302			
	Total Griya	55.413	69.760	70.022	70.062	23,51%	31,67%	31,94%	40	14.649	302			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,14%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,37%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	76.696	11,82%	13,96%	13,87%	192	15.800	1.887	0,02%	99,82%	-13,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.234	530.211	560.444	318.210	
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,71	2,90	2,93	0,03	0,23
CIF Payroll	1.918	1.759	1.773	14	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	134	211	(56)	77	152	257,75%	(1.594)	-88,30%	12.155	1,74%	(11.944)
2	Tabungan	71.593	76.850	83.565	84.114	1.714	549	7.263	9,45%	12.520	17,49%	87.712	95,90%	(3.599)
3	Deposito	17.657	22.158	22.208	22.208	(380)	0	50	0,23%	4.552	25,78%	19.029	116,71%	3.179
	Total	91.055	99.068	105.907	106.533	1.278	626	7.465	7,54%	15.478	17,00%	118.897	89,60%	(12.364)
	CASA	73.398	76.909	83.699	84.325	1.658	626	7.415	9,64%	10.927	14,89%	99.868	84,44%	(15.543)
	(%) CASA	80,61%	77,63%	79,03%	79,15%									
	FDR	229,29%	239,29%	224,45%	223,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.669	1.652		(18)	485	41,60%	255	18,29%	-	0,00%	1.652
2	Giro ISE	302	41	125	125		0	84	206,74%	(177)	-58,69%		0,00%	125
3	Tabungan ISE	1.094	1.126	1.544	1.527		(18)	401	35,63%	433	39,53%		0,00%	1.527
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	19.058	19.731	20.161	650	700	50	117	430	1.102	270	22.107	91,19%	(1.947)
	KUR	17.594	18.200	18.644	650	700	50	144	443	1.050	257	20.461	91,12%	(1.817)
	Non KUR	1.464	1.530	1.517	-	-	0	-27	-14	52	14	1.646	92,12%	(130)
3	PWG	15.250	29.854	29.195	6.033	4.166	-1.866	2.752	-659	13.945	4.825	30.315	96,31%	(1.120)
	Cilem	9.140	17.519	18.291	2.920	1.814	-1.106	1.866	772	9.151	1.042	21.218	86,21%	(2.927)
	Gadai	6.110	12.335	10.904	3.112	2.352	-760	886	-1.431	4.794	3.783	9.098	119,86%	1.807
4	CFG	174.474	187.470	188.358	3.623	3.648	25	154	888	13.884	2.760	189.674	99,31%	(1.316)
	CF 1	2.726	4.273	4.197	200	-	-200	-31	-76	1.472	76	3.975	105,59%	222
	Total Griya	1.978	1.974	1.941	200	-	-200	0	-33	-37	33	2.215	87,61%	(274)
	• Total Non Program	1.978	1.974	1.941	200	-	-200	163	-33	-37	33	2.215	87,61%	(274)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.256	-	-	0	-31	-43	1.509	43	1.760	128,22%	497
	CF 2	171.748	183.197	184.160	3.423	3.648	225	185	964	12.412	2.684	185.699	99,17%	(1.538)
	Mitraguna & Others	111.863	118.892	119.412	2.402	2.454	52	276	519	7.548	1.935	124.277	96,09%	(4.865)
	Pensiun	59.885	64.304	64.749	1.021	1.194	173	-91	444	4.864	750	61.422	105,42%	3.327
	Total Pembiayaan	208.782	237.055	237.714	10.306	8.514	-1.791	3.023	659	28.932	7.855	242.096	98,19%	(4.383)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	344	36	3.010	-	1,81%	15,26%	0,00%	(3.010)	(344)	(36)			
	KUR	344	36	2.773	-	1,96%	15,23%	0,00%	(2.773)	(344)	(36)			
	Non KUR	-	-	238	-	0,00%	15,53%	0,00%	(238)	-	-			
3	PWG	-	-	14	146	0,00%	0,05%	0,50%	132	146	146			
	Cilem	-	-	-	72	0,00%	0,00%	0,39%	72	72	72			
	Gadai	-	-	14	73	0,00%	0,11%	0,67%	59	73	73			
4	CFG	621	471	2.688	2.681	0,36%	1,43%	1,42%	(7)	2.060	2.210			
	CF 1	122	-	-	165	4,46%	0,00%	3,94%	165	44	165			
	Total Griya	-	-	-	165	0,00%	0,00%	8,51%	165	165	165			
	Oto	122	-	-	-	16,27%	0,00%	0,00%	-	(122)	-			
	CF 2	499	471	2.688	2.516	0,29%	1,47%	1,37%	(172)	2.017	2.045			
	Mitraguna & Others	499	471	2.587	2.169	0,45%	2,18%	1,82%	(417)	1.671	1.699			
	Pensiun	-	-	101	346	0,00%	0,16%	0,53%	245	346	346			
	Total Pembiayaan	965	507	5.712	2.826	0,46%	2,41%	1,19%	(2.886)	1.862	2.320	0,61%	48,62%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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	110	299	334	321	0,58%	1,69%	1,59%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,72%	(13)	255	22			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,02%	-	1.875	(342)			
	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	40	2.257	1.915	1.915	0,02%	1,05%	1,04%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,40%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.236	0,07%	0,95%	0,94%	(13)	2.086	(321)	1,17%	-24,53%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	216.113	222.249	248.725	32.612	
2	Contribution Margin	8.337	10.360	8.525	188	-2,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,38	3,43	0,05	0,26
CIF Payroll	1.150	1.475	1.490	15	340

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,66%	51	116,60%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	147.463	147.910	4.307	446	2.102	1,44%	21.804	17,29%	141.567	104,48%	6.342
3	Deposito	46.391	51.246	51.112	51.112	(8.517)	0	(134)	-0,26%	4.721	10,18%	47.572	107,44%	3.540
	Total	172.540	197.134	198.671	199.117	(4.343)	446	1.984	1,01%	26.577	15,40%	199.033	100,04%	84
	CASA	126.150	145.888	147.559	148.005	4.174	446	2.118	1,45%	21.856	17,33%	151.462	97,72%	(3.456)
	(%) CASA	73,11%	74,00%	74,27%	74,33%									
	FDR	92,15%	84,68%	84,84%	84,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	701	705		3	(86)	-10,90%	103	17,13%	-	0,00%	705
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	698	702		3	(87)	-11,01%	108	18,26%		0,00%	702
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.797	1.035	900	-135	545	372	4.270	528	20.174	103,09%	623
	KUR	15.208	19.215	19.471	1.035	750	-285	586	256	4.263	494	18.673	104,27%	798
	Non KUR	1.319	1.210	1.327	-	150	150	-41	116	7	34	1.501	88,36%	(175)
3	PWG	4.082	8.586	8.610	380	466	85	-223	24	4.528	441	8.709	98,86%	(99)
	Cilem	4.082	8.586	8.610	380	466	85	-223	24	4.528	441	8.709	98,86%	(99)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	139.132	3.177	2.812	-365	73	1.211	799	1.601	151.416	91,89%	(12.285)
	CF 1	3.556	3.661	4.155	278	574	296	-166	494	599	80	5.044	82,37%	(889)
	Total Griya	1.390	1.305	1.287	278	-	-278	0	-19	-104	19	1.622	79,33%	(335)
	• Total Non Program	1.390	1.013	996	-	-	0	-17	-17	-395	17	1.622	61,38%	(626)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.868	-	574	574	-166	512	703	62	3.422	83,81%	(554)
	CF 2	134.777	134.260	134.977	2.899	2.238	-661	239	718	200	1.520	146.373	92,21%	(11.395)
	Mitraguna & Others	92.204	95.035	96.102	2.687	2.238	-449	970	1.067	3.898	1.171	102.550	93,71%	(6.448)
	Pensiun	42.574	39.224	38.875	212	-	-212	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	168.546	4.592	4.177	-415	393	1.607	9.550	2.570	180.352	93,45%	(11.806)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	1.218	1,04%	0,63%	5,86%	1.089	1.046	1.082			
	KUR	85	-	-	1.068	0,56%	0,00%	5,48%	1.068	983	1.068			
	Non KUR	87	136	129	151	6,58%	10,63%	11,35%	22	64	15			
3	PWG	-	1	-	354	0,00%	0,00%	4,11%	354	354	353			
	Cilem	-	1	-	354	0,00%	0,00%	4,11%	354	354	353			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	3.131	0,82%	0,87%	2,25%	1.927	2.002	1.631			
	CF 1	123	-	147	456	3,46%	4,02%	10,99%	309	333	456			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	456	5,68%	6,24%	15,91%	309	333	456			
	CF 2	1.005	1.500	1.056	2.674	0,75%	0,79%	1,98%	1.618	1.669	1.174			
	Mitraguna & Others	743	1.195	1.056	2.667	0,81%	1,11%	2,77%	1.610	1.923	1.472			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	4.709	0,82%	0,80%	2,79%	3.371	3.409	3.065	0,23%	91,63%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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	37	54	53	52	0,22%	0,26%	0,25%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,26%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,18%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	5,61%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	163.906	172.540	201.477	37.571	
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	477	406	20	(71)	(74)	-15,50%	(2.999)	-88,08%	12.585	3,23%	(12.179)
2	Tabungan	80.230	94.233	94.104	94.602	4.587	497	369	0,39%	14.371	17,91%	94.513	100,09%	89
3	Deposito	12.294	14.848	14.680	14.680	(2.510)	0	(168)	-1,13%	2.386	19,41%	13.135	111,77%	1.546
	Total	95.930	109.561	109.262	109.688	2.097	426	127	0,12%	13.758	14,34%	120.233	91,23%	(10.545)
	CASA	83.636	94.713	94.581	95.008	4.608	426	295	0,31%	11.372	13,60%	107.098	88,71%	(12.090)
	(%) CASA	87,18%	86,45%	86,56%	86,62%									
	FDR	162,31%	168,82%	172,99%	172,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.722	2.722		0	(59)	-2,12%	1.181	76,61%	-	0,00%	2.722
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.704	1.704		0	(59)	-3,34%	162	10,53%	-	0,00%	1.704
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.986	2.435	3.145	710	236	1.387	4.173	1.758	59.614	97,27%	(1.627)
	KUR	50.217	53.821	55.273	2.435	3.145	710	366	1.452	5.056	1.693	55.758	99,13%	(485)
	Non KUR	3.596	2.779	2.714	-	-	0	-130	-65	-883	65	3.856	70,37%	(1.143)
3	PWG	27.769	44.158	46.669	10.096	9.911	-185	1.908	2.511	18.900	7.399	41.295	113,01%	5.374
	Cilem	10.764	20.583	22.457	2.020	2.666	646	1.090	1.874	11.693	791	20.846	107,73%	1.612
	Gadai	17.005	23.575	24.212	8.076	7.245	-831	819	637	7.207	6.608	20.449	118,40%	3.763
4	CFG	73.851	84.100	84.274	3.370	1.776	-1.594	892	174	10.423	1.602	86.681	97,22%	(2.407)
	CF 1	1.222	2.030	1.999	-	-	0	-92	-30	778	30	2.492	80,24%	(492)
	Total Griya	938	749	744	-	-	0	0	-5	-194	5	1.099	67,72%	(355)
	• Total Non Program	938	749	744	-	-	0	-5	-5	-194	5	1.099	67,72%	(355)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.255	-	-	0	-92	-25	971	25	1.393	90,12%	(138)
	CF 2	72.630	82.070	82.275	3.370	1.776	-1.594	984	204	9.645	1.572	84.189	97,73%	(1.915)
	Mitraguna & Others	46.537	52.181	52.945	1.327	1.776	449	-235	763	6.408	1.013	56.880	93,08%	(3.935)
	Pensiun	26.093	29.889	29.330	2.043	-	-2.043	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	189.017	15.901	14.832	-1.069	3.022	4.058	33.316	10.774	187.856	100,62%	1.160

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	260	704	936	3.409	0,48%	1,65%	5,88%	2.473	3.148	2.704			
	KUR	228	545	766	2.967	0,45%	1,42%	5,37%	2.201	2.740	2.422			
	Non KUR	33	159	170	441	0,91%	6,13%	16,27%	271	409	282			
3	PWG	-	-	-	283	0,00%	0,00%	0,61%	283	283	283			
	Cilem	-	-	-	283	0,00%	0,00%	1,26%	283	283	283			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	61	252	149	369	0,08%	0,18%	0,44%	221	308	117			
	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	61	252	149	369	0,08%	0,18%	0,45%	221	308	117			
	Mitraguna & Others	61	208	104	324	0,13%	0,20%	0,61%	221	263	117			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	4.062	0,21%	0,59%	2,15%	2.976	3.740	3.105	8,76%	-307,78%	6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	546	622	822	0,89%	1,10%	1,42%	201	345	276			
	KUR	257	388	314	516	0,51%	0,58%	0,93%	202	259	129			
	Non KUR	220	159	308	306	6,13%	11,08%	11,28%	(2)	86	147			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	525	0,86%	0,73%	0,62%	(86)	(112)	(423)			
	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	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	0,99%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.348	0,72%	0,67%	0,71%	114	233	(146)	4,44%	-522,26%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	155.137	159.806	185.656	30.519	
2	Contribution Margin	7.273	9.504	8.539	1.266	-17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,45	2,79	2,84	0,04	0,39
CIF Payroll	1.516	1.551	1.514	(37)	(2)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.061	15.201	5.703	13.140	4.374	40,40%	520	3,54%	28.261	53,79%	(13.060)
2	Tabungan	126.637	123.445	123.159	122.821	634	(338)	(624)	-0,51%	(3.817)	-3,01%	141.573	86,75%	(18.752)
3	Deposito	60.864	54.876	55.802	55.842	(1.285)	40	966	1,76%	(5.022)	-8,25%	62.398	89,49%	(6.556)
	Total	202.183	189.147	181.022	193.864	5.053	12.842	4.716	2,49%	(8.319)	-4,11%	232.232	83,48%	(38.368)
	CASA	141.318	134.271	125.220	138.021	6.337	12.802	3.750	2,79%	(3.297)	-2,33%	169.834	81,27%	(31.812)
	(%) CASA	69,90%	70,99%	69,17%	71,20%									
	FDR	127,02%	126,34%	131,44%	122,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.683	3.681		(2)	183	5,22%	263	7,70%	-	0,00%	3.681
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.483	3.481		(2)	183	5,54%	263	8,18%	-	0,00%	3.481
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	92	-	-	0	-22	-17	-149	17	241	38,12%	(149)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	56	-	-	0	-21	-16	-139	16	195	28,83%	(139)
	• Local Champion	195	73	56	-	-	0	-21	-16	-139	16	195	28,83%	(139)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.672	-	-	0	-818	-692	-6.817	692	31.121	66,43%	(10.449)
	KUR	24.649	19.536	18.897	-	-	0	-735	-639	-5.752	639	28.072	67,32%	(9.175)
	Non KUR	2.840	1.828	1.775	-	-	0	-82	-53	-1.065	53	3.049	58,22%	(1.274)
3	PWG	10.361	9.671	9.699	513	475	-38	-137	28	-662	447	19.402	49,99%	(9.703)
	Cilem	10.361	9.671	9.699	513	475	-38	-137	28	-662	447	19.402	49,99%	(9.703)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.464	3.406	3.211	-195	-3.776	-350	-11.259	3.561	235.220	88,20%	(27.756)
	CF 1	7.216	7.651	7.640	310	158	-152	-89	-11	424	169	9.051	84,41%	(1.411)
	Total Griya	3.957	4.371	4.465	310	143	-168	0	94	508	48	4.296	103,93%	169
	• Total Non Program	3.667	3.593	3.547	310	-	-310	268	-46	-119	46	3.998	88,74%	(450)
	• Program	291	778	918	-	143	143	-4	140	627	3	299	307,12%	619
	Oto	3.258	3.280	3.175	-	15	15	-89	-106	-83	121	4.755	66,77%	(1.580)
	CF 2	211.508	200.163	199.824	3.096	3.053	-43	-3.687	-339	-11.684	3.392	226.169	88,35%	(26.345)
	Mitraguna & Others	176.747	169.319	168.766	3.096	2.535	-561	-3.116	-552	-7.981	3.087	189.944	88,85%	(21.177)
	Pensiun	34.761	30.844	31.058	-	518	518	-571	213	-3.703	305	36.225	85,74%	(5.167)
	Total Pembiayaan	256.814	238.959	237.927	3.919	3.686	-233	-4.753	-1.032	-18.887	4.718	285.983	83,20%	(48.056)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	7	0,00%	19,92%	7,32%	(15)	7	(35)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	7	0,00%	29,93%	11,95%	(15)	7	(35)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	659	0,56%	4,58%	3,19%	(320)	505	(48)			
	KUR	154	428	699	483	0,62%	3,58%	2,56%	(216)	329	55			
	Non KUR	-	279	280	176	0,00%	15,31%	9,91%	(104)	176	(103)			
3	PWG	25	-	-	642	0,24%	0,00%	6,62%	642	618	642			
	Cilem	25	-	-	642	0,24%	0,00%	6,62%	642	618	642			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	13.584	6,82%	4,70%	6,55%	3.810	(1.324)	3.530			
	CF 1	-	33	176	309	0,00%	2,30%	4,04%	133	309	276			
	Total Griya	-	-	-	166	0,00%	0,00%	3,71%	166	166	166			
	Oto	-	33	176	143	0,00%	5,36%	4,50%	(33)	143	110			
	CF 2	14.908	10.021	9.598	13.275	7,05%	4,80%	6,64%	3.677	(1.632)	3.254			
	Mitraguna & Others	14.471	9.714	9.403	13.080	8,19%	5,55%	7,75%	3.678	(1.391)	3.366			
	Pensiun	436	307	195	195	1,25%	0,63%	0,63%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	14.892	5,87%	4,51%	6,26%	4.118	(194)	4.089	0,48%	92,30%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	361	1.088	1.146	1.501	1,31%	5,36%	7,26%	355	1.140	413			
	KUR	269	910	967	1.208	1,09%	4,95%	6,39%	240	939	298			
	Non KUR	93	178	178	293	3,26%	9,75%	16,51%	115	200	115			
3	PWG	-	-	-	15	0,00%	0,00%	0,15%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,15%	15	15	15			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.156	3,60%	8,68%	8,75%	113	10.280	(3.789)			
	CF 1	-	216	216	216	0,00%	2,83%	2,83%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,82%	-	216	-			
	CF 2	7.876	21.729	17.826	17.940	3,72%	8,91%	8,98%	113	10.064	(3.789)			
	Mitraguna & Others	7.422	21.292	17.305	17.419	4,20%	10,22%	10,32%	113	9.997	(3.873)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,68%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.672	3,21%	8,03%	8,27%	484	11.435	(3.361)	1,09%	86,85%	-7,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	262.410	263.262	250.938	(11.472)	
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,58	2,77	2,81	0,03	0,23
CIF Payroll	3.299	2.582	2.636	54	(663)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.061	5.255	(542)	194	(554)	-9,54%	(2.259)	-30,06%	22.127	23,75%	(16.872)
2	Tabungan	148.174	173.709	169.555	171.394	(1.253)	1.840	(2.315)	-1,33%	23.220	15,67%	164.061	104,47%	7.333
3	Deposito	29.593	37.696	26.795	26.095	383	(700)	(11.602)	-30,78%	(3.499)	-11,82%	30.915	84,41%	(4.821)
	Total	185.281	217.214	201.410	202.744	(1.412)	1.333	(14.471)	-6,66%	17.463	9,43%	217.103	93,39%	(14.360)
	CASA	155.687	179.518	174.615	176.649	(1.795)	2.033	(2.869)	-1,60%	20.962	13,46%	186.188	94,88%	(9.539)
	(%) CASA	84,03%	82,65%	86,70%	87,13%									
	FDR	129,17%	131,26%	145,46%	144,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.460	5.115	(345)	(13)	-0,25%	(3.245)	-38,82%	-	0,00%	5.115	
2	Giro ISE	1.674	480	469	469	0	(11)	-2,30%	(1.206)	-71,99%		0,00%	469	
3	Tabungan ISE	6.686	4.648	4.991	4.646	(345)	(2)	-0,04%	(2.040)	-30,51%		0,00%	4.646	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%		0,00%	209	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	46.391	47.978	47.977	2.665	1.480	-1.185	429	-2	1.586	1.482	51.533	93,10%	(3.557)
	KUR	42.708	44.232	44.215	2.280	1.400	-880	484	-17	1.507	1.417	47.624	92,84%	(3.409)
	Non KUR	3.682	3.746	3.761	385	80	-305	-55	16	79	64	3.910	96,21%	(148)
3	PWG	25.907	49.126	53.457	12.854	12.175	-679	2.667	4.332	27.550	7.843	44.094	121,24%	9.364
	Cilem	11.633	29.592	32.910	5.539	5.883	344	2.140	3.318	21.278	2.565	24.677	133,36%	8.233
	Gadai	14.275	19.533	20.547	7.315	6.292	-1.023	527	1.014	6.272	5.278	19.416	105,82%	1.131
4	CFG	167.028	188.016	191.530	3.020	5.540	2.520	1.443	3.514	24.502	2.026	184.607	103,75%	6.923
	CF 1	10.804	15.629	16.841	889	1.481	592	820	1.211	6.037	270	12.990	129,64%	3.851
	Total Griya	4.197	5.377	5.327	-	-	0	0	-50	1.130	50	4.504	118,27%	823
	• Total Non Program	4.197	5.224	5.175	-	-	0	-54	-49	977	49	4.504	114,89%	671
	• Program	-	153	152	-	-	0	-1	-1	152	1	0	0,00%	152
	Oto	6.607	10.252	11.513	889	1.481	592	820	1.261	4.907	220	8.486	135,68%	3.028
	CF 2	156.224	172.386	174.689	2.131	4.059	1.928	623	2.303	18.465	1.756	171.617	101,79%	3.072
	Mitraguna & Others	100.077	114.669	116.720	1.363	3.388	2.025	341	2.052	16.644	1.336	113.744	102,62%	2.976
	Pensiun	56.148	57.718	57.969	768	671	-97	282	252	1.821	419	57.873	100,17%	96
	Total Pembiayaan	239.326	285.120	292.964	18.539	19.194	656	4.540	7.844	53.638	11.350	280.234	104,54%	12.730

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	198	322	234	4.146	0,43%	0,49%	8,64%	3.912	3.948	3.824			
	KUR	198	249	162	3.231	0,46%	0,37%	7,31%	3.069	3.033	2.982			
	Non KUR	-	74	72	915	0,00%	1,92%	24,34%	843	915	842			
3	PWG	-	-	-	4.608	0,00%	0,00%	8,62%	4.608	4.608	4.608			
	Cilem	-	-	-	3.612	0,00%	0,00%	10,97%	3.612	3.612	3.612			
	Gadai	-	-	-	996	0,00%	0,00%	4,85%	996	996	996			
4	CFG	1.021	788	1.127	3.917	0,61%	0,60%	2,05%	2.790	2.896	3.129			
	CF 1	202	371	242	1.463	1,87%	1,55%	8,69%	1.221	1.261	1.092			
	Total Griya	-	212	211	893	0,00%	3,92%	16,76%	682	893	681			
	Oto	202	160	31	570	3,06%	0,30%	4,95%	539	368	410			
	CF 2	819	417	885	2.454	0,52%	0,51%	1,40%	1.569	1.635	2.037			
	Mitraguna & Others	819	161	356	1.794	0,82%	0,31%	1,54%	1.438	975	1.632			
	Pensiun	-	256	530	660	0,00%	0,92%	1,14%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	12.671	0,51%	0,48%	4,33%	11.310	11.452	11.561	1,08%	75,01%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	461	409	479	430	0,99%	1,00%	0,90%	(49)	(31)	21			
	KUR	366	358	429	383	0,86%	0,97%	0,87%	(46)	17	25			
	Non KUR	95	51	50	46	2,57%	1,33%	1,24%	(3)	(48)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,77%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,74%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,55%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,67%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,94%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.898	1,30%	0,68%	0,65%	(49)	(1.211)	66	1,79%	-176,80%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	238.864	242.722	285.171	46.307	
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,62	2,76	2,78	0,02	0,17
CIF Payroll	1.924	2.066	2.072	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	1.016	752	(98)	(264)	(119)	-13,63%	(611)	-44,84%	9.620	7,81%	(8.868)
2	Tabungan	77.945	101.306	104.687	104.459	3.787	(228)	3.152	3,11%	26.514	34,02%	90.999	114,79%	13.459
3	Deposito	9.935	10.260	18.474	18.449	433	(25)	8.189	79,82%	8.514	85,69%	10.702	172,39%	7.747
	Total	89.243	112.436	124.177	123.659	4.121	(517)	11.223	9,98%	34.417	38,57%	111.321	111,08%	12.338
	CASA	79.307	102.177	105.703	105.210	3.688	(492)	3.034	2,97%	25.903	32,66%	100.619	104,56%	4.591
	(%) CASA	88,87%	90,88%	85,12%	85,08%									
	FDR	131,75%	135,15%	122,63%	123,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.348	2.375		27	(79)	-3,21%	(421)	-15,05%	-	0,00%	2.375
2	Giro ISE	1.018	584	556	556		0	(28)	-4,74%	(462)	-45,40%		0,00%	556
3	Tabungan ISE	1.778	1.870	1.793	1.819		27	(51)	-2,73%	41	2,33%		0,00%	1.819
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	23.931	1.350	500	-850	557	-104	4.525	604	22.874	104,62%	1.057
	KUR	19.311	23.042	22.858	1.350	400	-950	578	-184	3.547	584	22.603	101,13%	254
	Non KUR	95	993	1.073	-	100	100	-20	80	978	20	271	396,41%	802
3	PWG	2.291	6.450	6.973	387	789	401	-144	523	4.682	265	6.471	107,76%	502
	Cilem	2.291	6.450	6.973	387	789	401	-144	523	4.682	265	6.471	107,76%	502
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	121.376	5.579	3.126	-2.453	4.317	-98	25.591	3.224	106.301	114,18%	15.075
	CF 1	18.535	22.457	20.467	594	-	-594	625	-1.991	1.931	1.991	20.252	101,06%	214
	Total Griya	17.245	15.716	13.868	-	-	0	0	-1.849	-3.377	1.849	18.033	76,90%	(4.165)
	• Total Non Program	1.070	691	680	-	-	0	-10	-10	-390	10	1.416	48,04%	(736)
	• Program	16.174	15.025	13.187	-	-	0	-468	-1.838	-2.987	1.838	16.616	79,36%	(3.429)
	Oto	1.291	6.741	6.599	594	-	-594	625	-142	5.308	142	2.220	297,28%	4.379
	CF 2	77.250	99.017	100.910	4.985	3.126	-1.859	3.692	1.893	23.659	1.233	86.049	117,27%	14.861
	Mitraguna & Others	58.013	80.885	82.879	4.985	2.924	-2.061	3.843	1.994	24.866	930	65.912	125,74%	16.967
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	152.280	7.316	4.415	-2.902	4.730	322	34.700	4.093	135.743	112,18%	16.537

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	167	622	534	378	0,86%	2,22%	1,58%	(157)	211	(244)			
	KUR	167	622	534	378	0,87%	2,32%	1,65%	(157)	211	(244)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	47	0,00%	0,00%	0,67%	47	47	47			
	Cilem	-	-	-	47	0,00%	0,00%	0,67%	47	47	47			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	2.571	2,69%	1,97%	2,12%	172	(1)	434			
	CF 1	1.875	1.540	1.780	1.912	10,12%	7,93%	9,34%	132	37	373			
	Total Griya	1.875	1.449	1.567	1.704	10,87%	9,97%	12,28%	137	(172)	255			
	Oto	-	91	213	209	0,00%	3,16%	3,16%	(4)	209	118			
	CF 2	697	598	619	659	0,90%	0,63%	0,65%	40	(38)	61			
	Mitraguna & Others	583	598	619	659	1,01%	0,77%	0,80%	40	76	61			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	2.996	2,33%	1,93%	1,97%	62	257	237	0,81%	58,72%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	-	664	651	817	0,00%	2,71%	3,42%	166	817	153			
	KUR	-	664	651	817	0,00%	2,83%	3,58%	166	817	153			
	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	4.935	5.422	5.300	3.763	5,15%	4,36%	3,10%	(1.537)	(1.171)	(1.659)			
	CF 1	4.826	5.269	4.994	3.457	26,04%	22,24%	16,89%	(1.537)	(1.369)	(1.812)			
	Total Griya	4.826	5.269	4.994	3.457	27,99%	31,78%	24,93%	(1.537)	(1.369)	(1.812)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	306	0,14%	0,31%	0,30%	(1)	197	153			
	Mitraguna & Others	108	153	306	306	0,19%	0,38%	0,37%	(1)	197	153			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	4.581	4,20%	3,92%	3,01%	(1.371)	(354)	(1.506)	1,85%	38,37%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.364	119.588	151.084	34.720	
2	Contribution Margin	3.361	4.675	3.878	517	-15,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,15	3,20	0,05	0,23
CIF Payroll	767	815	814	(1)	47

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	109	109	(16)	0	20	22,38%	(53)	-32,66%	8.912	1,22%	(8.803)
2	Tabungan	112.107	105.488	108.476	109.136	2.418	659	3.647	3,46%	(2.972)	-2,65%	127.186	85,81%	(18.050)
3	Deposito	7.734	11.503	7.036	7.037	(753)	0	(4.467)	-38,83%	(697)	-9,02%	8.925	78,84%	(1.889)
	Total	120.003	117.080	115.622	116.281	1.648	659	(800)	-0,68%	(3.722)	-3,10%	145.022	80,18%	(28.742)
	CASA	112.269	105.577	108.585	109.244	2.402	659	3.667	3,47%	(3.024)	-2,69%	136.097	80,27%	(26.853)
	(%) CASA	93,56%	90,17%	93,91%	93,95%									
	FDR	119,28%	128,26%	131,56%	130,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.797	1.797		0	49	2,83%	249	16,09%	-	0,00%	1.797
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.790	1.790		0	49	2,84%	248	16,10%		0,00%	1.790
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.813	510	701	191	-145	275	-2.698	426	21.533	73,44%	(5.720)
	KUR	17.071	14.073	14.382	450	701	251	-164	309	-2.689	392	19.918	72,21%	(5.536)
	Non KUR	1.440	1.465	1.431	60	-	-	-60	19	-34	-9	1.615	88,60%	(184)
3	PWG	10.369	18.035	18.123	2.176	3.032	856	1.020	88	7.754	2.943	21.336	84,94%	(3.214)
	Cilem	7.309	11.518	11.635	621	793	172	75	117	4.326	676	15.842	73,44%	(4.207)
	Gadai	3.060	6.516	6.488	1.555	2.239	684	945	-29	3.428	2.268	5.494	118,08%	994
4	CFG	114.187	116.546	118.132	2.460	5.371	2.911	-66	1.586	3.945	3.785	125.520	94,11%	(7.388)
	CF 1	709	1.829	1.928	-	142	142	-43	99	1.219	43	1.960	98,35%	(32)
	Total Griya	277	244	242	-	-	0	0	-1	-35	1	438	55,32%	(196)
	• Total Non Program	277	244	242	-	-	0	-1	-1	-35	1	438	55,32%	(196)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.686	-	142	142	-43	100	1.254	41	1.522	110,73%	163
	CF 2	113.478	114.717	116.204	2.460	5.229	2.769	-23	1.487	2.726	3.742	123.560	94,05%	(7.356)
	Mitraguna & Others	95.023	97.391	99.049	2.160	5.229	3.069	-48	1.658	4.026	3.571	104.219	95,04%	(5.170)
	Pensiun	18.455	17.326	17.155	300	-	-	-300	25	-172	-1.301	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	152.116	5.146	9.103	3.957	807	1.947	8.981	7.156	168.458	90,30%	(16.342)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	321	728	965	1.481	1,73%	6,21%	9,36%	515	1.160	753			
	KUR	302	728	923	1.367	1,77%	6,56%	9,51%	444	1.066	639			
	Non KUR	19	-	43	113	1,33%	2,90%	7,93%	71	94	113			
3	PWG	-	-	-	53	0,00%	0,00%	0,29%	53	53	53			
	Cilem	-	-	-	53	0,00%	0,00%	0,45%	53	53	53			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	617	842	1.148	1.369	0,54%	0,98%	1,16%	221	752	527			
	CF 1	-	-	-	136	0,00%	0,00%	7,05%	136	136	136			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	136	0,00%	0,00%	8,06%	136	136	136			
	CF 2	617	842	1.148	1.233	0,54%	1,00%	1,06%	85	616	391			
	Mitraguna & Others	617	842	1.148	1.233	0,65%	1,18%	1,24%	85	616	391			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	2.902	0,65%	1,41%	1,91%	789	1.965	1.332	5,13%	-168,84%	3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	415	1.065	1.037	1.208	2,24%	6,68%	7,64%	170	793	143			
	KUR	236	968	942	1.113	1,38%	6,70%	7,74%	170	877	144			
	Non KUR	179	96	95	95	12,41%	6,48%	6,63%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,00%	(3)	(944)	(813)			
	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	2.125	1.994	1.184	1.181	1,87%	1,03%	1,02%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,17%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.389	1,77%	1,48%	1,57%	168	(151)	(670)	7,80%	-396,67%	6,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	142.452	147.619	152.669	10.217	
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.219	1.453	(22)	235	596	69,61%	(1.552)	-51,64%	13.658	10,64%	(12.204)
2	Tabungan	56.317	64.168	69.666	70.298	392	632	6.130	9,55%	13.981	24,83%	71.329	98,55%	(1.031)
3	Deposito	45.220	60.141	55.733	55.640	(2.889)	(93)	(4.501)	-7,48%	10.420	23,04%	46.637	119,30%	9.003
	Total	104.542	125.166	126.617	127.391	(2.519)	774	2.226	1,78%	22.849	21,86%	131.623	96,78%	(4.232)
	CASA	59.322	65.025	70.885	71.752	370	867	6.727	10,34%	12.430	20,95%	84.987	84,43%	(13.235)
	(%) CASA	56,74%	51,95%	55,98%	56,32%									
	FDR	207,64%	192,09%	192,25%	191,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.298	2.310		12	187	8,81%	(500)	-17,80%	-	0,00%	2.310
2	Giro ISE	19	387	605	605		0	218	56,39%	586	3061,47%		0,00%	605
3	Tabungan ISE	2.791	1.736	1.693	1.705		12	(31)	-1,79%	(1.086)	-38,91%		0,00%	1.705
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.811	570	425	-145	-485	-519	-4.765	944	38.794	76,84%	(8.984)
	KUR	29.907	26.736	26.283	570	425	-145	-378	-453	-3.624	878	33.893	77,55%	(7.610)
	Non KUR	4.668	3.593	3.527	-	-	0	-107	-66	-1.141	66	4.901	71,97%	(1.374)
3	PWG	5.791	10.002	10.073	385	758	373	-202	71	4.282	687	14.991	67,19%	(4.918)
	Cilem	5.791	10.002	10.073	385	758	373	-202	71	4.282	687	14.991	67,19%	(4.918)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.683	4.947	7.135	2.188	3.928	3.512	27.674	3.624	186.413	104,97%	9.270
	CF 1	111.105	105.092	105.085	569	807	238	651	-7	-6.020	814	116.457	90,24%	(11.372)
	Total Griya	105.380	96.415	95.867	-	-	0	0	-547	-9.513	547	109.231	87,77%	(13.364)
	• Total Non Program	15.372	12.439	12.343	-	-	0	-116	-96	-3.029	96	16.763	73,63%	(4.420)
	• Program	90.009	83.975	83.524	-	-	0	-499	-451	-6.485	451	92.468	90,33%	(8.944)
	Oto	5.724	8.677	9.218	569	807	238	651	541	3.493	267	7.226	127,56%	1.992
	CF 2	56.904	87.079	90.598	4.378	6.328	1.950	3.277	3.519	33.694	2.809	69.956	129,51%	20.642
	Mitraguna & Others	52.060	75.127	78.707	2.930	6.328	3.398	2.692	3.581	26.648	2.747	63.627	123,70%	15.080
	Pensiun	4.844	11.953	11.891	1.448	-	-1.448	586	-62	7.047	62	6.329	187,87%	5.562
	Total Pembiayaan	217.069	240.436	243.428	5.903	8.319	2.416	3.170	2.992	26.359	5.327	248.892	97,80%	(5.464)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	471	1.195	1.176	2.824	1,36%	3,88%	9,47%	1.648	2.352	1.629			
	KUR	56	592	740	1.727	0,19%	2,77%	6,57%	987	1.670	1.135			
	Non KUR	415	603	436	1.097	8,89%	12,14%	31,10%	661	682	494			
3	PWG	-	-	-	512	0,00%	0,00%	5,09%	512	512	512			
	Cilem	-	-	-	512	0,00%	0,00%	5,09%	512	512	512			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	15.820	4,36%	5,75%	8,08%	4.764	8.491	6.118			
	CF 1	7.221	8.741	10.093	13.088	6,50%	9,60%	12,45%	2.995	5.867	4.347			
	Total Griya	7.194	8.389	9.787	12.613	6,83%	10,15%	13,16%	2.826	5.418	4.223			
	Oto	26	352	306	476	0,46%	3,53%	5,16%	169	449	123			
	CF 2	108	960	962	2.732	0,19%	1,10%	3,02%	1.769	2.623	1.771			
	Mitraguna & Others	-	960	962	2.510	0,00%	1,28%	3,19%	1.548	2.510	1.549			
	Pensiun	108	-	-	222	2,23%	0,00%	1,87%	222	114	222			
	Total Pembiayaan	7.800	10.896	12.231	19.156	3,59%	5,09%	7,87%	6.924	11.355	8.259	0,05%	99,40%	-7,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	1.300	0,76%	2,76%	4,36%	462	1.038	599			
	KUR	164	99	98	439	0,55%	0,37%	1,67%	341	275	340			
	Non KUR	98	603	740	861	2,11%	20,60%	24,41%	121	763	258			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.343	7,41%	8,39%	8,35%	216	3.888	589			
	CF 1	10.689	15.097	15.469	15.686	9,62%	14,72%	14,93%	216	4.997	589			
	Total Griya	10.577	14.830	15.029	15.419	10,04%	15,59%	16,08%	389	4.842	589			
	Oto	112	267	440	267	1,96%	5,07%	2,90%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,73%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,83%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.822	5,94%	7,13%	7,32%	678	4.926	1.188	0,04%	99,40%	-7,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	215.816	219.091	243.112	27.296	
2	Contribution Margin	725	1.145	2.220	1.495	-206,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,68	2,02	2,01	(0,00)	0,34
CIF Payroll	1.683	2.057	2.107	50	424

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.319	3.936	(32)	2.617	2.628	200,87%	(3.145)	-44,42%	16.932	23,25%	(12.996)
2	Tabungan	82.750	97.023	101.003	101.969	8.832	966	4.947	5,10%	19.220	23,23%	97.775	104,29%	4.194
3	Deposito	20.500	30.747	29.736	29.736	(11)	0	(1.011)	-3,29%	9.235	45,05%	21.287	139,69%	8.449
	Total	110.331	129.078	132.057	135.641	8.789	3.584	6.563	5,08%	25.310	22,94%	135.994	99,74%	(353)
	CASA	89.831	98.331	102.322	105.905	8.800	3.584	7.575	7,70%	16.075	17,89%	114.707	92,33%	(8.802)
	(%) CASA	81,42%	76,18%	77,48%	78,08%									
	FDR	132,60%	132,08%	133,15%	129,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.272	1.285		12	(901)	-41,22%	491	61,75%	-	0,00%	1.285
2	Giro ISE	389	146	191	193		3	47	32,42%	(196)	-50,32%		0,00%	193
3	Tabungan ISE	406	2.040	1.082	1.092		10	(948)	-46,49%	686	169,20%		0,00%	1.092
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	37.651	37.153	37.870	2.160	2.150	-10	462	718	220	1.432	41.294	91,71%	(3.424)
	KUR	36.457	36.207	36.951	2.160	2.150	-10	491	745	494	1.405	39.946	92,50%	(2.994)
	Non KUR	1.194	946	919	-	-	0	-29	-27	-275	27	1.348	68,16%	(429)
3	PWG	14.628	27.021	28.994	6.236	6.909	672	2.042	1.973	14.366	4.936	26.021	111,43%	2.973
	Cilem	6.737	14.413	15.754	1.625	2.213	587	946	1.341	9.017	872	14.271	110,39%	1.483
	Gadai	7.891	12.608	13.240	4.611	4.696	85	1.096	632	5.349	4.064	11.750	112,69%	1.491
4	CFG	94.017	106.314	108.964	2.286	4.212	1.926	853	2.650	14.947	1.563	108.286	100,63%	677
	CF 1	1.650	2.775	2.737	-	18	18	-44	-39	1.086	57	2.811	97,35%	(74)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.489	-	18	18	-44	-30	1.187	48	2.302	108,13%	187
	CF 2	92.366	103.539	106.227	2.286	4.194	1.908	827	2.688	13.861	1.506	105.475	100,71%	752
	Mitraguna & Others	54.628	64.218	66.694	2.286	3.638	1.352	1.225	2.476	12.065	1.162	66.375	100,48%	319
	Pensiun	37.738	39.321	39.533	-	556	556	-328	212	1.795	344	39.101	101,11%	433
	Total Pembiayaan	146.295	170.488	175.828	10.682	13.271	2.589	3.357	5.341	29.533	7.931	175.601	100,13%	227

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	83	54	35	1.713	0,22%	0,09%	4,52%	1.678	1.629	1.658			
	KUR	-	19	-	1.628	0,00%	0,00%	4,41%	1.628	1.628	1.609			
	Non KUR	83	35	35	84	6,98%	3,66%	9,17%	50	1	49			
3	PWG	-	-	-	499	0,00%	0,00%	1,72%	499	499	499			
	Cilem	-	-	-	380	0,00%	0,00%	2,41%	380	380	380			
	Gadai	-	-	-	119	0,00%	0,00%	0,90%	119	119	119			
4	CFG	-	732	816	1.544	0,00%	0,77%	1,42%	728	1.544	812			
	CF 1	-	152	135	414	0,00%	4,88%	15,13%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,63%	279	414	262			
	CF 2	-	580	680	1.130	0,00%	0,66%	1,06%	450	1.130	550			
	Mitraguna & Others	-	479	579	1.028	0,00%	0,90%	1,54%	450	1.028	550			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	3.756	0,06%	0,50%	2,14%	2.906	3.673	2.970	0,56%	74,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	98	277	144	144	0,26%	0,39%	0,38%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,81%	-	90	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	19	3.059	2.744	2.743	0,02%	2,58%	2,52%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,50%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,55%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,57%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,27%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,39%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,64%	(1)	2.771	(449)	0,70%	57,24%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	509	905	(337)	396	573	172,46%	749	478,58%	8.656	10,46%	(7.751)
2	Tabungan	45.583	50.262	50.593	50.393	1.727	(201)	131	0,26%	4.809	10,55%	56.511	89,17%	(6.118)
3	Deposito	28.548	6.821	6.884	6.884	6	0	63	0,92%	(21.664)	-75,89%	29.786	23,11%	(22.902)
	Total	74.288	57.415	57.986	58.182	1.396	195	766	1,33%	(16.106)	-21,68%	94.953	61,27%	(36.772)
	CASA	45.740	50.594	51.103	51.298	1.390	195	704	1,39%	5.558	12,15%	65.167	78,72%	(13.869)
	(%) CASA	61,57%	88,12%	88,13%	88,17%									
	FDR	155,10%	226,45%	226,05%	225,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.206	1.206		0	(59)	-4,63%	411	51,66%	-	0,00%	1.206
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.134	1.134		0	(59)	-4,91%	346	43,88%		0,00%	1.134
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	24.147	31.278	31.486	1.750	1.150	-600	794	208	7.339	942	27.194	115,78%	4.292
	KUR	23.464	30.534	30.655	1.750	1.050	-700	809	120	7.191	930	26.337	116,39%	4.317
	Non KUR	683	744	831	-	100	100	-15	87	148	13	857	97,02%	(25)
3	PWG	2.751	6.017	6.120	417	301	-116	185	103	3.368	197	7.141	85,69%	(1.022)
	Cilem	2.751	6.017	6.120	417	301	-116	185	103	3.368	197	7.141	85,69%	(1.022)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.470	1.320	1.892	572	-539	750	5.148	1.142	97.427	95,94%	(3.956)
	CF 1	3.542	3.547	3.501	-	-	0	-16	-46	-41	46	4.547	77,00%	(1.046)
	Total Griya	3.385	2.524	2.495	-	-	0	0	-30	-890	30	3.546	70,36%	(1.051)
	• Total Non Program	3.385	2.524	2.495	-	-	0	-29	-30	-890	30	3.546	70,36%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.007	-	-	0	-16	-16	849	16	1.002	100,50%	5
	CF 2	84.780	89.174	89.969	1.320	1.892	572	-523	796	5.189	1.096	92.880	96,87%	(2.910)
	Mitraguna & Others	72.402	77.082	77.688	1.320	1.609	289	-419	606	5.286	1.003	79.470	97,76%	(1.782)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.076	3.487	3.343	-144	441	1.061	15.855	2.282	131.762	99,48%	(686)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	261	15	86	1.144	1,08%	0,28%	3,63%	1.057	883	1.129			
	KUR	188	-	72	1.129	0,80%	0,23%	3,68%	1.057	941	1.129			
	Non KUR	73	15	15	15	10,64%	2,01%	1,79%	-	(58)	0			
3	PWG	-	-	-	287	0,00%	0,00%	4,69%	287	287	287			
	Cilem	-	-	-	287	0,00%	0,00%	4,69%	287	287	287			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	2.552	0,64%	1,94%	2,73%	757	1.989	1.480			
	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	563	1.072	1.795	2.552	0,66%	2,01%	2,84%	757	1.989	1.480			
	Mitraguna & Others	408	998	1.795	2.552	0,56%	2,33%	3,29%	757	2.144	1.554			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	3.983	0,72%	1,45%	3,04%	2.101	3.159	2.896	2,44%	19,79%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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	26	169	169	60	0,11%	0,54%	0,19%	(110)	34	(110)			
	KUR	-	110	110	-	0,00%	0,36%	0,00%	(110)	-	(110)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,16%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.149	1,34%	1,03%	1,23%	196	(39)	200			
	CF 1	-	320	320	320	0,00%	9,03%	9,15%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,84%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	828	1,40%	0,71%	0,92%	196	(359)	200			
	Mitraguna & Others	1.187	566	498	694	1,64%	0,65%	0,89%	196	(493)	128			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.208	1,05%	0,86%	0,92%	87	(5)	90	1,38%	-49,24%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.704	117.396	133.028	16.324	
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.764	1.803	44	39	406	29,04%	(6.254)	-77,62%	16.705	10,79%	(14.902)
2	Tabungan	114.229	121.095	123.795	123.183	4.229	(612)	2.087	1,72%	8.954	7,84%	128.618	95,77%	(5.435)
3	Deposito	24.505	17.298	16.270	16.270	(905)	0	(1.028)	-5,94%	(8.235)	-33,61%	25.776	63,12%	(9.507)
	Total	146.791	139.790	141.828	141.256	3.368	(573)	1.465	1,05%	(5.535)	-3,77%	171.099	82,56%	(29.843)
	CASA	122.286	122.493	125.559	124.986	4.273	(573)	2.493	2,04%	2.700	2,21%	145.323	86,01%	(20.337)
	(%) CASA	83,31%	87,63%	88,53%	88,48%									
	FDR	111,90%	129,28%	130,05%	130,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	953	953		1	171	21,88%	389	68,78%	-	0,00%	953
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	951	952		1	171	21,92%	389	69,08%		0,00%	952
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	17.950	1.300	450	-850	617	-229	-756	679	21.722	82,63%	(3.772)
	KUR	17.857	17.662	17.455	1.300	450	-850	645	-207	-402	657	20.701	84,32%	(3.246)
	Non KUR	848	516	495	-	-	0	-28	-22	-354	22	1.021	48,45%	(526)
3	PWG	28.691	45.381	48.690	9.599	10.154	556	3.017	3.309	19.999	6.845	44.164	110,25%	4.527
	Cilem	14.633	23.716	24.657	1.845	2.092	247	760	941	10.025	1.150	27.201	90,65%	(2.543)
	Gadai	14.059	21.665	24.033	7.754	8.063	309	2.256	2.368	9.974	5.695	16.963	141,68%	7.070
4	CFG	116.769	117.085	117.738	1.634	1.788	154	-850	653	968	1.135	127.644	92,24%	(9.906)
	CF 1	2.827	4.132	4.177	-	131	131	-404	45	1.349	86	4.086	102,21%	90
	Total Griya	979	721	708	-	-	0	0	-13	-271	13	1.140	62,12%	(432)
	• Total Non Program	979	721	708	-	-	0	-13	-13	-271	13	1.140	62,12%	(432)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.468	-	131	131	-404	58	1.620	73	2.946	117,73%	522
	CF 2	113.942	112.953	113.561	1.634	1.658	24	-446	608	-381	1.049	123.557	91,91%	(9.996)
	Mitraguna & Others	55.116	57.928	58.471	1.289	1.188	-102	-183	542	3.355	645	63.692	91,80%	(5.221)
	Pensiun	58.827	55.025	55.090	345	470	125	-264	66	-3.736	404	59.866	92,02%	(4.775)
	Total Pembiayaan	164.260	180.720	184.453	12.533	12.392	-140	2.784	3.733	20.193	8.659	193.623	95,26%	(9.170)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	1.255	3,30%	2,15%	6,99%	864	637	929			
	KUR	461	291	368	1.146	2,58%	2,08%	6,56%	778	684	855			
	Non KUR	156	35	23	109	18,40%	4,37%	22,06%	87	(47)	74			
3	PWG	74	-	78	2.539	0,26%	0,17%	5,22%	2.462	2.465	2.539			
	Cilem	74	-	-	1.907	0,51%	0,00%	7,74%	1.907	1.833	1.907			
	Gadai	-	-	78	632	0,00%	0,36%	2,63%	554	632	632			
4	CFG	1.969	2.567	1.914	2.602	1,69%	1,63%	2,21%	688	633	35			
	CF 1	66	197	90	88	2,32%	2,17%	2,10%	(2)	22	(109)			
	Total Griya	66	43	90	88	6,70%	12,45%	12,38%	(2)	22	45			
	Oto	-	154	-	-	0,00%	0,00%	0,00%	-	-	(154)			
	CF 2	1.904	2.371	1.825	2.515	1,67%	1,62%	2,21%	690	611	144			
	Mitraguna & Others	1.427	1.787	1.337	1.787	2,59%	2,31%	3,06%	450	360	(0)			
	Pensiun	477	583	488	728	0,81%	0,89%	1,32%	240	251	144			
	Total Pembiayaan	2.661	2.969	2.458	6.472	1,62%	1,36%	3,51%	4.014	3.811	3.503	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	229	643	561	826	1,22%	3,09%	4,60%	265	597	182			
	KUR	229	541	459	725	1,28%	2,60%	4,15%	266	496	184			
	Non KUR	-	102	102	101	0,00%	19,76%	20,35%	(1)	101	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,56%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,29%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	3.129	1,11%	1,58%	1,70%	265	1.303	1.035	0,00%	100,00%	-1,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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	24.901	22.760	25.553	25.583	(336)	30	2.823	12,40%	682	2,74%	34.925	73,25%	(9.342)
3	Deposito	2.060	2.117	1.915	1.915	261	0	(202)	-9,55%	(145)	-7,04%	2.439	78,51%	(524)
	Total	26.961	24.878	27.468	27.498	(75)	30	2.620	10,53%	537	1,99%	37.365	73,59%	(9.866)
	CASA	24.901	22.760	25.553	25.583	(336)	30	2.823	12,40%	682	2,74%	34.925	73,25%	(9.342)
	(%) CASA	92,36%	91,49%	93,03%	93,04%									
	FDR	86,03%	80,47%	71,78%	71,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.663	2.665		2	320	13,65%	730	37,77%	-	0,00%	2.665
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.663	2.665		2	320	13,65%	730	37,77%		0,00%	2.665
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	23.194	20.019	19.717	100	-	-100	-741	-303	-3.478	303	26.655	73,97%	(6.938)
	KUR	21.361	18.943	18.647	100	-	-100	-721	-296	-2.714	296	24.648	75,65%	(6.001)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
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	23.194	20.019	19.717	100	-	-100	-741	-303	-3.478	303	26.655	73,97%	(6.938)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	692	1.173	4.357	829	2,98%	21,76%	4,20%	(3.528)	137	(344)			
	KUR	472	1.000	4.171	829	2,21%	22,02%	4,44%	(3.343)	356	(171)			
	Non KUR	220	173	185	-	11,98%	17,23%	0,00%	(185)	(220)	(173)			
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	692	1.173	4.357	829	2,98%	21,76%	4,20%	(3.528)	137	(344)	5,81%	-38,21%	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	29-Dec-25	31-Dec-24	30-Nov-25	29-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	178	749	900	1.002	0,77%	4,50%	5,08%	102	825	253			
	KUR	161	483	467	572	0,75%	2,47%	3,07%	105	411	89			
	Non KUR	17	266	433	430	0,91%	40,23%	40,22%	(3)	413	165			
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	178	749	900	1.002	0,77%	4,50%	5,08%	102	825	253	24,95%	-390,85%	19,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	23.179	26.961	24.953	1.774	
2	Contribution Margin	810	1.153	943	133	-16,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	443	888	417	(26)	
2	Contribution Margin	(387)	(458)	(226)	161	41,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,63	3,00	3,20	0,20	0,58
CIF Payroll	8	5	5	-	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	CASA	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!									
	FDR	0,00%	0,00%	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366	302	335	(31)	
2	Contribution Margin	(96)	(117)	(29)	67	69,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-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	3.509	787	402	407	726	5	(380)	-48,33%	(3.102)	-88,41%	7.010	5,80%	(6.603)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	402	407	726	5	(380)	-48,33%	(3.102)	-88,41%	7.150	5,69%	(6.743)
	CASA	3.509	787	402	407	726	5	(380)	-48,33%	(3.102)	-88,41%	7.010	5,80%	(6.603)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-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	29-Dec-25	31-Dec-24	30-Nov-25	29-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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.312	3.509	61	(3.251)	
2	Contribution Margin	(343)	(404)	(148)	195	56,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,78	2,50	2,57	0,07	(0,21)
CIF Payroll	18	10	7	(3)	(11)