

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	140.024	129.315	(4.060)	(10.709)	449	0,35%	(26.552)	-17,03%	346.235	37,35%	(216.920)
2	Tabungan	1.803.617	1.980.739	2.058.180	2.141.195	51.335	83.015	160.456	8,10%	337.579	18,72%	2.083.113	102,79%	58.082
3	Deposito	681.198	762.342	744.066	745.402	(32.431)	1.336	(16.941)	-2,22%	64.204	9,43%	699.248	106,60%	46.154
Total		2.640.681	2.871.948	2.942.270	3.015.912	14.844	73.642	143.964	5,01%	375.231	14,21%	3.128.596	96,40%	(112.684)
CASA		1.959.483	2.109.605	2.198.205	2.270.510	47.274	72.306	160.905	7,63%	311.027	15,87%	2.429.348	93,46%	(158.838)
(% CASA		74,20%	73,46%	74,71%	75,28%									
FDR		99,99%	104,53%	104,31%	101,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	65.610	82.670	88.971	84.200		(4.771)	1.530	1,85%	18.590	28,33%	95.806	87,89%	(11.606)
2	Giro ISE	23.758	19.536	22.501	18.260		(4.241)	(1.276)	-6,53%	(5.498)	-23,14%	42.060	43,41%	(23.800)
3	Tabungan ISE	30.646	53.467	56.802	56.272		(530)	2.806	5,25%	25.626	83,62%	34.843	161,50%	21.430
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	104.438	5.900	9.935	4.035	3.622	4.527	24.040	5.407	115.782	90,20%	(11.344)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	77.352	5.900	7.257	1.357	3.623	1.850	11.819	5.407	85.508	90,46%	(8.156)
	• Local Champion	62.373	72.430	74.331	5.900	7.257	1.357	3.655	1.901	11.958	5.356	71.843	103,46%	2.488
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	392.883	17.020	17.902	882	2.543	4.039	24.824	13.863	422.292	93,04%	(29.409)
	KUR	343.457	362.300	366.341	15.160	17.257	2.097	1.434	4.041	22.884	13.216	394.978	92,75%	(28.637)
	Non KUR	24.602	26.544	26.542	1.860	645	-1.215	1.108	-2	1.940	647	27.314	97,17%	(772)
3	PWG	200.888	356.932	382.896	80.571	79.610	-961	19.828	25.963	182.007	53.647	371.423	103,09%	11.473
	Cilem	92.590	195.267	213.304	28.093	30.178	2.085	15.699	18.037	120.713	12.141	231.018	92,33%	(17.715)
	Gadai	108.298	161.666	169.592	52.479	49.432	-3.046	4.129	7.926	61.294	41.506	140.405	120,79%	29.187
4	CFG	1.991.066	2.156.369	2.188.883	49.085	72.968	23.883	11.052	32.514	197.817	40.454	2.211.667	98,97%	(22.784)
	CF 1	271.158	283.057	286.354	4.117	7.450	3.333	1.942	3.297	15.197	4.153	309.258	92,59%	(22.904)
	Total Griya	236.939	232.575	233.726	821	3.567	2.746	0	1.150	-3.213	2.416	255.971	91,31%	(22.245)
	• Total Non Program	155.508	155.596	157.288	500	3.409	2.909	-2.038	1.691	1.780	1.718	163.915	95,96%	(6.628)
	• Program	81.431	76.979	76.438	321	158	-163	-302	-541	-4.993	699	92.056	83,03%	(15.618)
	Oto	34.219	50.482	52.629	3.296	3.883	587	1.942	2.147	18.410	1.736	53.287	98,76%	(659)
	CF 2	1.719.908	1.873.311	1.902.528	44.968	65.519	20.551	9.111	29.217	182.621	36.302	1.902.409	100,01%	120
	Mitraguna & Others	1.474.657	1.605.638	1.631.047	40.015	58.765	18.750	8.035	25.410	156.390	33.355	1.638.476	99,55%	(7.428)
	Pensium	245.250	267.674	271.481	4.953	6.754	1.801	1.076	3.807	26.231	2.947	263.933	102,86%	7.548
Total Pembiayaan		2.640.411	3.002.055	3.069.099	152.576	180.415	27.839	37.045	67.044	428.688	113.372	3.121.164	98,33%	(52.065)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	6.040	0,62%	2,50%	1,54%	(3.675)	3.765	(3.675)			
	KUR	1.785	8.311	8.311	5.195	0,52%	2,29%	1,42%	(3.116)	3.410	(3.116)			
	Non KUR	489	1.404	1.404	844	1,99%	5,29%	3,18%	(559)	355	(559)			
3	PWG	10	-	-	593	0,00%	0,00%	0,15%	593	583	593			
	Cilem	10	-	-	474	0,01%	0,00%	0,22%	474	464	474			
	Gadai	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
4	CFG	19.717	28.500	30.393	19.771	0,99%	1,41%	0,90%	(10.623)	54	(8.729)			
	CF 1	13.249	16.070	16.284	13.673	4,89%	5,75%	4,77%	(2.611)	424	(2.398)			
	Total Griya	12.780	15.301	15.217	12.153	5,39%	6,54%	5,20%	(3.065)	(627)	(3.149)			
	Oto	469	769	1.066	1.520	1,37%	2,11%	2,89%	454	1.051	751			
	CF 2	6.468	12.430	14.110	6.098	0,38%	0,75%	0,32%	(8.011)	(370)	(6.331)			
	Mitraguna & Others	5.999	11.068	12.944	5.209	0,41%	0,78%	0,32%	(7.285)	(789)	(5.859)			
	Pensium	470	1.361	1.615	889	0,19%	0,60%	0,33%	(726)	419	(472)			
Total Pembiayaan		22.002	38.215	40.108	26.404	0,83%	1,34%	0,86%	(13.705)	4.402	(11.811)	0,87%	-1,44%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	23.984	22,59%	24,11%	22,97%	(106)	5.825	(538)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.144	5,06%	12,25%	11,82%	(105)	5.830	(537)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.453	0,70%	0,76%	0,88%	511	880	720			
	KUR	1.118	1.434	1.463	1.874	0,33%	0,40%	0,51%	411	756	441			
	Non KUR	1.455	1.300	1.478	1.579	5,91%	5,57%	5,95%	100	124	279			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	22.706	1,29%	1,06%	1,04%	(49)	(2.961)	(785)			
	CF 1	9.750	9.855	10.152	9.491	3,60%	3,59%	3,31%	(661)	(259)	(364)			
	Total Griya	9.274	9.315	9.438	8.778	3,91%	4,06%	3,76%	(660)	(496)	(537)			
	Oto	476	540	714	713	1,39%	1,41%	1,35%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.215	0,93%	0,67%	0,69%	612	(2.702)	(421)			
	Mitraguna & Others	14.983	12.664	11.647	12.319	1,02%	0,73%	0,76%	672	(2.664)	(344)			
	Pensium	934	972	956	896	0,04%	0,03%	0,33%	(60)	(39)	(77)			
Total Pembiayaan		46.399	50.747	49.786	50.143	1,76%	1,66%	1,63%	357	3.745	(603)	1,79%	-9,37%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	23.062	23.311	2.218	250	(869)	-3,59%	(2.693)	-10,36%	42.690	54,61%	(19.379)
2	Tabungan	211.719	211.403	226.213	226.222	4.525	9	14.819	7,01%	14.503	6,85%	235.399	96,10%	(9.177)
3	Deposito	98.613	78.216	57.749	57.749	(26.842)	0	(20.466)	-26,17%	(40.864)	-41,44%	100.158	57,66%	(42.409)
	Total	336.337	313.799	307.024	307.283	(20.100)	259	(6.516)	-2,08%	(29.054)	-8,64%	378.247	81,24%	(70.965)
	CASA	237.724	235.583	249.274	249.533	6.742	259	13.950	5,92%	11.809	4,97%	278.089	89,73%	(28.556)
	(%) CASA	70,68%	75,07%	81,19%	81,21%									
	FDR	113,34%	133,66%	140,34%	140,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	15.474	18.301	18.959	16.249		(2.710)	(2.052)	-11,21%	774	5,00%	-	0,00%	16.249
2	Giro ISE	9.559	9.188	11.352	9.284		(2.068)	97	1,05%	(275)	-2,88%		0,00%	9.284
3	Tabungan ISE	5.622	9.114	7.607	6.964		(643)	(2.149)	-23,58%	1.342	23,88%		0,00%	6.964
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	17.972	5.000	-	-5.000	4.885	-511	417	511	26.415	68,04%	(8.442)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	17.972	5.000	-	-5.000	4.885	-511	417	511	22.557	79,68%	(4.584)
	• Local Champion	16.779	17.786	17.283	5.000	-	-5.000	4.892	-503	504	503	19.150	90,25%	(1.867)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.293	1.050	1.120	70	-629	-278	-8.164	1.398	53.547	75,25%	(13.254)
	KUR	46.158	37.777	37.546	1.050	1.120	70	-573	-231	-8.612	1.351	51.001	73,62%	(13.455)
	Non KUR	2.298	2.794	2.747	-	-	0	-56	-47	449	47	2.546	107,91%	201
3	PWG	20.904	27.647	29.902	5.525	6.167	642	840	2.255	8.997	3.912	36.253	82,48%	(6.351)
	Cilem	9.146	13.553	14.533	619	1.790	1.171	-228	980	5.387	810	21.665	67,08%	(7.132)
	Gadai	11.759	14.094	15.369	4.905	4.376	-529	1.067	1.275	3.610	3.101	14.588	105,35%	781
4	CFG	294.292	332.720	342.712	7.365	19.651	12.286	2.166	9.991	48.419	9.660	310.587	110,34%	32.125
	CF 1	11.437	13.673	14.313	150	853	703	30	639	2.875	214	13.443	106,47%	870
	Total Griya	7.624	9.813	10.221	-	500	500	0	408	2.597	92	8.137	125,62%	2.084
	• Total Non Program	7.624	9.813	10.221	-	500	500	-285	408	2.597	92	8.137	125,62%	2.084
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	4.091	150	353	203	30	231	278	122	5.306	77,11%	(1.214)
	CF 2	282.855	319.047	328.399	7.215	18.798	11.583	2.137	9.352	45.544	9.446	297.144	110,52%	31.255
	Mitraguna & Others	252.904	279.776	284.901	6.628	14.297	7.669	1.839	5.125	31.997	9.172	265.729	107,21%	19.172
	Pensiun	29.951	39.271	43.498	587	4.501	3.914	297	4.227	13.547	274	31.415	138,46%	12.083
	Total Pembiayaan	381.208	419.421	430.878	18.939	26.938	7.998	7.261	11.457	49.670	15.480	426.801	100,96%	4.077

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	66	1.481	2.043	702	0,14%	5,03%	1,74%	(1.340)	636	(779)			
	KUR	66	1.317	1.944	604	0,14%	5,14%	1,61%	(1.340)	538	(713)			
	Non KUR	-	163	99	98	0,00%	3,54%	3,58%	(1)	98	(65)			
3	PWG	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
	Cilem	-	-	-	2	0,00%	0,00%	0,01%	2	2	2			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	2.414	1.589	699	0,00%	0,48%	0,20%	(890)	699	(1.715)			
	CF 1	-	92	144	27	0,00%	1,05%	0,19%	(116)	27	(65)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	92	144	27	0,00%	3,72%	0,66%	(116)	27	(65)			
	CF 2	-	2.322	1.445	672	0,00%	0,45%	0,20%	(774)	672	(1.650)			
	Mitraguna & Others	-	1.933	838	378	0,00%	0,30%	0,13%	(461)	378	(1.556)			
	Pensiun	-	389	607	294	0,00%	1,55%	0,68%	(313)	294	(95)			
	Total Pembiayaan	66	3.895	3.632	1.403	0,02%	0,87%	0,33%	(2.229)	1.336	(2.492)	0,00%	100,00%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.548	3,84%	19,23%	19,74%	(5)	2.874	(23)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.548	3,84%	19,23%	19,74%	(5)	2.874	(23)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	746	0,36%	1,12%	1,85%	293	571	472			
	KUR	175	56	174	467	0,38%	0,46%	1,24%	293	291	411			
	Non KUR	-	218	279	279	0,00%	10,00%	10,17%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.682	0,52%	0,65%	0,78%	506	1.160	506			
	CF 1	290	290	290	290	2,54%	2,12%	2,03%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,10%	-	-	-			
	CF 2	1.232	1.885	1.885	2.391	0,44%	0,59%	0,73%	506	1.160	506			
	Mitraguna & Others	1.232	1.885	1.885	2.391	0,49%	0,67%	0,84%	506	1.160	506			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.976	0,62%	1,47%	1,62%	794	4.605	955	0,70%	57,06%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	376.749	387.886	419.770	43.021	
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,46	3,46	0,01	0,20
CIF Payroll	3.623	3.545	3.572	27	(51)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	1.676	1.731	341	55	(7.826)	-81,88%	(2.556)	-59,62%	20.184	8,58%	(18.452)
2	Tabungan	160.765	165.013	187.536	189.435	(430)	1.899	24.422	14,80%	28.670	17,83%	183.329	103,33%	6.105
3	Deposito	65.984	39.292	39.183	39.189	(2.258)	6	(102)	-0,26%	(26.795)	-40,61%	67.399	58,15%	(28.210)
	Total	231.036	213.861	228.395	230.355	(2.347)	1.960	16.494	7,71%	(681)	-0,29%	270.912	85,03%	(40.557)
	CASA	165.052	174.570	189.212	191.166	(89)	1.954	16.596	9,51%	26.114	15,82%	203.513	93,93%	(12.347)
	(%) CASA	71,44%	81,63%	82,84%	82,99%									
	FDR	120,56%	147,01%	140,98%	139,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.555	2.218	2.510	2.341		(168)	123	5,54%	786	50,57%	-	0,00%	2.341
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.506	2.338		(168)	121	5,45%	783	50,35%	-	0,00%	2.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	6.638	-	3.107	3.107	-71	2.464	6.567	643	4.308	154,09%	2.330
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	6.638	-	3.107	3.107	-71	2.464	6.587	643	2.443	271,71%	4.195
	• Local Champion	51	4.174	6.638	-	3.107	3.107	-71	2.464	6.587	643	1.185	560,05%	5.453
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.722	815	440	-375	275	-119	5.076	559	18.040	109,32%	1.681
	KUR	12.693	16.593	16.441	415	340	-75	-70	-152	3.748	492	15.923	103,26%	518
	Non KUR	1.952	3.247	3.280	400	100	-300	345	33	1.328	67	2.117	154,92%	1.163
3	PWG	16.365	27.522	28.709	5.085	4.873	-212	1.216	1.187	12.344	3.687	30.835	93,11%	(2.126)
	Cilem	8.190	16.328	17.637	1.881	2.077	196	1.079	1.309	9.447	768	19.829	88,95%	(2.192)
	Gadai	8.175	11.195	11.072	3.204	2.796	-408	137	-123	2.897	2.919	11.006	100,60%	66
4	CFG	247.446	262.863	266.914	6.789	9.992	3.203	1.576	4.051	19.468	5.941	264.150	101,05%	2.764
	CF 1	12.247	10.155	10.372	-	387	387	-71	218	-1.875	170	14.252	72,78%	(3.879)
	Total Griya	9.062	7.492	7.428	-	-	0	0	-65	-1.635	65	9.532	77,92%	(2.104)
	• Total Non Program	9.062	7.492	7.428	-	-	0	-360	-65	-1.635	65	9.532	77,92%	(2.104)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.945	-	387	387	-71	282	-240	105	4.720	62,39%	(1.775)
	CF 2	235.199	252.708	256.542	6.789	9.605	2.816	1.648	3.833	21.343	5.772	249.898	102,66%	6.643
	Mitraguna & Others	206.067	222.689	227.142	5.979	9.605	3.626	1.518	4.453	21.075	5.152	219.260	103,59%	7.882
	Pensiun	29.132	30.019	29.399	810	-	-810	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	321.982	12.689	18.412	5.723	2.996	7.583	43.454	10.830	317.333	101,47%	4.649

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	79	80	-	0,00%	0,40%	0,00%	(80)	-	(79)			
	KUR	-	79	80	-	0,00%	0,48%	0,00%	(80)	-	(79)			
	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	713	728	670	827	0,29%	0,25%	0,31%	157	114	99			
	CF 1	8	466	462	534	0,06%	4,55%	5,15%	71	526	68			
	Total Griya	-	257	254	250	0,00%	3,39%	3,37%	(4)	250	(6)			
	Oto	8	210	208	283	0,24%	7,81%	9,62%	75	276	74			
	CF 2	705	262	208	293	0,30%	0,08%	0,11%	86	(412)	32			
	Mitraguna & Others	705	262	208	293	0,34%	0,09%	0,13%	86	(412)	32			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	807	749	827	0,26%	0,24%	0,26%	78	114	20	1,18%	-361,11%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	2.309	2.059	1.761	1.765	0,93%	0,67%	0,66%	4	(545)	(294)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.765	0,86%	0,70%	0,69%	4	(249)	2			
	Mitraguna & Others	2.013	1.763	1.761	1.765	0,98%	0,79%	0,78%	4	(249)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.765	0,83%	0,56%	0,55%	4	(545)	(294)	5,87%	-970,58%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	277.711	283.958	316.621	38.910	
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,66	2,94	2,99	0,05	0,33
CIF Payroll	3.777	3.979	4.088	109	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.013	29.337	(952)	324	461	1,60%	1.920	7,00%	37.560	78,11%	(8.223)
2	Tabungan	55.536	64.217	62.536	66.311	(4.016)	3.776	2.094	3,26%	10.775	19,40%	70.166	94,51%	(3.854)
3	Deposito	6.088	6.210	7.013	7.125	(599)	112	915	14,73%	1.036	17,02%	7.064	100,86%	61
	Total	89.042	99.304	98.562	102.773	(5.566)	4.212	3.470	3,49%	13.732	15,42%	114.790	89,53%	(12.016)
	CASA	82.953	93.094	91.549	95.649	(4.967)	4.100	2.555	2,74%	12.695	15,30%	107.726	88,79%	(12.077)
	(%) CASA	93,16%	93,75%	92,89%	93,07%									
	FDR	82,33%	98,54%	103,41%	99,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.118	1.122	1.192	1.222	30	100	8,87%	(1.896)	-60,81%	-	0,00%	1.222	
2	Giro ISE	560	497	401	401	(0)	(96)	-19,35%	(160)	-28,48%		0,00%	401	
3	Tabungan ISE	2.557	626	791	821	30	196	31,27%	(1.736)	-67,89%		0,00%	821	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	45	54	54	54	0	0	0,00%	9	20,00%		0,00%	54	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Local Champion	3.229	2.132	2.074	-	-	0	-472	-57	-1.154	57	3.229	64,25%	(1.154)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.850	560	890	330	-51	115	29	775	22.370	79,80%	(4.520)
	KUR	16.625	17.059	17.190	560	890	330	-39	131	566	759	20.952	82,05%	(3.762)
	Non KUR	1.196	676	660	-	-	0	-12	-16	-537	16	1.417	46,54%	(758)
3	PWG	2.171	7.816	8.945	1.594	1.887	293	1.321	1.130	6.774	757	8.900	100,51%	45
	Cilem	2.171	7.816	8.945	1.594	1.887	293	1.321	1.130	6.774	757	8.900	100,51%	45
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	73.057	1.821	4.157	2.336	666	2.886	22.970	1.271	64.162	113,86%	8.895
	CF 1	13.142	15.768	15.987	201	450	249	128	219	2.845	231	15.592	102,53%	395
	Total Griya	12.152	13.369	13.664	-	450	450	0	294	1.511	156	13.324	102,55%	340
	• Total Non Program	7.615	9.249	9.585	-	450	450	-114	336	1.970	114	8.194	116,97%	1.391
	• Program	4.537	4.121	4.079	-	-	0	-42	-42	-459	42	5.130	79,52%	(1.051)
	Oto	989	2.399	2.324	201	-	-201	128	-76	1.334	76	2.268	102,43%	55
	CF 2	36.945	54.402	57.070	1.620	3.707	2.087	538	2.667	20.125	1.040	48.570	117,50%	8.500
	Mitraguna & Others	31.987	49.469	52.109	1.620	3.629	2.009	590	2.640	20.122	989	42.422	122,83%	9.687
	Pensiun	4.958	4.933	4.961	-	78	78	-52	28	3	50	6.147	80,70%	(1.187)
	Total Pembiayaan	73.308	97.854	101.927	3.975	6.934	2.959	1.464	4.073	28.619	2.861	98.660	103,31%	3.267

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	249	1.229	1.738	593	1,40%	9,80%	3,32%	(1.145)	344	(636)			
	KUR	249	1.229	1.660	593	1,50%	9,73%	3,45%	(1.067)	344	(636)			
	Non KUR	-	-	79	-	0,00%	11,62%	0,00%	(79)	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	270	2,00%	1,00%	0,37%	(431)	(731)	(519)			
	CF 1	727	789	700	270	5,53%	4,44%	1,69%	(431)	(457)	(519)			
	Total Griya	727	789	700	270	5,98%	5,24%	1,98%	(431)	(457)	(519)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	274	-	-	-	0,74%	0,00%	0,00%	-	(274)	-			
	Mitraguna & Others	274	-	-	-	0,86%	0,00%	0,00%	-	(274)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	863	1,71%	2,49%	0,85%	(1.576)	(387)	(1.155)	1,57%	-85,38%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	455	4,80%	1,27%	2,55%	231	(400)	297			
	KUR	438	38	106	338	2,63%	0,62%	1,97%	232	(100)	300			
	Non KUR	417	120	119	117	34,85%	17,55%	17,80%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,49%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,66%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,47%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,51%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	812	2,47%	0,59%	0,80%	231	(1.002)	(118)	0,74%	6,94%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	79.959	89.045	104.873	24.914	
2	Contribution Margin	1.689	2.395	4.079	2.390	-141,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,74	3,03	3,08	0,05	0,34
CIF Payroll	471	488	531	43	60

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	14.709	13.852	2.186	(856)	(3.376)	-19,59%	(11.866)	-46,14%	36.162	38,31%	(22.309)
2	Tabungan	122.400	140.636	143.495	143.215	2.338	(280)	2.579	1,83%	20.815	17,01%	137.421	104,22%	5.794
3	Deposito	49.497	49.561	50.102	50.948	(2.738)	846	1.387	2,80%	1.451	2,93%	50.468	100,95%	480
	Total	197.616	207.425	208.306	208.016	1.785	(290)	591	0,28%	10.400	5,26%	224.051	92,84%	(16.035)
	CASA	148.118	157.864	158.204	157.068	4.523	(1.136)	(797)	-0,50%	8.950	6,04%	173.583	90,49%	(16.515)
	(%) CASA	74,95%	76,11%	75,95%	75,51%									
	FDR	74,94%	87,70%	89,12%	89,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	9.383	13.140	14.078	13.425		(653)	285	2,17%	4.042	43,08%	-	0,00%	13.425
2	Giro ISE	3.509	2.112	2.631	1.937		(694)	(175)	-8,27%	(1.572)	-44,80%		0,00%	1.937
3	Tabungan ISE	5.874	11.028	11.447	11.488		41	460	4,17%	5.614	95,57%		0,00%	11.488
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Local Champion	215	2.851	2.835	700	-	-700	685	-16	2.620	16	215	1316,92%	2.620
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.732	930	1.250	320	-332	176	5.830	1.074	39.101	104,17%	1.630
	KUR	33.390	38.124	38.174	860	1.075	215	-355	50	4.784	1.025	37.386	102,11%	788
	Non KUR	1.512	2.432	2.558	70	175	105	23	126	1.046	49	1.716	149,09%	842
3	PWG	20.337	37.095	39.649	7.241	7.555	313	1.166	2.554	19.312	5.001	33.298	119,07%	6.351
	Cilem	6.847	17.994	19.314	1.333	2.215	882	245	1.321	12.467	895	16.729	115,45%	2.585
	Gadai	13.490	19.101	20.334	5.908	5.340	-569	921	1.233	6.845	4.106	16.568	122,73%	3.766
4	CFG	92.645	101.402	102.430	2.207	1.980	-227	711	1.028	9.784	952	103.901	98,58%	(1.472)
	CF 1	21.426	20.084	20.524	109	720	611	-11	440	-903	279	22.810	89,98%	(2.286)
	Total Griya	17.556	15.276	15.117	-	-	0	0	-159	-2.439	159	17.910	84,41%	(2.792)
	• Total Non Program	17.556	15.276	15.117	-	-	0	-239	-159	-2.439	159	17.910	84,41%	(2.792)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.406	109	720	611	-11	599	1.537	120	4.900	110,34%	507
	CF 2	71.219	81.318	81.906	2.098	1.260	-838	722	588	10.687	672	81.092	101,00%	814
	Mitraguna & Others	67.517	77.732	78.363	2.098	1.260	-838	759	631	10.846	629	76.380	102,60%	1.983
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	185.645	11.078	10.784	-294	2.231	3.742	37.547	7.042	176.516	105,17%	9.130

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	131	106	189	388	0,38%	0,47%	0,95%	199	257	282			
	KUR	131	106	189	263	0,39%	0,50%	0,69%	74	131	157			
	Non KUR	-	-	-	125	0,00%	0,00%	4,90%	125	125	125			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	616	1.495	1.745	677	0,67%	1,72%	0,66%	(1.068)	61	(818)			
	CF 1	588	325	659	648	2,74%	3,28%	3,16%	(11)	60	323			
	Total Griya	588	202	535	395	3,35%	3,50%	2,61%	(141)	(193)	192			
	Oto	-	122	123	253	0,00%	2,57%	4,69%	130	253	131			
	CF 2	28	1.170	1.086	29	0,04%	1,34%	0,04%	(1.057)	1	(1.141)			
	Mitraguna & Others	28	1.170	1.086	29	0,04%	1,40%	0,04%	(1.057)	1	(1.141)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	1.065	0,50%	1,06%	0,57%	(869)	317	(536)	0,05%	91,11%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	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	565	996	637	637	0,61%	0,63%	0,62%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,81%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,49%	-	135	(359)	1,62%	-227,97%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	192.979	197.616	205.640	12.661	
2	Contribution Margin	8.094	11.720	9.967	1.873	-23,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,97	3,02	0,05	0,22
CIF Payroll	1.477	1.572	1.566	(6)	89

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	196	196	(34)	0	14	7,82%	(224)	-53,35%	10.045	1,95%	(9.849)
2	Tabungan	44.796	53.465	55.461	57.045	1.206	1.584	3.580	6,70%	12.249	27,34%	58.577	97,39%	(1.532)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	61.851	63.435	1.037	1.584	3.793	6,36%	(10.518)	-14,22%	98.196	64,60%	(34.761)
	CASA	45.216	53.647	55.657	57.241	1.173	1.584	3.594	6,70%	12.025	26,59%	68.621	83,42%	(11.380)
	(%) CASA	61,14%	89,95%	89,99%	90,24%									
	FDR	129,31%	186,39%	183,60%	179,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	907	2.219	2.763	2.879		115	659	29,71%	1.971	217,26%	-	0,00%	2.879
2	Giro ISE	390	176	194	194		(0)	18	10,11%	(195)	-50,17%		0,00%	194
3	Tabungan ISE	518	2.043	2.569	2.685		115	642	31,40%	2.167	418,45%		0,00%	2.685
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Local Champion	-	733	728	-	-	0	-5	-5	728	5	0	0,00%	728
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.292	500	800	300	-363	59	-481	741	23.156	83,31%	(3.865)
	KUR	19.175	18.331	18.410	300	800	500	-552	79	-766	721	22.394	82,21%	(3.985)
	Non KUR	597	902	882	200	-	-200	189	-20	285	20	762	115,79%	120
3	PWG	2.596	8.106	10.089	949	2.949	2.000	270	1.982	7.492	967	9.570	105,42%	519
	Cilem	2.069	5.806	7.452	174	2.032	1.857	-159	1.645	5.382	387	7.446	100,08%	6
	Gadai	527	2.300	2.637	774	917	143	429	337	2.110	580	2.124	124,15%	513
4	CFG	73.258	83.093	83.450	2.086	1.250	-837	1.084	358	10.193	892	84.432	98,84%	(981)
	CF 1	2.294	4.232	4.383	660	235	-426	608	152	2.089	83	3.672	119,37%	711
	Total Griya	712	1.588	1.566	-	-	0	0	-23	854	23	1.065	147,01%	501
	• Total Non Program	712	1.588	1.566	-	-	0	-23	-23	854	23	1.065	147,01%	501
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.818	660	235	-426	608	174	1.235	60	2.607	108,07%	210
	CF 2	70.963	78.861	79.067	1.426	1.015	-411	476	206	8.104	809	80.759	97,90%	(1.692)
	Mitraguna & Others	52.047	61.433	61.498	1.264	725	-539	625	65	9.451	660	60.842	101,08%	656
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.559	3.535	4.998	1.464	986	2.393	17.932	2.605	117.158	96,93%	(3.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	67	314	347	374	0,34%	1,80%	1,94%	27	307	60			
	KUR	67	286	321	349	0,35%	1,75%	1,90%	29	283	63			
	Non KUR	-	28	26	24	0,00%	2,91%	2,77%	(2)	24	(4)			
3	PWG	-	-	-	52	0,00%	0,00%	0,52%	52	52	52			
	Cilem	-	-	-	52	0,00%	0,00%	0,70%	52	52	52			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.679	0,00%	1,98%	2,01%	37	1.678	(629)			
	CF 1	-	-	-	185	0,00%	0,00%	4,23%	185	185	185			
	Total Griya	-	-	-	49	0,00%	0,00%	3,10%	49	49	49			
	Oto	-	-	-	137	0,00%	0,00%	4,85%	137	137	137			
	CF 2	1	2.308	1.642	1.494	0,00%	2,08%	1,89%	(148)	1.493	(814)			
	Mitraguna & Others	1	2.308	1.370	1.321	0,00%	2,23%	2,15%	(49)	1.320	(987)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	2.105	0,07%	1,79%	1,85%	116	2.038	(517)	4,10%	-121,08%	2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	181	120	135	333	0,91%	0,70%	1,73%	198	152	212			
	KUR	181	120	135	333	0,94%	0,74%	1,81%	198	152	212			
	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	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	685	0,19%	0,44%	0,60%	198	505	212	8,57%	#####	8,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	16.871	15.625	(958)	(1.245)	(5.398)	-25,68%	(22.954)	-59,50%	54.014	28,93%	(38.389)
2	Tabungan	168.056	194.347	197.496	200.131	20.638	2.635	5.783	2,98%	32.075	19,09%	190.494	105,06%	9.637
3	Deposito	55.027	66.644	66.864	66.863	(946)	(1)	219	0,33%	11.836	21,51%	56.479	118,39%	10.384
	Total	261.662	282.015	281.231	282.619	18.734	1.389	605	0,21%	20.958	8,01%	300.987	93,90%	(18.368)
	CASA	206.634	215.370	214.367	215.756	19.680	1.389	386	0,18%	9.121	4,41%	244.508	88,24%	(28.752)
	(%) CASA	78,97%	76,37%	76,22%	76,34%									
	FDR	64,72%	70,65%	73,50%	73,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.039	3.494	4.098	3.891		(206)	398	11,39%	852	28,03%	-	0,00%	3.891
2	Giro ISE	335	359	244	209		(34)	(150)	-41,72%	(125)	-37,43%		0,00%	209
3	Tabungan ISE	2.705	3.134	3.854	3.682		(172)	548	17,48%	977	36,14%		0,00%	3.682
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.855	-	3.500	3.500	-242	-130	81	3.630	32.098	77,43%	(7.243)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.855	-	3.500	3.500	-242	-130	81	3.630	28.908	85,98%	(4.054)
	• Local Champion	24.387	24.639	24.512	-	3.500	3.500	-238	-126	126	3.626	26.347	93,04%	(1.835)
	• Value Chain	387	346	342	-	-	-	-4	-4	-45	4	2.561	13,36%	(2.219)
2	MBG	21.941	25.041	26.106	1.510	1.930	420	743	1.066	4.166	864	25.317	103,12%	790
	KUR	20.349	23.692	24.787	1.510	1.930	420	772	1.096	4.438	834	23.561	105,21%	1.226
	Non KUR	1.592	1.349	1.319	-	-	0	-29	-30	-273	30	1.756	75,13%	(437)
3	PWG	23.945	38.099	41.069	9.436	9.457	21	1.696	2.970	17.124	6.487	38.282	107,28%	2.786
	Cilem	8.631	16.931	19.456	2.202	3.556	1.354	1.195	2.525	10.826	1.031	20.185	96,39%	(729)
	Gadai	15.314	21.168	21.612	7.234	5.900	-1.334	501	444	6.298	5.456	18.097	119,42%	3.515
4	CFG	98.692	111.123	114.666	2.649	4.686	2.038	1.111	3.544	15.975	1.143	115.254	99,49%	(587)
	CF 1	13.574	20.547	21.317	857	1.016	160	453	769	7.743	247	15.606	136,60%	5.711
	Total Griya	9.477	14.186	14.728	250	630	380	0	542	5.251	88	9.997	147,32%	4.731
	• Total Non Program	9.477	14.186	14.728	250	630	380	157	542	5.251	88	9.997	147,32%	4.731
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.589	607	386	-220	453	227	2.492	159	5.608	117,48%	980
	CF 2	85.118	90.576	93.350	1.792	3.670	1.878	658	2.774	8.232	896	99.648	93,68%	(6.299)
	Mitraguna & Others	51.909	56.147	58.953	1.492	3.490	1.998	757	2.806	7.044	684	64.959	90,76%	(6.005)
	Pensiun	33.208	34.428	34.396	300	180	-120	-99	-32	1.188	212	34.690	99,15%	(294)
	Total Pembiayaan	169.351	199.247	206.696	13.595	19.573	5.978	3.308	7.449	37.345	12.124	210.951	97,98%	(4.255)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	113	71	435	70	0,51%	1,74%	0,27%	(365)	(43)	(1)			
	KUR	113	11	213	70	0,55%	0,90%	0,28%	(142)	(43)	59			
	Non KUR	-	60	222	-	0,00%	16,47%	0,00%	(222)	-	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	211	851	488	9	0,21%	0,44%	0,01%	(479)	(202)	(842)			
	CF 1	-	505	348	-	0,00%	1,70%	0,00%	(348)	-	(505)			
	Total Griya	-	349	348	-	0,00%	2,46%	0,00%	(348)	-	(349)			
	Oto	-	156	-	-	0,00%	0,00%	0,00%	-	-	(156)			
	CF 2	211	347	140	9	0,25%	0,15%	0,01%	(130)	(202)	(337)			
	Mitraguna & Others	211	13	13	9	0,41%	0,02%	0,02%	(4)	(202)	(3)			
	Pensiun	-	334	127	-	0,00%	0,37%	0,00%	(127)	-	(334)			
	Total Pembiayaan	324	922	923	79	0,19%	0,46%	0,04%	(844)	(245)	(843)	0,35%	-803,81%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.888	0,00%	11,96%	11,62%	(100)	2.888	(100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.888	0,00%	11,96%	11,62%	(100)	2.888	(100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	59	0,20%	0,00%	0,22%	59	15	59			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	59	2,77%	0,00%	4,45%	59	15	59			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.794	2,15%	1,50%	1,56%	129	(330)	316			
	CF 1	445	402	402	402	3,28%	1,96%	1,89%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,62%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,25%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.392	1,97%	1,39%	1,49%	129	(287)	316			
	Mitraguna & Others	1.585	1.076	1.061	1.064	3,05%	1,89%	1,80%	3	(521)	(13)			
	Pensiun	94	-	202	329	0,06%	0,10%	0,96%	127	234	329			
	Total Pembiayaan	2.169	4.466	4.652	4.741	1,28%	2,34%	2,29%	88	2.572	275	1,28%	44,32%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.347	261.587	263.207	20.860	
2	Contribution Margin	9.072	12.167	9.857	785	-8,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,40	2,62	2,65	0,03	0,25
CIF Payroll	1.726	1.821	1.790	(31)	64

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	2.154	2.204	120	49	1.381	167,76%	(2.403)	-52,17%	14.468	15,23%	(12.264)
2	Tabungan	52.069	52.710	56.725	58.573	1.187	1.848	5.863	11,12%	6.504	12,49%	66.297	88,35%	(7.723)
3	Deposito	11.396	8.232	8.232	8.232	10	0	0	0,00%	(3.164)	-27,77%	12.288	66,99%	(4.056)
	Total	68.072	61.765	67.111	69.009	1.317	1.898	7.244	11,73%	937	1,38%	93.052	74,16%	(24.044)
	CASA	56.676	53.533	58.879	60.777	1.307	1.898	7.244	13,53%	4.101	7,24%	80.764	75,25%	(19.987)
	(%) CASA	83,26%	86,67%	87,73%	88,07%									
	FDR	200,44%	258,79%	239,56%	232,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.583	1.380	1.517	1.389	(128)	9	0,63%	(195)	-12,29%	-	0,00%	1.389	
2	Giro ISE	116	4	155	154	(0)	150	3456,01%	39	33,70%		0,00%	154	
3	Tabungan ISE	1.468	1.376	1.363	1.234	(128)	(142)	-10,29%	(233)	-15,91%		0,00%	1.234	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	122	137	137	137	0	0	0,00%	15	12,30%		0,00%	137	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	39.654	40.666	41.295	960	1.840	880	-445	628	1.641	1.212	42.833	96,41%	(1.538)
	KUR	35.878	37.940	38.621	960	1.840	880	-396	681	2.743	1.159	38.902	99,28%	(282)
	Non KUR	3.776	2.727	2.674	-	-	0	-49	-53	-1.102	53	3.930	68,04%	(1.256)
3	PWG	12.336	26.900	27.095	7.518	6.186	-1.332	289	195	14.759	5.992	22.523	120,30%	4.572
	Cilem	3.767	9.204	9.501	1.277	782	-495	743	297	5.734	485	9.302	102,14%	199
	Gadai	8.569	17.696	17.594	6.240	5.404	-836	-454	-102	9.025	5.506	13.221	133,08%	4.373
4	CFG	84.451	92.273	92.384	3.036	1.517	-1.519	1.205	111	7.933	1.406	96.059	96,17%	(3.675)
	CF 1	4.785	7.190	7.287	-	158	158	-8	97	2.502	60	6.182	117,89%	1.106
	Total Griya	4.537	6.323	6.432	-	158	158	0	109	1.894	49	4.928	130,51%	1.504
	• Total Non Program	4.383	5.674	5.628	-	-	0	-46	-46	1.244	46	4.754	118,38%	874
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	855	-	-	0	-8	-11	608	11	1.253	68,24%	(398)
	CF 2	79.665	85.083	85.097	3.036	1.359	-1.677	1.213	14	5.431	1.345	89.878	94,68%	(4.781)
	Mitraguna & Others	63.755	66.325	66.459	2.536	1.359	-1.177	997	134	2.704	1.225	72.922	91,14%	(6.463)
	Pensiun	15.910	18.758	18.638	500	-	-500	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	160.774	11.514	9.543	-1.971	1.049	934	24.333	8.609	161.415	99,60%	(641)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	187	302	661	1.218	0,47%	1,63%	2,95%	557	1.031	916			
	KUR	48	302	528	1.089	0,13%	1,39%	2,82%	561	1.041	787			
	Non KUR	140	-	133	129	3,70%	4,88%	4,83%	(4)	(10)	129			
3	PWG	-	-	-	41	0,00%	0,00%	0,15%	41	41	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,43%	41	41	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.300	445	814	810	1,54%	0,88%	0,88%	(4)	(490)	366			
	CF 1	-	-	371	371	0,00%	5,16%	5,10%	-	371	371			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	371	371	0,00%	42,84%	43,41%	-	371	371			
	CF 2	1.300	445	443	439	1,63%	0,52%	0,52%	(4)	(861)	(6)			
	Mitraguna & Others	1.135	445	443	439	1,78%	0,67%	0,66%	(4)	(696)	(6)			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	2.069	1,09%	0,92%	1,29%	594	582	1.322	0,50%	60,90%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	442	232	231	0,00%	0,57%	0,56%	(1)	231	(211)			
	KUR	-	238	159	158	0,00%	0,42%	0,41%	(1)	158	(80)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,73%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	281	0,76%	0,31%	0,30%	(1)	(362)	(164)			
	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	643	445	282	281	0,81%	0,33%	0,33%	(1)	(362)	(164)			
	Mitraguna & Others	643	283	282	281	1,01%	0,43%	0,42%	(1)	(362)	(2)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	512	0,47%	0,32%	0,32%	(2)	(131)	(375)	0,59%	-86,47%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626	
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	259

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.516	4.020	(1.873)	(496)	3	0,06%	(361)	-8,23%	14.235	28,24%	(10.215)
2	Tabungan	121.239	138.582	137.196	136.487	11.673	(710)	(2.096)	-1,51%	15.248	12,58%	135.409	100,80%	1.078
3	Deposito	26.839	21.172	21.428	21.428	(118)	0	256	1,21%	(5.411)	-20,16%	27.773	77,16%	(6.344)
	Total	152.459	163.772	163.141	161.935	9.683	(1.206)	(1.837)	-1,12%	9.476	6,22%	177.417	91,27%	(15.481)
	CASA	125.619	142.600	141.713	140.507	9.801	(1.206)	(2.093)	-1,47%	14.887	11,85%	149.644	93,89%	(9.137)
	(%) CASA	82,40%	87,07%	86,87%	86,77%									
	FDR	80,08%	78,58%	79,37%	79,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.251	3.178	3.096	3.224		128	47	1,47%	(26)	-0,81%	-	0,00%	3.224
2	Giro ISE	1.707	1.640	1.358	1.474		116	(166)	-10,11%	(233)	-13,64%		0,00%	1.474
3	Tabungan ISE	1.544	1.538	1.738	1.750		12	212	13,81%	206	13,37%		0,00%	1.750
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.517	2.350	1.300	-1.050	1.444	328	-1.670	972	34.587	85,34%	(5.070)
	KUR	27.378	26.486	26.871	2.350	1.300	-1.050	1.513	385	-507	915	30.615	87,77%	(3.744)
	Non KUR	3.809	2.702	2.646	-	-	0	-69	-56	-1.163	56	3.973	66,61%	(1.327)
3	PWG	1.449	5.298	5.321	690	373	-317	309	23	3.872	349	7.317	72,73%	(1.996)
	Cilem	1.449	5.298	5.321	690	373	-317	309	23	3.872	349	7.317	72,73%	(1.996)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.073	1.128	2.005	877	-144	473	5.510	1.532	88.282	90,70%	(8.210)
	CF 1	26.770	24.458	23.942	-	-	0	-85	-516	-2.828	516	28.904	82,84%	(4.961)
	Total Griya	26.477	21.402	20.971	-	-	0	0	-431	-5.506	431	27.398	76,54%	(6.427)
	• Total Non Program	23.147	18.529	18.140	-	-	0	-264	-389	-5.007	389	23.633	76,76%	(5.493)
	• Program	3.330	2.873	2.831	-	-	0	-40	-42	-499	42	3.765	75,20%	(934)
	Oto	293	3.056	2.971	-	-	0	-85	-85	2.678	85	1.506	197,36%	1.466
	CF 2	47.792	55.141	56.130	1.128	2.005	877	-59	989	8.338	1.016	59.379	94,53%	(3.249)
	Mitraguna & Others	41.537	46.597	47.578	1.033	1.945	912	-97	981	6.040	964	51.936	91,61%	(4.358)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.489	4.168	3.678	-490	1.607	803	7.406	2.875	145.072	89,26%	(15.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	902	0,27%	3,71%	3,06%	(181)	818	189			
	KUR	83	159	731	800	0,30%	2,76%	2,98%	68	716	641			
	Non KUR	-	554	352	102	0,00%	13,01%	3,87%	(249)	102	(452)			
3	PWG	10	-	-	161	0,69%	0,00%	3,03%	161	151	161			
	Cilem	10	-	-	161	0,69%	0,00%	3,03%	161	151	161			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	3.207	2,19%	4,19%	4,00%	(128)	1.571	104			
	CF 1	1.522	2.499	2.687	2.256	5,68%	10,99%	9,42%	(431)	734	(243)			
	Total Griya	1.522	2.499	2.687	2.256	5,75%	12,56%	10,76%	(431)	734	(243)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	951	0,24%	1,18%	1,69%	303	836	347			
	Mitraguna & Others	114	603	648	765	0,27%	1,39%	1,61%	117	651	162			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.270	1,42%	3,43%	3,30%	(148)	2.541	454	0,93%	71,75%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.119	1,54%	3,75%	3,79%	25	641	63			
	KUR	111	479	256	192	0,41%	0,97%	0,72%	(63)	81	(287)			
	Non KUR	368	577	839	927	9,65%	31,03%	35,03%	88	559	350			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.858	1,83%	1,98%	2,32%	282	494	593			
	CF 1	1.118	388	699	981	4,18%	2,86%	4,10%	282	(137)	593			
	Total Griya	1.118	388	699	981	4,22%	3,27%	4,68%	282	(137)	593			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,56%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,84%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.536	11,32%	11,83%	12,00%	306	1.711	656	1,27%	89,42%	-10,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.572	152.359	154.089	8.517	
2	Contribution Margin	9.573	12.583	6.023	(3.550)	37,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,06	3,11	0,05	0,32
CIF Payroll	876	929	895	(34)	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	31.451	21.474	(595)	(9.977)	18.649	660,00%	15.555	262,78%	16.485	130,26%	4.989
2	Tabungan	49.567	51.826	54.720	65.587	(1.999)	10.867	13.761	26,55%	16.020	32,32%	64.759	101,28%	828
3	Deposito	19.983	50.082	52.952	52.952	(145)	0	2.870	5,73%	32.969	164,98%	20.965	252,57%	31.987
	Total	75.469	104.733	139.123	140.014	(2.739)	890	35.280	33,69%	64.544	85,52%	102.209	136,99%	37.805
	CASA	55.486	54.651	86.171	87.061	(2.594)	890	32.410	59,30%	31.575	56,91%	81.244	107,16%	5.818
	(%) CASA	73,52%	52,18%	61,94%	62,18%									
	FDR	164,25%	131,16%	101,64%	100,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.169	851	1.685	1.535		(150)	684	80,35%	366	31,26%	-	0,00%	1.535
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.534	1.384		(150)	684	97,69%	390	39,26%		0,00%	1.384
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.159	930	546	-385	587	247	2.656	298	9.300	55,47%	(4.142)
	Cilem	2.503	4.911	5.159	930	546	-385	587	247	2.656	298	9.300	55,47%	(4.142)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	136.243	2.076	4.715	2.639	173	3.783	14.802	932	134.385	101,38%	1.858
	CF 1	4.796	5.941	6.436	111	579	468	83	495	1.640	84	6.387	100,75%	48
	Total Griya	4.549	4.720	4.867	-	189	189	0	147	318	42	4.956	98,21%	(89)
	• Total Non Program	4.549	4.720	4.867	-	189	189	-44	147	318	42	4.956	98,21%	(89)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.568	111	390	279	83	348	1.322	42	1.431	109,58%	137
	CF 2	116.645	126.519	129.807	1.965	4.136	2.171	90	3.288	13.162	848	127.997	101,41%	1.810
	Mitraguna & Others	110.497	118.905	122.262	1.965	4.136	2.171	160	3.358	11.766	778	120.687	101,31%	1.576
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	141.401	3.007	5.261	2.254	760	4.030	17.444	1.230	143.781	98,34%	(2.380)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	583	0,00%	2,60%	0,43%	(2.862)	583	(924)			
	CF 1	-	-	130	111	0,00%	2,19%	1,73%	(19)	111	111			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	111	0,00%	10,64%	7,09%	(19)	111	111			
	CF 2	-	1.507	3.315	471	0,00%	2,62%	0,36%	(2.843)	471	(1.036)			
	Mitraguna & Others	-	1.507	3.315	471	0,00%	2,79%	0,39%	(2.843)	471	(1.036)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	583	0,00%	2,51%	0,41%	(2.862)	583	(924)	0,79%	-92,30%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,84%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,11%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-984,21%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	123.370	127.118	140.997	17.627	
2	Contribution Margin	3.238	3.873	4.485	1.247	-38,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,45	3,47	0,02	0,18
CIF Payroll	789	858	863	5	74

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.206	2.831	771	625	170	6,38%	1.230	76,86%	16.568	17,09%	(13.737)
2	Tabungan	117.228	124.352	137.170	139.951	(5.693)	2.781	15.599	12,54%	22.723	19,38%	138.543	101,02%	1.408
3	Deposito	47.162	44.209	41.810	41.810	(74)	0	(2.400)	-5,43%	(5.353)	-11,35%	48.540	86,13%	(6.730)
	Total	165.991	171.222	181.186	184.592	(4.996)	3.406	13.370	7,81%	18.601	11,21%	203.651	90,64%	(19.059)
	CASA	118.829	127.013	139.376	142.782	(4.922)	3.406	15.769	12,42%	23.954	20,16%	155.111	92,05%	(12.328)
	(%) CASA	71,59%	74,18%	76,92%	77,35%									
	FDR	85,30%	89,69%	85,79%	84,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	3.067	4.575	5.008	5.501		493	926	20,23%	2.434	79,35%	-	0,00%	5.501
2	Giro ISE	515	1.528	593	677		85	(850)	-55,66%	163	31,61%		0,00%	677
3	Tabungan ISE	2.552	3.048	4.415	4.824		408	1.776	58,28%	2.271	88,98%		0,00%	4.824
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.872	740	1.210	470	-287	255	3.324	955	26.741	100,49%	131
	KUR	22.685	26.059	26.131	740	1.010	270	-266	72	3.447	938	25.722	101,59%	409
	Non KUR	863	558	740	-	200	200	-21	183	-123	17	1.019	72,68%	(278)
3	PWG	16.913	31.730	34.428	7.529	6.935	-594	2.791	2.698	17.515	4.238	31.322	109,92%	3.106
	Cilem	9.701	21.303	23.074	4.416	3.073	-1.343	2.741	1.770	13.373	1.302	21.277	108,44%	1.797
	Gadai	7.212	10.427	11.354	3.113	3.863	750	50	927	4.142	2.936	10.045	113,03%	1.309
4	CFG	101.109	95.227	94.137	1.431	2.101	670	-999	-1.089	-6.971	3.190	115.283	81,66%	(21.146)
	CF 1	13.632	14.370	15.782	368	1.587	1.219	307	1.412	2.150	174	15.375	102,65%	408
	Total Griya	12.067	11.849	12.630	-	890	890	0	781	563	109	12.512	100,94%	118
	• Total Non Program	12.067	11.849	12.630	-	890	890	-193	781	563	109	12.512	100,94%	118
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	3.152	368	697	329	307	632	1.587	65	2.863	110,13%	290
	CF 2	87.476	80.857	78.355	1.063	514	-549	-1.306	-2.502	-9.121	3.016	99.908	78,43%	(21.553)
	Mitraguna & Others	79.108	72.826	70.389	650	514	-136	-1.610	-2.437	-8.719	2.951	90.268	77,98%	(19.879)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	155.437	9.700	10.246	546	1.505	1.863	13.846	8.383	173.366	89,66%	(17.930)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	52	0,81%	2,55%	0,19%	(627)	(137)	52			
	KUR	-	-	679	29	0,00%	2,61%	0,11%	(650)	29	29			
	Non KUR	190	-	-	23	21,98%	0,00%	3,12%	23	(167)	23			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	854	82	883	511	0,84%	0,93%	0,54%	(372)	(343)	430			
	CF 1	-	82	227	154	0,00%	1,58%	0,98%	(73)	154	72			
	Total Griya	-	70	216	144	0,00%	1,82%	1,14%	(72)	144	74			
	Oto	-	11	11	10	0,00%	0,42%	0,31%	(1)	10	(2)			
	CF 2	854	-	657	357	0,98%	0,81%	0,46%	(300)	(497)	357			
	Mitraguna & Others	854	-	657	357	1,08%	0,90%	0,51%	(300)	(497)	357			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	564	0,74%	1,02%	0,36%	(999)	(480)	482	0,71%	-97,19%	0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	0,96%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	4,78%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-641,85%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.239	165.991	176.218	7.979	
2	Contribution Margin	6.452	8.178	7.599	1.147	-17,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	2,99	3,01	0,01	0,12
CIF Payroll	928	1.012	1.023	11	95

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.432	2.486	(318)	54	(1.468)	-37,12%	(3.576)	-58,99%	20.486	12,14%	(18.000)
2	Tabungan	115.416	132.994	130.546	130.312	5.618	(234)	(2.682)	-2,02%	14.895	12,91%	135.976	95,83%	(5.665)
3	Deposito	39.351	38.307	40.659	40.698	1.801	39	2.391	6,24%	1.347	3,42%	40.694	100,01%	3
	Total	160.829	175.254	173.637	173.495	7.101	(141)	(1.759)	-1,00%	12.667	7,88%	197.156	88,00%	(23.661)
	CASA	121.478	136.948	132.978	132.798	5.300	(180)	(4.150)	-3,03%	11.319	9,32%	156.462	84,88%	(23.664)
	(%) CASA	75,53%	78,14%	76,58%	76,54%									
	FDR	76,61%	86,29%	89,51%	89,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.481	3.254	2.534	2.319		(215)	(935)	-28,74%	838	56,55%	-	0,00%	2.319
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,86%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.530	2.315		(215)	(711)	-23,51%	876	60,92%		0,00%	2.315
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Local Champion	373	1.457	1.433	200	-	-200	184	-24	1.059	24	373	383,74%	1.059
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	8.871	-	-	0	-263	-439	536	439	10.980	80,79%	(2.109)
	KUR	8.171	9.135	8.701	-	-	0	-258	-434	530	434	10.688	81,41%	(1.987)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	35.119	7.272	6.029	-1.243	1.078	1.597	12.649	4.432	36.072	97,36%	(952)
	Cilem	8.736	16.980	18.107	2.086	1.963	-123	1.241	1.127	9.371	837	19.753	91,67%	(1.646)
	Gadai	13.734	16.542	17.012	5.186	4.066	-1.120	-163	470	3.278	3.596	16.319	104,25%	694
4	CFG	92.027	106.936	110.008	3.976	4.525	549	1.273	3.072	17.981	1.453	104.206	105,57%	5.802
	CF 1	36.305	37.194	36.863	795	-	-795	123	-331	559	331	37.801	97,52%	(938)
	Total Griya	33.468	33.428	33.201	571	-	-571	0	-227	-267	227	33.850	98,08%	(649)
	• Total Non Program	33.468	31.094	30.878	250	-	-250	-80	-216	-2.591	216	33.850	91,22%	(2.973)
	• Program	-	2.334	2.323	321	-	-321	332	-11	2.323	11	0	0,00%	2.323
	Oto	2.837	3.766	3.662	224	-	-224	123	-104	826	104	3.951	92,70%	(289)
	CF 2	55.722	69.741	73.145	3.181	4.525	1.344	1.150	3.403	17.423	1.122	66.405	110,15%	6.740
	Mitraguna & Others	47.599	56.199	59.483	2.671	4.325	1.654	849	3.284	11.884	1.041	57.188	104,01%	2.295
	Pensiun	8.123	13.543	13.662	510	200	-310	301	119	5.539	81	9.216	148,23%	4.445
	Total Pembiayaan	123.205	151.225	155.431	11.448	10.554	-894	2.272	4.206	32.226	6.348	151.631	102,51%	3.800

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	94	244	357	0,00%	2,62%	4,02%	113	357	263			
	KUR	-	94	244	357	0,00%	2,67%	4,10%	113	357	263			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.195	701	288	397	1,30%	0,27%	0,36%	109	(798)	(304)			
	CF 1	69	536	95	50	0,19%	0,25%	0,14%	(45)	(19)	(486)			
	Total Griya	69	536	95	50	0,21%	0,28%	0,15%	(45)	(19)	(486)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	347	2,02%	0,28%	0,47%	154	(779)	182			
	Mitraguna & Others	1.127	165	194	347	2,37%	0,34%	0,58%	154	(779)	182			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	754	0,97%	0,35%	0,49%	222	(441)	(41)	0,48%	1,19%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	26,06%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	-	0,00%	1,00%	0,00%	(93)	-	(94)			
	KUR	-	94	93	-	0,00%	1,02%	0,00%	(93)	-	(94)			
	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	802	819	851	693	0,87%	0,80%	0,63%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,73%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,79%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.066	0,95%	0,87%	0,69%	(252)	(109)	(220)	0,08%	88,71%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,35	3,36	0,01	0,21
CIF Payroll	930	1.066	1.100	34	170

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	4.801	4.732	(610)	(69)	(206)	-4,17%	(1.998)	-29,68%	22.902	20,66%	(18.170)
2	Tabungan	220.302	240.640	248.935	250.342	4.326	1.407	9.702	4,03%	30.040	13,64%	243.291	102,90%	7.051
3	Deposito	143.210	175.577	173.374	173.973	3.891	599	(1.604)	-0,91%	30.762	21,48%	144.726	120,21%	29.247
	Total	370.242	421.155	427.110	429.047	7.607	1.937	7.891	1,87%	58.805	15,88%	410.919	104,41%	18.128
	CASA	227.032	245.578	253.736	255.074	3.716	1.338	9.496	3,87%	28.042	12,35%	266.193	95,82%	(11.119)
	(%) CASA	61,32%	58,31%	59,41%	59,45%									
	FDR	58,19%	64,52%	65,90%	65,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	20.511	22.373	25.556	24.282		(1.273)	1.909	8,53%	3.771	18,38%	-	0,00%	24.282
2	Giro ISE	3.669	2.672	4.364	2.991		(1.374)	319	11,92%	(678)	-18,49%		0,00%	2.991
3	Tabungan ISE	6.637	10.184	11.674	11.774		100	1.590	15,62%	5.137	77,41%		0,00%	11.774
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	15.415	-	3.328	3.328	-1.028	3.251	15.386	77	11.017	139,91%	4.397
	Linkage	-	9.568	12.245	-	2.678	2.678	-1	2.678	12.245	-	4.785	255,88%	7.460
	Non-Linkage	28	2.596	3.169	-	650	650	-1.027	573	3.141	77	6.232	50,86%	(3.062)
	• Local Champion	28	2.386	2.980	-	650	650	-1.007	594	2.951	56	2.969	100,35%	10
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	13.613	1.170	1.000	-170	870	668	5.796	332	12.716	107,06%	897
	KUR	7.418	12.544	13.217	1.170	1.000	-170	876	674	5.799	326	12.079	109,42%	1.138
	Non KUR	399	401	396	-	-	0	-6	-6	-3	6	637	62,12%	(241)
3	PWG	19.390	36.456	39.573	11.201	9.044	-2.157	4.588	3.117	20.183	5.928	33.462	118,26%	6.111
	Cilem	9.334	18.717	20.365	5.890	3.270	-2.620	3.910	1.648	11.031	1.622	20.079	101,42%	286
	Gadai	10.057	17.739	19.208	5.311	5.775	464	678	1.469	9.151	4.306	13.383	143,53%	5.825
4	CFG	188.225	210.165	212.880	7.418	6.085	-1.333	1.935	2.715	24.655	3.370	203.074	104,83%	9.806
	CF 1	13.467	13.402	14.385	-	1.298	1.298	-139	983	918	315	15.350	93,71%	(965)
	Total Griya	8.915	8.509	9.074	-	750	750	0	565	159	185	9.380	96,74%	(306)
	• Total Non Program	8.915	8.509	9.074	-	750	750	-264	565	159	185	9.380	96,74%	(306)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	5.311	-	548	548	-139	417	760	131	5.970	88,96%	(659)
	CF 2	174.758	196.763	198.495	7.418	4.787	-2.631	2.074	1.732	23.737	3.055	187.724	105,74%	10.771
	Mitraguna & Others	169.164	191.102	192.593	7.418	4.511	-2.907	2.115	1.492	23.429	3.019	180.802	106,52%	11.791
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	281.480	19.789	19.457	-332	6.365	9.750	66.020	9.707	260.269	108,15%	21.211

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	181	66	66	66	2,32%	0,51%	0,49%	-	(115)	0			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,76%	-	66	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	461	-	-	327	0,24%	0,00%	0,15%	327	(134)	327			
	CF 1	356	-	-	327	2,64%	0,00%	2,27%	327	(29)	327			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	327	7,82%	0,00%	6,16%	327	(29)	327			
	CF 2	105	-	-	-	0,06%	0,00%	0,00%	-	(105)	-			
	Mitraguna & Others	105	-	-	-	0,06%	0,00%	0,00%	-	(105)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	393	0,30%	0,02%	0,14%	327	(249)	327	0,11%	20,12%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204	
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,62	3,65	3,58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.550	5.323	(5.987)	773	669	14,36%	5.177	3559,40%	5.050	105,39%	272
2	Tabungan	93.148	116.881	121.543	172.282	2.876	50.739	55.400	47,40%	79.134	84,96%	107.697	159,97%	64.585
3	Deposito	25.397	122.898	123.095	122.585	849	(510)	(313)	-0,25%	97.188	382,68%	26.335	465,49%	96.250
	Total	118.690	244.434	249.188	300.190	(2.262)	51.002	55.756	22,81%	181.500	152,92%	139.082	215,84%	161.108
	CASA	93.293	121.536	126.093	177.605	(3.111)	51.512	56.069	46,13%	84.312	90,37%	112.747	157,52%	64.857
	(%) CASA	78,60%	49,72%	50,60%	59,16%									
	FDR	96,89%	56,70%	57,00%	47,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	817	2.071	1.872	1.904		32	(168)	-8,09%	1.086	132,87%	-	0,00%	1.904
2	Giro ISE	33	60	61	61		(0)	1	2,21%	28	83,13%		0,00%	61
3	Tabungan ISE	784	2.012	1.811	1.843		32	(169)	-8,39%	1.059	134,98%		0,00%	1.843
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-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	29.770	35.479	35.537	2.445	1.305	-1.140	855	58	5.767	1.247	33.908	104,80%	1.629
	KUR	28.200	33.600	33.735	2.445	1.305	-1.140	932	135	5.535	1.170	32.137	104,97%	1.598
	Non KUR	1.570	1.879	1.802	-	-	0	-77	-77	232	77	1.771	101,75%	31
3	PWG	4.527	10.075	11.318	885	1.834	950	381	1.244	6.792	590	11.726	96,52%	(408)
	Cilem	4.527	10.075	11.318	885	1.834	950	381	1.244	6.792	590	11.727	96,52%	(408)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	95.177	1.828	5.207	3.379	-86	2.136	14.476	3.071	93.904	101,36%	1.274
	CF 1	1.386	8.677	8.737	867	168	-699	787	60	7.351	108	3.013	289,96%	5.724
	Total Griya	404	3.742	3.732	-	-	0	0	-10	3.328	10	820	454,94%	2.912
	• Total Non Program	404	3.742	3.732	-	-	0	-10	-10	3.328	10	820	454,94%	2.912
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	5.005	867	168	-699	787	70	4.023	98	2.193	228,24%	2.812
	CF 2	79.315	84.364	86.440	961	5.039	4.078	-872	2.076	7.125	2.963	90.890	95,10%	(4.450)
	Mitraguna & Others	60.800	65.509	67.544	961	4.839	3.878	-349	2.035	6.744	2.804	71.191	94,88%	(3.647)
	Pensiun	18.515	18.855	18.896	-	200	200	-524	41	381	159	19.699	95,92%	(803)
	Total Pembiayaan	114.997	138.594	142.033	5.158	8.346	3.188	1.150	3.438	27.035	4.908	139.538	101,79%	2.495

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	214	349	1.169	459	0,72%	3,30%	1,29%	(711)	245	109			
	KUR	129	349	935	348	0,46%	2,78%	1,03%	(587)	219	(1)			
	Non KUR	85	-	234	111	5,40%	12,46%	6,13%	(123)	26	111			
3	PWG	-	-	-	86	0,00%	0,00%	0,76%	86	86	86			
	Cilem	-	-	-	86	0,00%	0,00%	0,76%	86	86	86			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	409	0,00%	1,82%	0,43%	(1.284)	405	(58)			
	CF 1	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	-	0,00%	0,00%	0,00%	-	-	(177)			
	CF 2	3	289	1.692	409	0,00%	2,01%	0,47%	(1.284)	405	119			
	Mitraguna & Others	3	289	1.527	409	0,01%	2,33%	0,61%	(1.118)	405	119			
	Pensiun	-	-	165	-	0,00%	0,88%	0,00%	(165)	-	-			
	Total Pembiayaan	217	816	2.861	953	0,19%	2,06%	0,67%	(1.909)	736	137	0,06%	90,42%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-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	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,03%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	2,27%	2,25%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,46%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,11%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,66%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,04%	(113)	177	20	0,09%	95,37%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	119.405	122.107	246.696	127.291	
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.686	1.706	864	20	(1.028)	-37,60%	(1.750)	-50,63%	18.681	9,13%	(16.975)
2	Tabungan	145.385	157.293	161.449	163.328	6.451	1.880	6.035	3,84%	17.943	12,34%	166.928	97,84%	(3.600)
3	Deposito	14.811	12.473	12.905	13.205	(133)	300	732	5,87%	(1.606)	-10,84%	16.208	81,47%	(3.003)
	Total	163.652	172.500	176.039	178.239	7.182	2.200	5.740	3,33%	14.587	8,91%	201.817	88,32%	(23.578)
	CASA	148.841	160.027	163.134	165.034	7.315	1.900	5.008	3,13%	16.193	10,88%	185.609	88,92%	(20.574)
	(%) CASA	90,95%	92,77%	92,67%	92,59%									
	FDR	119,93%	124,79%	123,36%	121,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	2.534	2.214	2.547	2.596		49	382	17,26%	63	2,47%	-	0,00%	2.596
2	Giro ISE	1.520	841	931	703		(227)	(138)	-16,43%	(816)	-53,73%		0,00%	703
3	Tabungan ISE	1.014	1.373	1.617	1.893		277	520	37,91%	879	86,68%		0,00%	1.893
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.207	-	-	0	-17	-17	-361	17	4.568	92,09%	(361)
	Linkage	4.142	4.138	4.138	-	-	-	-0	-0	-4	0	4.142	99,90%	(4)
	Non-Linkage	426	85	69	-	-	0	-16	-17	-357	17	426	16,10%	(357)
	• Local Champion	426	85	69	-	-	0	-16	-17	-357	17	426	16,10%	(357)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.242	2.280	1.982	-298	701	328	2.318	1.654	40.296	94,90%	(2.053)
	KUR	33.748	34.564	34.851	1.960	1.812	-148	468	286	1.103	1.526	37.907	91,94%	(3.056)
	Non KUR	2.176	3.350	3.392	320	170	-150	233	42	1.215	128	2.389	141,98%	1.003
3	PWG	12.551	26.160	28.179	7.008	6.207	-801	2.174	2.018	15.628	4.189	26.104	107,95%	2.075
	Cilem	6.245	14.255	15.188	1.689	1.713	23	854	933	8.942	780	17.229	88,15%	(2.041)
	Gadai	6.305	11.905	12.991	5.318	4.494	-824	1.320	1.086	6.686	3.408	8.875	146,37%	4.116
4	CFG	143.228	146.957	146.540	2.638	1.562	-1.077	636	-417	3.313	1.978	160.820	91,12%	(14.280)
	CF 1	29.589	26.185	25.784	-	-	0	-145	-401	-3.805	401	34.824	74,04%	(9.040)
	Total Griya	26.165	23.465	23.208	-	-	0	0	-257	-2.957	257	30.110	77,08%	(6.902)
	• Total Non Program	3.355	2.399	2.356	-	-	0	-40	-43	-999	43	4.324	54,49%	(1.968)
	• Program	22.810	21.066	20.852	-	-	0	-169	-214	-1.958	214	25.786	80,87%	(4.934)
	Oto	3.424	2.720	2.575	-	-	0	-145	-144	-848	144	4.714	54,64%	(2.138)
	CF 2	113.639	120.772	120.756	2.638	1.562	-1.077	781	-16	7.118	1.577	125.996	95,84%	(5.239)
	Mitraguna & Others	94.023	97.434	97.101	1.579	1.072	-508	125	-333	3.077	1.404	105.113	92,38%	(8.013)
	Pensiun	19.615	23.338	23.656	1.059	490	-569	657	317	4.040	173	20.882	113,28%	2.773
	Total Pembiayaan	196.270	215.255	217.168	11.926	9.750	-2.175	3.495	1.913	20.897	7.837	231.787	93,69%	(14.619)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	635	91	422	92	1,77%	1,11%	0,24%	(331)	(543)	0			
	KUR	580	91	417	92	1,72%	1,21%	0,26%	(325)	(488)	0			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.895	3.612	3.411	3.416	2,72%	2,32%	2,33%	6	(479)	(196)			
	CF 1	3.671	2.934	3.216	3.363	12,41%	12,28%	13,04%	147	(308)	429			
	Total Griya	3.671	2.934	3.216	3.363	14,03%	13,71%	14,49%	147	(308)	429			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	53	0,20%	0,16%	0,04%	(141)	(171)	(625)			
	Mitraguna & Others	224	678	194	53	0,24%	0,20%	0,05%	(141)	(171)	(625)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	3.508	2,31%	1,78%	1,62%	(325)	(1.022)	(195)	3,64%	-125,25%	2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	98,37%	(0)	(4)	(1)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	(0)	(4)	(1)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	33	0,93%	0,51%	0,09%	(162)	(301)	(167)			
	KUR	146	145	143	14	0,43%	0,41%	0,04%	(129)	(132)	(131)			
	Non KUR	188	54	51	19	8,65%	1,53%	0,56%	(32)	(169)	(35)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	2.982	2,51%	2,38%	2,03%	(519)	(608)	(420)			
	CF 1	3.133	3.018	3.178	2.715	10,59%	12,14%	10,53%	(463)	(418)	(302)			
	Total Griya	3.118	3.018	3.178	2.715	11,91%	13,55%	11,70%	(463)	(402)	(302)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.152	4,11%	3,64%	3,29%	(681)	(914)	(588)	3,61%	-9,47%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.967	206.366	217.689	17.722	
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,06	3,08	0,03	0,18
CIF Payroll	1.810	2.281	2.345	64	535

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	702	486	766	(216)	(726)	-59,92%	(54)	-10,07%	16.705	2,91%	(16.220)
2	Tabungan	125.992	136.380	137.160	141.974	2.634	4.814	5.594	4,10%	15.982	12,69%	148.828	95,39%	(6.854)
3	Deposito	49.100	43.473	42.505	42.450	(4.993)	(55)	(1.024)	-2,35%	(6.650)	-13,54%	50.576	83,93%	(8.126)
	Total	175.632	181.065	180.366	184.909	(1.593)	4.543	3.844	2,12%	9.277	5,28%	216.109	85,56%	(31.200)
	CASA	126.532	137.592	137.862	142.460	3.400	4.598	4.867	3,54%	15.928	12,59%	165.533	86,06%	(23.074)
	(%) CASA	72,04%	75,99%	76,43%	77,04%									
	FDR	182,36%	177,72%	180,30%	175,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	1.252	2.138	1.409	1.296		(113)	(842)	-39,39%	44	3,48%	-	0,00%	1.296
2	Giro ISE	222	228	209	165		(43)	(63)	-27,59%	(57)	-25,53%		0,00%	165
3	Tabungan ISE	1.030	1.910	1.201	1.131		(70)	(779)	-40,80%	100	9,73%		0,00%	1.131
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.703	-	-	0	-293	-405	-975	405	18.653	73,46%	(4.951)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.703	-	-	0	-293	-405	-975	405	16.922	80,98%	(3.219)
	• Local Champion	14.678	14.108	13.703	-	-	0	-293	-405	-975	405	15.742	87,05%	(2.039)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.942	1.710	2.835	1.125	24	1.194	668	1.641	38.605	90,51%	(3.663)
	KUR	31.590	30.397	31.666	840	2.835	1.995	-618	1.269	76	1.566	35.711	88,67%	(4.045)
	Non KUR	2.684	3.351	3.276	870	-	-870	642	-75	592	75	2.894	113,22%	382
3	PWG	22.430	35.595	38.342	7.708	9.569	1.861	1.123	2.747	15.911	6.822	36.459	105,16%	1.883
	Cilem	9.274	16.096	17.934	2.424	3.067	643	1.481	1.838	8.659	1.230	20.279	88,43%	(2.346)
	Gadai	13.156	19.499	20.408	5.284	6.501	1.218	-358	909	7.252	5.592	16.180	126,13%	4.228
4	CFG	248.904	238.340	238.212	2.638	3.537	899	-257	-128	-10.691	3.665	273.169	87,20%	(34.957)
	CF 1	66.307	61.181	60.242	-	-	0	-118	-939	-6.066	939	76.049	79,21%	(15.807)
	Total Griya	63.771	57.411	56.887	-	-	0	0	-525	-6.884	525	72.051	78,95%	(15.164)
	• Total Non Program	13.172	11.476	11.339	-	-	0	-233	-138	-1.833	138	14.850	76,35%	(3.511)
	• Program	50.599	45.935	45.548	-	-	0	-380	-387	-5.051	387	57.201	79,63%	(11.653)
	Oto	2.536	3.769	3.355	-	-	0	-118	-414	819	414	3.998	83,92%	(643)
	CF 2	182.596	177.159	177.971	2.638	3.537	899	-139	811	-4.626	2.726	197.121	90,29%	(19.150)
	Mitraguna & Others	145.742	143.496	144.672	2.121	3.058	937	-245	1.176	-1.069	1.882	158.776	91,12%	(14.104)
	Pensiun	36.854	33.663	33.298	517	479	-38	106	-365	-3.556	844	38.344	86,84%	(5.046)
	Total Pembiayaan	320.285	321.790	325.199	12.056	15.941	3.885	597	3.409	4.913	12.532	366.886	88,64%	(41.688)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	158	548	559	767	0,46%	1,66%	2,19%	208	608	219			
	KUR	138	452	371	602	0,44%	1,22%	1,90%	231	464	151			
	Non KUR	20	96	187	165	0,75%	5,59%	5,03%	(23)	145	69			
3	PWG	-	-	-	252	0,00%	0,00%	0,66%	252	252	252			
	Cilem	-	-	-	132	0,00%	0,00%	0,74%	132	132	132			
	Gadai	-	-	-	120	0,00%	0,00%	0,59%	120	120	120			
4	CFG	7.829	9.999	9.690	5.950	3,15%	4,07%	2,50%	(3.741)	(1.880)	(4.049)			
	CF 1	6.309	7.665	7.244	5.376	9,51%	11,84%	8,92%	(1.869)	(933)	(2.290)			
	Total Griya	6.204	7.665	7.165	5.376	9,73%	12,48%	9,45%	(1.789)	(828)	(2.290)			
	Oto	105	-	79	-	4,15%	2,10%	0,00%	(79)	(105)	-			
	CF 2	1.520	2.334	2.446	574	0,83%	1,38%	0,32%	(1.872)	(946)	(1.760)			
	Mitraguna & Others	1.215	1.695	2.002	337	0,83%	1,39%	0,23%	(1.665)	(878)	(1.358)			
	Pensiun	305	638	445	237	0,83%	1,32%	0,71%	(208)	(68)	(401)			
	Total Pembiayaan	7.988	10.547	10.249	6.968	2,49%	3,18%	2,14%	(3.281)	(1.020)	(3.579)	0,61%	71,35%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,92%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	407	0,50%	0,99%	1,17%	74	237	199			
	KUR	12	193	326	303	0,04%	1,07%	0,96%	(23)	291	110			
	Non KUR	158	15	7	104	5,88%	0,21%	3,18%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.029	2,65%	2,65%	2,53%	(290)	(569)	(70)			
	CF 1	4.154	4.894	4.930	4.452	6,26%	8,06%	7,39%	(479)	298	(442)			
	Total Griya	4.071	4.811	4.848	4.369	6,38%	8,44%	7,68%	(479)	298	(442)			
	Oto	82	82	82	82	3,25%	2,19%	2,46%	-	-	-			
	CF 2	2.444	1.205	1.388	1.577	1,34%	0,78%	0,89%	189	(867)	372			
	Mitraguna & Others	1.967	1.059	1.056	1.432	1,35%	0,74%	0,99%	376	(535)	372			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	6.699	2,20%	2,15%	2,06%	(215)	(332)	129	0,30%	85,50%	-1,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	323.033	324.841	328.881	5.848	
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,06	3,09	0,03	0,23
CIF Payroll	2.206	2.316	2.345	29	139