

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	126.882	127.843	(4.060)	962	(1.022)	-0,79%	(28.023)	-17,98%	346.235	36,92%	(218.391)
2	Tabungan	1.803.617	1.980.739	1.990.928	1.985.383	51.335	(5.545)	4.643	0,23%	181.766	10,08%	2.083.113	95,31%	(97.731)
3	Deposito	681.198	762.342	766.078	766.182	(32.431)	105	3.840	0,50%	84.985	12,48%	699.248	109,57%	66.934
Total		2.640.681	2.871.948	2.883.887	2.879.409	14.844	(4.479)	7.461	0,26%	238.728	9,04%	3.128.596	92,04%	(249.187)
CASA		1.959.483	2.109.605	2.117.810	2.113.226	47.274	(4.583)	3.621	0,17%	153.743	7,85%	2.429.348	86,99%	(316.122)
(% CASA)		74,20%	73,46%	73,44%	73,39%									
FDR		99,99%	104,53%	103,92%	104,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	81.536	85.036		3.501	2.367	2,86%	19.427	29,61%	95.806	88,76%	(10.770)
2	Giro ISE	23.758	19.536	18.559	18.925		366	(610)	-3,12%	(4.833)	-20,34%	42.060	45,00%	(23.134)
3	Tabungan ISE	30.646	53.467	53.309	56.444		3.134	2.977	5,57%	25.798	84,18%	34.843	109,99%	21.601
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.220	900	907	-	3.622	309	19.822	598	115.782	86,56%	(15.562)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.811	900	907	7	3.623	309	10.278	598	85.508	88,66%	(9.697)
	• Local Champion	62.373	72.430	72.758	900	907	7	3.655	328	10.385	579	71.843	101,27%	915
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	388.510	895	1.040	145	2.543	-333	20.452	1.373	422.292	92,00%	(33.782)
	KUR	343.457	362.300	361.942	895	980	85	1.434	-358	18.485	1.338	394.978	91,64%	(33.036)
	Non KUR	24.602	26.544	26.568	-	60	60	1.108	25	1.967	35	27.314	97,27%	(746)
3	PWG	200.888	356.932	358.926	15.000	11.114	-3.886	19.828	1.993	158.037	9.121	371.423	96,64%	(12.497)
	Cilem	92.590	195.267	196.174	3.119	3.595	476	15.699	908	103.584	2.687	231.018	84,92%	(34.844)
	Gadai	108.298	161.666	162.751	11.881	7.519	-4.361	4.129	1.086	54.453	6.434	140.405	115,92%	22.346
4	CFG	1.991.066	2.156.369	2.149.375	7.029	7.888	860	11.052	-6.994	158.309	14.882	2.211.667	97,18%	(62.293)
	CF 1	271.158	283.057	282.793	1.306	470	-835	1.942	-264	11.636	734	309.258	91,44%	(26.465)
	Total Griya	236.939	232.575	232.506	-	450	0	0	-70	-4.433	520	255.971	90,83%	(23.465)
	• Total Non Program	155.508	155.596	155.665	-	450	450	-2.038	69	157	381	163.915	94,97%	(8.250)
	• Program	81.431	76.979	76.840	-	-	0	-302	-139	-4.591	139	92.056	83,47%	(15.215)
	Oto	34.219	50.482	50.288	1.306	20	-1.285	1.942	-194	16.069	214	53.287	94,37%	(3.000)
	CF 2	1.719.908	1.873.311	1.866.581	5.723	7.418	1.695	9.111	-6.730	146.674	14.148	1.902.409	98,12%	(35.828)
	Mitraguna & Others	1.474.657	1.605.638	1.600.374	5.011	6.728	1.717	8.035	-5.264	125.717	11.992	1.638.476	97,67%	(38.102)
	Pensiun	245.250	267.674	266.207	712	690	-22	1.076	-1.467	20.957	2.157	263.933	100,86%	2.274
Total Pembiayaan		2.640.411	3.002.055	2.997.030	23.824	20.950	-2.874	37.045	-5.025	356.619	25.975	3.121.164	96,02%	(124.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	18.399	0,62%	2,50%	4,74%	8.684	16.124	8.684			
	KUR	1.785	8.311	8.311	15.818	0,52%	2,29%	4,37%	7.507	14.033	7.507			
	Non KUR	489	1.404	1.404	2.581	1,99%	5,29%	9,71%	1.177	2.091	1.177			
3	PWG	10	-	-	8.298	0,00%	0,00%	2,31%	8.298	8.288	8.298			
	Cilem	10	-	-	6.258	0,01%	0,00%	3,19%	6.258	6.248	6.258			
	Gadai	-	-	-	2.040	0,00%	0,00%	1,25%	2.040	2.040	2.040			
4	CFG	19.717	28.500	30.393	65.856	0,99%	1,41%	3,06%	35.462	46.139	37.356			
	CF 1	13.249	16.070	16.284	23.565	4,89%	5,75%	8,33%	7.281	10.316	7.494			
	Total Griya	12.780	15.301	15.217	16.754	5,39%	6,54%	7,21%	1.536	3.974	1.452			
	Oto	469	769	1.066	6.811	1,37%	2,11%	13,54%	5.745	6.342	6.042			
	CF 2	6.468	12.430	14.110	42.291	0,38%	0,75%	2,27%	28.182	35.823	29.862			
	Mitraguna & Others	5.999	11.068	12.494	38.726	0,41%	0,78%	2,42%	26.231	32.727	27.657			
	Pensiun	470	1.361	1.615	3.565	0,19%	0,60%	1,34%	1.950	3.096	2.204			
Total Pembiayaan		22.002	38.215	40.108	93.236	0,83%	1,34%	3,11%	53.128	71.234	55.021	0,87%	71,95%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,04%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,20%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.137	0,70%	0,76%	0,81%	196	564	404			
	KUR	1.118	1.434	1.463	1.638	0,33%	0,40%	0,45%	174	519	204			
	Non KUR	1.455	1.300	1.478	1.500	5,91%	5,57%	5,64%	21	45	200			
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	23.236	1,29%	1,06%	1,08%	481	(2.431)	(255)			
	CF 1	9.750	9.855	10.152	10.191	3,60%	3,59%	3,60%	39	441	336			
	Total Griya	9.274	9.315	9.438	9.478	3,91%	4,06%	4,08%	40	204	163			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.045	0,93%	0,67%	0,70%	442	(2.873)	(591)			
	Mitraguna & Others	14.983	12.664	11.647	12.089	1,02%	0,73%	0,76%	442	(2.894)	(575)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.463	1,76%	1,66%	1,68%	677	4.064	(284)	1,79%	-6,13%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	23.906	24.015	2.218	109	(165)	-0,68%	(1.990)	-7,65%	42.690	56,25%	(18.675)
2	Tabungan	211.719	211.403	219.105	218.507	4.525	(598)	7.104	3,36%	6.788	3,21%	235.399	92,82%	(16.892)
3	Deposito	98.613	78.216	77.917	77.917	(26.842)	0	(299)	-0,38%	(20.696)	-20,99%	100.158	77,79%	(22.241)
	Total	336.337	313.799	320.928	320.439	(20.100)	(490)	6.640	2,12%	(15.898)	-4,73%	378.247	84,72%	(57.808)
	CASA	237.724	235.583	243.011	242.522	6.742	(490)	6.939	2,95%	4.798	2,02%	278.089	87,21%	(35.567)
	(%) CASA	70,68%	75,07%	75,72%	75,68%									
	FDR	113,34%	133,66%	130,49%	130,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.869	19.777		908	1.476	8,06%	4.303	27,80%	-	0,00%	19.777
2	Giro ISE	9.559	9.188	9.174	9.411		236	223	2,43%	(149)	-1,56%		0,00%	9.411
3	Tabungan ISE	5.622	9.114	9.695	10.367		672	1.253	13,75%	4.745	84,39%		0,00%	10.367
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	-	-	0	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	-	-	0	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	-	-	0	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.464	-	-	0	-629	-108	-7.993	108	53.547	75,57%	(13.083)
	KUR	46.158	37.777	37.669	-	-	0	-573	-108	-8.489	108	51.001	73,86%	(13.332)
	Non KUR	2.298	2.794	2.794	-	-	0	-56	0	496	-	2.546	109,76%	249
3	PWG	20.904	27.647	27.934	765	1.046	282	840	288	7.030	759	36.253	77,05%	(8.319)
	Cilem	9.146	13.553	13.576	63	225	162	-228	24	4.430	201	21.665	62,66%	(8.089)
	Gadai	11.759	14.094	14.358	702	821	120	1.067	264	2.599	557	14.588	98,43%	(230)
4	CFG	294.292	332.720	331.901	1.240	2.240	1.000	2.166	-819	37.609	3.059	310.587	106,86%	21.315
	CF 1	11.437	13.673	13.640	-	-	0	30	-33	2.203	33	13.443	101,47%	197
	Total Griya	7.624	9.813	9.790	-	-	0	0	-24	2.165	24	8.137	120,31%	1.653
	• Total Non Program	7.624	9.813	9.790	-	-	0	-285	-24	2.165	24	8.137	120,31%	1.653
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.850	-	-	0	30	-9	37	9	5.306	72,57%	(1.455)
	CF 2	282.855	319.047	318.261	1.240	2.240	1.000	2.137	-785	35.407	3.025	297.144	107,11%	21.117
	Mitraguna & Others	252.904	279.776	278.722	1.240	1.700	460	1.839	-1.054	25.818	2.754	265.729	104,89%	12.993
	Pensiun	29.951	39.271	39.540	-	540	540	297	269	9.589	271	31.415	125,86%	8.125
	Total Pembiayaan	381.208	419.421	418.782	2.005	3.286	1.282	7.261	-639	37.574	3.925	426.801	98,12%	(8.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	2.427	0,14%	5,03%	6,00%	384	2.360	946			
	KUR	66	1.317	1.944	2.328	0,14%	5,14%	6,18%	384	2.261	1.010			
	Non KUR	-	163	99	99	0,00%	3,54%	3,54%	-	99	(64)			
3	PWG	-	-	-	568	0,00%	0,00%	2,03%	568	568	568			
	Cilem	-	-	-	130	0,00%	0,00%	0,96%	130	130	130			
	Gadai	-	-	-	438	0,00%	0,00%	3,05%	438	438	438			
4	CFG	-	2.414	1.589	4.453	0,00%	0,48%	1,34%	2.864	4.453	2.039			
	CF 1	-	92	144	1.790	0,00%	1,05%	13,12%	1.646	1.790	1.698			
	Total Griya	-	-	-	455	0,00%	0,00%	4,65%	455	455	455			
	Oto	-	92	144	1.335	0,00%	3,72%	34,66%	1.191	1.335	1.242			
	CF 2	-	2.322	1.445	2.664	0,00%	0,45%	0,84%	1.218	2.664	342			
	Mitraguna & Others	-	1.933	838	1.988	0,00%	0,30%	0,71%	1.150	1.988	55			
	Pensiun	-	389	607	675	0,00%	1,55%	1,71%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	7.448	0,02%	0,87%	1,78%	3.816	7.381	3.553	0,00%	100,00%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,00%	-	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	2.674	0,52%	0,65%	0,81%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,54%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,75%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,86%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,60%	499	4.310	660	0,70%	56,42%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	9.687	9.687	341	0	130	1,36%	5.400	125,94%	20.184	47,99%	(10.497)
2	Tabungan	160.765	165.013	166.511	165.955	(430)	(556)	942	0,57%	5.191	3,23%	183.329	90,52%	(17.374)
3	Deposito	65.984	39.292	39.204	39.254	(2.258)	50	(38)	-0,10%	(26.730)	-40,51%	67.399	58,24%	(28.145)
	Total	231.036	213.861	215.402	214.896	(2.347)	(506)	1.035	0,48%	(16.140)	-6,99%	270.912	79,32%	(56.016)
	CASA	165.052	174.570	176.198	175.642	(89)	(556)	1.072	0,61%	10.590	6,42%	203.513	86,30%	(27.871)
	(%) CASA	71,44%	81,63%	81,80%	81,73%									
	FDR	120,56%	147,01%	145,25%	145,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.351	2.370		19	151	6,83%	815	52,41%	-	0,00%	2.370
2	Giro ISE	-	1	6	4		(2)	3	215,26%	4	#DIV/0!	-	0,00%	4
3	Tabungan ISE	1.555	2.217	2.344	2.365		21	148	6,69%	810	52,12%	-	0,00%	2.365
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.501	-	907	-	-71	327	4.430	580	4.308	104,48%	193
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.822	15	-	-15	275	-19	5.176	19	18.040	109,88%	1.782
	KUR	12.693	16.593	16.578	15	-	-15	-70	-15	3.885	15	15.923	104,12%	656
	Non KUR	1.952	3.247	3.243	-	-	0	345	-4	1.291	4	2.117	153,19%	1.126
3	PWG	16.365	27.522	27.680	754	596	-158	1.216	158	11.315	437	30.835	89,77%	(3.154)
	Cilem	8.190	16.328	16.399	406	214	-192	1.079	72	8.209	142	19.829	82,70%	(3.429)
	Gadai	8.175	11.195	11.281	347	382	34	137	86	3.106	295	11.006	102,50%	275
4	CFG	247.446	262.863	260.877	346	250	-96	1.576	-1.986	13.431	2.236	264.150	98,76%	(3.273)
	CF 1	12.247	10.155	10.139	-	-	0	-71	-16	-2.108	16	14.252	71,14%	(4.113)
	Total Griya	9.062	7.492	7.489	-	-	0	0	-3	-1.573	3	9.532	78,57%	(2.042)
	• Total Non Program	9.062	7.492	7.489	-	-	0	-360	-3	-1.573	3	9.532	78,57%	(2.042)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.650	-	-	0	-71	-13	-535	13	4.720	56,14%	(2.070)
	CF 2	235.199	252.708	250.738	346	250	-96	1.648	-1.971	15.539	2.221	249.898	100,34%	839
	Mitraguna & Others	206.067	222.689	221.203	346	250	-96	1.518	-1.487	15.136	1.737	219.260	100,89%	1.942
	Pensiun	29.132	30.019	29.535	-	-	0	130	-484	403	484	30.638	96,40%	(1.103)
	Total Pembiayaan	278.528	314.400	312.880	1.115	1.753	638	2.996	-1.520	34.352	3.272	317.333	98,60%	(4.453)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	157	0,00%	0,40%	0,79%	77	157	77			
	KUR	-	79	80	114	0,00%	0,48%	0,69%	35	114	35			
	Non KUR	-	-	-	43	0,00%	0,00%	1,32%	43	43	43			
3	PWG	-	-	-	674	0,00%	0,00%	2,43%	674	674	674			
	Cilem	-	-	-	405	0,00%	0,00%	2,47%	405	405	405			
	Gadai	-	-	-	269	0,00%	0,00%	2,38%	269	269	269			
4	CFG	713	728	670	4.651	0,29%	0,25%	1,78%	3.981	3.938	3.924			
	CF 1	8	466	462	479	0,06%	4,55%	4,73%	17	471	13			
	Total Griya	-	257	254	254	0,00%	3,39%	3,40%	-	254	(2)			
	Oto	8	210	208	225	0,24%	7,81%	8,48%	17	217	15			
	CF 2	705	262	208	4.172	0,30%	0,08%	1,66%	3.965	3.467	3.911			
	Mitraguna & Others	705	262	208	4.082	0,34%	0,09%	1,85%	3.874	3.376	3.820			
	Pensiun	-	-	-	91	0,00%	0,00%	0,31%	91	91	91			
	Total Pembiayaan	713	807	749	5.482	0,26%	0,24%	1,75%	4.732	4.769	4.675	1,18%	32,40%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	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	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,80%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-942,84%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	28.357	28.357	(952)	0	(520)	-1,80%	940	3,43%	37.560	75,50%	(9.203)
2	Tabungan	55.536	64.217	66.978	66.287	(4.016)	(691)	2.070	3,22%	10.751	19,36%	70.166	94,47%	(3.878)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	1	0,01%	122	2,01%	7.064	87,92%	(854)
	Total	89.042	99.304	101.545	100.855	(5.566)	(691)	1.551	1,56%	11.813	13,27%	114.790	87,86%	(13.935)
	CASA	82.953	93.094	95.335	94.644	(4.967)	(691)	1.550	1,67%	11.691	14,09%	107.726	87,86%	(13.082)
	(%) CASA	93,16%	93,75%	93,88%	93,84%									
	FDR	82,33%	98,54%	96,87%	97,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.118	1.122	1.037	1.063	26	(60)	-5,32%	(2.055)	-65,91%	-	0,00%	1.063
2	Giro ISE	560	497	273	220	(53)	(277)	-55,78%	(341)	-60,79%		0,00%	220
3	Tabungan ISE	2.557	626	764	843	79	217	34,75%	(1.714)	-67,04%		0,00%	843
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.562	-	-	0	-51	-173	-259	173	22.370	78,51%	(4.807)
	KUR	16.625	17.059	16.890	-	-	0	-39	-169	265	169	20.952	80,61%	(4.062)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	7.870	181	73	-107	1.321	54	5.699	19	8.900	88,42%	(1.031)
	Cilem	2.171	7.816	7.870	181	73	-107	1.321	54	5.699	19	8.900	88,42%	(1.031)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	70.798	260	1.150	890	666	627	20.711	523	64.162	110,34%	6.637
	CF 1	13.142	15.768	16.161	-	450	450	128	393	3.019	57	15.592	103,65%	569
	Total Griya	12.152	13.369	13.775	-	450	450	0	406	1.623	44	13.324	103,39%	452
	• Total Non Program	7.615	9.249	9.661	-	450	450	-114	413	2.046	37	8.194	117,90%	1.467
	• Program	4.537	4.121	4.114	-	-	0	-42	-7	-424	7	5.130	80,20%	(1.016)
	Oto	989	2.399	2.386	-	-	0	128	-13	1.396	13	2.268	105,17%	117
	CF 2	36.945	54.402	54.637	260	700	440	538	235	17.692	465	48.570	112,49%	6.068
	Mitraguna & Others	31.987	49.469	49.740	260	700	440	590	271	17.753	429	42.422	117,25%	7.318
	Pensiun	4.958	4.933	4.897	-	-	0	-52	-36	-61	36	6.147	79,66%	(1.250)
	Total Pembiayaan	73.308	97.854	98.362	441	1.223	783	1.464	508	25.054	715	98.660	99,70%	(298)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.629	1,40%	9,80%	9,27%	(109)	1.380	399			
	KUR	249	1.229	1.660	1.515	1,50%	9,73%	8,97%	(145)	1.266	286			
	Non KUR	-	-	79	114	0,00%	11,62%	16,93%	35	114	114			
3	PWG	-	-	-	127	0,00%	0,00%	1,62%	127	127	127			
	Cilem	-	-	-	127	0,00%	0,00%	1,62%	127	127	127			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.054	2,00%	1,00%	1,49%	354	53	265			
	CF 1	727	789	700	1.001	5,53%	4,44%	6,20%	301	274	212			
	Total Griya	727	789	700	506	5,98%	5,24%	3,67%	(195)	(221)	(283)			
	Oto	-	-	-	496	0,00%	0,00%	20,78%	496	496	496			
	CF 2	274	-	-	53	0,74%	0,00%	0,10%	53	(221)	53			
	Mitraguna & Others	274	-	-	53	0,86%	0,00%	0,11%	53	(221)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	2.810	1,71%	2,49%	2,86%	372	1.560	792	1,57%	45,08%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	402	4,80%	1,27%	2,29%	178	(453)	244			
	KUR	438	38	106	285	2,63%	0,62%	1,69%	179	(153)	247			
	Non KUR	417	120	119	117	34,85%	17,55%	17,46%	(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%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,55%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,77%	178	(1.055)	(170)	0,74%	3,94%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	14.158	14.210	2.186	52	(3.018)	-17,52%	(11.508)	-44,75%	36.162	39,30%	(21.951)
2	Tabungan	122.400	140.636	142.280	142.058	2.338	(221)	1.422	1,01%	19.658	16,06%	137.421	103,37%	4.637
3	Deposito	49.497	49.561	49.681	49.682	(2.738)	1	121	0,24%	185	0,37%	50.468	98,44%	(786)
	Total	197.616	207.425	206.119	205.951	1.785	(168)	(1.474)	-0,71%	8.335	4,22%	224.051	91,92%	(18.101)
	CASA	148.118	157.864	156.438	156.269	4.523	(169)	(1.596)	-1,01%	8.150	5,50%	173.583	90,03%	(17.314)
	(%) CASA	74,95%	76,11%	75,90%	75,88%									
	FDR	74,94%	87,70%	88,19%	88,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	12.985	12.978		(7)	(162)	-1,23%	3.595	38,31%	-	0,00%	12.978
2	Giro ISE	3.509	2.112	2.158	2.082		(77)	(30)	-1,42%	(1.427)	-40,67%		0,00%	2.082
3	Tabungan ISE	5.874	11.028	10.827	10.896		69	(132)	-1,20%	5.022	85,50%		0,00%	10.896
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.498	-	-	0	-332	-57	5.597	57	39.101	103,57%	1.397
	KUR	33.390	38.124	38.067	-	-	0	-355	-57	4.677	57	37.386	101,82%	681
	Non KUR	1.512	2.432	2.432	-	-	0	23	0	920	-	1.716	141,73%	716
3	PWG	20.337	37.095	37.317	1.761	1.105	-656	1.166	222	16.980	883	33.298	112,07%	4.019
	Cilem	6.847	17.994	17.987	279	181	-98	245	-7	11.139	188	16.729	107,52%	1.257
	Gadai	13.490	19.101	19.330	1.482	924	-558	921	229	5.840	695	16.568	116,67%	2.762
4	CFG	92.645	101.402	101.134	90	218	128	711	-267	8.489	486	103.901	97,34%	(2.767)
	CF 1	21.426	20.084	20.084	-	20	20	-11	1	-1.342	20	22.810	88,05%	(2.725)
	Total Griya	17.556	15.276	15.264	-	-	0	0	-12	-2.292	12	17.910	85,23%	(2.646)
	• Total Non Program	17.556	15.276	15.264	-	-	0	-239	-12	-2.292	12	17.910	85,23%	(2.646)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	4.820	-	20	20	-11	13	950	8	4.900	98,37%	(80)
	CF 2	71.219	81.318	81.050	90	198	108	722	-268	9.831	466	81.092	99,95%	(42)
	Mitraguna & Others	67.517	77.732	77.507	90	198	108	759	-225	9.990	423	76.380	101,48%	1.127
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	181.785	2.551	1.323	-1.228	2.231	-118	33.687	1.441	176.516	102,99%	5.270

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.793	0,38%	0,47%	4,43%	1.604	1.661	1.687			
	KUR	131	106	189	1.568	0,39%	0,50%	4,12%	1.379	1.436	1.462			
	Non KUR	-	-	-	225	0,00%	0,00%	9,26%	225	225	225			
3	PWG	-	-	-	1.247	0,00%	0,00%	3,34%	1.247	1.247	1.247			
	Cilem	-	-	-	1.031	0,00%	0,00%	5,73%	1.031	1.031	1.031			
	Gadai	-	-	-	216	0,00%	0,00%	1,12%	216	216	216			
4	CFG	616	1.495	1.745	7.480	0,67%	1,72%	7,40%	5.735	6.863	5.985			
	CF 1	588	325	659	2.458	2,74%	3,28%	12,24%	1.799	1.870	2.133			
	Total Griya	588	202	535	2.181	3,35%	3,50%	14,29%	1.646	1.593	1.979			
	Oto	-	122	123	277	0,00%	2,57%	5,75%	154	277	155			
	CF 2	28	1.170	1.086	5.021	0,04%	1,34%	6,20%	3.935	4.993	3.852			
	Mitraguna & Others	28	1.170	1.086	5.021	0,04%	1,40%	6,48%	3.935	4.993	3.852			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	10.520	0,50%	1,06%	5,79%	8.586	9.772	8.919	0,05%	99,12%	-5,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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%	0,63%	-	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%	0,79%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-221,16%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	184	184	(34)	0	2	1,21%	(236)	-56,21%	10.045	1,83%	(9.861)
2	Tabungan	44.796	53.465	53.226	53.285	1.206	59	(180)	-0,34%	8.489	18,95%	58.577	90,97%	(5.292)
3	Deposito	28.737	5.996	6.196	6.196	(136)	0	200	3,34%	(22.541)	-78,44%	29.575	20,95%	(23.379)
	Total	73.953	59.643	59.606	59.665	1.037	59	22	0,04%	(14.288)	-19,32%	98.196	60,76%	(38.531)
	CASA	45.216	53.647	53.410	53.469	1.173	59	(178)	-0,33%	8.253	18,25%	68.621	77,92%	(15.152)
	(%) CASA	61,14%	89,95%	89,61%	89,62%									
	FDR	129,31%	186,39%	188,65%	188,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.632	1.740		108	(479)	-21,59%	833	91,78%	-	0,00%	1.740
2	Giro ISE	390	176	177	177		0	1	0,37%	(213)	-54,58%		0,00%	177
3	Tabungan ISE	518	2.043	1.455	1.563		108	(480)	-23,49%	1.045	201,89%		0,00%	1.563
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.684	-	500	500	-363	451	-88	49	23.156	85,01%	(3.472)
	KUR	19.175	18.331	18.782	-	500	500	-552	451	-393	49	22.394	83,87%	(3.612)
	Non KUR	597	902	902	-	-	0	189	0	305	-	762	118,44%	140
3	PWG	2.596	8.106	8.831	196	893	697	270	725	6.235	168	9.570	92,28%	(739)
	Cilem	2.069	5.806	6.313	-	582	582	-159	506	4.244	76	7.446	84,78%	(1.133)
	Gadai	527	2.300	2.518	196	311	115	429	219	1.991	92	2.124	118,56%	394
4	CFG	73.258	83.093	83.199	312	595	283	1.084	106	9.941	489	84.432	98,54%	(1.233)
	CF 1	2.294	4.232	4.230	-	-	0	608	-1	1.936	1	3.672	115,20%	558
	Total Griya	712	1.588	1.587	-	-	0	0	-1	875	1	1.065	149,00%	522
	• Total Non Program	712	1.588	1.587	-	-	0	-23	-1	875	1	1.065	149,00%	522
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.643	-	-	0	608	0	1.061	-	2.607	101,39%	36
	CF 2	70.963	78.861	78.969	312	595	283	476	108	8.005	487	80.759	97,78%	(1.791)
	Mitraguna & Others	52.047	61.433	61.539	150	445	295	625	106	9.492	339	60.842	101,15%	697
	Pensiun	18.916	17.428	17.430	162	150	-12	-149	1	-1.486	149	19.917	87,51%	(2.487)
	Total Pembiayaan	95.626	111.165	112.448	508	1.988	1.480	986	1.283	16.822	705	117.158	95,98%	(4.710)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	618	0,34%	1,80%	3,14%	271	552	304			
	KUR	67	286	321	378	0,35%	1,75%	2,01%	57	311	92			
	Non KUR	-	28	26	240	0,00%	2,91%	26,64%	214	240	212			
3	PWG	-	-	-	51	0,00%	0,00%	0,58%	51	51	51			
	Cilem	-	-	-	51	0,00%	0,00%	0,81%	51	51	51			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	2.747	0,00%	1,98%	3,30%	1.105	2.746	439			
	CF 1	-	-	-	997	0,00%	0,00%	23,57%	997	997	997			
	Total Griya	-	-	-	89	0,00%	0,00%	5,61%	89	89	89			
	Oto	-	-	-	908	0,00%	0,00%	34,35%	908	908	908			
	CF 2	1	2.308	1.642	1.750	0,00%	2,08%	2,22%	108	1.749	(558)			
	Mitraguna & Others	1	2.308	1.370	1.478	0,00%	2,23%	2,40%	108	1.477	(830)			
	Pensiun	-	-	272	272	0,00%	1,56%	1,56%	-	272	272			
	Total Pembiayaan	68	2.623	1.989	3.417	0,07%	1,79%	3,04%	1.428	3.349	794	4,10%	-34,89%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	135	0,91%	0,70%	0,69%	-	(45)	15			
	KUR	181	120	135	135	0,94%	0,74%	0,72%	-	(45)	15			
	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	488	0,19%	0,44%	0,43%	-	307	15	8,57%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	19.761	19.910	(958)	149	(1.114)	-5,30%	(18.669)	-48,39%	54.014	36,86%	(34.105)
2	Tabungan	168.056	194.347	183.010	182.398	20.638	(611)	(11.949)	-6,15%	14.343	8,53%	190.494	95,75%	(8.096)
3	Deposito	55.027	66.644	66.997	67.072	(946)	75	428	0,64%	12.045	21,89%	56.479	118,76%	10.593
	Total	261.662	282.015	269.768	269.380	18.734	(388)	(12.634)	-4,48%	7.719	2,95%	300.987	89,50%	(31.607)
	CASA	206.634	215.370	202.771	202.308	19.680	(463)	(13.062)	-6,07%	(4.327)	-2,09%	244.508	82,74%	(42.200)
	(%) CASA	78,97%	76,37%	75,16%	75,10%									
	FDR	64,72%	70,65%	73,59%	73,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	3.768	3.777		9	283	8,10%	737	24,25%	-	0,00%	3.777
2	Giro ISE	335	359	226	226		0	(134)	-37,20%	(109)	-32,58%		0,00%	226
3	Tabungan ISE	2.705	3.134	3.542	3.551		9	417	13,29%	846	31,29%		0,00%	3.551
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.011	-	-	0	-242	27	238	(27)	32.098	77,92%	(7.086)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.011	-	-	0	-242	27	238	(27)	28.908	86,52%	(3.897)
	• Local Champion	24.387	24.639	24.665	-	-	0	-238	27	279	(27)	26.347	93,62%	(1.682)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.044	-	100	100	743	3	3.103	97	25.317	98,92%	(273)
	KUR	20.349	23.692	23.696	-	100	100	772	4	3.347	96	23.561	100,57%	135
	Non KUR	1.592	1.349	1.348	-	-	0	-29	-1	-244	1	1.756	76,78%	(408)
3	PWG	23.945	38.099	37.891	2.555	1.181	-1.375	1.696	-208	13.946	1.389	38.282	98,98%	(391)
	Cilem	8.631	16.931	16.947	298	284	-15	1.195	16	8.316	268	20.185	83,96%	(3.239)
	Gadai	15.314	21.168	20.944	2.257	897	-1.360	501	-224	5.630	1.121	18.097	115,73%	2.847
4	CFG	98.692	111.123	110.588	1.334	60	-1.274	1.111	-535	11.896	595	115.254	95,95%	(4.666)
	CF 1	13.574	20.547	20.503	607	-	-607	453	-44	6.929	44	15.606	131,39%	4.898
	Total Griya	9.477	14.186	14.184	-	-	0	0	-2	4.706	2	9.997	141,87%	4.186
	• Total Non Program	9.477	14.186	14.184	-	-	0	157	-2	4.706	2	9.997	141,87%	4.186
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.320	607	-	-607	453	-42	2.223	42	5.608	112,69%	712
	CF 2	85.118	90.576	90.084	727	60	-667	658	-491	4.967	551	99.648	90,40%	(9.564)
	Mitraguna & Others	51.909	56.147	55.866	427	60	-367	757	-281	3.957	341	64.959	86,00%	(9.092)
	Pensiun	33.208	34.428	34.218	300	-	-300	-99	-210	1.010	210	34.690	98,64%	(472)
	Total Pembiayaan	169.351	199.247	198.534	3.889	1.341	-2.548	3.308	-713	29.183	2.054	210.951	94,11%	(12.417)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.009	0,51%	1,74%	4,03%	574	896	938			
	KUR	113	11	213	800	0,55%	0,90%	3,37%	587	687	789			
	Non KUR	-	60	222	209	0,00%	16,47%	15,51%	(13)	209	149			
3	PWG	-	-	-	696	0,00%	0,00%	1,84%	696	696	696			
	Cilem	-	-	-	507	0,00%	0,00%	2,99%	507	507	507			
	Gadai	-	-	-	189	0,00%	0,00%	0,90%	189	189	189			
4	CFG	211	851	488	2.699	0,21%	0,44%	2,44%	2.210	2.487	1.847			
	CF 1	-	505	348	723	0,00%	1,70%	3,53%	375	723	218			
	Total Griya	-	349	348	348	0,00%	2,46%	2,46%	-	348	(0)			
	Oto	-	156	-	375	0,00%	0,00%	5,93%	375	375	219			
	CF 2	211	347	140	1.976	0,25%	0,15%	2,19%	1.836	1.764	1.629			
	Mitraguna & Others	211	13	13	1.594	0,41%	0,02%	2,85%	1.580	1.382	1.581			
	Pensiun	-	334	127	382	0,00%	0,37%	1,12%	255	382	48			
	Total Pembiayaan	324	922	923	4.403	0,19%	0,46%	2,22%	3.480	4.079	3.481	0,35%	84,33%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,95%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,95%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,51%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,72%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,40%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,90%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,34%	-	2.484	187	1,28%	45,51%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	884	884	120	0	61	7,47%	(3.722)	-80,80%	14.468	6,11%	(13.583)
2	Tabungan	52.069	52.710	52.715	52.507	1.187	(208)	(203)	-0,38%	438	0,84%	66.297	79,20%	(13.789)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	61.914	61.706	1.317	(208)	(59)	-0,10%	(6.366)	-9,35%	93.052	66,31%	(31.346)
	CASA	56.676	53.533	53.599	53.391	1.307	(208)	(141)	-0,26%	(3.284)	-5,79%	80.764	66,11%	(27.373)
	(%) CASA	83,26%	86,67%	86,57%	86,53%									
	FDR	200,44%	258,79%	257,07%	257,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.288	1.314		25	(66)	-4,80%	(269)	-17,02%	-	0,00%	1.314
2	Giro ISE	116	4	5	5		0	0	4,14%	(111)	-96,08%		0,00%	5
3	Tabungan ISE	1.468	1.376	1.284	1.309		25	(66)	-4,83%	(158)	-10,79%		0,00%	1.309
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	40.522	-	-	0	-445	-144	868	144	42.833	94,61%	(2.310)
	KUR	35.878	37.940	37.795	-	-	0	-396	-144	1.918	144	38.902	97,15%	(1.107)
	Non KUR	3.776	2.727	2.727	-	-	0	-49	0	-1.050	-	3.930	69,37%	(1.204)
3	PWG	12.336	26.900	27.032	1.523	1.395	-128	289	132	14.696	1.263	22.523	120,02%	4.509
	Cilem	3.767	9.204	9.314	162	191	30	743	110	5.546	82	9.302	100,12%	11
	Gadai	8.569	17.696	17.719	1.362	1.204	-158	-454	23	9.150	1.181	13.221	134,02%	4.498
4	CFG	84.451	92.273	91.610	510	200	-310	1.205	-663	7.160	863	96.059	95,37%	(4.449)
	CF 1	4.785	7.190	7.175	-	-	0	-8	-15	2.390	15	6.182	116,08%	994
	Total Griya	4.537	6.323	6.309	-	-	0	0	-15	1.771	15	4.928	128,01%	1.381
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	649	-	-	0	-3	-1	495	1	174	372,61%	475
	Oto	248	867	867	-	-	0	-8	0	619	-	1.253	69,15%	(387)
	CF 2	79.665	85.083	84.435	510	200	-310	1.213	-648	4.769	848	89.878	93,94%	(5.443)
	Mitraguna & Others	63.755	66.325	65.797	510	200	-310	997	-528	2.042	728	72.922	90,23%	(7.125)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.165	2.033	1.595	-438	1.049	-675	22.724	2.270	161.415	98,61%	(2.250)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	3.008	0,47%	1,63%	7,42%	2.347	2.821	2.706			
	KUR	48	302	528	2.368	0,13%	1,39%	6,27%	1.840	2.320	2.066			
	Non KUR	140	-	133	641	3,70%	4,88%	23,49%	508	501	641			
3	PWG	-	-	-	186	0,00%	0,00%	0,69%	186	186	186			
	Cilem	-	-	-	116	0,00%	0,00%	1,25%	116	116	116			
	Gadai	-	-	-	70	0,00%	0,00%	0,40%	70	70	70			
4	CFG	1.300	445	814	5.589	1,54%	0,88%	6,10%	4.775	4.288	5.144			
	CF 1	-	-	371	542	0,00%	5,16%	7,56%	171	542	542			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	371	542	0,00%	42,84%	62,55%	171	542	542			
	CF 2	1.300	445	443	5.046	1,63%	0,52%	5,98%	4.604	3.746	4.602			
	Mitraguna & Others	1.135	445	443	5.046	1,78%	0,67%	7,67%	4.604	3.911	4.602			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	8.783	1,09%	0,92%	5,52%	7.308	7.296	8.036	0,50%	90,88%	-5,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	365	0,00%	0,57%	0,90%	133	365	(77)			
	KUR	-	238	159	159	0,00%	0,42%	0,42%	(0)	159	(79)			
	Non KUR	-	204	73	206	0,00%	2,68%	7,55%	133	206	2			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	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	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	647	0,47%	0,32%	0,41%	133	4	(240)	0,59%	-46,05%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.904	4.930	(1.873)	26	913	22,73%	550	12,55%	14.235	34,64%	(9.305)
2	Tabungan	121.239	138.582	138.434	137.986	11.673	(448)	(596)	-0,43%	16.747	13,81%	135.409	101,90%	2.578
3	Deposito	26.839	21.172	21.634	21.634	(118)	0	462	2,18%	(5.205)	-19,35%	27.773	77,90%	(6.138)
	Total	152.459	163.772	164.973	164.551	9.683	(422)	779	0,48%	12.092	7,93%	177.417	92,75%	(12.866)
	CASA	125.619	142.600	143.339	142.917	9.801	(422)	317	0,22%	17.297	13,77%	149.644	95,50%	(6.727)
	(%) CASA	82,40%	87,07%	86,89%	86,85%									
	FDR	80,08%	78,58%	77,77%	77,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	2.906	3.032		126	(146)	-4,58%	(219)	-6,72%	-	0,00%	3.032
2	Giro ISE	1.707	1.640	1.366	1.458		92	(181)	-11,06%	(248)	-14,55%		0,00%	1.458
3	Tabungan ISE	1.544	1.538	1.540	1.574		34	36	2,33%	30	1,93%		0,00%	1.574
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-306	22	14.885	97,94%	(306)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.877	-	-	0	-3	-22	-306	22	4.183	92,68%	(306)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-109	3	2.186	95,01%	(109)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.104	-	-	0	1.444	-85	-2.083	85	34.587	84,15%	(5.483)
	KUR	27.378	26.486	26.407	-	-	0	1.513	-79	-971	79	30.615	86,26%	(4.208)
	Non KUR	3.809	2.702	2.697	-	-	0	-69	-6	-1.112	6	3.973	67,88%	(1.276)
3	PWG	1.449	5.298	5.198	50	76	26	309	-100	3.748	176	7.317	71,04%	(2.119)
	Cilem	1.449	5.298	5.198	50	76	26	309	-100	3.748	176	7.317	71,04%	(2.119)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.420	-	610	610	-144	-180	4.857	790	88.282	89,96%	(8.863)
	CF 1	26.770	24.458	24.397	-	-	0	-85	-62	-2.374	62	28.904	84,41%	(4.507)
	Total Griya	26.477	21.402	21.367	-	-	0	0	-35	-5.110	35	27.398	77,99%	(6.031)
	• Total Non Program	23.147	18.529	18.502	-	-	0	-264	-27	-4.645	27	23.633	78,29%	(5.131)
	• Program	3.330	2.873	2.865	-	-	0	-40	-8	-465	8	3.765	76,10%	(900)
	Oto	293	3.056	3.030	-	-	0	-85	-27	2.736	27	1.506	201,22%	1.524
	CF 2	47.792	55.141	55.023	-	610	610	-59	-118	7.230	728	59.379	92,66%	(4.356)
	Mitraguna & Others	41.537	46.597	46.530	-	610	610	-97	-67	4.993	677	51.936	89,59%	(5.406)
	Pensiun	6.255	8.544	8.493	-	-	0	38	-51	2.237	51	7.443	114,10%	1.050
	Total Pembiayaan	122.084	128.687	128.300	50	686	636	1.607	-386	6.216	1.072	145.072	88,44%	(16.772)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.480	0,27%	3,71%	5,08%	397	1.396	766			
	KUR	83	159	731	1.061	0,30%	2,76%	4,02%	329	977	902			
	Non KUR	-	554	352	419	0,00%	13,01%	15,54%	68	419	(135)			
3	PWG	10	-	-	111	0,69%	0,00%	2,13%	111	101	111			
	Cilem	10	-	-	111	0,69%	0,00%	2,13%	111	101	111			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.421	2,19%	4,19%	3,05%	(914)	786	(681)			
	CF 1	1.522	2.499	2.687	1.977	5,68%	10,99%	8,10%	(710)	456	(522)			
	Total Griya	1.522	2.499	2.687	1.965	5,75%	12,56%	9,20%	(722)	444	(534)			
	Oto	-	-	-	12	0,00%	0,00%	0,39%	12	12	12			
	CF 2	114	603	648	444	0,24%	1,18%	0,81%	(204)	330	(159)			
	Mitraguna & Others	114	603	648	259	0,27%	1,39%	0,56%	(389)	144	(345)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,18%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.012	1,42%	3,43%	3,13%	(406)	2.282	196	0,93%	70,21%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.559	80,49%	86,01%	86,14%	-	577	-			
	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%	-	577	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.090	1,54%	3,75%	3,75%	(4)	611	34			
	KUR	111	479	256	251	0,41%	0,97%	0,95%	(4)	140	(228)			
	Non KUR	368	577	839	839	9,65%	31,03%	31,10%	(0)	471	262			
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	1.601	1,83%	1,98%	2,02%	24	236	335			
	CF 1	1.118	388	699	723	4,18%	2,86%	2,97%	24	(395)	335			
	Total Griya	1.118	388	699	723	4,22%	3,27%	3,39%	24	(395)	335			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,59%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,89%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.250	11,32%	11,83%	11,89%	20	1.425	369	1,27%	89,32%	-10,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.838	2.869	(595)	31	44	1,55%	(3.050)	-51,52%	16.485	17,41%	(13.616)
2	Tabungan	49.567	51.826	52.749	52.626	(1.999)	(124)	800	1,54%	3.059	6,17%	64.759	81,26%	(12.133)
3	Deposito	19.983	50.082	53.076	53.076	(145)	0	2.994	5,98%	33.093	165,60%	20.965	253,16%	32.111
	Total	75.469	104.733	108.663	108.571	(2.739)	(92)	3.838	3,66%	33.102	43,86%	102.209	106,22%	6.362
	CASA	55.486	54.651	55.587	55.495	(2.594)	(92)	844	1,54%	9	0,02%	81.244	68,31%	(25.749)
	(%) CASA	73,52%	52,18%	51,16%	51,11%									
	FDR	164,25%	131,16%	126,64%	126,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	709	709		0	(142)	-16,65%	(460)	-39,33%	-	0,00%	709
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	558	558		0	(142)	-20,24%	(435)	-43,81%		0,00%	558
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	4.887	195	47	-148	587	-25	2.384	72	9.300	52,54%	(4.414)
	Cilem	2.503	4.911	4.887	195	47	-148	587	-25	2.384	72	9.300	52,54%	(4.414)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	132.729	771	950	179	173	270	11.289	680	134.385	98,77%	(1.655)
	CF 1	4.796	5.941	5.917	111	-	-111	83	-23	1.122	23	6.387	92,64%	(470)
	Total Griya	4.549	4.720	4.710	-	-	0	0	-11	160	11	4.956	95,03%	(247)
	• Total Non Program	4.549	4.720	4.710	-	-	0	-44	-11	160	11	4.956	95,03%	(247)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.208	111	-	-111	83	-12	961	12	1.431	84,38%	(224)
	CF 2	116.645	126.519	126.812	660	950	290	90	293	10.167	657	127.997	99,07%	(1.185)
	Mitraguna & Others	110.497	118.905	119.267	660	950	290	160	363	8.771	587	120.687	98,82%	(1.419)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	137.616	966	997	31	760	245	13.659	752	143.781	95,71%	(6.165)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	192	0,00%	0,00%	3,93%	192	192	192			
	Cilem	-	-	-	192	0,00%	0,00%	3,93%	192	192	192			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	4.160	0,00%	2,60%	3,13%	715	4.160	2.653			
	CF 1	-	-	130	281	0,00%	2,19%	4,75%	151	281	281			
	Total Griya	-	-	-	281	0,00%	0,00%	5,97%	281	281	281			
	Oto	-	-	130	-	0,00%	10,64%	0,00%	(130)	-	-			
	CF 2	-	1.507	3.315	3.879	0,00%	2,62%	3,06%	564	3.879	2.372			
	Mitraguna & Others	-	1.507	3.315	3.879	0,00%	2,79%	3,25%	564	3.879	2.372			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	4.352	0,00%	2,51%	3,16%	907	4.352	2.845	0,79%	74,94%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(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%	-955,18%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	1.996	2.020	771	24	(641)	-24,10%	419	26,18%	16.568	12,19%	(14.548)
2	Tabungan	117.228	124.352	127.660	127.945	(5.693)	284	3.593	2,89%	10.717	9,14%	138.543	92,35%	(10.598)
3	Deposito	47.162	44.209	44.139	44.103	(74)	(36)	(107)	-0,24%	(3.060)	-6,49%	48.540	90,86%	(4.437)
	Total	165.991	171.222	173.795	174.067	(4.996)	272	2.845	1,66%	8.076	4,87%	203.651	85,47%	(29.583)
	CASA	118.829	127.013	129.657	129.965	(4.922)	308	2.952	2,32%	11.136	9,37%	155.111	83,79%	(25.146)
	(%) CASA	71,59%	74,18%	74,60%	74,66%									
	FDR	85,30%	89,69%	88,49%	88,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.801	4.189		388	(387)	-8,46%	1.121	36,56%	-	0,00%	4.189
2	Giro ISE	515	1.528	960	998		37	(530)	-34,70%	483	93,82%		0,00%	998
3	Tabungan ISE	2.552	3.048	2.840	3.191		350	143	4,70%	639	25,02%		0,00%	3.191
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	26.954	-	380	380	-287	337	3.405	43	26.741	100,80%	213
	KUR	22.685	26.059	26.396	-	380	380	-266	337	3.711	43	25.722	102,62%	674
	Non KUR	863	558	558	-	-	0	-21	0	-306	-	1.019	54,73%	(461)
3	PWG	16.913	31.730	32.160	1.095	980	-115	2.791	430	15.247	550	31.322	102,68%	838
	Cilem	9.701	21.303	21.647	326	642	316	2.741	344	11.946	299	21.277	101,74%	370
	Gadai	7.212	10.427	10.513	769	338	-431	50	86	3.301	252	10.045	104,66%	468
4	CFG	101.109	95.227	94.680	100	35	-65	-999	-546	-6.428	581	115.283	82,13%	(20.603)
	CF 1	13.632	14.370	14.311	-	-	0	307	-59	679	59	15.375	93,08%	(1.063)
	Total Griya	12.067	11.849	11.807	-	-	0	0	-42	-260	42	12.512	94,37%	(705)
	• Total Non Program	12.067	11.849	11.807	-	-	0	-193	-42	-260	42	12.512	94,37%	(705)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.504	-	-	0	307	-17	939	17	2.863	87,48%	(358)
	CF 2	87.476	80.857	80.369	100	35	-65	-1.306	-488	-7.108	523	99.908	80,44%	(19.540)
	Mitraguna & Others	79.108	72.826	72.403	-	35	35	-1.610	-423	-6.706	458	90.268	80,21%	(17.865)
	Pensiun	8.368	8.031	7.966	100	-	-100	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	153.794	1.195	1.395	200	1.505	221	12.204	1.175	173.366	88,71%	(19.572)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	949	0,81%	2,55%	3,52%	269	759	949			
	KUR	-	-	679	892	0,00%	2,61%	3,38%	212	892	892			
	Non KUR	190	-	-	57	21,98%	0,00%	10,22%	57	(133)	57			
3	PWG	-	-	-	864	0,00%	0,00%	2,69%	864	864	864			
	Cilem	-	-	-	492	0,00%	0,00%	2,27%	492	492	492			
	Gadai	-	-	-	372	0,00%	0,00%	3,54%	372	372	372			
4	CFG	854	82	883	5.755	0,84%	0,93%	6,08%	4.871	4.900	5.673			
	CF 1	-	82	227	414	0,00%	1,58%	2,89%	188	414	333			
	Total Griya	-	70	216	381	0,00%	1,82%	3,23%	165	381	311			
	Oto	-	11	11	33	0,00%	0,42%	1,33%	23	33	22			
	CF 2	854	-	657	5.341	0,98%	0,81%	6,65%	4.684	4.486	5.341			
	Mitraguna & Others	854	-	657	5.341	1,08%	0,90%	7,38%	4.684	4.486	5.341			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	7.568	0,74%	1,02%	4,92%	6.005	6.524	7.486	0,71%	85,47%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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%	1,05%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	6,02%	-	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%	0,12%	-	(494)	(896)	0,84%	-634,01%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	4.039	4.041	(318)	1	87	2,19%	(2.021)	-33,35%	20.486	19,72%	(16.445)
2	Tabungan	115.416	132.994	131.553	131.131	5.618	(422)	(1.862)	-1,40%	15.715	13,62%	135.976	96,44%	(4.845)
3	Deposito	39.351	38.307	39.332	39.332	1.801	0	1.026	2,68%	(18)	-0,05%	40.694	96,65%	(1.362)
	Total	160.829	175.254	174.925	174.505	7.101	(421)	(750)	-0,43%	13.676	8,50%	197.156	88,51%	(22.652)
	CASA	121.478	136.948	135.593	135.172	5.300	(421)	(1.776)	-1,30%	13.694	11,27%	156.462	86,39%	(21.290)
	(%) CASA	75,53%	78,14%	77,51%	77,46%									
	FDR	76,61%	86,29%	86,34%	86,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	3.263	3.257		(7)	3	0,08%	1.776	119,88%	-	0,00%	3.257
2	Giro ISE	43	228	408	407		(1)	179	78,54%	364	854,41%		0,00%	407
3	Tabungan ISE	1.438	3.026	2.855	2.850		(6)	(176)	-5,83%	1.411	98,11%		0,00%	2.850
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.302	-	-	0	-263	-8	968	8	10.980	84,72%	(1.678)
	KUR	8.171	9.135	9.127	-	-	0	-258	-8	956	8	10.688	85,40%	(1.561)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	33.846	1.786	1.093	-693	1.078	324	11.376	769	36.072	93,83%	(2.226)
	Cilem	8.736	16.980	17.173	599	364	-235	1.241	192	8.436	172	19.753	86,93%	(2.581)
	Gadai	13.734	16.542	16.674	1.187	729	-458	-163	132	2.940	598	16.319	102,18%	355
4	CFG	92.027	106.936	106.434	1.058	380	-678	1.273	-501	14.407	881	104.206	102,14%	2.228
	CF 1	36.305	37.194	37.118	-	-	0	123	-76	813	76	37.801	98,19%	(683)
	Total Griya	33.468	33.428	33.358	-	-	0	0	-70	-110	70	33.850	98,54%	(493)
	• Total Non Program	33.468	31.094	31.027	-	-	0	-80	-67	-2.441	67	33.850	91,66%	(2.823)
	• Program	-	2.334	2.331	-	-	0	332	-3	2.331	3	0	0,00%	2.331
	Oto	2.837	3.766	3.761	-	-	0	123	-6	924	6	3.951	95,18%	(190)
	CF 2	55.722	69.741	69.316	1.058	380	-678	1.150	-425	13.594	805	66.405	104,38%	2.911
	Mitraguna & Others	47.599	56.199	55.854	1.058	380	-678	849	-345	8.255	725	57.188	97,67%	(1.334)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	151.031	3.044	1.473	-1.571	2.272	-193	27.827	1.667	151.631	99,60%	(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	7-Dec-25	31-Dec-24	30-Nov-25	7-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	244	0,00%	2,62%	2,62%	-	244	150			
	KUR	-	94	244	244	0,00%	2,67%	2,67%	-	244	150			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	782	0,00%	0,00%	2,31%	782	782	782			
	Cilem	-	-	-	687	0,00%	0,00%	4,00%	687	687	687			
	Gadai	-	-	-	95	0,00%	0,00%	0,57%	95	95	95			
4	CFG	1.195	701	288	2.588	1,30%	0,27%	2,43%	2.300	1.393	1.887			
	CF 1	69	536	95	1.118	0,19%	0,25%	3,01%	1.023	1.049	582			
	Total Griya	69	536	95	172	0,21%	0,28%	0,52%	77	103	(364)			
	Oto	-	-	-	946	0,00%	0,00%	25,15%	946	946	946			
	CF 2	1.127	165	194	1.470	2,02%	0,28%	2,12%	1.276	343	1.305			
	Mitraguna & Others	1.127	165	194	1.470	2,37%	0,34%	2,63%	1.276	343	1.305			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	3.614	0,97%	0,35%	2,39%	3.082	2.419	2.819	0,48%	79,97%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,00%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,02%	-	93	(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	802	819	851	850	0,87%	0,80%	0,80%	(1)	48	31			
	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	690	1,36%	0,99%	1,00%	(1)	(65)	33			
	Mitraguna & Others	629	470	629	628	1,32%	1,12%	1,12%	(1)	(1)	158			
	Pensiun	127	188	63	63	0,10%	0,04%	0,04%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.317	0,95%	0,87%	0,87%	(1)	142	31	0,08%	91,12%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	4.993	5.534	(610)	541	596	12,06%	(1.196)	-17,77%	22.902	24,16%	(17.368)
2	Tabungan	220.302	240.640	242.725	241.884	4.326	(841)	1.243	0,52%	21.582	9,80%	243.291	99,42%	(1.408)
3	Deposito	143.210	175.577	175.305	175.305	3.891	0	(272)	-0,16%	32.094	22,41%	144.726	121,13%	30.579
	Total	370.242	421.155	423.022	422.722	7.607	(300)	1.567	0,37%	52.480	14,17%	410.919	102,87%	11.803
	CASA	227.032	245.578	247.717	247.417	3.716	(300)	1.839	0,75%	20.386	8,98%	266.193	92,95%	(18.776)
	(%) CASA	61,32%	58,31%	58,56%	58,53%									
	FDR	58,19%	64,52%	64,29%	64,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	22.825	24.694		1.869	2.321	10,37%	4.183	20,39%	-	0,00%	24.694
2	Giro ISE	3.669	2.672	2.902	3.087		184	414	15,50%	(583)	-15,88%		0,00%	3.087
3	Tabungan ISE	6.637	10.184	10.406	12.090		1.684	1.906	18,72%	5.453	82,17%		0,00%	12.090
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.164	-	-	0	-1.028	0	12.135	-	11.017	110,41%	1.147
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.596	-	-	0	-1.027	0	2.568	-	6.232	41,66%	(3.635)
	• Local Champion	28	2.386	2.386	-	-	0	-1.007	0	2.358	-	2.969	80,36%	(583)
	• Value Chain	-	210	210	-	-	-	-20	0	210	-	3.262	6,44%	(3.052)
2	MBG	7.817	12.945	12.920	-	-	0	870	-25	5.103	25	12.716	101,60%	204
	KUR	7.418	12.544	12.520	-	-	0	876	-23	5.102	23	12.079	103,65%	441
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	36.791	1.023	1.031	8	4.588	336	17.401	696	33.462	109,95%	3.329
	Cilem	9.334	18.717	18.647	191	391	200	3.910	-70	9.314	460	20.079	92,87%	(1.432)
	Gadai	10.057	17.739	18.144	832	641	-191	678	405	8.088	235	13.383	135,58%	4.761
4	CFG	188.225	210.165	210.080	208	1.075	867	1.935	-85	21.855	1.160	203.074	103,45%	7.006
	CF 1	13.467	13.402	13.267	-	-	0	-139	-136	-200	136	15.350	86,43%	(2.084)
	Total Griya	8.915	8.509	8.390	-	-	0	0	-119	-526	119	9.380	89,44%	(990)
	• Total Non Program	8.915	8.509	8.390	-	-	0	-264	-119	-526	119	9.380	89,44%	(990)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.877	-	-	0	-139	-16	326	16	5.970	81,69%	(1.093)
	CF 2	174.758	196.763	196.814	208	1.075	867	2.074	51	22.055	1.024	187.724	104,84%	9.090
	Mitraguna & Others	169.164	191.102	191.188	208	1.075	867	2.115	86	22.024	989	180.802	105,74%	10.386
	Pensiun	5.594	5.661	5.626	-	-	0	-42	-35	32	35	6.922	81,28%	(1.296)
	Total Pembiayaan	215.460	271.730	271.956	1.231	2.106	875	6.365	226	56.495	1.881	260.269	104,49%	11.687

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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%	0,51%	-	(115)	0			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	892	0,00%	0,00%	2,42%	892	892	892			
	Cilem	-	-	-	792	0,00%	0,00%	4,25%	792	792	792			
	Gadai	-	-	-	100	0,00%	0,00%	0,55%	100	100	100			
4	CFG	461	-	-	1.078	0,24%	0,00%	0,51%	1.078	617	1.078			
	CF 1	356	-	-	881	2,64%	0,00%	6,64%	881	525	881			
	Total Griya	-	-	-	261	0,00%	0,00%	3,11%	261	261	261			
	Oto	356	-	-	621	7,82%	0,00%	12,72%	621	265	621			
	CF 2	105	-	-	197	0,06%	0,00%	0,10%	197	92	197			
	Mitraguna & Others	105	-	-	197	0,06%	0,00%	0,10%	197	92	197			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	2.036	0,30%	0,02%	0,75%	1.970	1.394	1.970	0,11%	85,09%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	7.297	7.297	(5.987)	0	2.643	56,79%	7.152	4916,89%	5.050	144,49%	2.247
2	Tabungan	93.148	116.881	119.958	119.835	2.876	(123)	2.953	2,53%	26.687	28,65%	107.697	111,27%	12.138
3	Deposito	25.397	122.898	122.819	122.834	849	15	(65)	-0,05%	97.437	383,65%	26.335	466,43%	96.499
	Total	118.690	244.434	250.074	249.966	(2.262)	(108)	5.532	2,26%	131.276	110,60%	139.082	179,73%	110.884
	CASA	93.293	121.536	127.255	127.132	(3.111)	(123)	5.597	4,60%	33.839	36,27%	112.747	112,76%	14.385
	(%) CASA	78,60%	49,72%	50,89%	50,86%									
	FDR	96,89%	56,70%	55,20%	55,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.978	1.981		3	(90)	-4,34%	1.164	142,37%	-	0,00%	1.981
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	1.918	1.921		3	(90)	-4,49%	1.137	144,99%		0,00%	1.921
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	35.340	280	-	-280	855	-138	5.570	138	33.908	104,22%	1.432
	KUR	28.200	33.600	33.475	280	-	-280	932	-125	5.275	125	32.137	104,16%	1.338
	Non KUR	1.570	1.879	1.866	-	-	0	-77	-13	296	13	1.771	105,35%	95
3	PWG	4.527	10.075	10.058	116	58	-59	381	-17	5.531	74	11.726	85,77%	(1.669)
	Cilem	4.527	10.075	10.058	116	58	-59	381	-17	5.531	74	11.727	85,77%	(1.669)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	92.642	588	-	-588	-86	-399	11.941	399	93.904	98,66%	(1.261)
	CF 1	1.386	8.677	8.652	588	-	-588	787	-25	7.267	25	3.013	287,15%	5.639
	Total Griya	404	3.742	3.740	-	-	0	0	-2	3.336	2	820	455,87%	2.919
	• Total Non Program	404	3.742	3.740	-	-	0	-10	-2	3.336	2	820	455,87%	2.919
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.912	588	-	-588	787	-23	3.931	23	2.193	224,02%	2.720
	CF 2	79.315	84.364	83.990	-	-	0	-872	-374	4.675	374	90.890	92,41%	(6.901)
	Mitraguna & Others	60.800	65.509	65.233	-	-	0	-349	-277	4.433	277	71.191	91,63%	(5.958)
	Pensiun	18.515	18.855	18.757	-	-	0	-524	-98	242	98	19.699	95,22%	(943)
	Total Pembiayaan	114.997	138.594	138.040	984	58	-927	1.150	-554	23.043	612	139.538	98,93%	(1.498)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.693	0,72%	3,30%	4,79%	524	1.479	1.344			
	KUR	129	349	935	1.428	0,46%	2,78%	4,27%	493	1.299	1.079			
	Non KUR	85	-	234	265	5,40%	12,46%	14,21%	31	180	265			
3	PWG	-	-	-	448	0,00%	0,00%	4,46%	448	448	448			
	Cilem	-	-	-	448	0,00%	0,00%	4,46%	448	448	448			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	5.119	0,00%	1,82%	5,53%	3.427	5.116	4.653			
	CF 1	-	177	-	470	0,00%	0,00%	5,43%	470	470	293			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	470	0,00%	0,00%	9,57%	470	470	293			
	CF 2	3	289	1.692	4.649	0,00%	2,01%	5,54%	2.957	4.646	4.360			
	Mitraguna & Others	3	289	1.527	3.798	0,01%	2,33%	5,82%	2.270	3.794	3.508			
	Pensiun	-	-	165	852	0,00%	0,88%	4,54%	687	852	852			
	Total Pembiayaan	217	816	2.861	7.261	0,19%	2,06%	5,26%	4.399	7.044	6.445	0,06%	98,78%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	2.887	3,10%	3,10%	3,12%	(0)	384	133			
	CF 1	-	23	197	197	0,00%	2,27%	2,27%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,53%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.691	3,16%	3,19%	3,20%	-	187	(40)			
	Mitraguna & Others	2.503	2.517	2.476	2.476	4,12%	3,78%	3,80%	-	(27)	(40)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.894	2,36%	2,17%	2,10%	(111)	179	21	0,09%	95,51%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	2.615	2.643	864	29	(90)	-3,30%	(812)	-23,50%	18.681	14,15%	(16.037)
2	Tabungan	145.385	157.293	159.165	158.582	6.451	(582)	1.289	0,82%	13.197	9,08%	166.928	95,00%	(8.346)
3	Deposito	14.811	12.473	12.413	12.413	(133)	0	(60)	-0,48%	(2.398)	-16,19%	16.208	76,58%	(3.796)
	Total	163.652	172.500	174.192	173.639	7.182	(554)	1.139	0,66%	9.986	6,10%	201.817	86,04%	(28.179)
	CASA	148.841	160.027	161.780	161.226	7.315	(554)	1.199	0,75%	12.385	8,32%	185.609	86,86%	(24.383)
	(%) CASA	90,95%	92,77%	92,87%	92,85%									
	FDR	119,93%	124,79%	122,68%	123,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	1.957	1.964		8	(250)	-11,28%	(569)	-22,47%	-	0,00%	1.964
2	Giro ISE	1.520	841	612	583		(29)	(258)	-30,69%	(936)	-61,63%		0,00%	583
3	Tabungan ISE	1.014	1.373	1.345	1.381		36	9	0,62%	367	36,20%		0,00%	1.381
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	37.708	600	60	-540	701	-206	1.784	266	40.296	93,58%	(2.587)
	KUR	33.748	34.564	34.303	600	-	-600	468	-261	555	261	37.907	90,49%	(3.604)
	Non KUR	2.176	3.350	3.405	-	60	60	233	55	1.229	5	2.389	142,54%	1.016
3	PWG	12.551	26.160	25.975	1.889	307	-1.582	2.174	-185	13.425	492	26.104	99,51%	(129)
	Cilem	6.245	14.255	14.178	88	68	-20	854	-77	7.933	145	17.229	82,29%	(3.051)
	Gadai	6.305	11.905	11.797	1.800	239	-1.561	1.320	-108	5.492	347	8.875	132,92%	2.922
4	CFG	143.228	146.957	145.793	42	60	18	636	-1.164	2.565	1.224	160.820	90,66%	(15.027)
	CF 1	29.589	26.185	26.092	-	-	0	-145	-92	-3.496	92	34.824	74,93%	(8.732)
	Total Griya	26.165	23.465	23.387	-	-	0	0	-78	-2.778	78	30.110	77,67%	(6.724)
	• Total Non Program	3.355	2.399	2.397	-	-	0	-40	-2	-959	2	4.324	55,42%	(1.928)
	• Program	22.810	21.066	20.990	-	-	0	-169	-76	-1.820	76	25.786	81,40%	(4.796)
	Oto	3.424	2.720	2.706	-	-	0	-145	-14	-718	14	4.714	57,40%	(2.008)
	CF 2	113.639	120.772	119.700	42	60	18	781	-1.072	6.062	1.132	125.996	95,00%	(6.296)
	Mitraguna & Others	94.023	97.434	96.535	42	60	18	125	-899	2.511	959	105.113	91,84%	(8.579)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	213.699	2.531	427	-2.104	3.495	-1.555	17.429	1.982	231.787	92,20%	(18.088)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	2.086	1,77%	1,11%	5,53%	1.664	1.451	1.995			
	KUR	580	91	417	2.081	1,72%	1,21%	6,07%	1.664	1.501	1.990			
	Non KUR	55	-	5	5	2,54%	0,15%	0,15%	-	(50)	5			
3	PWG	-	-	-	894	0,00%	0,00%	3,44%	894	894	894			
	Cilem	-	-	-	763	0,00%	0,00%	5,38%	763	763	763			
	Gadai	-	-	-	131	0,00%	0,00%	1,11%	131	131	131			
4	CFG	3.895	3.612	3.411	3.698	2,72%	2,32%	2,54%	287	(197)	86			
	CF 1	3.671	2.934	3.216	3.363	12,41%	12,28%	12,89%	147	(308)	429			
	Total Griya	3.671	2.934	3.216	3.035	14,03%	13,71%	12,98%	(182)	(636)	101			
	Oto	-	-	-	329	0,00%	0,00%	12,14%	329	329	329			
	CF 2	224	678	194	335	0,20%	0,16%	0,28%	141	111	(343)			
	Mitraguna & Others	224	678	194	202	0,24%	0,20%	0,21%	8	(22)	(476)			
	Pensiun	-	-	-	133	0,00%	0,00%	0,57%	133	133	133			
	Total Pembiayaan	4.530	3.703	3.833	6.679	2,31%	1,78%	3,13%	2.846	2.149	2.976	3,64%	-16,42%	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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,52%	-	(140)	(5)			
	KUR	146	145	143	143	0,43%	0,41%	0,42%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,51%	-	(137)	(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	3.590	3.402	3.501	3.210	2,51%	2,38%	2,20%	(290)	(380)	(192)			
	CF 1	3.133	3.018	3.178	2.944	10,59%	12,14%	11,28%	(235)	(189)	(74)			
	Total Griya	3.118	3.018	3.178	2.944	11,91%	13,55%	12,59%	(235)	(174)	(74)			
	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%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.543	4,11%	3,64%	3,53%	(290)	(523)	(197)	3,61%	-2,14%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.262	1.262	766	0	50	4,09%	721	133,53%	16.705	7,55%	(15.444)
2	Tabungan	125.992	136.380	134.859	134.396	2.634	(463)	(1.984)	-1,46%	8.404	6,67%	148.828	90,30%	(14.432)
3	Deposito	49.100	43.473	42.840	42.840	(4.993)	0	(634)	-1,46%	(6.260)	-12,75%	50.576	84,70%	(7.736)
	Total	175.632	181.065	178.960	178.497	(1.593)	(463)	(2.568)	-1,42%	2.865	1,63%	216.109	82,60%	(37.612)
	CASA	126.532	137.592	136.121	135.657	3.400	(463)	(1.935)	-1,41%	9.126	7,21%	165.533	81,95%	(29.876)
	(%) CASA	72,04%	75,99%	76,06%	76,00%									
	FDR	182,36%	177,72%	179,17%	179,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	2.027	2.052		25	(86)	-4,03%	800	63,85%	-	0,00%	2.052
2	Giro ISE	222	228	231	208		(23)	(20)	-8,77%	(14)	-6,18%		0,00%	208
3	Tabungan ISE	1.030	1.910	1.796	1.844		48	(66)	-3,46%	813	78,92%		0,00%	1.844
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	18.653	75,63%	(4.545)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	16.922	83,37%	(2.814)
	• Local Champion	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	15.742	89,62%	(1.634)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.586	-	-	0	24	-162	-688	162	38.605	87,00%	(5.019)
	KUR	31.590	30.397	30.236	-	-	0	-618	-161	-1.354	161	35.711	84,67%	(5.475)
	Non KUR	2.684	3.351	3.350	-	-	0	642	-1	666	1	2.894	115,77%	456
3	PWG	22.430	35.595	35.454	1.112	1.234	122	1.123	-140	13.024	1.374	36.459	97,24%	(1.005)
	Cilem	9.274	16.096	15.982	165	199	35	1.481	-114	6.708	313	20.279	78,81%	(4.297)
	Gadai	13.156	19.499	19.472	947	1.035	88	-358	-26	6.316	1.061	16.180	120,35%	3.293
4	CFG	248.904	238.340	237.489	170	65	-105	-257	-851	-11.415	916	273.169	86,94%	(35.681)
	CF 1	66.307	61.181	61.105	-	-	0	-118	-76	-5.203	76	76.049	80,35%	(14.944)
	Total Griya	63.771	57.411	57.350	-	-	0	0	-61	-6.421	61	72.051	79,60%	(14.701)
	• Total Non Program	13.172	11.476	11.459	-	-	0	-233	-17	-1.713	17	14.850	77,16%	(3.391)
	• Program	50.599	45.935	45.891	-	-	0	-380	-44	-4.708	44	57.201	80,23%	(11.310)
	Oto	2.536	3.769	3.754	-	-	0	-118	-15	1.218	15	3.998	93,92%	(243)
	CF 2	182.596	177.159	176.384	170	65	-105	-139	-775	-6.212	840	197.121	89,48%	(20.737)
	Mitraguna & Others	145.742	143.496	142.990	20	65	45	-245	-506	-2.752	571	158.776	90,06%	(15.787)
	Pensiun	36.854	33.663	33.394	150	-	-150	106	-269	-3.461	269	38.344	87,09%	(4.950)
	Total Pembiayaan	320.285	321.790	320.637	1.282	1.299	17	597	-1.153	351	2.452	366.886	87,39%	(46.250)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	4,84%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	4,84%	683	683	683			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	1.240	0,46%	1,66%	3,69%	681	1.081	692			
	KUR	138	452	371	1.042	0,44%	1,22%	3,45%	671	904	591			
	Non KUR	20	96	187	197	0,75%	5,59%	5,89%	10	177	101			
3	PWG	-	-	-	566	0,00%	0,00%	1,60%	566	566	566			
	Cilem	-	-	-	406	0,00%	0,00%	2,54%	406	406	406			
	Gadai	-	-	-	160	0,00%	0,00%	0,82%	160	160	160			
4	CFG	7.829	9.999	9.690	12.364	3,15%	4,07%	5,21%	2.673	4.535	2.365			
	CF 1	6.309	7.665	7.244	7.069	9,51%	11,84%	11,57%	(175)	760	(596)			
	Total Griya	6.204	7.665	7.165	6.826	9,73%	12,48%	11,90%	(339)	622	(839)			
	Oto	105	-	79	243	4,15%	2,10%	6,47%	164	138	243			
	CF 2	1.520	2.334	2.446	5.295	0,83%	1,38%	3,00%	2.848	3.774	2.961			
	Mitraguna & Others	1.215	1.695	2.002	4.319	0,83%	1,39%	3,02%	2.317	3.103	2.624			
	Pensiun	305	638	445	976	0,83%	1,32%	2,92%	531	671	337			
	Total Pembiayaan	7.988	10.547	10.249	14.853	2,49%	3,18%	4,63%	4.604	6.865	4.306	0,61%	86,75%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	333	0,50%	0,99%	0,99%	(0)	163	125			
	KUR	12	193	326	326	0,04%	1,07%	1,08%	(0)	314	133			
	Non KUR	158	15	7	7	5,88%	0,21%	0,21%	-	(151)	(8)			
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	6.568	2,65%	2,65%	2,77%	250	(30)	470			
	CF 1	4.154	4.894	4.930	5.180	6,26%	8,06%	8,48%	250	1.027	286			
	Total Griya	4.071	4.811	4.848	5.098	6,38%	8,44%	8,89%	250	1.027	286			
	Oto	82	82	82	82	3,25%	2,19%	2,19%	-	-	-			
	CF 2	2.444	1.205	1.388	1.388	1,34%	0,78%	0,79%	-	(1.056)	183			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	332	0,15%	0,10%	0,99%	-	(145)	187			
	Total Pembiayaan	7.031	6.570	6.915	7.165	2,20%	2,15%	2,23%	250	133	595	0,30%	86,64%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117