

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	431.041	442.590	177.355	11.548	23.762	5,67%	204.293	85,73%	420.906	105,15%	21.684
2	Tabungan	1.732.891	1.903.991	1.885.840	1.896.084	44.961	10.245	(7.907)	-0,42%	163.194	9,42%	2.000.816	94,77%	(104.732)
3	Deposito	877.742	950.883	918.594	919.103	(55.963)	509	(31.780)	-3,34%	41.361	4,71%	896.431	102,53%	22.672
Total		2.848.930	3.273.702	3.235.475	3.257.777	166.354	22.302	(15.924)	-0,49%	408.847	14,35%	3.318.152	98,18%	(60.375)
CASA		1.971.188	2.322.819	2.316.881	2.338.674	222.316	21.793	15.855	0,68%	367.487	18,64%	2.421.722	96,57%	(83.047)
(% CASA)		69,19%	70,95%	71,61%	71,79%									
FDR		84,13%	83,44%	85,08%	84,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	90.618	92.880		2.261	5.577	6,39%	13.469	16,96%	118.145	78,62%	(25.265)
2	Giro ISE	37.094	35.022	35.600	33.529		(2.071)	(1.492)	-4,26%	(3.564)	-9,61%	60.551	55,37%	(27.022)
3	Tabungan ISE	39.484	49.856	51.563	55.895		4.332	6.039	12,11%	16.411	41,57%	44.877	124,55%	11.019
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.797	500	140	-360	1.457	-951	2.835	1.091	162.236	77,54%	(36.439)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	100.269	500	-	-500	1.657	-542	57	542	122.383	81,93%	(22.114)
	• Local Champion	83.501	66.595	66.188	500	-	-500	-804	-406	-17.312	406	94.012	70,40%	(27.823)
	• Value Chain	16.712	34.216	34.081	-	-	-	2.461	-136	17.369	136	28.371	120,12%	5.709
2	MBG	310.816	325.767	328.196	3.515	7.210	3.695	1.228	2.428	17.380	4.782	362.288	90,59%	(34.092)
	KUR	291.370	306.564	309.326	3.515	7.185	3.670	1.900	2.762	17.956	4.423	340.266	90,91%	(30.940)
	Non KUR	19.446	19.203	18.870	-	25	25	-673	-333	-576	358	22.022	85,69%	(3.152)
3	PWG	193.140	323.731	333.167	21.466	28.485	7.019	11.995	9.436	140.026	19.050	362.681	91,86%	(29.515)
	Cilem	122.752	218.666	226.989	7.826	14.986	7.160	7.938	8.323	104.238	6.663	262.581	86,45%	(35.592)
	Gadai	70.389	105.064	106.177	13.640	13.499	-140	4.057	1.113	35.788	12.387	100.101	106,07%	6.077
4	CFG	1.770.026	1.955.435	1.965.475	12.991	30.102	17.111	10.668	10.040	195.449	20.061	2.003.011	98,13%	(37.536)
	CF 1	463.002	520.993	530.491	2.952	12.314	9.362	1.760	9.497	67.489	2.816	503.674	105,32%	26.816
	Total Griya	392.209	436.373	445.134	1.771	10.189	8.418	0	8.761	52.925	1.428	412.745	107,85%	32.388
	• Total Non Program	388.279	424.924	433.702	1.604	10.189	8.585	372	8.778	45.423	1.411	397.351	109,15%	36.351
	• Program	3.930	11.449	11.432	167	-	-167	302	-17	7.502	17	15.395	74,26%	(3.963)
	Oto	70.793	84.620	85.357	1.180	2.124	944	1.760	736	14.564	1.388	90.929	93,87%	(5.572)
	CF 2	1.307.024	1.434.442	1.434.985	10.039	17.788	7.749	8.908	543	127.961	17.245	1.499.337	95,71%	(64.352)
	Mitraguna & Others	1.211.757	1.335.736	1.337.053	9.939	17.097	7.158	9.546	1.317	125.297	15.780	1.384.316	96,59%	(47.263)
	Pensiun	95.268	98.706	97.932	100	691	591	-638	-774	2.664	1.465	115.021	85,14%	(17.090)
Total Pembiayaan		2.396.945	2.731.682	2.752.635	38.472	65.937	27.465	25.347	20.953	355.690	44.984	2.890.216	95,24%	(137.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	962	0,41%	0,00%	0,76%	962	454	956			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	962	0,46%	0,00%	0,96%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	24.385	1,43%	1,90%	7,43%	18.196	19.945	18.196			
	KUR	3.770	4.599	4.599	21.868	1,29%	1,50%	7,07%	17.269	18.098	17.269			
	Non KUR	671	1.590	1.590	2.517	3,45%	8,28%	13,34%	927	1.846	927			
3	PWG	155	-	-	8.954	0,08%	0,00%	2,69%	8.954	8.799	8.954			
	Cilem	155	-	-	7.262	0,13%	0,00%	3,20%	7.262	7.106	7.262			
	Gadai	-	-	-	1.692	0,00%	0,00%	1,59%	1.692	1.692	1.692			
4	CFG	19.018	28.147	27.679	52.865	1,07%	1,42%	2,69%	25.186	33.847	24.717			
	CF 1	8.456	11.479	12.737	17.723	1,83%	2,44%	3,34%	4.986	9.267	6.244			
	Total Griya	6.832	10.463	10.710	12.356	1,74%	2,45%	2,78%	1.645	5.523	1.893			
	Oto	1.624	1.016	2.026	5.367	2,29%	2,39%	6,29%	3.341	3.744	4.351			
	CF 2	10.562	16.669	14.942	35.141	0,81%	1,04%	2,45%	20.199	24.580	18.473			
	Mitraguna & Others	10.315	16.481	14.431	33.361	0,85%	1,08%	2,50%	18.930	23.046	16.880			
	Pensiun	247	188	511	1.780	0,26%	0,52%	1,82%	1.270	1.534	1.593			
Total Pembiayaan		24.121	34.343	33.868	87.166	1,01%	1,24%	3,17%	53.297	63.044	52.823	1,03%	67,52%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,50%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.094	1,04%	1,57%	1,55%	(34)	1.868	410			
	KUR	1.952	4.075	4.391	4.363	0,67%	1,43%	1,41%	(28)	2.411	288			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,87%	(6)	(543)	122			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,01%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.957	1,90%	1,35%	1,37%	648	(6.733)	(808)			
	CF 1	5.942	4.809	5.093	6.136	1,28%	0,98%	1,16%	1.043	194	1.327			
	Total Griya	5.028	4.373	4.557	5.232	1,28%	1,04%	1,18%	675	204	859			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.821	2,12%	1,48%	1,45%	(395)	(6.927)	(2.135)			
	Mitraguna & Others	27.082	22.326	20.725	20.330	2,23%	1,55%	1,52%	(395)	(6.752)	(1.995)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	33.807	1,59%	1,21%	1,23%	625	(4.194)	(381)	1,41%	-14,53%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	23.062	21.497	(911)	(1.565)	(2.987)	-12,20%	(8.039)	-27,22%	46.170	46,56%	(24.673)
2	Tabungan	75.287	90.912	99.368	102.561	(1.569)	3.193	11.649	12,81%	27.274	36,23%	96.129	106,69%	6.432
3	Deposito	166.481	116.868	125.013	125.013	(25.835)	0	8.145	6,97%	(41.468)	-24,91%	168.336	74,26%	(43.323)
	Total	271.304	232.264	247.443	249.071	(28.315)	1.628	16.807	7,24%	(22.233)	-8,19%	310.634	80,18%	(61.563)
	CASA	104.823	115.396	122.430	124.058	(2.480)	1.628	8.662	7,51%	19.235	18,35%	142.299	87,18%	(18.240)
	(%) CASA	38,64%	49,68%	49,48%	49,81%									
	FDR	71,62%	87,88%	82,81%	82,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.379	19.411		32	(116)	-0,60%	3.147	19,35%	-	0,00%	19.411
2	Giro ISE	12.924	10.849	11.576	8.689		(2.887)	(2.159)	-19,90%	(4.235)	-32,77%		0,00%	8.689
3	Tabungan ISE	1.712	6.998	7.778	10.697		2.919	3.699	52,86%	8.985	524,93%		0,00%	10.697
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	-	0	-130	-1	4.642	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-	-17	0	-307	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	-	0	-113	-1	4.949	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	-	0	-113	-1	2.449	9.312	97,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-	-0	0	2.500	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.656	610	375	-235	-1.380	-386	-6.753	761	70.008	83,78%	(11.352)
	KUR	63.164	56.360	56.009	610	375	-235	-1.263	-351	-7.155	726	67.553	82,91%	(11.545)
	Non KUR	2.245	2.683	2.647	-	-	0	-118	-36	403	36	2.455	107,84%	192
3	PWG	10.519	15.081	15.558	478	944	466	635	477	5.039	468	18.008	86,39%	(2.450)
	Cilem	10.519	15.081	15.558	478	944	466	635	477	5.039	468	18.008	86,39%	(2.450)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.157	1.667	2.062	395	147	696	7.679	1.366	134.112	86,61%	(17.955)
	CF 1	58.498	62.127	62.169	327	298	-30	256	42	3.672	256	60.416	102,90%	1.753
	Total Griya	56.812	59.059	59.144	327	298	-30	0	85	2.332	213	56.783	104,16%	2.360
	• Total Non Program	55.952	58.249	58.337	327	298	-30	-422	88	2.385	210	53.414	109,22%	4.923
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)
	Oto	1.686	3.069	3.026	-	-	0	256	-43	1.340	43	3.633	83,27%	(608)
	CF 2	49.980	53.333	53.987	1.340	1.764	424	-109	654	4.007	1.110	73.695	73,26%	(19.708)
	Mitraguna & Others	49.699	53.068	53.723	1.340	1.764	424	-102	656	4.024	1.108	72.662	73,94%	(18.939)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	204.903	2.755	3.381	625	-728	786	10.608	2.595	242.044	84,66%	(37.140)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	3.948	1,64%	2,24%	6,73%	2.624	2.877	2.444			
	KUR	1.022	1.029	880	3.638	1,62%	1,56%	6,50%	2.758	2.616	2.609			
	Non KUR	49	475	444	310	2,19%	16,55%	11,72%	(134)	261	(165)			
3	PWG	95	-	-	398	0,91%	0,00%	2,56%	398	302	398			
	Cilem	95	-	-	398	0,91%	0,00%	2,56%	398	302	398			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.435	1,72%	2,07%	3,82%	2.039	2.570	2.032			
	CF 1	1.284	1.880	1.863	3.297	2,19%	3,00%	5,30%	1.434	2.013	1.417			
	Total Griya	1.284	1.880	1.863	3.144	2,26%	3,15%	5,32%	1.281	1.860	1.264			
	Oto	-	-	-	153	0,00%	0,00%	5,06%	153	153	153			
	CF 2	581	522	532	1.137	1,16%	1,00%	2,11%	605	557	615			
	Mitraguna & Others	581	522	532	1.137	1,17%	1,00%	2,12%	605	557	615			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	8.780	1,56%	1,82%	4,29%	5.061	5.749	4.867	0,59%	86,21%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	880	0,65%	1,48%	1,50%	8	457	(27)			
	KUR	260	859	716	724	0,41%	1,27%	1,29%	8	465	(134)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,88%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	990	2,17%	0,32%	0,85%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,59%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,67%	617	(787)	611			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.072	1,53%	0,71%	1,01%	625	(900)	590	0,33%	67,13%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	20.063	20.290	(1.392)	228	(361)	-1,75%	(4.471)	-18,06%	41.105	49,36%	(20.815)
2	Tabungan	139.675	139.420	140.577	142.645	2.493	2.069	3.226	2,31%	2.971	2,13%	160.468	88,89%	(17.822)
3	Deposito	81.953	77.952	78.169	78.169	(820)	0	217	0,28%	(3.784)	-4,62%	83.487	93,63%	(5.318)
	Total	246.389	238.023	238.808	241.105	281	2.297	3.081	1,29%	(5.284)	-2,14%	285.060	84,58%	(43.955)
	CASA	164.436	160.072	160.639	162.936	1.101	2.297	2.864	1,79%	(1.500)	-0,91%	201.573	80,83%	(38.637)
	(%) CASA	66,74%	67,25%	67,27%	67,58%									
	FDR	63,49%	72,41%	73,47%	72,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.509	11.918		408	1.040	9,56%	1.008	9,24%	-	0,00%	11.918
2	Giro ISE	6.429	4.866	4.977	6.061		1.084	1.195	24,56%	(368)	-5,73%		0,00%	6.061
3	Tabungan ISE	3.915	6.012	6.532	5.857		(675)	(155)	-2,58%	1.941	49,58%		0,00%	5.857
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	26.482	71,30%	(7.601)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	23.245	81,23%	(4.363)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	1.682	-	-	-	-44	-20	-1.918	20	5.807	28,97%	(4.125)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.238	331	938	607	627	826	5.400	111	13.639	82,40%	(2.401)
	Cilem	5.838	10.412	11.238	331	938	607	627	826	5.400	111	13.639	82,40%	(2.401)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.339	1.958	2.946	988	1.095	2.292	13.797	654	152.446	95,34%	(7.107)
	CF 1	81.145	74.508	74.801	634	620	-14	-233	293	-6.344	327	80.815	92,56%	(6.014)
	Total Griya	74.220	68.592	69.022	634	620	-14	0	430	-5.198	190	72.670	94,98%	(3.648)
	• Total Non Program	73.552	67.965	68.396	634	620	-14	-1.118	431	-5.155	189	70.051	97,64%	(1.655)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.779	-	-	0	-233	-137	-1.146	137	8.145	70,96%	(2.365)
	CF 2	50.397	68.540	70.538	1.324	2.326	1.002	1.328	1.998	20.141	328	71.632	98,47%	(1.094)
	Mitraguna & Others	49.913	67.543	69.550	1.324	2.326	1.002	1.303	2.007	19.637	319	70.238	99,02%	(688)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	175.459	2.289	3.884	1.595	1.428	3.098	19.030	786	192.588	91,11%	(17.129)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	176	0,19%	0,00%	1,57%	176	165	176			
	Cilem	11	-	-	176	0,19%	0,00%	1,57%	176	165	176			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.363	0,88%	1,52%	0,94%	(811)	202	(74)			
	CF 1	1.162	1.383	2.039	1.225	1,43%	2,74%	1,64%	(814)	63	(158)			
	Total Griya	1.162	1.383	1.962	1.184	1,57%	2,86%	1,72%	(778)	22	(199)			
	Oto	-	-	77	41	0,00%	1,30%	0,71%	(36)	41	41			
	CF 2	-	54	136	138	0,00%	0,20%	0,20%	2	138	85			
	Mitraguna & Others	-	54	136	138	0,00%	0,20%	0,20%	2	138	85			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	1.540	0,75%	1,26%	0,88%	(635)	367	103	0,23%	73,58%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,19%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,84%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,85%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,80%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	54.543	54.958	3.771	415	(73)	-0,13%	36.184	192,73%	36.087	152,29%	18.871
2	Tabungan	206.902	265.449	256.234	258.775	6.039	2.541	(6.674)	-2,51%	51.873	25,07%	228.586	113,21%	30.189
3	Deposito	118.442	96.974	69.671	69.873	(7.411)	202	(27.101)	-27,95%	(48.569)	-41,01%	120.549	57,96%	(50.675)
	Total	344.119	417.454	380.448	383.607	2.400	3.159	(33.848)	-8,11%	39.488	11,47%	385.222	99,58%	(1.616)
	CASA	225.677	320.480	310.777	313.733	9.811	2.957	(6.747)	-2,11%	88.056	39,02%	264.674	118,54%	49.060
	(%) CASA	65,58%	76,77%	81,69%	81,79%									
	FDR	96,55%	93,29%	104,03%	103,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.271	3.289		18	(256)	-7,21%	(642)	-16,32%	-	0,00%	3.289
2	Giro ISE	1.420	1.163	1.350	1.376		26	213	18,30%	(44)	-3,09%		0,00%	1.376
3	Tabungan ISE	2.001	1.767	1.621	1.613		(8)	(154)	-8,71%	(388)	-19,39%		0,00%	1.613
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.169	-	140	140	2.407	-813	6.184	953	104.800	85,08%	(15.631)
	Linkage	21.612	25.120	24.711	-	140	140	-182	-409	3.099	549	31.112	79,42%	(6.401)
	Non-Linkage	61.373	64.862	64.458	-	-	0	2.589	-404	3.085	404	73.688	87,47%	(9.230)
	• Local Champion	55.173	36.998	36.709	-	-	0	-336	-288	-18.463	288	61.011	60,17%	(24.302)
	• Value Chain	6.200	27.864	27.748	-	-	-	2.925	-116	21.548	116	12.677	218,90%	15.072
2	MBG	43.181	44.128	44.231	800	530	-270	866	103	1.049	427	46.897	94,31%	(2.666)
	KUR	40.519	42.067	42.206	800	530	-270	952	138	1.686	392	44.012	95,90%	(1.806)
	Non KUR	2.662	2.060	2.025	-	-	0	-87	-36	-637	36	2.885	70,18%	(860)
3	PWG	26.463	44.214	44.817	2.776	2.991	215	1.033	604	18.354	2.387	38.240	117,20%	6.577
	Cilem	12.356	24.595	24.808	1.059	1.146	87	397	212	12.452	934	18.392	134,88%	6.415
	Gadai	14.108	19.618	20.010	1.717	1.845	128	636	391	5.902	1.454	19.848	100,81%	162
4	CFG	179.631	211.118	217.574	35	9.084	9.049	3.044	6.456	37.943	2.628	199.790	108,90%	17.784
	CF 1	55.651	68.035	75.835	-	8.066	8.066	208	7.800	20.184	266	59.885	126,63%	15.950
	Total Griya	50.392	59.216	66.963	-	7.900	7.900	0	7.747	16.572	153	52.642	127,21%	14.322
	• Total Non Program	50.392	59.216	66.963	-	7.900	7.900	-368	7.747	16.572	153	52.642	127,21%	14.322
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.872	-	166	166	208	52	3.612	113	7.243	122,48%	1.628
	CF 2	123.980	143.083	141.739	35	1.018	983	2.836	-1.344	17.759	2.362	139.905	101,31%	1.834
	Mitraguna & Others	122.658	141.684	140.347	35	1.018	983	2.843	-1.337	17.689	2.355	137.456	102,10%	2.891
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	395.791	3.611	12.745	9.134	7.350	6.349	63.530	6.396	389.727	101,56%	6.063

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	962	0,61%	0,00%	1,08%	962	454	962			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	962	0,76%	0,00%	1,49%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	3.158	0,95%	1,36%	7,14%	2.557	2.749	2.419			
	KUR	305	686	498	2.873	0,75%	1,18%	6,81%	2.375	2.568	2.186			
	Non KUR	104	53	104	285	3,92%	5,04%	14,09%	181	181	232			
3	PWG	-	-	-	3.555	0,00%	0,00%	7,93%	3.555	3.555	3.555			
	Cilem	-	-	-	3.090	0,00%	0,00%	12,46%	3.090	3.090	3.090			
	Gadai	-	-	-	465	0,00%	0,00%	2,33%	465	465	465			
4	CFG	673	1.279	1.367	4.424	0,37%	0,65%	2,03%	3.058	3.751	3.146			
	CF 1	295	196	490	1.111	0,53%	0,72%	1,47%	622	817	915			
	Total Griya	295	-	227	583	0,58%	0,38%	0,87%	355	288	583			
	Oto	-	196	263	529	0,00%	2,98%	5,96%	266	529	333			
	CF 2	379	1.083	877	3.313	0,31%	0,61%	2,34%	2.436	2.934	2.230			
	Mitraguna & Others	379	1.083	877	3.313	0,31%	0,62%	2,36%	2.436	2.934	2.230			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	12.100	0,48%	0,51%	3,06%	10.132	10.509	10.081	0,68%	77,75%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	440	0,00%	1,00%	1,00%	-	440	231			
	KUR	-	209	440	440	0,00%	1,05%	1,04%	-	440	231			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.438	0,54%	1,06%	1,12%	198	1.470	396			
	CF 1	153	113	112	310	0,27%	0,16%	0,41%	198	157	196			
	Total Griya	153	113	112	112	0,30%	0,19%	0,17%	-	(41)	(1)			
	Oto	-	-	-	198	0,00%	0,00%	2,23%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,50%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,52%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.920	0,35%	0,70%	0,74%	198	1.759	628	1,06%	-43,00%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	2.657	2.879	40.645	222	(40.402)	-93,35%	(16.940)	-85,47%	34.705	8,30%	(31.826)
2	Tabungan	188.323	172.953	168.867	169.636	4.147	770	(3.316)	-1,92%	(18.687)	-9,92%	209.136	81,11%	(39.499)
3	Deposito	54.534	66.101	60.905	60.907	(25.458)	2	(5.194)	-7,86%	6.373	11,69%	56.040	108,68%	4.867
	Total	262.676	282.334	232.429	233.422	19.334	993	(48.912)	-17,32%	(29.254)	-11,14%	299.881	77,84%	(66.459)
	CASA	208.142	216.233	171.524	172.515	44.791	991	(43.718)	-20,22%	(35.627)	-17,12%	243.841	70,75%	(71.325)
	(%) CASA	79,24%	76,59%	73,80%	73,91%									
	FDR	66,71%	72,21%	87,74%	87,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	4.134	4.145	12	477	13,01%	(2.041)	-33,00%	-	0,00%	4.145
2	Giro ISE	879	331	475	532	57	201	60,76%	(348)	-39,53%		0,00%	532
3	Tabungan ISE	5.307	3.337	3.659	3.614	(45)	276	8,28%	(1.694)	-31,91%		0,00%	3.614
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	9.756	180	310	130	436	261	9.049	49	5.700	171,17%	4.056
	KUR	498	8.282	8.547	180	310	130	453	265	8.050	45	5.134	166,50%	3.414
	Non KUR	209	1.212	1.209	-	-	0	-17	-4	999	4	566	213,57%	643
3	PWG	23.244	35.104	36.477	3.569	4.421	852	1.358	1.373	13.233	3.047	38.714	94,22%	(2.237)
	Cilem	7.809	11.949	12.683	568	1.283	714	458	734	4.874	549	18.851	67,28%	(6.169)
	Gadai	15.435	23.155	23.795	3.001	3.138	138	899	640	8.360	2.499	19.863	119,79%	3.931
4	CFG	144.290	159.268	157.698	124	607	483	-69	-1.570	13.408	2.177	166.155	94,91%	(8.457)
	CF 1	8.588	12.193	12.138	-	-	0	-25	-55	3.550	55	12.165	99,78%	(26)
	Total Griya	7.701	11.174	11.136	-	-	0	0	-38	3.435	38	10.127	109,96%	1.009
	• Total Non Program	7.409	10.560	10.523	-	-	0	598	-37	3.114	37	8.983	117,14%	1.539
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.002	-	-	0	-25	-17	114	17	2.038	49,18%	(1.036)
	CF 2	135.702	147.075	145.560	124	607	483	-44	-1.516	9.858	2.123	153.990	94,53%	(8.431)
	Mitraguna & Others	125.011	133.616	132.317	124	552	428	-1	-1.299	7.306	1.851	140.961	93,87%	(8.644)
	Pensiun	10.691	13.459	13.243	-	55	55	-43	-217	2.552	272	13.029	101,64%	213
	Total Pembiayaan	175.227	203.879	203.944	3.873	5.338	1.465	1.303	64	28.716	5.274	217.555	93,74%	(13.612)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	775	0,00%	1,98%	7,94%	587	775	585			
	KUR	-	-	-	436	0,00%	0,00%	5,10%	436	436	436			
	Non KUR	-	190	188	339	0,00%	15,50%	28,02%	151	339	149			
3	PWG	-	-	-	870	0,00%	0,00%	2,39%	870	870	870			
	Cilem	-	-	-	513	0,00%	0,00%	4,05%	513	513	513			
	Gadai	-	-	-	357	0,00%	0,00%	1,50%	357	357	357			
4	CFG	2.296	3.664	3.194	8.152	1,59%	2,01%	5,17%	4.957	5.856	4.488			
	CF 1	66	33	67	51	0,77%	0,55%	0,42%	(16)	(15)	19			
	Total Griya	66	33	67	51	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	8.100	1,64%	2,13%	5,57%	4.973	5.871	4.470			
	Mitraguna & Others	2.230	3.631	3.127	7.606	1,78%	2,34%	5,75%	4.479	5.377	3.975			
	Pensiun	-	-	-	494	0,00%	0,00%	3,73%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	9.797	1,31%	1,66%	4,80%	6.415	7.501	5.944	1,63%	66,11%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,21%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,40%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,64%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,71%	-	(627)	53	5,73%	-234,75%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	471	405	72	(65)	(96)	-19,20%	(1.681)	-80,58%	3.184	12,72%	(2.779)
2	Tabungan	37.117	38.758	39.673	39.139	(407)	(535)	381	0,98%	2.022	5,45%	42.859	91,32%	(3.720)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	52.744	52.144	(334)	(600)	335	0,65%	2.201	4,41%	56.871	91,69%	(4.727)
	CASA	39.204	39.260	40.144	39.544	(336)	(600)	284	0,72%	340	0,87%	46.043	85,88%	(6.499)
	(%) CASA	78,50%	75,78%	76,11%	75,84%									
	FDR	145,08%	122,64%	120,39%	121,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	581	582		1	85	17,04%	1	0,14%	-	0,00%	582
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	580	581		1	148	34,11%	1	0,13%		0,00%	581
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.410	324	317	-7	279	257	2.176	60	2.809	121,42%	602
	Cilem	1.235	3.154	3.410	324	317	-7	279	257	2.176	60	2.809	121,42%	602
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.090	132	883	751	-65	-296	-11.132	1.179	64.578	93,05%	(4.488)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.272	132	883	751	-479	-290	-11.486	1.173	64.121	92,44%	(4.849)
	Mitraguna & Others	66.540	55.109	54.967	132	883	751	-326	-142	-11.573	1.025	56.810	96,76%	(1.843)
	Pensiun	4.218	4.453	4.304	-	-	0	-153	-149	87	149	7.311	58,88%	(3.006)
	Total Pembiayaan	72.457	63.539	63.500	456	1.200	744	214	-39	-8.957	1.239	67.386	94,23%	(3.887)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.884	4,24%	3,25%	4,80%	923	(139)	547			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	2.884	4,27%	3,29%	4,87%	923	(139)	547			
	Mitraguna & Others	2.931	2.337	1.961	2.884	4,41%	3,56%	5,25%	923	(47)	547			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.884	4,17%	3,09%	4,54%	923	(139)	547	0,00%	100,00%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.602	17,29%	5,97%	5,99%	(5)	(8.711)	(586)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.602	17,40%	6,06%	6,08%	(5)	(8.711)	(586)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,24%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	174	0,66%	0,27%	4,04%	(0)	(305)	(2)			
	Total Pembiayaan	12.313	4.188	3.608	3.602	16,99%	5,68%	5,67%	(5)	(8.711)	(586)	0,00%	100,00%	-5,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	172.493	184.353	136.989	11.861	21.173	12,98%	125.191	211,61%	71.025	259,56%	113.328
2	Tabungan	111.248	121.777	125.267	125.675	2.975	408	3.898	3,20%	14.427	12,97%	125.447	100,18%	228
3	Deposito	16.666	20.185	19.616	19.616	815	0	(569)	-2,82%	2.950	17,70%	18.148	108,09%	1.468
	Total	187.077	305.142	317.376	329.645	140.778	12.269	24.502	8,03%	142.568	76,21%	214.620	153,59%	115.025
	CASA	170.411	284.957	297.760	310.029	139.963	12.269	25.071	8,80%	139.618	81,93%	196.472	157,80%	113.556
	(%) CASA	91,09%	93,39%	93,82%	94,05%									
	FDR	105,51%	72,96%	70,59%	67,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	4.102	4.189		87	1.309	45,44%	369	9,67%	-	0,00%	4.189
2	Giro ISE	954	1.351	1.754	1.699		(55)	348	25,79%	745	78,07%		0,00%	1.699
3	Tabungan ISE	2.866	1.530	2.348	2.490		142	961	62,79%	(376)	-13,10%		0,00%	2.490
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.698	575	1.210	635	357	551	4.601	659	52.094	97,32%	(1.396)
	KUR	42.963	47.819	48.410	575	1.210	635	487	591	5.448	619	48.796	99,21%	(386)
	Non KUR	3.135	2.328	2.288	-	-	0	-130	-40	-847	40	3.298	69,36%	(1.010)
3	PWG	20.876	34.349	35.461	4.248	4.346	98	2.703	1.112	14.586	3.234	37.410	94,79%	(1.949)
	Cilem	7.514	14.546	15.111	1.090	1.016	-74	1.847	565	7.597	451	18.308	82,54%	(3.197)
	Gadai	13.361	19.803	20.350	3.158	3.330	172	857	547	6.989	2.783	19.102	106,53%	1.248
4	CFG	127.111	135.478	135.348	939	831	-108	3.703	-130	8.237	961	140.604	96,26%	(5.256)
	CF 1	49.510	50.142	50.360	714	531	-183	546	218	850	313	51.291	98,18%	(932)
	Total Griya	39.898	39.046	39.286	-	340	340	0	240	-612	100	40.836	96,20%	(1.550)
	• Total Non Program	39.898	39.046	39.286	-	340	340	-132	240	-612	100	40.836	96,20%	(1.550)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.074	714	191	-523	546	-22	1.462	212	10.456	105,91%	618
	CF 2	77.602	85.337	84.989	225	300	75	3.156	-348	7.387	648	89.313	95,16%	(4.324)
	Mitraguna & Others	75.812	83.282	82.955	225	300	75	3.177	-327	7.143	627	86.964	95,39%	(4.009)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	224.044	5.762	6.387	625	6.174	1.415	26.659	4.971	233.409	95,99%	(9.365)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	548	366	3.081	0,27%	0,73%	6,08%	2.715	2.957	2.533			
	KUR	68	433	250	2.820	0,16%	0,52%	5,83%	2.571	2.753	2.387			
	Non KUR	56	115	116	261	1,79%	4,98%	11,40%	145	205	146			
3	PWG	-	-	-	956	0,00%	0,00%	2,70%	956	956	956			
	Cilem	-	-	-	449	0,00%	0,00%	2,97%	449	449	449			
	Gadai	-	-	-	508	0,00%	0,00%	2,50%	508	508	508			
4	CFG	2.018	4.027	4.014	2.874	1,59%	2,96%	2,12%	(1.140)	856	(1.153)			
	CF 1	1.770	1.931	2.188	969	3,58%	4,36%	1,92%	(1.219)	(802)	(962)			
	Total Griya	1.463	1.931	2.032	387	3,67%	5,20%	0,98%	(1.645)	(1.077)	(1.544)			
	Oto	307	-	156	582	3,19%	1,40%	5,26%	426	275	582			
	CF 2	248	2.096	1.826	1.905	0,32%	2,14%	2,24%	79	1.657	(190)			
	Mitraguna & Others	248	2.096	1.826	1.905	0,33%	2,19%	2,30%	79	1.657	(190)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	6.911	1,09%	1,97%	3,08%	2.532	4.770	2.337	0,35%	88,63%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	420	1,07%	0,85%	0,83%	(7)	(73)	161			
	KUR	115	169	343	339	0,27%	0,72%	0,70%	(4)	224	170			
	Non KUR	378	91	84	81	12,06%	3,61%	3,54%	(3)	(297)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,25%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,28%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.075	0,42%	1,38%	1,37%	(7)	2.245	380	0,25%	82,11%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	3.144	3.112	1.942	(31)	(221)	-6,64%	1.185	61,50%	12.865	24,19%	(9.753)
2	Tabungan	70.495	83.412	80.207	81.614	1.034	1.408	(1.798)	-2,16%	11.119	15,77%	86.396	94,46%	(4.782)
3	Deposito	64.264	92.567	95.382	95.682	(828)	300	3.115	3,36%	31.418	48,89%	65.350	146,41%	30.331
	Total	136.686	179.313	178.732	180.408	2.149	1.676	1.095	0,61%	43.722	31,99%	164.612	109,60%	15.797
	CASA	72.423	86.746	83.351	84.727	2.977	1.376	(2.020)	-2,33%	12.304	16,99%	99.261	85,36%	(14.535)
	(%) CASA	52,98%	48,38%	46,63%	46,96%									
	FDR	94,77%	84,69%	85,93%	85,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	5.951	6.601	650	649	10,90%	5.279	399,29%	-	0,00%	6.601
2	Giro ISE	771	687	631	489	(141)	(197)	-28,73%	(281)	-36,51%		0,00%	489
3	Tabungan ISE	551	5.265	2.320	3.111	791	(2.154)	-40,91%	2.560	464,59%		0,00%	3.111
4	Deposito ISE	-	-	3.000	3.000	0	3.000	#DIV/0!	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.892	34.665	100	500	400	-419	-227	2.907	727	37.072	93,51%	(2.407)
	KUR	29.577	32.463	32.424	100	500	400	-418	-39	2.847	539	34.653	93,57%	(2.229)
	Non KUR	2.181	2.429	2.241	-	-	0	-1	-188	60	188	2.419	92,63%	(178)
3	PWG	6.201	9.141	10.293	332	1.424	1.092	200	1.152	4.092	272	14.494	71,02%	(4.201)
	Cilem	6.201	9.141	10.293	332	1.424	1.092	200	1.152	4.092	272	14.494	71,02%	(4.201)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	108.621	1.062	2.107	1.045	1.191	801	17.039	1.306	102.726	105,74%	5.894
	CF 1	23.474	30.943	31.207	467	454	-13	982	263	7.732	191	26.735	116,73%	4.472
	Total Griya	17.263	20.411	20.356	-	-	0	0	-55	3.093	55	18.392	110,68%	1.964
	• Total Non Program	17.263	20.411	20.356	-	-	0	414	-55	3.093	55	18.392	110,68%	1.964
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.851	467	454	-13	982	319	4.639	135	8.343	130,05%	2.507
	CF 2	68.107	76.876	77.414	595	1.653	1.058	208	537	9.307	1.116	75.991	101,87%	1.423
	Mitraguna & Others	64.272	73.105	73.671	595	1.653	1.058	236	565	9.399	1.088	71.937	102,41%	1.734
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	153.579	1.493	4.031	2.538	972	1.726	24.038	2.305	154.293	99,54%	(714)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	1.522	0,01%	0,32%	4,39%	1.412	1.518	1.479			
	KUR	-	43	110	1.269	0,00%	0,34%	3,92%	1.159	1.269	1.226			
	Non KUR	4	-	-	252	0,19%	0,00%	11,27%	252	248	252			
3	PWG	48	-	-	206	0,78%	0,00%	2,00%	206	158	206			
	Cilem	48	-	-	206	0,78%	0,00%	2,00%	206	158	206			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.395	0,60%	0,79%	3,13%	2.548	2.848	1.973			
	CF 1	172	1.125	364	1.760	0,73%	1,18%	5,64%	1.396	1.588	635			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,95%	801	1.008	(117)			
	Oto	172	-	157	752	2,76%	1,49%	6,93%	595	580	752			
	CF 2	375	297	483	1.635	0,55%	0,63%	2,11%	1.153	1.260	1.339			
	Mitraguna & Others	375	297	483	1.635	0,58%	0,66%	2,22%	1.153	1.260	1.339			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.123	0,46%	0,63%	3,34%	4.166	4.523	3.658	0,77%	76,84%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	414	0,54%	0,36%	0,38%	26	(79)	25			
	CF 1	203	203	203	203	0,87%	0,66%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,88%	-	-	-			
	CF 2	289	185	184	210	0,42%	0,24%	0,27%	26	(79)	25			
	Mitraguna & Others	289	185	184	210	0,45%	0,25%	0,29%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	414	0,44%	0,46%	0,27%	(288)	(154)	(290)	0,37%	-38,64%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	6.726	6.294	(175)	(432)	(57)	-0,89%	1.988	46,18%	15.629	40,27%	(9.336)
2	Tabungan	84.533	90.823	87.234	86.740	1.455	(495)	(4.083)	-4,50%	2.207	2,61%	99.104	87,52%	(12.364)
3	Deposito	19.903	27.815	27.967	27.967	981	0	152	0,55%	8.064	40,52%	20.749	134,79%	7.218
	Total	108.741	124.988	121.927	121.000	2.261	(927)	(3.988)	-3,19%	12.259	11,27%	135.482	89,31%	(14.482)
	CASA	88.838	97.173	93.960	93.033	1.280	(927)	(4.139)	-4,26%	4.195	4,72%	114.733	81,09%	(21.699)
	(%) CASA	81,70%	77,75%	77,06%	76,89%									
	FDR	78,57%	82,40%	84,82%	85,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.703	3.763		60	(51)	-1,35%	(153)	-3,90%	-	0,00%	3.763
2	Giro ISE	3.001	2.815	2.731	2.790		59	(25)	-0,90%	(211)	-7,02%		0,00%	2.790
3	Tabungan ISE	915	999	972	973		1	(26)	-2,63%	58	6,35%		0,00%	973
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	5.856	350	930	580	1.300	683	2.787	247	7.633	76,71%	(1.777)
	KUR	2.657	4.943	5.627	350	930	580	1.320	684	2.970	246	6.955	80,91%	(1.328)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.298	1.404	1.940	536	297	198	5.777	1.742	28.683	67,28%	(9.385)
	Cilem	6.370	9.563	9.716	287	468	180	275	153	3.346	314	17.921	54,22%	(8.204)
	Gadai	7.151	9.537	9.582	1.117	1.472	356	22	45	2.431	1.427	10.762	89,03%	(1.180)
4	CFG	68.150	78.720	78.267	600	150	-450	519	-454	10.117	604	87.921	89,02%	(9.654)
	CF 1	32.030	33.138	32.852	-	-	0	-302	-286	822	286	33.769	97,28%	(917)
	Total Griya	25.555	25.944	25.756	-	-	0	0	-188	200	188	25.634	100,47%	121
	• Total Non Program	25.555	25.944	25.756	-	-	0	-476	-188	200	188	25.634	100,47%	121
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.096	-	-	0	-302	-98	621	98	8.135	87,23%	(1.039)
	CF 2	36.119	45.582	45.415	600	150	-450	821	-168	9.295	318	54.152	83,87%	(8.737)
	Mitraguna & Others	32.486	42.242	42.108	600	150	-450	855	-134	9.622	284	50.435	83,49%	(8.327)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	103.420	2.354	3.020	666	2.115	428	17.986	2.592	124.931	82,78%	(21.511)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	100	98	98	0,00%	1,89%	1,67%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,74%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	462	0,00%	0,00%	2,39%	462	462	462			
	Cilem	-	-	-	362	0,00%	0,00%	3,72%	362	362	362			
	Gadai	-	-	-	100	0,00%	0,00%	1,04%	100	100	100			
4	CFG	1.050	794	-	1.519	1,54%	0,00%	1,94%	1.519	469	725			
	CF 1	1.050	669	-	1.343	3,28%	0,00%	4,09%	1.343	293	674			
	Total Griya	697	669	-	819	2,73%	0,00%	3,18%	819	122	150			
	Oto	353	-	-	524	5,46%	0,00%	7,38%	524	170	524			
	CF 2	-	125	-	176	0,00%	0,00%	0,39%	176	176	51			
	Mitraguna & Others	-	125	-	176	0,00%	0,00%	0,42%	176	176	51			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	2.078	1,23%	0,09%	2,01%	1.981	1.028	1.185	1,36%	32,49%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,20%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	30,68%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.222	0,49%	1,56%	1,56%	(3)	885	329			
	CF 1	337	67	276	274	1,05%	0,83%	0,83%	(3)	(63)	206			
	Total Griya	189	67	276	274	0,74%	1,06%	1,06%	(3)	85	206			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,09%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.292	1,36%	1,26%	1,25%	(4)	128	313	3,93%	-214,66%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	13.479	13.953	(1.933)	474	6.527	87,88%	6.272	81,66%	18.391	75,87%	(4.437)
2	Tabungan	96.197	119.337	118.060	117.498	2.870	(562)	(1.839)	-1,54%	21.301	22,14%	113.070	103,92%	4.428
3	Deposito	50.701	45.104	45.003	45.004	(846)	1	(100)	-0,22%	(5.697)	-11,24%	51.803	86,88%	(6.799)
	Total	154.579	171.868	176.542	176.455	91	(87)	4.587	2,67%	21.876	14,15%	183.263	96,28%	(6.808)
	CASA	103.878	126.764	131.539	131.451	937	(88)	4.687	3,70%	27.573	26,54%	131.461	99,99%	(10)
	(%) CASA	67,20%	73,76%	74,51%	74,50%									
	FDR	122,53%	118,75%	116,69%	116,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.153	4.155		2	51	1,25%	217	5,51%	-	0,00%	4.155
2	Giro ISE	1.498	2.480	2.298	2.302		4	(178)	-7,17%	804	53,66%		0,00%	2.302
3	Tabungan ISE	2.310	1.493	1.725	1.723		(2)	229	15,35%	(587)	-25,41%		0,00%	1.723
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	35.900	680	750	70	-61	73	1.481	677	38.972	92,12%	(3.072)
	KUR	32.500	34.342	34.430	680	750	70	87	88	1.931	662	36.816	93,52%	(2.386)
	Non KUR	1.920	1.484	1.470	-	-	0	-148	-15	-450	15	2.156	68,16%	(686)
3	PWG	17.830	31.815	32.076	3.721	3.028	-694	1.711	261	14.246	2.767	32.787	97,83%	(711)
	Cilem	5.164	11.405	12.064	707	907	200	802	659	6.900	249	14.806	81,48%	(2.742)
	Gadai	12.666	20.410	20.013	3.014	2.120	-894	909	-398	7.346	2.518	17.981	111,30%	2.032
4	CFG	137.158	136.453	138.040	585	2.601	2.016	-621	1.586	882	1.015	147.002	93,90%	(8.962)
	CF 1	38.164	39.712	40.012	-	535	535	-402	301	1.848	234	39.346	101,69%	666
	Total Griya	33.008	34.050	34.357	-	400	400	0	307	1.349	93	32.660	105,20%	1.697
	• Total Non Program	33.008	34.050	34.357	-	400	400	-179	307	1.349	93	32.660	105,20%	1.697
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.655	-	135	135	-402	-7	499	141	6.686	84,58%	(1.031)
	CF 2	98.994	96.742	98.027	585	2.066	1.481	-219	1.286	-966	780	107.656	91,06%	(9.629)
	Mitraguna & Others	71.310	70.977	72.454	485	2.000	1.515	-6	1.478	1.144	522	81.625	88,77%	(9.171)
	Pensiun	27.683	25.765	25.573	100	66	-34	-213	-192	-2.110	258	26.031	98,24%	(458)
	Total Pembiayaan	189.407	204.095	206.016	4.986	6.379	1.392	1.028	1.920	16.609	4.458	218.761	94,17%	(12.745)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	3.388	0,69%	2,43%	9,44%	2.518	3.150	2.754			
	KUR	105	522	761	3.231	0,32%	2,22%	9,38%	2.470	3.126	2.709			
	Non KUR	133	111	109	156	6,92%	7,32%	10,65%	48	24	45			
3	PWG	-	-	-	518	0,00%	0,00%	1,62%	518	518	518			
	Cilem	-	-	-	330	0,00%	0,00%	2,74%	330	330	330			
	Gadai	-	-	-	188	0,00%	0,00%	0,94%	188	188	188			
4	CFG	1.146	999	1.255	4.783	0,84%	0,92%	3,47%	3.528	3.637	3.784			
	CF 1	198	258	95	1.083	0,52%	0,24%	2,71%	988	885	825			
	Total Griya	73	-	-	753	0,22%	0,00%	2,19%	753	679	753			
	Oto	125	258	95	330	2,42%	1,67%	5,84%	235	205	72			
	CF 2	948	741	1.160	3.700	0,96%	1,20%	3,77%	2.540	2.753	2.959			
	Mitraguna & Others	799	690	650	2.812	1,12%	0,92%	3,88%	2.162	2.013	2.122			
	Pensiun	149	51	511	889	0,54%	1,98%	3,48%	378	740	838			
	Total Pembiayaan	1.384	1.633	2.124	8.689	0,73%	1,04%	4,22%	6.565	7.306	7.056	1,90%	55,01%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	388	1,39%	0,86%	1,08%	80	(89)	71			
	KUR	477	186	177	257	1,47%	0,52%	0,75%	80	(220)	72			
	Non KUR	-	132	131	131	0,00%	8,82%	8,91%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.534	3,20%	1,79%	1,84%	94	(1.860)	(114)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,97%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,11%	-	(72)	-			
	CF 2	3.064	757	851	945	3,10%	0,88%	0,96%	94	(2.119)	188			
	Mitraguna & Others	2.968	440	534	628	4,16%	0,75%	0,87%	94	(2.340)	188			
	Pensiun	97	317	317	317	0,05%	0,16%	1,24%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.934	2,57%	1,35%	1,42%	185	(1.937)	(32)	1,31%	8,14%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	13.996	14.972	(2.547)	976	2.563	20,65%	2.176	17,01%	28.636	52,28%	(13.665)
2	Tabungan	133.664	151.983	150.893	150.556	904	(336)	(1.427)	-0,94%	16.892	12,64%	155.428	96,87%	(4.872)
3	Deposito	120.976	138.437	138.232	138.233	135	1	(203)	-0,15%	17.258	14,27%	123.058	112,33%	15.175
	Total	267.435	302.828	303.121	303.761	(1.508)	641	933	0,31%	36.326	13,58%	307.123	98,91%	(3.361)
	CASA	146.460	164.392	164.888	165.528	(1.643)	640	1.136	0,69%	19.069	13,02%	184.064	89,93%	(18.536)
	(%) CASA	54,76%	54,29%	54,40%	54,49%									
	FDR	60,13%	60,18%	60,59%	60,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.667	4.707		40	111	2,41%	1.125	31,40%	-	0,00%	4.707
2	Giro ISE	1.025	1.971	935	938		2	(1.033)	-52,42%	(87)	-8,49%		0,00%	938
3	Tabungan ISE	2.557	2.625	3.731	3.769		38	1.144	43,58%	1.212	47,39%		0,00%	3.769
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.261	160	1.030	870	148	319	-1.392	711	44.400	88,43%	(5.139)
	KUR	37.299	36.976	37.316	160	1.030	870	255	340	17	690	40.989	91,04%	(3.673)
	Non KUR	3.353	1.966	1.945	-	-	0	-107	-21	-1.408	21	3.411	57,02%	(1.466)
3	PWG	6.039	14.018	14.464	684	780	96	655	446	8.425	334	15.570	92,90%	(1.106)
	Cilem	6.039	14.018	14.464	684	780	96	655	446	8.425	334	15.570	92,90%	(1.106)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.949	2.105	2.069	-36	-2.381	655	15.841	1.414	123.765	105,00%	6.184
	CF 1	24.580	27.567	27.508	500	139	-361	-369	-59	2.928	198	28.235	97,42%	(727)
	Total Griya	19.863	21.592	21.492	500	-	-500	0	-100	1.629	100	21.622	99,40%	(130)
	• Total Non Program	19.863	21.592	21.492	500	-	-500	255	-100	1.629	100	21.622	99,40%	(130)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.016	-	139	139	-369	41	1.299	98	6.614	90,97%	(597)
	CF 2	89.528	101.726	102.441	1.605	1.930	325	-2.012	714	12.913	1.216	95.530	107,23%	6.911
	Mitraguna & Others	89.444	101.119	101.838	1.605	1.930	325	-2.007	719	12.394	1.211	94.659	107,58%	7.179
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	183.673	2.949	3.878	930	-1.578	1.420	22.874	2.459	183.735	99,97%	(61)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	4.543	2,64%	2,37%	11,57%	3.619	3.472	3.747			
	KUR	877	705	854	4.385	2,35%	2,31%	11,75%	3.531	3.508	3.680			
	Non KUR	194	92	70	158	5,80%	3,56%	8,14%	88	(36)	67			
3	PWG	-	-	-	383	0,00%	0,00%	2,65%	383	383	383			
	Cilem	-	-	-	383	0,00%	0,00%	2,65%	383	383	383			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.482	0,69%	0,85%	1,91%	1.387	1.690	2.321			
	CF 1	630	38	965	1.450	2,56%	3,50%	5,27%	485	820	1.411			
	Total Griya	568	-	567	590	2,86%	2,62%	2,75%	23	22	590			
	Oto	61	38	398	860	1,30%	6,66%	14,29%	462	798	821			
	CF 2	162	123	130	1.032	0,18%	0,13%	1,01%	902	870	909			
	Mitraguna & Others	162	123	130	1.032	0,18%	0,13%	1,01%	902	870	909			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	7.408	1,16%	1,11%	4,03%	5.389	5.544	6.450	0,41%	89,94%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.762	2,29%	4,18%	4,49%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,41%	138	1.246	213			
	Non KUR	532	194	120	118	15,87%	6,11%	6,07%	(2)	(414)	(76)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,03%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,60%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.395	0,83%	1,24%	1,30%	136	1.064	76	0,43%	66,85%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	99.409	99.373	(2.054)	(35)	36.572	58,24%	60.191	153,62%	53.494	185,77%	45.880
2	Tabungan	123.525	150.051	149.956	150.186	3.678	230	135	0,09%	26.662	21,58%	143.721	104,50%	6.465
3	Deposito	68.863	124.121	123.912	123.913	(185)	1	(209)	-0,17%	55.050	79,94%	70.400	176,01%	53.513
	Total	231.570	336.973	373.276	373.472	1.439	196	36.499	10,83%	141.902	61,28%	267.615	139,56%	105.858
	CASA	162.707	212.852	249.364	249.559	1.624	195	36.707	17,25%	86.852	53,38%	197.215	126,54%	52.344
	(%) CASA	70,26%	63,17%	66,80%	66,82%									
	FDR	34,66%	31,39%	28,55%	28,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.062	7.125		63	1.001	16,35%	1.234	20,94%	-	0,00%	7.125
2	Giro ISE	3.773	3.366	4.424	4.477		53	1.111	33,02%	704	18,65%		0,00%	4.477
3	Tabungan ISE	2.118	2.758	2.638	2.648		10	(110)	-3,99%	530	25,02%		0,00%	2.648
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.490	223	570	347	-55	-46	3.640	616	14.064	74,59%	(3.574)
	Cilem	6.849	10.535	10.490	223	570	347	-55	-46	3.640	616	14.064	74,59%	(3.574)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.093	275	1.376	1.101	1.676	864	22.674	512	98.064	97,99%	(1.971)
	CF 1	59.117	74.995	75.739	-	1.116	1.116	779	744	16.623	371	68.723	110,21%	7.016
	Total Griya	51.507	65.623	65.995	-	572	572	0	371	14.488	201	59.856	110,25%	6.138
	• Total Non Program	49.547	63.796	64.172	-	572	572	1.792	377	14.625	195	52.179	122,99%	11.994
	• Program	1.960	1.828	1.822	-	-	0	-12	-5	-138	5	7.678	23,73%	(5.856)
	Oto	7.609	9.371	9.745	-	544	544	779	373	2.135	171	8.867	109,90%	878
	CF 2	14.303	20.234	20.354	275	260	-15	897	120	6.051	140	29.341	69,37%	(8.987)
	Mitraguna & Others	14.303	20.222	20.222	275	140	-135	897	-0	5.920	140	29.016	69,69%	(8.793)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	106.583	498	1.946	1.447	1.621	818	26.314	1.127	112.128	95,05%	(5.545)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	-	-	-	105	0,00%	0,00%	1,00%	105	105	105			
	Cilem	-	-	-	105	0,00%	0,00%	1,00%	105	105	105			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.123	0,88%	3,18%	3,25%	95	2.474	356			
	CF 1	650	2.768	3.029	2.953	1,10%	4,04%	3,90%	(76)	2.303	185			
	Total Griya	404	2.588	2.856	2.713	0,79%	4,35%	4,11%	(143)	2.308	125			
	Oto	245	180	173	240	3,22%	1,85%	2,46%	67	(6)	60			
	CF 2	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.228	0,81%	2,86%	3,03%	200	2.579	461	1,87%	38,33%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-74,31%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.436	8.351	1.118	(85)	(81)	-0,96%	(482)	-5,46%	21.699	38,49%	(13.348)
2	Tabungan	83.648	75.662	78.775	78.554	(1.158)	(221)	2.892	3,82%	(5.094)	-6,09%	98.582	79,68%	(20.028)
3	Deposito	21.297	24.150	23.929	23.920	(4.953)	(9)	(230)	-0,95%	2.624	12,32%	21.750	109,98%	2.170
	Total	113.778	108.245	111.141	110.825	(4.993)	(316)	2.581	2,38%	(2.953)	-2,60%	142.031	78,03%	(31.206)
	CASA	92.481	84.094	87.212	86.905	(40)	(307)	2.811	3,34%	(5.576)	-6,03%	120.281	72,25%	(33.376)
	(%) CASA	81,28%	77,69%	78,47%	78,42%									
	FDR	151,33%	184,48%	180,37%	180,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.377	8.448		1.071	2.234	35,95%	5.033	147,38%	-	0,00%	8.448
2	Giro ISE	1.685	2.429	2.308	2.426		118	(3)	-0,13%	740	43,92%		0,00%	2.426
3	Tabungan ISE	1.730	3.786	5.069	6.023		953	2.237	59,09%	4.293	248,17%		0,00%	6.023
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	11.079	-	25	25	-365	-162	-4.421	187	17.862	62,03%	(6.783)
	KUR	13.526	8.301	8.122	-	-	-	-342	-179	-5.404	179	15.819	51,34%	(7.697)
	Non KUR	1.974	2.940	2.957	-	25	25	-22	17	983	8	2.043	144,72%	914
3	PWG	14.491	23.899	24.237	1.851	2.428	577	1.063	337	9.746	2.091	31.508	76,92%	(7.272)
	Cilem	6.823	11.358	11.808	218	835	617	329	451	4.986	384	18.964	62,27%	(7.156)
	Gadai	7.668	12.542	12.428	1.633	1.593	-40	734	-113	4.760	1.706	12.544	99,08%	(116)
4	CFG	142.193	164.548	165.152	810	1.721	911	1.219	604	22.959	1.117	153.708	107,44%	11.443
	CF 1	6.747	8.769	8.726	-	-	0	58	-44	1.978	44	8.885	98,20%	(160)
	Total Griya	3.465	5.184	5.166	-	-	0	0	-19	1.701	19	4.904	105,33%	261
	• Total Non Program	3.465	5.184	5.166	-	-	0	-42	-19	1.701	19	4.904	105,33%	261
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.560	-	-	0	58	-25	278	25	3.981	89,42%	(421)
	CF 2	135.445	155.778	156.426	810	1.721	911	1.161	648	20.981	1.073	144.823	108,01%	11.603
	Mitraguna & Others	125.884	146.998	147.738	810	1.721	911	1.201	740	21.854	981	134.362	109,96%	13.376
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	200.467	2.661	4.174	1.513	1.917	780	28.283	3.394	203.079	98,71%	(2.611)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	2.521	8,85%	11,40%	22,76%	1.240	1.149	1.339			
	KUR	1.295	819	765	1.789	9,57%	9,21%	22,02%	1.024	494	970			
	Non KUR	77	363	517	732	3,89%	17,57%	24,77%	216	656	369			
3	PWG	-	-	-	524	0,00%	0,00%	2,16%	524	524	524			
	Cilem	-	-	-	450	0,00%	0,00%	3,81%	450	450	450			
	Gadai	-	-	-	74	0,00%	0,00%	0,60%	74	74	74			
4	CFG	6	-	290	2.865	0,00%	0,18%	1,73%	2.575	2.859	2.865			
	CF 1	-	-	-	786	0,00%	0,00%	9,00%	786	786	786			
	Total Griya	-	-	-	558	0,00%	0,00%	10,80%	558	558	558			
	Oto	-	-	-	228	0,00%	0,00%	6,40%	228	228	228			
	CF 2	6	-	290	2.080	0,00%	0,19%	1,33%	1.789	2.073	2.080			
	Mitraguna & Others	-	-	290	2.080	0,00%	0,20%	1,41%	1.789	2.080	2.080			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	5.910	0,80%	0,79%	2,95%	4.338	4.532	4.728	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	1.026	3,76%	8,56%	9,26%	64	444	168			
	KUR	557	837	824	888	4,11%	9,92%	10,93%	64	331	51			
	Non KUR	26	21	138	138	1,32%	4,71%	4,68%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,64%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.968	0,56%	0,95%	0,98%	64	996	164	0,11%	88,66%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.584	4.441	633	(142)	2.866	182,00%	3.569	409,01%	1.750	253,86%	2.692
2	Tabungan	63.525	67.931	66.771	67.297	5.369	525	(634)	-0,93%	3.772	5,94%	71.349	94,32%	(4.052)
3	Deposito	5.722	7.221	7.030	7.030	(206)	0	(191)	-2,65%	1.307	22,85%	5.985	117,45%	1.045
	Total	70.120	76.727	78.385	78.768	5.796	383	2.041	2,66%	8.648	12,33%	79.084	99,60%	(316)
	CASA	64.398	69.506	71.355	71.738	6.002	383	2.232	3,21%	7.340	11,40%	73.098	98,14%	(1.360)
	(%) CASA	91,84%	90,59%	91,03%	91,08%									
	FDR	73,73%	85,49%	84,14%	83,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.954	3.996		42	177	4,64%	509	14,59%	-	0,00%	3.996
2	Giro ISE	561	449	455	456		1	7	1,58%	(105)	-18,73%		0,00%	456
3	Tabungan ISE	2.926	3.370	3.499	3.540		41	170	5,05%	614	20,97%		0,00%	3.540
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	5.901	152	505	353	587	379	3.318	126	5.700	103,52%	201
	Cilem	2.583	5.521	5.901	152	505	353	587	379	3.318	126	5.700	103,52%	201
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.054	920	785	-135	1.422	-19	10.938	804	59.041	101,72%	1.014
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.054	920	785	-135	1.422	-19	10.938	804	59.041	101,72%	1.014
	Mitraguna & Others	45.066	55.374	55.344	920	625	-295	1.143	-29	10.278	654	51.258	107,97%	4.086
	Pensiun	4.050	4.699	4.710	-	160	160	279	11	660	149	7.783	60,52%	(3.073)
	Total Pembiayaan	51.699	65.594	65.955	1.072	1.290	218	2.010	361	14.256	929	64.740	101,88%	1.215

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	-	-	-	49	0,00%	0,00%	0,83%	49	49	49			
	Cilem	-	-	-	49	0,00%	0,00%	0,83%	49	49	49			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	Mitraguna & Others	-	-	-	675	0,00%	0,00%	1,22%	675	675	675			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	818	0,00%	0,00%	1,24%	818	818	818	2,88%	-132,07%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	207	0,45%	0,34%	0,34%	-	(14)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	207	0,45%	0,34%	0,34%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,37%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,31%	-	(14)	(1)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.131	2.166	198	35	6	0,30%	82	3,95%	7.185	30,15%	(5.018)
2	Tabungan	153.901	153.184	152.175	152.243	6.509	68	(941)	-0,61%	(1.658)	-1,08%	170.698	89,19%	(18.455)
3	Deposito	36.197	27.914	28.008	28.058	(1.360)	50	144	0,52%	(8.138)	-22,44%	37.242	75,34%	(9.183)
	Total	192.181	183.258	182.314	182.468	5.347	154	(791)	-0,43%	(9.714)	-5,05%	215.125	84,82%	(32.657)
	CASA	155.985	155.344	154.306	154.409	6.707	104	(935)	-0,60%	(1.576)	-1,01%	177.883	86,80%	(23.474)
	(%) CASA	81,17%	84,77%	84,64%	84,62%									
	FDR	138,97%	164,04%	165,22%	165,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	2.126	1.691	(435)	6	0,34%	1.162	219,63%	-	0,00%	1.691	
2	Giro ISE	45	683	1.047	607	(439)	(76)	-11,15%	562	1245,39%		0,00%	607	
3	Tabungan ISE	484	1.002	1.080	1.084	4	82	8,19%	600	123,95%		0,00%	1.084	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	115	115	115	0	0	0,00%	80	228,57%		0,00%	115	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.562	-	150	150	-70	69	1.482	81	8.913	73,63%	(2.351)
	KUR	4.827	6.222	6.291	-	150	150	-91	69	1.464	81	8.318	75,64%	(2.027)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	49.732	809	2.743	1.934	157	1.541	25.397	1.203	43.519	114,28%	6.213
	Cilem	24.335	48.191	49.732	809	2.743	1.934	157	1.541	25.397	1.203	43.519	114,28%	6.213
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	244.880	819	1.574	755	-271	-1.002	7.276	2.576	247.553	98,92%	(2.674)
	CF 1	8.506	8.716	8.651	-	-	0	-74	-64	145	64	10.260	84,33%	(1.608)
	Total Griya	6.805	6.817	6.804	-	-	0	0	-13	-1	13	7.278	93,49%	(474)
	• Total Non Program	6.655	6.675	6.663	-	-	0	-135	-13	7	13	6.693	99,55%	(30)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.848	-	-	0	-74	-51	146	51	2.982	61,97%	(1.134)
	CF 2	229.097	237.166	236.228	819	1.574	755	-197	-938	7.131	2.512	237.294	99,55%	(1.066)
	Mitraguna & Others	203.836	211.595	210.681	819	1.410	591	165	-914	6.846	2.324	207.323	101,62%	3.358
	Pensiun	25.262	25.571	25.547	-	164	164	-361	-24	285	188	29.971	85,24%	(4.424)
	Total Pembiayaan	267.076	300.611	301.219	1.628	4.467	2.839	-185	608	34.144	3.859	300.041	100,39%	1.178

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	22	145	371	0,00%	2,23%	5,66%	226	371	350			
	KUR	-	22	145	371	0,00%	2,33%	5,90%	226	371	350			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	129	0,00%	0,00%	0,26%	129	129	126			
	Cilem	-	2	-	129	0,00%	0,00%	0,26%	129	129	126			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.863	1,09%	1,37%	1,58%	488	1.278	144			
	CF 1	819	854	753	390	9,63%	8,64%	4,51%	(363)	(429)	(464)			
	Total Griya	819	854	753	390	12,04%	11,05%	5,73%	(363)	(429)	(464)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.865	2.621	3.473	0,77%	1,11%	1,47%	852	1.708	608			
	Mitraguna & Others	1.765	2.729	2.621	3.345	0,87%	1,24%	1,59%	724	1.580	617			
	Pensiun	-	136	-	128	0,00%	0,00%	0,50%	128	128	(9)			
	Total Pembiayaan	2.584	3.743	3.520	4.363	0,97%	1,17%	1,45%	843	1.778	620	0,58%	59,82%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.396	1,42%	1,34%	1,39%	103	26	(102)			
	CF 1	340	364	429	532	4,00%	4,92%	6,15%	103	192	167			
	Total Griya	340	364	429	532	5,00%	6,29%	7,82%	103	192	167			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.864	1,32%	1,21%	1,21%	-	(165)	(270)			
	Mitraguna & Others	2.939	2.995	2.864	2.864	1,44%	1,35%	1,36%	-	(75)	(131)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.396	1,26%	1,10%	1,13%	103	26	(102)	0,50%	55,29%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.501	-	-	-	0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-	0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-	0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-	0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,39%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	467	207	(1.196)	(259)	(409)	-66,35%	(388)	-65,19%	12.197	1.70%	(11.990)
2	Tabungan	46.385	47.818	48.144	48.931	(132)	787	1.113	2,33%	2.545	5,49%	60.559	80,80%	(11.628)
3	Deposito	18.302	57.067	46.678	46.638	10.056	(40)	(10.429)	-18,28%	28.336	154,83%	19.099	244,18%	27.538
	Total	65.283	105.501	95.288	95.776	8.729	488	(9.725)	-9,22%	30.493	46,71%	91.856	104,27%	3.920
	CASA	46.981	48.434	48.610	49.138	(1.328)	528	704	1,45%	2.157	4,59%	72.756	67,54%	(23.618)
	(%) CASA	71,97%	45,91%	51,01%	51,31%									
	FDR	134,21%	93,33%	103,40%	102,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.044	1.034		(11)	(82)	-7,35%	(364)	-26,05%	-	0,00%	1.034
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.043	1.033		(11)	(82)	-7,36%	(325)	-23,96%		0,00%	1.033
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.219	16.816	60	750	690	-110	596	1.378	154	18.223	92,28%	(1.407)
	KUR	14.693	15.717	16.317	60	750	690	-95	600	1.624	150	17.333	94,14%	(1.016)
	Non KUR	745	503	499	-	-	0	-15	-4	-246	4	890	56,07%	(391)
3	PWG	3.211	6.891	7.270	466	516	49	791	379	4.059	137	8.588	84,65%	(1.318)
	Cilem	3.211	6.891	7.270	466	516	49	791	379	4.059	137	8.588	84,65%	(1.318)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.439	480	387	-93	-371	-917	5.471	1.304	77.811	95,67%	(3.372)
	CF 1	2.071	11.937	12.061	310	167	-143	152	124	9.989	43	5.602	215,29%	6.459
	Total Griya	1.516	10.778	10.807	310	60	-250	0	29	9.291	31	4.181	258,46%	6.626
	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.660	25	4.181	123,79%	995
	• Program	-	5.637	5.631	167	-	-167	339	-6	5.631	6	0	0,00%	5.631
	Oto	555	1.159	1.253	-	107	107	152	94	698	13	1.421	88,24%	(167)
	CF 2	66.897	63.419	62.378	170	220	50	-523	-1.041	-4.519	1.261	72.209	86,39%	(9.831)
	Mitraguna & Others	64.762	60.622	59.758	170	220	50	-496	-864	-5.004	1.084	68.752	86,92%	(8.994)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-176	486	176	3.457	75,81%	(836)
	Total Pembiayaan	87.617	98.466	98.525	1.007	1.653	646	309	59	10.908	1.594	104.622	94,17%	(6.097)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	790	0,98%	1,74%	4,70%	507	639	316			
	KUR	98	475	240	767	0,67%	1,52%	4,70%	528	669	293			
	Non KUR	53	-	43	23	7,15%	8,61%	4,60%	(20)	(30)	23			
3	PWG	-	-	-	94	0,00%	0,00%	1,29%	94	94	94			
	Cilem	-	-	-	94	0,00%	0,00%	1,29%	94	94	94			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.690	1,23%	2,60%	4,96%	1.734	2.845	894			
	CF 1	-	-	177	177	0,00%	1,48%	1,47%	0	177	177			
	Total Griya	-	-	177	177	0,00%	1,64%	1,64%	0	177	177			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	3.513	1,26%	2,81%	5,63%	1.734	2.668	717			
	Mitraguna & Others	846	2.796	1.779	3.337	1,31%	2,94%	5,58%	1.558	2.492	542			
	Pensiun	-	-	-	176	0,00%	0,00%	6,71%	176	176	176			
	Total Pembiayaan	997	3.270	2.239	4.575	1,14%	2,27%	4,64%	2.336	3.578	1.304	1,49%	67,84%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,37%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	4,99%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,96%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,22%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,88%	(510)	1.291	(1.957)	3,73%	3,79%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.811	4.776	2.360	(35)	(1.172)	-19,70%	(1.100)	-18,72%	16.777	28,47%	(12.000)
2	Tabungan	83.977	101.671	89.262	89.468	9.043	206	(12.203)	-12,00%	5.491	6,54%	98.962	90,41%	(9.494)
3	Deposito	19.184	13.402	14.024	14.024	(1)	0	622	4,64%	(5.160)	-26,90%	20.015	70,07%	(5.991)
	Total	109.038	121.021	108.097	108.269	11.402	172	(12.752)	-10,54%	(769)	-0,71%	135.754	79,75%	(27.485)
	CASA	89.854	107.619	94.072	94.244	11.402	172	(13.375)	-12,43%	4.390	4,89%	115.739	81,43%	(21.494)
	(%) CASA	82,41%	88,93%	87,03%	87,05%									
	FDR	40,48%	52,26%	59,54%	59,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.531	7.753		222	(1.065)	-12,08%	(828)	-9,65%	-	0,00%	7.753
2	Giro ISE	1.236	1.518	637	685		48	(833)	-54,86%	(551)	-44,55%		0,00%	685
3	Tabungan ISE	7.345	7.300	6.894	7.067		174	(232)	-3,18%	(278)	-3,78%		0,00%	7.067
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	155	155		0	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.716	-	650	650	527	547	5.212	103	14.493	101,54%	224
	KUR	9.147	13.072	13.627	-	650	650	555	554	4.480	96	13.868	98,26%	(242)
	Non KUR	358	1.097	1.090	-	-	0	-28	-7	732	7	624	174,54%	465
3	PWG	9.262	11.392	11.494	49	538	489	-69	102	2.231	436	16.966	67,74%	(5.473)
	Cilem	9.262	11.392	11.494	49	538	489	-69	102	2.231	436	16.966	67,74%	(5.473)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.534	460	910	450	282	467	12.157	443	47.656	78,76%	(10.122)
	CF 1	14.455	17.388	17.613	-	389	389	-230	225	3.158	164	17.089	103,07%	524
	Total Griya	3.903	8.619	8.582	-	-	0	0	-36	4.679	36	4.866	176,37%	3.716
	• Total Non Program	3.903	6.826	6.791	-	-	0	-74	-35	2.888	35	4.866	139,55%	1.925
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	9.031	-	389	389	-230	262	-1.521	128	12.223	73,89%	(3.192)
	CF 2	10.922	19.679	19.921	460	521	61	513	242	8.999	279	30.567	65,17%	(10.647)
	Mitraguna & Others	10.683	18.945	19.137	460	395	-65	516	192	8.455	203	29.780	64,26%	(10.643)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	64.363	1.009	2.098	1.089	1.225	1.116	20.220	982	79.115	81,35%	(14.752)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	0,00%	0,00%	1,29%	190	190	190			
	KUR	-	-	-	190	0,00%	0,00%	1,39%	190	190	190			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	528	0,00%	0,00%	4,60%	528	528	528			
	Cilem	-	-	-	528	0,00%	0,00%	4,60%	528	528	528			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	2.243	1,42%	1,96%	5,98%	1.518	1.883	1.900			
	CF 1	360	344	708	1.129	2,49%	4,07%	6,41%	420	769	785			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.129	3,41%	8,08%	12,50%	420	769	785			
	CF 2	-	-	17	1.114	0,00%	0,09%	5,59%	1.097	1.114	1.114			
	Mitraguna & Others	-	-	17	1.114	0,00%	0,09%	5,82%	1.097	1.114	1.114			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	2.961	0,82%	1,15%	4,60%	2.235	2.601	2.618	2,97%	35,48%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,72%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,54%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,00%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,42%	171	271	271	1,53%	-263,68%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	571	559	(165)	(12)	(87)	-13,49%	556	16083,55%	6	8662,15%	553
2	Tabungan	34.487	32.850	34.379	34.567	1.712	188	1.717	5,23%	79	0,23%	40.322	85,73%	(5.756)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	37.405	37.581	1.498	176	1.630	4,53%	(427)	-1,12%	43.921	85,56%	(6.340)
	CASA	34.491	33.496	34.950	35.126	1.548	176	1.630	4,86%	635	1,84%	40.329	87,10%	(5.203)
	(%) CASA	90,75%	93,17%	93,44%	93,47%									
	FDR	1,90%	3,20%	3,19%	3,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	73	73		0	8	11,47%	(85)	-53,71%	-	0,00%	73
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	159	66	73	73		0	8	11,47%	(85)	-53,71%		0,00%	73
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	44	46	46	46		0	0	0,00%	2	4,55%		0,00%	46

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	950	48	57	10	24	37	307	21	1.982	47,94%	(1.032)
	Cilem	644	914	950	48	57	10	24	37	307	21	1.982	47,94%	(1.032)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	20	10	-10	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	20	10	-10	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	20	10	-10	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.194	68	67	-0	173	44	472	23	2.061	57,92%	(867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	170,91%	#DIV/0!	170,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

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

PHR & Payroll

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