

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	155.866	128.866	165.466	163.830	(4.060)	(1.636)	34.964	27,13%	7.963	5,11%	346.235	47,32%	(182.405)
2	Tabungan	1.803.617	1.980.739	1.984.996	1.980.488	51.335	(4.508)	(252)	-0,01%	176.871	9,81%	2.083.113	95,07%	(102.626)
3	Deposito	681.198	762.342	743.703	745.629	(32.431)	1.927	(16.713)	-2,19%	64.432	9,46%	699.248	106,63%	46.381
Total		2.640.681	2.871.948	2.894.164	2.889.947	14.844	(4.217)	17.999	0,63%	249.266	9,44%	3.128.596	92,37%	(238.649)
CASA		1.959.483	2.109.605	2.150.461	2.144.317	47.274	(6.144)	34.712	1,65%	184.834	9,43%	2.429.348	88,27%	(285.031)
(% CASA)		74,20%	73,46%	74,30%	74,20%									
FDR		99,99%	104,53%	104,51%	104,66%									

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	65.610	82.670	86.920	84.418		(2.503)	1.748	2,11%	18.808	28,67%	95.806	88,11%	(11.388)
2	Giro ISE	23.758	19.536	21.444	22.432		988	2.897	14,83%	(1.326)	-5,58%	42.060	53,33%	(19.628)
3	Tabungan ISE	30.646	53.467	55.809	52.318		(3.490)	(1.148)	-2,15%	21.672	70,72%	34.843	53,16%	(17.476)
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	80.398	99.911	100.199	5.900	907	-4.993	3.622	289	19.801	618	115.782	86,54%	(15.582)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.791	5.900	907	-4.993	3.623	289	10.258	618	85.508	88,64%	(9.717)
	• Local Champion	62.373	72.430	72.758	5.900	907	-4.993	3.655	328	10.385	579	71.843	101,27%	915
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.915	3.305	5.445	2.140	2.543	1.072	21.857	4.373	422.292	92,33%	(32.377)
	KUR	343.457	362.300	363.178	3.305	5.085	1.780	1.434	878	19.721	4.207	394.978	91,95%	(31.800)
	Non KUR	24.602	26.544	26.738	-	360	360	1.108	194	2.136	166	27.314	97,89%	(576)
3	PWG	200.888	356.932	371.550	32.457	34.600	2.143	19.828	14.618	170.662	19.982	371.423	100,03%	127
	Cilem	92.590	195.267	204.086	8.947	14.155	5.209	15.699	8.820	111.496	5.335	231.018	88,34%	(26.932)
	Gadai	108.298	161.666	167.464	23.510	20.445	-3.065	4.129	5.798	59.166	14.647	140.405	119,27%	27.059
4	CFG	1.991.066	2.156.369	2.162.966	20.768	28.236	7.468	11.052	6.598	171.901	21.638	2.211.667	97,80%	(48.701)
	CF 1	271.158	283.057	282.668	2.435	997	-1.438	1.942	-389	11.510	1.386	309.258	91,40%	(26.590)
	Total Griya	236.939	232.575	232.473	160	700	540	0	-103	-4.466	803	255.971	90,82%	(23.498)
	• Total Non Program	155.508	155.596	155.810	-	700	700	-2.038	214	302	486	163.915	95,06%	(8.105)
	• Program	81.431	76.979	76.663	160	-	-160	-302	-316	-4.768	316	92.056	83,28%	(15.393)
	Oto	34.219	50.482	50.195	2.275	297	-1.978	1.942	-286	15.977	583	53.287	94,20%	(3.092)
	CF 2	1.719.908	1.873.311	1.880.298	18.333	27.239	8.906	9.111	6.986	160.390	20.253	1.902.409	98,84%	(22.111)
	Mitraguna & Others	1.474.657	1.605.638	1.613.170	17.527	25.155	7.628	8.035	7.532	138.513	17.623	1.638.476	98,46%	(25.305)
	Pensiun	245.250	267.674	267.128	806	2.084	1.278	1.076	-546	21.877	2.630	263.933	101,21%	3.194
Total Pembiayaan		2.640.411	3.002.055	3.024.631	62.430	69.188	6.758	37.045	22.576	384.221	46.612	3.121.164	96,91%	(96.533)

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	-	-	-	1.510	0,00%	0,00%	1,51%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	1,99%	1.510	1.510	1.510			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	30.228	0,62%	2,50%	7,75%	20.513	27.953	20.513			
	KUR	1.785	8.311	8.311	26.851	0,52%	2,29%	7,39%	18.540	25.066	18.540			
	Non KUR	489	1.404	1.404	3.377	1,99%	5,29%	12,63%	1.973	2.887	1.973			
3	PWG	10	-	-	11.224	0,00%	0,00%	3,02%	11.224	11.214	11.224			
	Cilem	10	-	-	8.256	0,01%	0,00%	4,05%	8.256	8.246	8.256			
	Gadai	-	-	-	2.967	0,00%	0,00%	1,77%	2.967	2.967	2.967			
4	CFG	19.717	28.500	30.393	50.221	0,99%	1,41%	2,32%	19.827	30.503	21.721			
	CF 1	13.249	16.070	16.284	22.655	4,89%	5,75%	8,01%	6.371	9.406	6.585			
	Total Griya	12.780	15.301	15.217	19.191	5,39%	6,54%	8,26%	3.974	6.411	3.890			
	Oto	469	769	1.066	3.464	1,37%	2,11%	6,90%	2.397	2.995	2.695			
	CF 2	6.468	12.430	14.110	27.566	0,38%	0,75%	1,47%	13.456	21.097	15.136			
	Mitraguna & Others	5.999	11.068	12.494	24.205	0,41%	0,78%	1,50%	11.711	18.207	13.137			
	Pensiun	470	1.361	1.615	3.360	0,19%	0,60%	1,26%	1.745	2.891	1.999			
Total Pembiayaan		22.002	38.215	40.108	93.183	0,83%	1,34%	3,08%	53.074	71.180	54.968	0,87%	71,67%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,04%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,20%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.503	0,70%	0,76%	0,90%	562	930	770			
	KUR	1.118	1.434	1.463	1.817	0,33%	0,40%	0,50%	354	699	383			
	Non KUR	1.455	1.300	1.478	1.686	5,91%	5,57%	6,31%	208	232	387			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.319	1,29%	1,06%	1,08%	564	(2.348)	(172)			
	CF 1	9.750	9.855	10.152	10.619	3,60%	3,59%	3,76%	467	869	764			
	Total Griya	9.274	9.315	9.438	9.906	3,91%	4,06%	4,26%	467	632	591			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.700	0,93%	0,67%	0,68%	97	(3.217)	(936)			
	Mitraguna & Others	14.983	12.664	11.647	11.932	1,02%	0,73%	0,74%	284	(3.051)	(732)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.912	1,76%	1,66%	1,68%	1.126	4.513	165	1,79%	-6,16%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	26.005	24.180	25.363	25.609	2.218	246	1.429	5,91%	(396)	-1,52%	42.690	59,99%	(17.081)
2	Tabungan	211.719	211.403	218.647	218.248	4.525	(399)	6.845	3,24%	6.529	3,08%	235.399	92,71%	(17.151)
3	Deposito	98.613	78.216	61.343	61.478	(26.842)	135	(16.737)	-21,40%	(37.135)	-37,66%	100.158	61,38%	(38.679)
	Total	336.337	313.799	305.353	305.336	(20.100)	(18)	(8.463)	-2,70%	(31.001)	-9,22%	378.247	80,72%	(72.912)
	CASA	237.724	235.583	244.010	243.857	6.742	(153)	8.274	3,51%	6.133	2,58%	278.089	87,69%	(34.232)
	(%) CASA	70,68%	75,07%	79,91%	79,87%									
	FDR	113,34%	133,66%	139,16%	139,17%									

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	15.474	18.301	21.846	21.874		28	3.573	19,52%	6.399	41,35%	-	0,00%	21.874
2	Giro ISE	9.559	9.188	11.656	12.196		540	3.008	32,74%	2.636	27,58%	-	0,00%	12.196
3	Tabungan ISE	5.622	9.114	10.189	9.678		(511)	565	6,19%	4.056	72,15%	-	0,00%	9.678
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%	-	0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%	-	0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	5.000	-	-5.000	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	5.000	-	-5.000	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.379	-	300	300	-629	-192	-8.077	492	53.547	75,41%	(13.168)
	KUR	46.158	37.777	37.596	-	300	300	-573	-180	-8.562	480	51.001	73,72%	(13.405)
	Non KUR	2.298	2.794	2.783	-	-	0	-56	-11	485	11	2.546	109,32%	237
3	PWG	20.904	27.647	28.584	2.197	2.568	371	840	937	7.680	1.631	36.253	78,85%	(7.669)
	Cilem	9.146	13.553	14.093	287	904	616	-228	541	4.947	363	21.665	65,05%	(7.572)
	Gadai	11.759	14.094	14.491	1.909	1.665	-245	1.067	397	2.732	1.268	14.588	99,33%	(97)
4	CFG	294.292	332.720	337.493	3.115	10.282	7.167	2.166	4.773	43.201	5.509	310.587	108,66%	26.906
	CF 1	11.437	13.673	13.613	-	-	0	30	-60	2.176	60	13.443	101,27%	171
	Total Griya	7.624	9.813	9.786	-	-	0	0	-27	2.162	27	8.137	120,27%	1.650
	• Total Non Program	7.624	9.813	9.786	-	-	0	-285	-27	2.162	27	8.137	120,27%	1.650
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.827	-	-	0	30	-33	14	33	5.306	72,13%	(1.479)
	CF 2	282.855	319.047	323.879	3.115	10.282	7.167	2.137	4.833	41.024	5.449	297.144	109,00%	26.735
	Mitraguna & Others	252.904	279.776	283.585	3.115	8.987	5.872	1.839	3.809	30.681	5.178	265.729	106,72%	17.856
	Pensiun	29.951	39.271	40.295	-	1.295	1.295	297	1.024	10.344	271	31.415	128,27%	8.880
	Total Pembiayaan	381.208	419.421	424.939	10.312	13.150	2.838	7.261	5.518	43.731	7.632	426.801	99,56%	(1.862)

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	66	1.481	2.043	3.012	0,14%	5,03%	7,46%	969	2.945	1.531			
	KUR	66	1.317	1.944	2.913	0,14%	5,14%	7,75%	969	2.846	1.595			
	Non KUR	-	163	99	99	0,00%	3,54%	3,56%	-	99	(64)			
3	PWG	-	-	-	565	0,00%	0,00%	1,98%	565	565	565			
	Cilem	-	-	-	123	0,00%	0,00%	0,87%	123	123	123			
	Gadai	-	-	-	442	0,00%	0,00%	3,05%	442	442	442			
4	CFG	-	2.414	1.589	3.236	0,00%	0,48%	0,96%	1.647	3.236	822			
	CF 1	-	92	144	664	0,00%	1,05%	4,88%	520	664	572			
	Total Griya	-	-	-	62	0,00%	0,00%	0,64%	62	62	62			
	Oto	-	92	144	602	0,00%	3,72%	15,72%	458	602	510			
	CF 2	-	2.322	1.445	2.572	0,00%	0,45%	0,79%	1.127	2.572	250			
	Mitraguna & Others	-	1.933	838	1.897	0,00%	0,30%	0,67%	1.059	1.897	(36)			
	Pensiun	-	389	607	675	0,00%	1,55%	1,68%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	6.813	0,02%	0,87%	1,60%	3.181	6.747	2.918	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,04%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,79%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,59%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,74%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,57%	499	4.310	660	0,70%	55,78%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	4.287	9.557	2.131	2.190	341	59	(7.367)	-77,09%	(2.098)	-48,93%	20.184	10,85%	(17.994)
2	Tabungan	160.765	165.013	169.321	168.809	(430)	(511)	3.797	2,30%	8.045	5,00%	183.329	92,08%	(14.520)
3	Deposito	65.984	39.292	38.683	38.683	(2.258)	0	(609)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	Total	231.036	213.861	210.135	209.682	(2.347)	(452)	(4.179)	-1,95%	(21.354)	-9,24%	270.912	77,40%	(61.230)
	CASA	165.052	174.570	171.452	170.999	(89)	(452)	(3.571)	-2,05%	5.947	3,60%	203.513	84,02%	(32.514)
	(%) CASA	71,44%	81,63%	81,59%	81,55%									
	FDR	120,56%	147,01%	150,08%	150,40%									

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	1.555	2.218	2.280	2.258		(22)	40	1,79%	703	45,22%	-	0,00%	2.258
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.276	2.255		(22)	38	1,70%	700	45,00%	-	0,00%	2.255
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	71	4.174	4.501	-	907	-	-71	327	4.430	580	4.308	104,48%	193
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.822	15	100	85	275	-19	5.176	119	18.040	109,88%	1.782
	KUR	12.693	16.593	16.499	15	-	-15	-70	-95	3.806	95	15.923	103,62%	576
	Non KUR	1.952	3.247	3.323	-	100	100	345	76	1.371	24	2.117	156,95%	1.206
3	PWG	16.365	27.522	27.899	1.931	1.847	-84	1.216	377	11.534	1.470	30.835	90,48%	(2.935)
	Cilem	8.190	16.328	16.719	981	669	-313	1.079	391	8.529	278	19.829	84,32%	(3.110)
	Gadai	8.175	11.195	11.181	949	1.178	229	137	-14	3.005	1.192	11.006	101,59%	175
4	CFG	247.446	262.863	263.143	2.396	2.828	432	1.576	280	15.697	2.548	264.150	99,62%	(1.007)
	CF 1	12.247	10.155	10.104	-	-	0	-71	-50	-2.143	50	14.252	70,90%	(4.147)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.618	-	-	0	-71	-44	-566	44	4.720	55,48%	(2.101)
	CF 2	235.199	252.708	253.039	2.396	2.828	432	1.648	330	17.840	2.498	249.898	101,26%	3.141
	Mitraguna & Others	206.067	222.689	223.639	2.396	2.828	432	1.518	950	17.573	1.878	219.260	102,00%	4.379
	Pensiun	29.132	30.019	29.399	-	-	0	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	315.366	4.342	5.682	1.340	2.996	966	36.837	4.716	317.333	99,38%	(1.967)

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	-	79	80	1.131	0,00%	0,40%	5,71%	1.051	1.131	1.052			
	KUR	-	79	80	740	0,00%	0,48%	4,49%	661	740	661			
	Non KUR	-	-	-	390	0,00%	0,00%	11,75%	390	390	390			
3	PWG	-	-	-	707	0,00%	0,00%	2,53%	707	707	707			
	Cilem	-	-	-	446	0,00%	0,00%	2,67%	446	446	446			
	Gadai	-	-	-	261	0,00%	0,00%	2,33%	261	261	261			
4	CFG	713	728	670	2.525	0,29%	0,25%	0,96%	1.855	1.812	1.797			
	CF 1	8	466	462	679	0,06%	4,55%	6,72%	217	672	213			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	521	0,24%	7,81%	19,90%	313	513	311			
	CF 2	705	262	208	1.845	0,30%	0,08%	0,73%	1.638	1.140	1.584			
	Mitraguna & Others	705	262	208	1.704	0,34%	0,09%	0,76%	1.497	999	1.443			
	Pensiun	-	-	-	141	0,00%	0,00%	0,48%	141	141	141			
	Total Pembiayaan	713	807	749	4.362	0,26%	0,24%	1,38%	3.613	3.649	3.555	1,18%	14,38%	-0,2%

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	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,79%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-951,15%	5,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	27.417	28.877	28.934	29.175	(952)	241	298	1,03%	1.758	6,41%	37.560	77,67%	(8.385)
2	Tabungan	55.536	64.217	64.586	67.071	(4.016)	2.485	2.854	4,44%	11.535	20,77%	70.166	95,59%	(3.094)
3	Deposito	6.088	6.210	6.208	6.210	(599)	1	(0)	-0,00%	122	2,00%	7.064	87,91%	(854)
	Total	89.042	99.304	99.728	102.456	(5.566)	2.727	3.152	3,17%	13.414	15,06%	114.790	89,26%	(12.334)
	CASA	82.953	93.094	93.520	96.246	(4.967)	2.726	3.152	3,39%	13.293	16,02%	107.726	89,34%	(11.480)
	(%) CASA	93,16%	93,75%	93,77%	93,94%									
	FDR	82,33%	98,54%	100,12%	97,46%									

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	3.118	1.122	638	670		33	(452)	-40,28%	(2.447)	-78,50%	-	0,00%	670
2	Giro ISE	560	497	147	147		0	(350)	-70,46%	(414)	-73,81%		0,00%	147
3	Tabungan ISE	2.557	626	491	524		33	(102)	-16,31%	(2.034)	-79,53%		0,00%	524
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	18.018	200	620	420	-51	283	197	337	22.370	80,55%	(4.351)
	KUR	16.625	17.059	17.346	200	620	420	-39	287	721	333	20.952	82,79%	(3.606)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	8.207	463	749	286	1.321	391	6.036	358	8.900	92,21%	(693)
	Cilem	2.171	7.816	8.207	463	749	286	1.321	391	6.036	358	8.900	92,21%	(693)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.492	1.171	2.048	877	666	1.321	21.405	727	64.162	111,42%	7.330
	CF 1	13.142	15.768	16.131	201	450	249	128	362	2.989	88	15.592	103,45%	539
	Total Griya	12.152	13.369	13.763	-	450	450	0	394	1.611	56	13.324	103,30%	439
	• Total Non Program	7.615	9.249	9.657	-	450	450	-114	408	2.042	42	8.194	117,85%	1.463
	• Program	4.537	4.121	4.106	-	-	0	-42	-14	-431	14	5.130	80,05%	(1.023)
	Oto	989	2.399	2.368	201	-	-201	128	-32	1.378	32	2.268	104,37%	99
	CF 2	36.945	54.402	55.361	970	1.598	628	538	959	18.416	639	48.570	113,98%	6.791
	Mitraguna & Others	31.987	49.469	50.386	970	1.520	550	590	917	18.399	603	42.422	118,77%	7.964
	Pensiun	4.958	4.933	4.975	-	78	78	-52	42	17	36	6.147	80,93%	(1.172)
	Total Pembiayaan	73.308	97.854	99.849	1.834	3.417	1.583	1.464	1.995	26.541	1.422	98.660	101,20%	1.188

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	249	1.229	1.738	2.301	1,40%	9,80%	12,77%	563	2.052	1.072			
	KUR	249	1.229	1.660	2.048	1,50%	9,73%	11,81%	388	1.799	819			
	Non KUR	-	-	79	253	0,00%	11,62%	37,64%	175	253	253			
3	PWG	-	-	-	95	0,00%	0,00%	1,15%	95	95	95			
	Cilem	-	-	-	95	0,00%	0,00%	1,15%	95	95	95			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.443	2,00%	1,00%	2,02%	743	442	654			
	CF 1	727	789	700	1.246	5,53%	4,44%	7,72%	545	519	457			
	Total Griya	727	789	700	965	5,98%	5,24%	7,01%	265	238	176			
	Oto	-	-	-	281	0,00%	0,00%	11,86%	281	281	281			
	CF 2	274	-	-	197	0,74%	0,00%	0,36%	197	(77)	197			
	Mitraguna & Others	274	-	-	197	0,86%	0,00%	0,39%	197	(77)	197			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.839	1,71%	2,49%	3,84%	1.400	2.589	1.820	1,57%	59,18%	-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	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	402	4,80%	1,27%	2,23%	178	(453)	244			
	KUR	438	38	106	285	2,63%	0,62%	1,64%	179	(153)	247			
	Non KUR	417	120	119	117	34,85%	17,55%	17,46%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,48%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,76%	178	(1.055)	(170)	0,74%	2,49%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	25.718	17.228	61.930	61.446	2.186	(484)	44.218	256,66%	35.728	138,92%	36.162	169,92%	25.285
2	Tabungan	122.400	140.636	143.281	142.011	2.338	(1.270)	1.375	0,98%	19.611	16,02%	137.421	103,34%	4.590
3	Deposito	49.497	49.561	49.889	50.190	(2.738)	301	629	1,27%	692	1,40%	50.468	99,45%	(279)
	Total	197.616	207.425	255.100	253.647	1.785	(1.453)	46.222	22,28%	56.032	28,35%	224.051	113,21%	29.596
	CASA	148.118	157.864	205.211	203.457	4.523	(1.754)	45.593	28,88%	55.339	37,36%	173.583	117,21%	29.874
	(%) CASA	74,95%	76,11%	80,44%	80,21%									
	FDR	74,94%	87,70%	71,97%	72,39%									

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	9.383	13.140	13.295	13.765		470	625	4,75%	4.382	46,70%	-	0,00%	13.765
2	Giro ISE	3.509	2.112	2.023	2.515		491	403	19,08%	(994)	-28,34%		0,00%	2.515
3	Tabungan ISE	5.874	11.028	11.272	11.250		(22)	222	2,01%	5.376	91,52%		0,00%	11.250
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.907	-	600	600	-332	351	6.006	249	39.101	104,62%	1.806
	KUR	33.390	38.124	38.482	-	600	600	-355	358	5.092	242	37.386	102,93%	1.097
	Non KUR	1.512	2.432	2.425	-	-	0	23	-7	913	7	1.716	141,33%	709
3	PWG	20.337	37.095	38.524	3.896	3.451	-445	1.166	1.429	18.187	2.021	33.298	115,70%	5.226
	Cilem	6.847	17.994	18.629	731	1.094	363	245	635	11.781	459	16.729	111,35%	1.899
	Gadai	13.490	19.101	19.895	3.165	2.357	-808	921	794	6.406	1.563	16.568	120,08%	3.327
4	CFG	92.645	101.402	101.339	459	478	19	711	-62	8.694	541	103.901	97,53%	(2.562)
	CF 1	21.426	20.084	20.045	109	20	-89	-11	-39	-1.382	59	22.810	87,88%	(2.765)
	Total Griya	17.556	15.276	15.262	-	-	0	0	-14	-2.295	14	17.910	85,21%	(2.648)
	• Total Non Program	17.556	15.276	15.262	-	-	0	-239	-14	-2.295	14	17.910	85,21%	(2.648)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	4.783	109	20	-89	-11	-24	913	45	4.900	97,62%	(117)
	CF 2	71.219	81.318	81.295	350	458	108	722	-23	10.076	481	81.092	100,25%	203
	Mitraguna & Others	67.517	77.732	77.752	350	458	108	759	20	10.234	438	76.380	101,80%	1.372
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	183.607	5.054	4.529	-525	2.231	1.703	35.508	2.826	176.516	104,02%	7.091

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	131	106	189	4.116	0,38%	0,47%	10,06%	3.927	3.985	4.010			
	KUR	131	106	189	3.429	0,39%	0,50%	8,91%	3.240	3.298	3.323			
	Non KUR	-	-	-	687	0,00%	0,00%	28,33%	687	687	687			
3	PWG	-	-	-	778	0,00%	0,00%	2,02%	778	778	778			
	Cilem	-	-	-	659	0,00%	0,00%	3,54%	659	659	659			
	Gadai	-	-	-	119	0,00%	0,00%	0,60%	119	119	119			
4	CFG	616	1.495	1.745	5.218	0,67%	1,72%	5,15%	3.473	4.601	3.723			
	CF 1	588	325	659	2.490	2,74%	3,28%	12,42%	1.831	1.902	2.165			
	Total Griya	588	202	535	2.181	3,35%	3,50%	14,29%	1.646	1.593	1.979			
	Oto	-	122	123	309	0,00%	2,57%	6,47%	186	309	187			
	CF 2	28	1.170	1.086	2.727	0,04%	1,34%	3,35%	1.641	2.699	1.558			
	Mitraguna & Others	28	1.170	1.086	2.727	0,04%	1,40%	3,51%	1.641	2.699	1.558			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	10.111	0,50%	1,06%	5,51%	8.178	9.364	8.511	0,05%	99,07%	-5,5%

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	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-224,37%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	420	182	190	190	(34)	0	8	4,58%	(230)	-54,75%	10.045	1,89%	(9.855)
2	Tabungan	44.796	53.465	51.184	51.207	1.206	22	(2.258)	-4,22%	6.411	14,31%	58.577	87,42%	(7.370)
3	Deposito	28.737	5.996	6.199	6.199	(136)	0	203	3,39%	(22.538)	-78,43%	29.575	20,96%	(23.375)
	Total	73.953	59.643	57.574	57.596	1.037	22	(2.047)	-3,43%	(16.357)	-22,12%	98.196	58,65%	(40.600)
	CASA	45.216	53.647	51.374	51.397	1.173	22	(2.250)	-4,19%	6.181	13,67%	68.621	74,90%	(17.225)
	(%) CASA	61,14%	89,95%	89,23%	89,24%									
	FDR	129,31%	186,39%	196,14%	196,06%									

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	907	2.219	1.865	1.345		(520)	(875)	-39,40%	437	48,21%	-	0,00%	1.345
2	Giro ISE	390	176	183	183		0	7	3,74%	(207)	-53,05%		0,00%	183
3	Tabungan ISE	518	2.043	1.682	1.162		(520)	(881)	-43,13%	644	124,39%		0,00%	1.162
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.607	-	500	500	-363	374	-165	126	23.156	84,67%	(3.550)
	KUR	19.175	18.331	18.708	-	500	500	-552	378	-467	122	22.394	83,54%	(3.686)
	Non KUR	597	902	898	-	-	0	189	-4	302	4	762	117,95%	137
3	PWG	2.596	8.106	9.482	359	1.730	1.371	270	1.376	6.886	354	9.570	99,08%	(88)
	Cilem	2.069	5.806	6.874	41	1.293	1.253	-159	1.067	4.805	226	7.446	92,32%	(572)
	Gadai	527	2.300	2.608	318	437	119	429	308	2.081	128	2.124	122,79%	484
4	CFG	73.258	83.093	83.102	1.516	635	-881	1.084	9	9.844	626	84.432	98,43%	(1.330)
	CF 1	2.294	4.232	4.194	660	-	-660	608	-38	1.900	38	3.672	114,21%	522
	Total Griya	712	1.588	1.577	-	-	0	0	-11	865	11	1.065	148,06%	512
	• Total Non Program	712	1.588	1.577	-	-	0	-23	-11	865	11	1.065	148,06%	512
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.617	660	-	-660	608	-26	1.034	26	2.607	100,38%	10
	CF 2	70.963	78.861	78.908	856	635	-221	476	47	7.945	588	80.759	97,71%	(1.852)
	Mitraguna & Others	52.047	61.433	61.479	694	485	-209	625	46	9.432	439	60.842	101,05%	637
	Pensiun	18.916	17.428	17.429	162	150	-12	-149	1	-1.487	149	19.917	87,51%	(2.488)
	Total Pembiayaan	95.626	111.165	112.924	1.875	2.865	990	986	1.759	17.298	1.106	117.158	96,39%	(4.233)

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	67	314	347	1.933	0,34%	1,80%	9,86%	1.586	1.866	1.619			
	KUR	67	286	321	1.907	0,35%	1,75%	10,19%	1.586	1.840	1.621			
	Non KUR	-	28	26	26	0,00%	2,91%	2,92%	-	26	(2)			
3	PWG	-	-	-	194	0,00%	0,00%	2,04%	194	194	194			
	Cilem	-	-	-	194	0,00%	0,00%	2,82%	194	194	194			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.715	0,00%	1,98%	2,06%	73	1.714	(593)			
	CF 1	-	-	-	139	0,00%	0,00%	3,32%	139	139	139			
	Total Griya	-	-	-	89	0,00%	0,00%	5,65%	89	89	89			
	Oto	-	-	-	50	0,00%	0,00%	1,91%	50	50	50			
	CF 2	1	2.308	1.642	1.576	0,00%	2,08%	2,00%	(66)	1.575	(732)			
	Mitraguna & Others	1	2.308	1.370	1.404	0,00%	2,23%	2,28%	34	1.403	(904)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,99%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	3.842	0,07%	1,79%	3,40%	1.853	3.774	1.219	4,10%	-20,47%	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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	135	0,91%	0,70%	0,69%	(0)	(45)	15			
	KUR	181	120	135	135	0,94%	0,74%	0,72%	(0)	(45)	15			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	488	0,19%	0,44%	0,43%	(0)	307	15	8,57%	#####	8,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	38.579	21.023	18.252	17.160	(958)	(1.093)	(3.863)	-18,38%	(21.419)	-55,52%	54.014	31,77%	(36.855)
2	Tabungan	168.056	194.347	182.848	182.929	20.638	81	(11.419)	-5,88%	14.873	8,85%	190.494	96,03%	(7.565)
3	Deposito	55.027	66.644	67.008	67.008	(946)	0	364	0,55%	11.981	21,77%	56.479	118,64%	10.529
	Total	261.662	282.015	268.108	267.096	18.734	(1.011)	(14.918)	-5,29%	5.435	2,08%	300.987	88,74%	(33.891)
	CASA	206.634	215.370	201.100	200.088	19.680	(1.012)	(15.282)	-7,10%	(6.546)	-3,17%	244.508	81,83%	(44.420)
	(%) CASA	78,97%	76,37%	75,01%	74,91%									
	FDR	64,72%	70,65%	75,40%	75,68%									

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	3.039	3.494	3.891	3.924		33	430	12,32%	885	29,11%	-	0,00%	3.924
2	Giro ISE	335	359	328	330		2	(29)	-8,07%	(4)	-1,31%		0,00%	330
3	Tabungan ISE	2.705	3.134	3.562	3.594		31	459	14,66%	889	32,87%		0,00%	3.594
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	32.098	78,12%	(7.023)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.075	-	-	0	-242	90	301	(90)	28.908	86,74%	(3.834)
	• Local Champion	24.387	24.639	24.729	-	-	0	-238	90	342	(90)	26.347	93,86%	(1.618)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.710	200	1.000	800	743	670	3.770	330	25.317	101,56%	394
	KUR	20.349	23.692	24.369	200	1.000	800	772	678	4.021	322	23.561	103,43%	809
	Non KUR	1.592	1.349	1.341	-	-	0	-29	-8	-251	8	1.756	76,37%	(415)
3	PWG	23.945	38.099	38.950	4.821	3.968	-853	1.696	851	15.005	3.117	38.282	101,74%	668
	Cilem	8.631	16.931	18.002	741	1.558	816	1.195	1.071	9.371	486	20.185	89,18%	(2.183)
	Gadai	15.314	21.168	20.948	4.080	2.411	-1.669	501	-220	5.634	2.631	18.097	115,75%	2.851
4	CFG	98.692	111.123	112.411	1.599	2.000	401	1.111	1.288	13.719	712	115.254	97,53%	(2.843)
	CF 1	13.574	20.547	20.709	607	250	-357	453	162	7.135	88	15.606	132,71%	5.104
	Total Griya	9.477	14.186	14.430	-	250	250	0	244	4.953	6	9.997	144,34%	4.433
	• Total Non Program	9.477	14.186	14.430	-	250	250	157	244	4.953	6	9.997	144,34%	4.433
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.279	607	-	-607	453	-82	2.182	82	5.608	111,96%	671
	CF 2	85.118	90.576	91.701	992	1.750	758	658	1.126	6.584	624	99.648	92,02%	(7.947)
	Mitraguna & Others	51.909	56.147	57.484	692	1.750	1.058	757	1.337	5.575	413	64.959	88,49%	(7.474)
	Pensiun	33.208	34.428	34.217	300	-	-300	-99	-211	1.009	211	34.690	98,64%	(473)
	Total Pembiayaan	169.351	199.247	202.146	6.620	6.968	349	3.308	2.899	32.795	4.070	210.951	95,83%	(8.805)

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	113	71	435	2.202	0,51%	1,74%	8,56%	1.767	2.089	2.131			
	KUR	113	11	213	1.809	0,55%	0,90%	7,42%	1.597	1.696	1.798			
	Non KUR	-	60	222	393	0,00%	16,47%	29,30%	171	393	333			
3	PWG	-	-	-	997	0,00%	0,00%	2,56%	997	997	997			
	Cilem	-	-	-	612	0,00%	0,00%	3,40%	612	612	612			
	Gadai	-	-	-	385	0,00%	0,00%	1,84%	385	385	385			
4	CFG	211	851	488	1.267	0,21%	0,44%	1,13%	778	1.055	415			
	CF 1	-	505	348	348	0,00%	1,70%	1,68%	-	348	(156)			
	Total Griya	-	349	348	348	0,00%	2,46%	2,41%	-	348	(0)			
	Oto	-	156	-	-	0,00%	0,00%	0,00%	-	-	(156)			
	CF 2	211	347	140	918	0,25%	0,15%	1,00%	778	707	572			
	Mitraguna & Others	211	13	13	670	0,41%	0,02%	1,17%	657	459	658			
	Pensiun	-	334	127	248	0,00%	0,37%	0,72%	121	248	(86)			
	Total Pembiayaan	324	922	923	4.466	0,19%	0,46%	2,21%	3.543	4.141	3.544	0,35%	84,27%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,91%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,91%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,48%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,94%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,67%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,85%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,30%	-	2.484	187	1,28%	44,52%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	4.607	823	1.344	1.050	120	(294)	227	27,57%	(3.557)	-77,21%	14.468	7,26%	(13.418)
2	Tabungan	52.069	52.710	54.120	54.486	1.187	365	1.776	3,37%	2.417	4,64%	66.297	82,18%	(11.811)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	63.779	63.850	1.317	71	2.085	3,38%	(4.222)	-6,20%	93.052	68,62%	(29.202)
	CASA	56.676	53.533	55.465	55.536	1.307	71	2.003	3,74%	(1.140)	-2,01%	80.764	68,76%	(25.229)
	(%) CASA	83,26%	86,67%	86,96%	86,98%									
	FDR	200,44%	258,79%	250,73%	250,45%									

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	1.583	1.380	1.490	1.509		19	129	9,35%	(74)	-4,68%	-	0,00%	1.509
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.336	1.355		19	(21)	-1,54%	(113)	-7,70%		0,00%	1.355
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	39.654	40.666	40.374	250	150	-100	-445	-293	720	443	42.833	94,26%	(2.459)
	KUR	35.878	37.940	37.661	250	150	-100	-396	-278	1.784	428	38.902	96,81%	(1.241)
	Non KUR	3.776	2.727	2.712	-	-	0	-49	-14	-1.064	14	3.930	69,01%	(1.218)
3	PWG	12.336	26.900	27.583	3.588	2.484	-1.103	289	683	15.247	1.802	22.523	122,47%	5.060
	Cilem	3.767	9.204	9.398	524	340	-185	743	194	5.630	146	9.302	101,03%	95
	Gadai	8.569	17.696	18.185	3.063	2.145	-919	-454	489	9.616	1.655	13.221	137,55%	4.965
4	CFG	84.451	92.273	91.956	1.370	559	-811	1.205	-317	7.506	876	96.059	95,73%	(4.103)
	CF 1	4.785	7.190	7.170	-	-	0	-8	-20	2.385	20	6.182	115,99%	988
	Total Griya	4.537	6.323	6.308	-	-	0	0	-15	1.771	15	4.928	128,00%	1.380
	• Total Non Program	4.383	5.674	5.660	-	-	0	-46	-14	1.276	14	4.754	119,06%	906
	• Program	154	649	648	-	-	0	-3	-1	494	1	174	372,26%	474
	Oto	248	867	862	-	-	0	-8	-5	614	5	1.253	68,75%	(392)
	CF 2	79.665	85.083	84.787	1.370	559	-811	1.213	-296	5.121	855	89.878	94,34%	(5.091)
	Mitraguna & Others	63.755	66.325	66.149	1.370	559	-811	997	-176	2.393	735	72.922	90,71%	(6.773)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.913	5.208	3.193	-2.014	1.049	74	23.473	3.120	161.415	99,07%	(1.502)

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	187	302	661	3.922	0,47%	1,63%	9,71%	3.261	3.735	3.620			
	KUR	48	302	528	3.388	0,13%	1,39%	9,00%	2.860	3.340	3.086			
	Non KUR	140	-	133	534	3,70%	4,88%	19,68%	401	394	534			
3	PWG	-	-	-	770	0,00%	0,00%	2,79%	770	770	770			
	Cilem	-	-	-	515	0,00%	0,00%	5,48%	515	515	515			
	Gadai	-	-	-	255	0,00%	0,00%	1,40%	255	255	255			
4	CFG	1.300	445	814	4.866	1,54%	0,88%	5,29%	4.052	3.566	4.422			
	CF 1	-	-	371	520	0,00%	5,16%	7,25%	148	520	520			
	Total Griya	-	-	-	142	0,00%	0,00%	2,26%	142	142	142			
	Oto	-	-	371	377	0,00%	42,84%	43,80%	6	377	377			
	CF 2	1.300	445	443	4.346	1,63%	0,52%	5,13%	3.904	3.046	3.902			
	Mitraguna & Others	1.135	445	443	3.849	1,78%	0,67%	5,82%	3.406	2.713	3.404			
	Pensiun	165	-	-	498	1,04%	0,00%	2,67%	498	333	498			
	Total Pembiayaan	1.487	747	1.475	9.558	1,09%	0,92%	5,98%	8.083	8.071	8.811	0,50%	91,58%	-5,5%

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	-	442	232	544	0,00%	0,57%	1,35%	312	544	102			
	KUR	-	238	159	340	0,00%	0,42%	0,90%	181	340	102			
	Non KUR	-	204	73	204	0,00%	2,68%	7,50%	131	204	(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	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	826	0,47%	0,32%	0,52%	312	183	(61)	0,59%	-15,00%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	4.381	4.017	5.076	4.866	(1.873)	(210)	849	21,12%	485	11,08%	14.235	34,18%	(9.369)
2	Tabungan	121.239	138.582	134.946	134.820	11.673	(125)	(3.762)	-2,71%	13.582	11,20%	135.409	99,57%	(588)
3	Deposito	26.839	21.172	21.516	21.516	(118)	0	344	1,62%	(5.323)	-19,83%	27.773	77,47%	(6.256)
	Total	152.459	163.772	161.538	161.203	9.683	(335)	(2.569)	-1,57%	8.744	5,74%	177.417	90,86%	(16.214)
	CASA	125.619	142.600	140.022	139.686	9.801	(335)	(2.913)	-2,04%	14.067	11,20%	149.644	93,35%	(9.957)
	(%) CASA	82,40%	87,07%	86,68%	86,65%									
	FDR	80,08%	78,58%	79,89%	80,06%									

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	3.251	3.178	3.495	3.326		(169)	149	4,67%	76	2,33%	-	0,00%	3.326
2	Giro ISE	1.707	1.640	1.777	1.769		(8)	130	7,91%	63	3,67%	-	0,00%	1.769
3	Tabungan ISE	1.544	1.538	1.718	1.557		(161)	19	1,23%	13	0,84%	-	0,00%	1.557
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%	-	0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.066	100	100	0	1.444	-122	-2.120	222	34.587	84,04%	(5.521)
	KUR	27.378	26.486	26.376	100	100	0	1.513	-110	-1.002	210	30.615	86,15%	(4.239)
	Non KUR	3.809	2.702	2.691	-	-	0	-69	-12	-1.118	12	3.973	67,73%	(1.282)
3	PWG	1.449	5.298	5.449	167	361	194	309	151	4.000	210	7.317	74,47%	(1.868)
	Cilem	1.449	5.298	5.449	167	361	194	309	151	4.000	210	7.317	74,47%	(1.868)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.959	460	1.174	714	-144	360	5.396	814	88.282	90,57%	(8.324)
	CF 1	26.770	24.458	24.373	-	-	0	-85	-86	-2.398	86	28.904	84,32%	(4.531)
	Total Griya	26.477	21.402	21.352	-	-	0	0	-51	-5.126	51	27.398	77,93%	(6.046)
	• Total Non Program	23.147	18.529	18.493	-	-	0	-264	-36	-4.654	36	23.633	78,25%	(5.140)
	• Program	3.330	2.873	2.859	-	-	0	-40	-15	-472	15	3.765	75,93%	(906)
	Oto	293	3.056	3.021	-	-	0	-85	-35	2.728	35	1.506	200,66%	1.516
	CF 2	47.792	55.141	55.586	460	1.174	714	-59	445	7.794	729	59.379	93,61%	(3.793)
	Mitraguna & Others	41.537	46.597	47.033	460	1.114	654	-97	436	5.496	678	51.936	90,56%	(4.903)
	Pensiun	6.255	8.544	8.553	-	60	60	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.053	727	1.635	908	1.607	366	6.969	1.269	145.072	88,96%	(16.019)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.330	0,27%	3,71%	8,02%	1.247	2.247	1.617			
	KUR	83	159	731	2.012	0,30%	2,76%	7,63%	1.281	1.929	1.853			
	Non KUR	-	554	352	318	0,00%	13,01%	11,81%	(34)	318	(237)			
3	PWG	10	-	-	170	0,69%	0,00%	3,11%	170	160	170			
	Cilem	10	-	-	170	0,69%	0,00%	3,11%	170	160	170			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.405	2,19%	4,19%	3,01%	(930)	770	(697)			
	CF 1	1.522	2.499	2.687	1.736	5,68%	10,99%	7,12%	(951)	214	(763)			
	Total Griya	1.522	2.499	2.687	1.736	5,75%	12,56%	8,13%	(951)	214	(763)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,03%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.905	1,42%	3,43%	3,80%	487	3.176	1.089	0,93%	75,49%	-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	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.182	1,54%	3,75%	4,07%	87	703	126			
	KUR	111	479	256	251	0,41%	0,97%	0,95%	(4)	140	(228)			
	Non KUR	368	577	839	930	9,65%	31,03%	34,57%	92	563	354			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,97%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,86%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,27%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,58%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,87%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.315	11,32%	11,83%	11,87%	85	1.490	435	1,27%	89,30%	-10,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	5.919	2.826	3.014	3.273	(595)	260	448	15,85%	(2.646)	-44,70%	16.485	19,86%	(13.212)
2	Tabungan	49.567	51.826	52.954	53.745	(1.999)	791	1.919	3,70%	4.178	8,43%	64.759	82,99%	(11.014)
3	Deposito	19.983	50.082	52.876	52.876	(145)	0	2.794	5,58%	32.893	164,60%	20.965	252,21%	31.911
	Total	75.469	104.733	108.844	109.895	(2.739)	1.051	5.161	4,93%	34.426	45,62%	102.209	107,52%	7.686
	CASA	55.486	54.651	55.968	57.019	(2.594)	1.051	2.367	4,33%	1.533	2,76%	81.244	70,18%	(24.225)
	(%) CASA	73,52%	52,18%	51,42%	51,88%									
	FDR	164,25%	131,16%	126,91%	125,70%									

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	1.169	851	885	1.396		510	545	63,99%	226	19,36%	-	0,00%	1.396
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	734	1.244		510	545	77,80%	251	25,25%		0,00%	1.244
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.079	661	272	-389	587	167	2.576	105	9.300	54,61%	(4.222)
	Cilem	2.503	4.911	5.079	661	272	-389	587	167	2.576	105	9.300	54,61%	(4.222)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.056	1.251	1.312	61	173	596	11.615	716	134.385	99,01%	(1.329)
	CF 1	4.796	5.941	5.903	111	-	-111	83	-38	1.107	38	6.387	92,41%	(485)
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)
	• Total Non Program	4.549	4.720	4.707	-	-	0	-44	-14	157	14	4.956	94,97%	(249)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.196	111	-	-111	83	-24	950	24	1.431	83,57%	(235)
	CF 2	116.645	126.519	127.153	1.140	1.312	172	90	634	10.508	678	127.997	99,34%	(844)
	Mitraguna & Others	110.497	118.905	119.608	1.140	1.312	172	160	703	9.112	609	120.687	99,11%	(1.078)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.134	1.912	1.584	-328	760	763	14.177	821	143.781	96,07%	(5.647)

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	-	-	-	78	0,00%	0,00%	1,54%	78	78	78			
	Cilem	-	-	-	78	0,00%	0,00%	1,54%	78	78	78			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	2.866	0,00%	2,60%	2,15%	(579)	2.866	1.359			
	CF 1	-	-	130	174	0,00%	2,19%	2,94%	44	174	174			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	174	0,00%	10,64%	14,51%	44	174	174			
	CF 2	-	1.507	3.315	2.692	0,00%	2,62%	2,12%	(622)	2.692	1.185			
	Mitraguna & Others	-	1.507	3.315	2.692	0,00%	2,79%	2,25%	(622)	2.692	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	2.944	0,00%	2,51%	2,13%	(501)	2.944	1.437	0,79%	62,82%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-959,16%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	1.601	2.661	1.856	2.069	771	213	(592)	-22,25%	468	29,25%	16.568	12,49%	(14.499)
2	Tabungan	117.228	124.352	128.822	130.506	(5.693)	1.685	6.155	4,95%	13.279	11,33%	138.543	94,20%	(8.037)
3	Deposito	47.162	44.209	41.977	41.977	(74)	0	(2.233)	-5,05%	(5.186)	-11,00%	48.540	86,48%	(6.564)
	Total	165.991	171.222	172.654	174.552	(4.996)	1.898	3.330	1,94%	8.561	5,16%	203.651	85,71%	(29.099)
	CASA	118.829	127.013	130.677	132.575	(4.922)	1.898	5.562	4,38%	13.747	11,57%	155.111	85,47%	(22.535)
	(%) CASA	71,59%	74,18%	75,69%	75,95%									
	FDR	85,30%	89,69%	89,71%	88,73%									

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	3.067	4.575	4.705	3.026		(1.679)	(1.550)	-33,87%	(41)	-1,34%	-	0,00%	3.026
2	Giro ISE	515	1.528	798	829		32	(698)	-45,71%	315	61,15%		0,00%	829
3	Tabungan ISE	2.552	3.048	3.907	2.196		(1.711)	(851)	-27,93%	(356)	-13,95%		0,00%	2.196
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	27.011	-	630	630	-287	394	3.463	236	26.741	101,01%	270
	KUR	22.685	26.059	26.253	-	430	430	-266	194	3.568	236	25.722	102,06%	531
	Non KUR	863	558	758	-	200	200	-21	200	-106	-	1.019	74,37%	(261)
3	PWG	16.913	31.730	33.174	2.050	3.333	1.283	2.791	1.444	16.261	1.889	31.322	105,91%	1.852
	Cilem	9.701	21.303	22.109	842	1.441	599	2.741	806	12.408	635	21.277	103,91%	832
	Gadai	7.212	10.427	11.065	1.208	1.892	684	50	638	3.853	1.254	10.045	110,15%	1.020
4	CFG	101.109	95.227	94.698	175	412	237	-999	-528	-6.411	940	115.283	82,14%	(20.585)
	CF 1	13.632	14.370	14.573	-	277	277	307	203	941	74	15.375	94,78%	(802)
	Total Griya	12.067	11.849	11.804	-	-	0	0	-45	-263	45	12.512	94,34%	(708)
	• Total Non Program	12.067	11.849	11.804	-	-	0	-193	-45	-263	45	12.512	94,34%	(708)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.769	-	277	277	307	248	1.204	29	2.863	96,73%	(94)
	CF 2	87.476	80.857	80.125	175	135	-40	-1.306	-731	-7.351	866	99.908	80,20%	(19.783)
	Mitraguna & Others	79.108	72.826	72.159	135	135	135	-1.610	-667	-6.949	802	90.268	79,94%	(18.109)
	Pensiun	8.368	8.031	7.966	175	-	-175	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.883	2.225	4.375	2.150	1.505	1.309	13.292	3.066	173.366	89,34%	(18.483)

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	-	679	1.160	0,81%	2,55%	4,29%	481	970	1.160			
	KUR	-	-	679	1.076	0,00%	2,61%	4,10%	397	1.076	1.076			
	Non KUR	190	-	84	84	21,98%	0,00%	11,05%	84	(106)	84			
3	PWG	-	-	-	1.370	0,00%	0,00%	4,13%	1.370	1.370	1.370			
	Cilem	-	-	-	1.224	0,00%	0,00%	5,54%	1.224	1.224	1.224			
	Gadai	-	-	-	145	0,00%	0,00%	1,31%	145	145	145			
4	CFG	854	82	883	2.344	0,84%	0,93%	2,47%	1.460	1.489	2.262			
	CF 1	-	82	227	323	0,00%	1,58%	2,22%	97	323	242			
	Total Griya	-	70	216	313	0,00%	1,82%	2,65%	97	313	243			
	Oto	-	11	11	11	0,00%	0,42%	0,38%	-	11	(1)			
	CF 2	854	-	657	2.020	0,98%	0,81%	2,52%	1.363	1.166	2.020			
	Mitraguna & Others	854	-	657	2.020	1,08%	0,90%	2,80%	1.363	1.166	2.020			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	4.873	0,74%	1,02%	3,15%	3.310	3.829	4.792	0,71%	77,28%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,03%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	5,44%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-639,21%	0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	6.062	3.954	4.688	4.303	(318)	(384)	349	8,83%	(1.759)	-29,02%	20.486	21,00%	(16.183)
2	Tabungan	115.416	132.994	131.055	131.621	5.618	567	(1.372)	-1,03%	16.205	14,04%	135.976	96,80%	(4.355)
3	Deposito	39.351	38.307	40.058	39.948	1.801	(110)	1.642	4,29%	598	1,52%	40.694	98,17%	(746)
	Total	160.829	175.254	175.800	175.873	7.101	73	618	0,35%	15.044	9,35%	197.156	89,20%	(21.284)
	CASA	121.478	136.948	135.742	135.924	5.300	182	(1.023)	-0,75%	14.446	11,89%	156.462	86,87%	(20.538)
	(%) CASA	75,53%	78,14%	77,21%	77,29%									
	FDR	76,61%	86,29%	86,57%	86,53%									

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	1.481	3.254	2.476	2.438		(38)	(816)	-25,07%	957	64,63%	-	0,00%	2.438
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.473	2.435		(38)	(592)	-19,55%	996	69,24%		0,00%	2.435
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.141	-	-	0	-263	-169	807	169	10.980	83,25%	(1.839)
	KUR	8.171	9.135	8.966	-	-	0	-258	-169	795	169	10.688	83,89%	(1.722)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	34.678	3.499	2.887	-612	1.078	1.155	12.208	1.731	36.072	96,14%	(1.394)
	Cilem	8.736	16.980	17.815	1.016	1.256	240	1.241	835	9.079	422	19.753	90,19%	(1.938)
	Gadai	13.734	16.542	16.863	2.483	1.631	-853	-163	321	3.129	1.310	16.319	103,34%	544
4	CFG	92.027	106.936	106.915	1.456	995	-461	1.273	-20	14.888	1.015	104.206	102,60%	2.709
	CF 1	36.305	37.194	37.040	160	-	-160	123	-154	736	154	37.801	97,99%	(761)
	Total Griya	33.468	33.428	33.339	160	-	-160	0	-88	-129	88	33.850	98,49%	(511)
	• Total Non Program	33.468	31.094	31.008	-	-	0	-80	-85	-2.460	85	33.850	91,60%	(2.842)
	• Program	-	2.334	2.331	160	-	-160	332	-3	2.331	3	0	0,00%	2.331
	Oto	2.837	3.766	3.701	-	-	0	123	-65	865	65	3.951	93,68%	(250)
	CF 2	55.722	69.741	69.875	1.296	995	-301	1.150	133	14.153	862	66.405	105,23%	3.470
	Mitraguna & Others	47.599	56.199	56.413	1.296	995	-301	849	214	8.814	781	57.188	98,64%	(775)
	Pensiun	8.123	13.543	13.462	-	-	0	301	-81	5.339	81	9.216	146,06%	4.245
	Total Pembiayaan	123.205	151.225	152.183	5.156	3.882	-1.274	2.272	958	28.979	2.923	151.631	100,36%	552

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	-	94	244	591	0,00%	2,62%	6,46%	347	591	497			
	KUR	-	94	244	591	0,00%	2,67%	6,59%	347	591	497			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.252	0,00%	0,00%	3,61%	1.252	1.252	1.252			
	Cilem	-	-	-	702	0,00%	0,00%	3,94%	702	702	702			
	Gadai	-	-	-	550	0,00%	0,00%	3,26%	550	550	550			
4	CFG	1.195	701	288	1.064	1,30%	0,27%	1,00%	776	(131)	363			
	CF 1	69	536	95	172	0,19%	0,25%	0,46%	77	103	(364)			
	Total Griya	69	536	95	172	0,21%	0,28%	0,52%	77	103	(364)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	892	2,02%	0,28%	1,28%	698	(235)	727			
	Mitraguna & Others	1.127	165	194	892	2,37%	0,34%	1,58%	698	(235)	727			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.195	795	532	2.907	0,97%	0,35%	1,91%	2.374	1.711	2.112	0,48%	74,91%	-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	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,02%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,04%	-	93	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,65%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,47%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,84%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	6.729	4.938	5.372	5.475	(610)	102	537	10,87%	(1.255)	-18,65%	22.902	23,90%	(17.427)
2	Tabungan	220.302	240.640	237.108	239.086	4.326	1.978	(1.554)	-0,65%	18.784	8,53%	243.291	98,27%	(4.205)
3	Deposito	143.210	175.577	174.269	173.673	3.891	(596)	(1.904)	-1,08%	30.462	21,27%	144.726	120,00%	28.947
	Total	370.242	421.155	416.749	418.233	7.607	1.484	(2.922)	-0,69%	47.991	12,96%	410.919	101,78%	7.314
	CASA	227.032	245.578	242.480	244.561	3.716	2.080	(1.018)	-0,41%	17.529	7,72%	266.193	91,87%	(21.632)
	(%) CASA	61,32%	58,31%	58,18%	58,47%									
	FDR	58,19%	64,52%	66,05%	65,82%									

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	20.511	22.373	23.290	22.287		(1.003)	(86)	-0,39%	1.775	8,66%	-	0,00%	22.287
2	Giro ISE	3.669	2.672	3.292	3.212		(80)	539	20,18%	(458)	-12,48%		0,00%	3.212
3	Tabungan ISE	6.637	10.184	10.480	9.558		(922)	(626)	-6,14%	2.921	44,02%		0,00%	9.558
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	28	12.164	12.125	-	-	0	-1.028	-39	12.097	39	11.017	110,05%	1.108
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.886	-	-	0	870	-59	5.070	59	12.716	101,34%	171
	KUR	7.418	12.544	12.487	-	-	0	876	-57	5.069	57	12.079	103,37%	408
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.224	2.691	4.179	1.487	4.588	2.768	19.833	1.411	33.462	117,22%	5.762
	Cilem	9.334	18.717	20.054	908	1.938	1.030	3.910	1.337	10.721	600	20.079	99,88%	(25)
	Gadai	10.057	17.739	19.169	1.784	2.241	457	678	1.430	9.113	811	13.383	143,24%	5.786
4	CFG	188.225	210.165	211.042	3.388	3.144	-244	1.935	877	22.817	2.267	203.074	103,92%	7.968
	CF 1	13.467	13.402	13.229	-	-	0	-139	-173	-238	173	15.350	86,18%	(2.121)
	Total Griya	8.915	8.509	8.387	-	-	0	0	-122	-529	122	9.380	89,41%	(994)
	• Total Non Program	8.915	8.509	8.387	-	-	0	-264	-122	-529	122	9.380	89,41%	(994)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.842	-	-	0	-139	-51	291	51	5.970	81,11%	(1.128)
	CF 2	174.758	196.763	197.813	3.388	3.144	-244	2.074	1.051	23.055	2.093	187.724	105,37%	10.090
	Mitraguna & Others	169.164	191.102	191.912	3.388	2.868	-520	2.115	810	22.748	2.058	180.802	106,14%	11.110
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	275.277	6.079	7.323	1.243	6.365	3.547	59.817	3.775	260.269	105,77%	15.008

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	181	66	66	66	2,32%	0,51%	0,51%	-	(115)	0			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	1.022	0,00%	0,00%	0,00%	1.022	1.022	1.022			
	Cilem	-	-	-	952	0,00%	0,00%	4,75%	952	952	952			
	Gadai	-	-	-	71	0,00%	0,00%	0,37%	71	71	71			
4	CFG	461	-	-	1.173	0,24%	0,00%	0,56%	1.173	712	1.173			
	CF 1	356	-	-	907	2,64%	0,00%	6,86%	907	551	907			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	907	7,82%	0,00%	18,73%	907	551	907			
	CF 2	105	-	-	266	0,06%	0,00%	0,13%	266	161	266			
	Mitraguna & Others	105	-	-	266	0,06%	0,00%	0,14%	266	161	266			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	2.262	0,30%	0,02%	0,82%	2.196	1.620	2.196	0,11%	86,41%	-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	145	4.654	4.233	4.228	(5.987)	(5)	(426)	-9,15%	4.083	2806,91%	5.050	83,72%	(822)
2	Tabungan	93.148	116.881	127.631	118.418	2.876	(9.213)	1.537	1,31%	25.270	27,13%	107.697	109,95%	10.721
3	Deposito	25.397	122.898	120.342	122.542	849	2.200	(357)	-0,29%	97.145	382,50%	26.335	465,32%	96.207
	Total	118.690	244.434	252.206	245.188	(2.262)	(7.018)	754	0,31%	126.498	106,58%	139.082	176,29%	106.106
	CASA	93.293	121.536	131.864	122.646	(3.111)	(9.218)	1.111	0,91%	29.353	31,46%	112.747	108,78%	9.899
	(%) CASA	78,60%	49,72%	52,28%	50,02%									
	FDR	96,89%	56,70%	54,82%	56,38%									

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	817	2.071	2.085	2.085		0	14	0,67%	1.268	155,07%	-	0,00%	2.085
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	2.025	2.025		0	13	0,67%	1.241	158,23%		0,00%	2.025
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	29.770	35.479	35.294	1.370	300	-1.070	855	-185	5.524	485	33.908	104,09%	1.386
	KUR	28.200	33.600	33.441	1.370	300	-1.070	932	-159	5.241	459	32.137	104,06%	1.304
	Non KUR	1.570	1.879	1.853	-	-	0	-77	-26	283	26	1.771	104,62%	82
3	PWG	4.527	10.075	10.131	483	236	-247	381	56	5.604	179	11.726	86,39%	(1.596)
	Cilem	4.527	10.075	10.131	483	236	-247	381	56	5.604	179	11.727	86,39%	(1.596)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	92.824	868	1.279	411	-86	-217	12.123	1.496	93.904	98,85%	(1.080)
	CF 1	1.386	8.677	8.621	588	-	-588	787	-56	7.235	56	3.013	286,10%	5.608
	Total Griya	404	3.742	3.736	-	-	0	0	-6	3.332	6	820	455,35%	2.915
	• Total Non Program	404	3.742	3.736	-	-	0	-10	-6	3.332	6	820	455,35%	2.915
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.885	588	-	-588	787	-50	3.903	50	2.193	222,78%	2.692
	CF 2	79.315	84.364	84.203	280	1.279	999	-872	-161	4.888	1.440	90.890	92,64%	(6.687)
	Mitraguna & Others	60.800	65.509	65.447	280	1.279	999	-349	-62	4.647	1.341	71.191	91,93%	(5.744)
	Pensiun	18.515	18.855	18.756	-	-	0	-524	-99	241	99	19.699	95,21%	(944)
	Total Pembiayaan	114.997	138.594	138.249	2.721	1.815	-906	1.150	-346	23.251	2.160	139.538	99,08%	(1.289)

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	214	349	1.169	2.144	0,72%	3,30%	6,07%	974	1.930	1.794			
	KUR	129	349	935	1.900	0,46%	2,78%	5,68%	965	1.771	1.550			
	Non KUR	85	-	234	244	5,40%	12,46%	13,15%	10	159	244			
3	PWG	-	-	-	382	0,00%	0,00%	3,77%	382	382	382			
	Cilem	-	-	-	382	0,00%	0,00%	3,77%	382	382	382			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.152	0,00%	0,00%	2,32%	460	2.149	1.685			
	CF 1	-	177	-	153	0,00%	0,00%	1,78%	153	153	(24)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	153	0,00%	0,00%	3,13%	153	153	(24)			
	CF 2	3	289	1.692	1.999	0,00%	2,01%	2,37%	307	1.995	1.710			
	Mitraguna & Others	3	289	1.527	1.674	0,01%	2,33%	2,56%	147	1.671	1.385			
	Pensiun	-	-	165	325	0,00%	0,88%	1,73%	159	325	325			
	Total Pembiayaan	217	816	2.861	4.678	0,19%	2,06%	3,38%	1.816	4.460	3.862	0,06%	98,10%	-3,3%

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	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.887	3,10%	3,10%	3,11%	(0)	384	133			
	CF 1	-	23	197	197	0,00%	2,27%	2,28%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,55%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.691	3,16%	3,19%	3,20%	-	187	(40)			
	Mitraguna & Others	2.503	2.517	2.476	2.476	4,12%	3,78%	3,78%	-	(27)	(40)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.894	2,36%	2,17%	2,09%	(111)	179	21	0,09%	95,50%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	3.456	2.734	1.888	1.797	864	(91)	(937)	-34,26%	(1.659)	-47,99%	18.681	9,62%	(16.884)
2	Tabungan	145.385	157.293	155.338	154.697	6.451	(641)	(2.596)	-1,65%	9.311	6,40%	166.928	92,67%	(12.231)
3	Deposito	14.811	12.473	12.415	12.415	(133)	0	(58)	-0,46%	(2.396)	-16,18%	16.208	76,60%	(3.793)
	Total	163.652	172.500	169.641	168.909	7.182	(732)	(3.591)	-2,08%	5.257	3,21%	201.817	83,69%	(32.908)
	CASA	148.841	160.027	157.226	156.494	7.315	(732)	(3.533)	-2,21%	7.653	5,14%	185.609	84,31%	(29.115)
	(%) CASA	90,95%	92,77%	92,68%	92,65%									
	FDR	119,93%	124,79%	127,36%	127,92%									

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	2.534	2.214	2.531	2.619		88	405	18,27%	85	3,35%	-	0,00%	2.619
2	Giro ISE	1.520	841	831	842		11	1	0,13%	(677)	-44,56%		0,00%	842
3	Tabungan ISE	1.014	1.373	1.700	1.776		77	403	29,39%	762	75,14%		0,00%	1.776
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%		0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	37.954	1.170	660	-510	701	40	2.030	620	40.296	94,19%	(2.341)
	KUR	33.748	34.564	34.580	1.170	600	-570	468	16	832	584	37.907	91,22%	(3.327)
	Non KUR	2.176	3.350	3.374	-	60	60	233	25	1.198	35	2.389	141,26%	986
3	PWG	12.551	26.160	28.079	2.828	3.381	553	2.174	1.918	15.528	1.462	26.104	107,57%	1.975
	Cilem	6.245	14.255	14.733	305	884	578	854	478	8.488	406	17.229	85,52%	(2.495)
	Gadai	6.305	11.905	13.346	2.522	2.497	-25	1.320	1.440	7.040	1.057	8.875	150,37%	4.470
4	CFG	143.228	146.957	145.805	602	130	-472	636	-1.152	2.577	1.282	160.820	90,66%	(15.015)
	CF 1	29.589	26.185	26.036	-	-	0	-145	-149	-3.553	149	34.824	74,76%	(8.788)
	Total Griya	26.165	23.465	23.338	-	-	0	0	-127	-2.827	127	30.110	77,51%	(6.772)
	• Total Non Program	3.355	2.399	2.387	-	-	0	-40	-12	-969	12	4.324	55,19%	(1.938)
	• Program	22.810	21.066	20.951	-	-	0	-169	-115	-1.859	115	25.786	81,25%	(4.835)
	Oto	3.424	2.720	2.698	-	-	0	-145	-22	-726	22	4.714	57,23%	(2.016)
	CF 2	113.639	120.772	119.769	602	130	-472	781	-1.003	6.130	1.133	125.996	95,06%	(6.227)
	Mitraguna & Others	94.023	97.434	96.603	602	130	-472	125	-830	2.580	960	105.113	91,90%	(8.510)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.061	4.600	4.171	-429	3.495	807	19.791	3.364	231.787	93,22%	(15.726)

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	635	91	422	2.947	1,77%	1,11%	7,76%	2.525	2.312	2.856			
	KUR	580	91	417	2.947	1,72%	1,21%	8,52%	2.530	2.367	2.856			
	Non KUR	55	-	5	-	2,54%	0,15%	0,00%	(5)	(55)	-			
3	PWG	-	-	-	1.791	0,00%	0,00%	6,38%	1.791	1.791	1.791			
	Cilem	-	-	-	1.548	0,00%	0,00%	10,51%	1.548	1.548	1.548			
	Gadai	-	-	-	243	0,00%	0,00%	1,82%	243	243	243			
4	CFG	3.895	3.612	3.411	3.577	2,72%	2,32%	2,45%	167	(318)	(35)			
	CF 1	3.671	2.934	3.216	3.470	12,41%	12,28%	13,33%	254	(201)	536			
	Total Griya	3.671	2.934	3.216	3.470	14,03%	13,71%	14,87%	254	(201)	536			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	107	0,20%	0,16%	0,09%	(87)	(117)	(571)			
	Mitraguna & Others	224	678	194	107	0,24%	0,20%	0,11%	(87)	(117)	(571)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.315	2,31%	1,78%	3,85%	4.482	3.785	4.612	3,64%	5,46%	-0,2%

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	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	(0)	(140)	(5)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,52%	(0)	(137)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.239	2,51%	2,38%	2,22%	(262)	(351)	(163)			
	CF 1	3.133	3.018	3.178	2.972	10,59%	12,14%	11,42%	(206)	(161)	(46)			
	Total Griya	3.118	3.018	3.178	2.972	11,91%	13,55%	12,73%	(206)	(145)	(46)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.571	4,11%	3,64%	3,50%	(262)	(495)	(169)	3,61%	-2,88%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 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	540	1.212	1.194	999	766	(195)	(213)	-17,57%	459	84,92%	16.705	5,98%	(15.706)
2	Tabungan	125.992	136.380	133.156	132.832	2.634	(324)	(3.548)	-2,60%	6.841	5,43%	148.828	89,25%	(15.996)
3	Deposito	49.100	43.473	42.605	42.600	(4.993)	(5)	(873)	-2,01%	(6.500)	-13,24%	50.576	84,23%	(7.976)
	Total	175.632	181.065	176.955	176.431	(1.593)	(523)	(4.634)	-2,56%	800	0,46%	216.109	81,64%	(39.678)
	CASA	126.532	137.592	134.350	133.831	3.400	(519)	(3.761)	-2,73%	7.300	5,77%	165.533	80,85%	(31.702)
	(%) CASA	72,04%	75,99%	75,92%	75,85%									
	FDR	182,36%	177,72%	181,99%	182,53%									

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	1.252	2.138	2.008	1.756		(252)	(382)	-17,88%	503	40,19%	-	0,00%	1.756
2	Giro ISE	222	228	186	186		0	(42)	-18,52%	(36)	-16,20%		0,00%	186
3	Tabungan ISE	1.030	1.910	1.822	1.570		(252)	(340)	-17,81%	539	52,33%		0,00%	1.570
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 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	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	18.653	75,39%	(4.590)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	16.922	83,11%	(2.858)
	• Local Champion	14.678	14.108	14.064	-	-	0	-293	-44	-614	44	15.742	89,34%	(1.678)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.745	-	485	485	24	-3	-529	488	38.605	87,41%	(4.860)
	KUR	31.590	30.397	30.413	-	485	485	-618	16	-1.177	469	35.711	85,16%	(5.299)
	Non KUR	2.684	3.351	3.332	-	-	0	642	-19	648	19	2.894	115,15%	438
3	PWG	22.430	35.595	36.507	2.823	3.154	331	1.123	913	14.077	2.241	36.459	100,13%	48
	Cilem	9.274	16.096	16.794	795	1.161	366	1.481	698	7.520	463	20.279	82,82%	(3.485)
	Gadai	13.156	19.499	19.713	2.028	1.993	-36	-358	214	6.557	1.778	16.180	121,84%	3.533
4	CFG	248.904	238.340	237.731	943	960	17	-257	-609	-11.172	1.569	273.169	87,03%	(35.438)
	CF 1	66.307	61.181	60.927	-	-	0	-118	-253	-5.380	253	76.049	80,12%	(15.121)
	Total Griya	63.771	57.411	57.199	-	-	0	0	-213	-6.572	213	72.051	79,39%	(14.852)
	• Total Non Program	13.172	11.476	11.431	-	-	0	-233	-45	-1.740	45	14.850	76,98%	(3.419)
	• Program	50.599	45.935	45.767	-	-	0	-380	-168	-4.832	168	57.201	80,01%	(11.434)
	Oto	2.536	3.769	3.729	-	-	0	-118	-40	1.192	40	3.998	93,27%	(269)
	CF 2	182.596	177.159	176.804	943	960	17	-139	-355	-5.792	1.315	197.121	89,69%	(20.317)
	Mitraguna & Others	145.742	143.496	143.520	774	735	-39	-245	24	-2.222	711	158.776	90,39%	(15.257)
	Pensiun	36.854	33.663	33.284	169	225	56	106	-379	-3.570	604	38.344	86,80%	(5.060)
	Total Pembiayaan	320.285	321.790	322.047	3.766	4.599	833	597	257	1.762	4.342	366.886	87,78%	(44.839)

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	-	-	-	1.510	0,00%	0,00%	10,74%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	10,74%	1.510	1.510	1.510			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	2.374	0,46%	1,66%	7,03%	1.815	2.215	1.826			
	KUR	138	452	371	2.091	0,44%	1,22%	6,88%	1.720	1.953	1.639			
	Non KUR	20	96	187	283	0,75%	5,59%	8,48%	95	263	187			
3	PWG	-	-	-	1.054	0,00%	0,00%	2,89%	1.054	1.054	1.054			
	Cilem	-	-	-	558	0,00%	0,00%	3,32%	558	558	558			
	Gadai	-	-	-	497	0,00%	0,00%	2,52%	497	497	497			
4	CFG	7.829	9.999	9.690	14.369	3,15%	4,07%	6,04%	4.679	6.540	4.370			
	CF 1	6.309	7.665	7.244	9.633	9,51%	11,84%	15,81%	2.389	3.324	1.968			
	Total Griya	6.204	7.665	7.165	9.554	9,73%	12,48%	16,70%	2.389	3.350	1.888			
	Oto	105	-	79	80	4,15%	2,10%	2,13%	0	(26)	80			
	CF 2	1.520	2.334	2.446	4.736	0,83%	1,38%	2,68%	2.290	3.216	2.402			
	Mitraguna & Others	1.215	1.695	2.002	3.620	0,83%	1,39%	2,52%	1.618	2.405	1.925			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	19.307	2,49%	3,18%	6,00%	9.058	11.320	8.761	0,61%	89,76%	-5,4%

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	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,87%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,27%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,07%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,13%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.807	2,65%	2,65%	2,86%	489	209	709			
	CF 1	4.154	4.894	4.930	5.606	6,26%	8,06%	9,20%	675	1.452	712			
	Total Griya	4.071	4.811	4.848	5.523	6,38%	8,44%	9,66%	675	1.452	712			
	Oto	82	82	82	82	3,25%	2,19%	2,21%	-	-	-			
	CF 2	2.444	1.205	1.388	1.201	1,34%	0,78%	0,68%	(187)	(1.243)	(3)			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.499	2,20%	2,15%	2,33%	584	468	929	0,30%	87,18%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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