

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.428.289	1.518.988	(97.170)	90.699	104.879	7,42%	407.926	36,72%	1.422.021	106,82%	96.967
2	Tabungan	4.778.169	5.505.119	5.425.412	5.485.329	387.504	59.917	(19.790)	-0,36%	707.160	14,80%	5.182.062	105,85%	303.267
3	Deposito	1.667.902	1.627.216	1.594.084	1.599.711	(70.429)	5.627	(27.506)	-1,69%	(68.191)	-4,09%	1.695.532	94,35%	(95.822)
Total		7.557.133	8.546.444	8.447.784	8.604.028	219.905	156.244	57.584	0,67%	1.046.895	13,85%	8.299.616	103,67%	304.412
CASA		5.889.231	6.919.228	6.853.700	7.004.317	290.334	150.616	85.089	1,23%	1.115.086	18,93%	6.604.083	106,06%	400.233
(% CASA		77,93%	80,96%	81,13%	81,41%									
FDR		79,28%	79,23%	81,07%	79,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	364.853	362.276	-	(2.577)	(3.492)	-0,95%	57.899	19,02%	399.069	90,78%	(36.793)
2	Giro ISE	93.275	88.775	98.085	93.861	-	(4.224)	5.087	5,73%	586	0,63%	150.822	62,23%	(56.960)
3	Tabungan ISE	174.173	229.504	235.933	237.581	-	1.647	8.076	3,52%	63.407	36,40%	187.112	126,97%	50.468
4	Deposito ISE	36.929	47.489	30.834	30.834	-	0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694	-	0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	953.976	102.302	1.400	-100.902	174.663	-15.312	129.368	16.712	901.947	105,77%	52.029
	Linkage	583.855	720.364	717.878	100.000	-	(100.000)	172.022	-2.486	134.023	2.486	617.271	116,30%	100.606
	Non-Linkage	240.753	248.924	236.098	2.302	1.400	-902	2.641	-12.826	-4.654	14.226	284.676	82,94%	(48.578)
	• Local Champion	177.655	182.232	171.027	2.050	-	-2.050	5.250	-11.204	-6.627	11.204	190.795	89,64%	(19.768)
	• Value Chain	63.098	66.692	65.071	252	1.400	1.148	-2.610	-1.622	1.973	3.022	93.880	69,31%	(28.810)
2	MBG	1.025.144	1.051.900	1.067.112	22.456	40.336	17.880	1.690	15.212	41.968	25.124	1.139.485	93,65%	(72.372)
	KUR	965.396	993.508	1.008.335	21.976	38.775	16.799	2.886	14.827	42.939	23.948	1.074.013	93,88%	(65.678)
	Non KUR	59.748	58.392	58.777	480	1.561	1.081	-1.196	386	-971	1.175	65.472	89,78%	(6.694)
3	PWG	255.819	538.581	577.416	59.833	83.324	23.491	30.241	38.835	321.597	44.489	601.092	96,06%	(23.676)
	Cilem	149.863	366.173	399.481	27.219	43.395	16.175	19.595	33.308	249.617	10.087	432.657	92,33%	(33.176)
	Gadai	105.956	172.408	177.935	32.614	39.929	7.315	10.646	5.527	71.979	34.402	168.435	105,64%	9.500
4	CFG	3.885.901	4.211.869	4.249.798	64.369	102.440	38.071	23.924	37.929	363.896	64.511	4.354.361	97,60%	(104.563)
	CF 1	838.535	900.893	912.688	9.206	23.241	14.036	4.556	11.796	74.154	11.446	919.422	99,27%	(6.734)
	Total Griya	595.912	600.711	608.773	2.076	11.541	9.465	0	8.062	12.860	3.479	636.591	95,63%	(27.819)
	• Total Non Program	435.065	452.228	460.420	1.918	10.902	8.984	-4.115	8.192	25.356	2.710	453.034	101,63%	7.386
	• Program	160.848	148.482	148.352	158	639	481	-1.118	-130	-12.495	769	183.557	80,82%	(35.205)
	Oto	242.622	300.182	303.916	7.130	11.701	4.571	4.556	3.734	61.293	7.967	282.830	107,46%	21.085
	CF 2	3.047.367	3.310.976	3.337.109	55.163	79.199	24.036	19.368	26.133	289.743	53.066	3.434.939	97,15%	(97.830)
	Mitraguna & Others	2.497.673	2.750.501	2.775.780	47.577	72.254	24.677	20.016	25.279	278.108	46.975	2.845.615	97,55%	(69.834)
	Pensium	549.694	560.475	561.329	7.586	6.945	-641	-648	854	11.635	6.091	589.324	95,25%	(27.996)
Total Pembiayaan		5.991.472	6.771.638	6.848.302	248.960	227.500	-21.460	230.518	76.664	856.829	150.836	6.996.885	97,88%	(148.583)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	4.707	0,16%	0,02%	0,49%	4.558	3.417	4.519			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	4.707	0,54%	0,06%	1,99%	4.558	3.417	4.519			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	56.924	1,12%	1,84%	5,33%	37.590	45.448	37.590			
	KUR	9.838	15.519	15.519	49.061	1,02%	1,56%	4,87%	33.542	39.224	33.542			
	Non KUR	1.638	3.815	3.815	7.863	2,74%	6,53%	13,38%	4.048	6.225	4.048			
3	PWG	124	4	4	8.814	0,05%	0,00%	1,53%	8.810	8.689	8.810			
	Cilem	118	-	-	7.533	0,08%	0,00%	1,89%	7.533	7.416	7.533			
	Gadai	7	4	4	1.280	0,01%	0,00%	0,72%	1.277	1.274	1.277			
4	CFG	59.411	72.096	65.976	122.718	1,53%	1,57%	2,89%	56.743	63.307	50.622			
	CF 1	35.165	39.232	37.416	63.424	4,19%	4,15%	6,95%	26.008	28.259	24.192			
	Total Griya	29.490	30.424	28.365	36.939	4,95%	4,72%	6,07%	8.574	7.448	6.514			
	Oto	5.675	8.808	9.051	26.486	2,34%	3,02%	8,71%	17.435	20.811	17.678			
	CF 2	24.246	32.864	28.560	59.294	0,80%	0,86%	1,78%	30.734	35.048	26.430			
	Mitraguna & Others	22.605	29.933	26.523	53.043	0,91%	0,96%	1,91%	26.520	30.438	23.110			
	Pensium	1.642	2.931	2.037	6.251	0,30%	0,36%	1,11%	4.214	4.609	3.320			
Total Pembiayaan		72.302	91.622	85.462	193.163	1,21%	1,26%	2,82%	107.701	120.861	101.542	1,24%	56,06%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,49%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	25.613	1,84%	2,28%	2,40%	1.624	6.736	3.087			
	KUR	14.751	17.487	19.071	20.256	1,53%	1,92%	2,01%	1.186	5.505	2.769			
	Non KUR	4.126	5.039	4.918	5.356	6,91%	8,42%	9,11%	438	1.231	317			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.274	1,31%	1,54%	1,58%	2.427	16.561	(5.796)			
	CF 1	15.203	26.509	23.133	24.386	1,81%	2,57%	2,67%	1.253	9.184	(2.122)			
	Total Griya	12.941	22.897	19.164	20.390	2,17%	3,19%	3,35%	1.226	7.449	(2.507)			
	Oto	2.262	3.611	3.970	3.996	0,93%	1,32%	1,31%	27	1.735	385			
	CF 2	35.510	46.561	41.714	42.888	1,17%	1,26%	1,29%	1.174	7.378	(3.673)			
	Mitraguna & Others	25.071	43.527	40.668	41.657	1,00%	1,48%	1,50%	989	16.586	(1.871)			
	Pensium	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	94.046	1,19%	1,33%	1,37%	4.050	22.735	(2.733)	1,12%	18,10%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	16.446	15.834	(582)	(612)	2.049	14,86%	6.857	76,38%	22.506	70,35%	(6.673)
2	Tabungan	318.561	344.246	312.805	361.096	(2.287)	48.291	16.850	4,89%	42.535	13,35%	339.786	106,27%	21.310
3	Deposito	104.995	106.389	106.282	106.282	(1.163)	0	(108)	-0,10%	1.287	1,23%	105.764	100,49%	517
	Total	432.533	464.421	435.532	483.212	(4.032)	47.680	18.791	4,05%	50.679	11,72%	468.057	103,24%	15.155
	CASA	327.538	358.031	329.251	376.930	(2.869)	47.679	18.899	5,28%	49.392	15,08%	362.292	104,04%	14.638
	(%) CASA	75,73%	77,09%	75,60%	78,01%									
	FDR	79,97%	81,04%	86,00%	77,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.342	14.382		40	53	0,37%	4.076	39,55%	-	0,00%	14.382
2	Giro ISE	2.678	2.163	2.125	2.125		1	(37)	-1,71%	(553)	-20,63%		0,00%	2.125
3	Tabungan ISE	7.628	9.166	9.217	9.257		40	90	0,99%	1.629	21,35%		0,00%	9.257
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.787	-	-	0	-139	-1.007	-4.389	1.007	31.035	60,53%	(12.248)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.787	-	-	0	-139	-1.007	-4.389	1.007	27.536	68,23%	(8.749)
	• Local Champion	13.476	11.751	11.744	-	-	0	-121	-7	-1.732	7	14.852	79,08%	(3.108)
	• Value Chain	9.700	8.043	7.043	-	-	-	-18	-1.000	-2.657	1.000	12.685	55,52%	(5.642)
2	MBG	32.111	33.279	34.113	510	1.500	990	-9	835	2.002	665	37.112	91,92%	(2.998)
	KUR	29.277	30.950	31.627	510	1.300	790	170	678	2.350	622	34.170	92,56%	(2.543)
	Non KUR	2.834	2.329	2.486	-	200	200	-178	157	-348	43	2.942	84,51%	(456)
3	PWG	33.786	48.657	51.314	4.607	6.541	1.934	1.519	2.657	17.528	3.884	40.601	126,39%	10.713
	Cilem	19.457	29.181	30.259	1.559	2.089	530	255	1.078	10.803	1.011	22.471	134,66%	7.788
	Gadai	14.329	19.476	21.055	3.048	4.452	1.404	1.264	1.579	6.726	2.873	18.130	116,13%	2.925
4	CFG	256.811	274.638	270.340	2.176	3.332	1.157	-800	-4.298	13.528	7.630	271.098	99,72%	(758)
	CF 1	12.729	15.398	15.704	158	565	408	178	306	2.976	259	14.486	108,41%	1.218
	Total Griya	2.031	4.248	4.398	158	158	0	0	150	2.367	8	2.489	176,69%	1.909
	• Total Non Program	2.031	4.080	4.231	-	158	158	-33	151	2.200	7	2.489	169,98%	1.742
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.307	-	408	408	178	156	609	252	11.997	94,24%	(691)
	CF 2	244.083	259.239	254.635	2.018	2.767	749	-978	-4.604	10.552	7.371	256.612	99,23%	(1.977)
	Mitraguna & Others	223.458	235.936	231.749	1.504	2.767	1.263	-1.295	-4.187	8.290	6.954	234.706	98,74%	(2.958)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	374.554	7.293	11.373	4.081	571	-1.813	28.669	13.186	379.846	98,61%	(5.292)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	1.542	0,71%	4,92%	4,52%	(95)	1.313	656			
	KUR	230	808	1.439	1.127	0,78%	4,65%	3,56%	(312)	898	320			
	Non KUR	-	79	199	415	0,00%	8,53%	16,71%	217	415	336			
3	PWG	-	-	4	412	0,00%	0,01%	0,80%	408	412	412			
	Cilem	-	-	-	315	0,00%	0,00%	1,04%	315	315	315			
	Gadai	-	-	4	97	0,00%	0,02%	0,46%	93	97	97			
4	CFG	1.832	1.731	1.012	3.477	0,71%	0,37%	1,29%	2.465	1.646	1.746			
	CF 1	169	232	59	1.564	1,33%	0,38%	9,96%	1.505	1.395	1.332			
	Total Griya	33	18	-	437	1,62%	0,00%	9,94%	437	404	419			
	Oto	136	214	59	1.127	1,28%	0,53%	9,97%	1.068	991	913			
	CF 2	1.662	1.499	953	1.913	0,68%	0,37%	0,75%	960	251	414			
	Mitraguna & Others	1.662	1.274	953	1.913	0,74%	0,40%	0,83%	960	251	639			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	5.449	0,60%	0,71%	1,45%	2.778	3.388	2.812	0,44%	69,41%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	73	164	244	279	0,23%	0,73%	0,82%	35	206	115			
	KUR	73	164	244	279	0,25%	0,79%	0,88%	35	206	115			
	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	868	3.519	3.659	3.649	0,34%	1,33%	1,35%	(10)	2.781	130			
	CF 1	-	132	280	280	0,00%	1,82%	1,78%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,47%	-	280	148			
	CF 2	868	3.387	3.380	3.369	0,36%	1,30%	1,32%	(10)	2.501	(18)			
	Mitraguna & Others	868	3.387	3.380	3.369	0,39%	1,43%	1,45%	(10)	2.501	(18)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	1,05%	24	2.987	245	0,40%	61,72%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	430.242	432.533	468.453	38.211	
2	Contribution Margin	20.385	25.135	19.956	(429)	2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Payroll	1.496	1.761	1.757	(4)	261

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.776	2.965	999	189	(633)	-17,59%	1.479	99,50%	8.643	34,30%	(5.679)
2	Tabungan	231.208	252.124	243.498	248.984	9.602	5.486	(3.140)	-1,25%	17.776	7,69%	249.114	99,95%	(130)
3	Deposito	90.995	77.625	76.753	76.753	(442)	0	(871)	-1,12%	(14.241)	-15,65%	91.892	83,53%	(15.139)
	Total	323.689	333.347	323.026	328.702	10.160	5.676	(4.645)	-1,39%	5.013	1,55%	349.650	94,01%	(20.948)
	CASA	232.695	255.722	246.273	251.949	10.602	5.676	(3.773)	-1,48%	19.254	8,27%	257.758	97,75%	(5.809)
	(%) CASA	71,89%	76,71%	76,24%	76,65%									
	FDR	38,52%	40,66%	43,13%	42,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	10.056	9.890		(166)	602	6,48%	2.128	27,42%	-	0,00%	9.890
2	Giro ISE	590	1.189	663	675		13	(513)	-43,18%	85	14,39%	-	0,00%	675
3	Tabungan ISE	7.171	8.100	9.394	9.215		(179)	1.115	13,77%	2.044	28,50%	-	0,00%	9.215
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.869	300	850	550	253	161	-6.496	689	42.922	69,59%	(13.053)
	KUR	33.975	26.732	26.806	-	700	700	11	74	-7.169	626	40.290	66,53%	(13.485)
	Non KUR	2.390	2.977	3.063	300	150	-150	242	86	673	64	2.632	116,38%	431
3	PWG	10.065	21.247	24.227	3.378	4.219	841	2.110	2.980	14.162	1.239	26.292	92,15%	(2.064)
	Cilem	6.212	14.127	15.892	1.268	2.161	893	1.314	1.765	9.680	396	17.310	91,81%	(1.418)
	Gadai	3.854	7.120	8.336	2.110	2.058	-52	796	1.215	4.482	843	8.982	92,80%	(646)
4	CFG	78.172	84.597	85.231	1.013	1.831	818	-23	634	7.059	1.197	93.884	90,78%	(8.653)
	CF 1	15.674	21.488	21.525	783	551	-232	443	37	5.851	514	17.607	122,25%	3.918
	Total Griya	3.604	3.894	3.879	-	-	0	0	-16	275	16	4.107	94,44%	(228)
	• Total Non Program	3.604	3.894	3.879	-	-	0	-49	-16	275	16	4.107	94,44%	(228)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.647	783	551	-232	443	53	5.576	498	13.500	130,71%	4.147
	CF 2	62.498	63.109	63.706	230	1.280	1.050	-466	597	1.208	683	76.277	83,52%	(12.571)
	Mitraguna & Others	54.964	55.724	56.231	180	1.050	870	-291	507	1.266	543	67.334	83,51%	(11.104)
	Pensiun	7.534	7.385	7.475	50	230	180	-175	91	-58	139	8.943	83,59%	(1.467)
	Total Pembiayaan	124.679	135.553	139.328	4.691	6.900	2.209	2.340	3.775	14.649	3.125	163.174	85,39%	(23.847)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	3.888	2,92%	6,79%	13,02%	1.870	2.826	1.605			
	KUR	1.062	2.082	1.533	3.156	3,13%	5,73%	11,77%	1.623	2.094	1.074			
	Non KUR	-	201	485	732	0,00%	16,29%	23,91%	247	732	532			
3	PWG	-	-	-	350	0,00%	0,00%	1,45%	350	350	350			
	Cilem	-	-	-	309	0,00%	0,00%	1,94%	309	309	309			
	Gadai	-	-	-	41	0,00%	0,00%	0,50%	41	41	41			
4	CFG	113	554	499	2.589	0,14%	0,59%	3,04%	2.090	2.477	2.035			
	CF 1	113	272	293	1.626	0,72%	1,36%	7,55%	1.333	1.514	1.354			
	Total Griya	-	52	43	56	0,00%	1,10%	1,44%	13	56	4			
	Oto	113	220	250	1.570	0,93%	1,42%	8,90%	1.320	1.458	1.350			
	CF 2	-	282	207	963	0,00%	0,33%	1,51%	757	963	681			
	Mitraguna & Others	-	282	207	963	0,00%	0,37%	1,71%	757	963	681			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.837	2.517	6.828	1,00%	1,86%	4,90%	4.310	5.577	3.991	2,61%	46,73%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	846	1.012	1.553	1.765	2,33%	5,23%	5,91%	212	919	753			
	KUR	846	1.012	1.553	1.677	2,49%	5,81%	6,26%	124	831	665			
	Non KUR	-	-	-	88	0,00%	0,00%	2,88%	88	88	88			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	408	408	406	0,75%	0,48%	0,48%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,52%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,34%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	2.171	1,15%	1,45%	1,56%	210	737	751	2,79%	-79,18%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)	
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.833	27.832	1.491	(1)	1.935	7,47%	3.941	16,50%	35.529	78,34%	(7.697)
2	Tabungan	197.564	215.010	217.663	222.373	3.190	4.710	7.363	3,42%	24.808	12,56%	212.134	104,83%	10.239
3	Deposito	16.291	17.393	17.739	17.739	(1.607)	0	346	1,99%	1.448	8,89%	17.162	103,36%	577
	Total	237.746	258.299	263.235	267.943	3.073	4.709	9.645	3,73%	30.197	12,70%	264.824	101,18%	3.119
	CASA	221.455	240.906	245.496	250.204	4.680	4.709	9.298	3,86%	28.749	12,98%	247.662	101,03%	2.542
	(%) CASA	93,15%	93,27%	93,26%	93,38%									
	FDR	68,74%	65,22%	65,68%	64,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	44.370	45.356		986	1.522	3,47%	14.543	47,20%	-	0,00%	45.356
2	Giro ISE	20.367	24.404	26.590	26.489		(101)	2.085	8,54%	6.122	30,06%		0,00%	26.489
3	Tabungan ISE	10.446	19.430	17.780	18.868		1.088	(562)	-2,89%	8.421	80,62%		0,00%	18.868
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221		0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	• Local Champion	975	787	780	-	-	0	-63	-8	-196	8	975	79,95%	(196)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.736	300	1.525	1.225	-776	437	-5.446	1.088	52.347	85,46%	(7.611)
	KUR	46.016	40.498	40.980	300	1.525	1.225	-694	482	-5.036	1.043	47.898	85,56%	(6.918)
	Non KUR	4.166	3.801	3.756	-	-	0	-83	-45	-410	45	4.449	84,43%	(693)
3	PWG	5.806	13.714	15.321	1.307	2.498	1.191	104	1.608	9.515	890	23.846	64,25%	(8.525)
	Cilem	4.026	10.294	11.742	449	1.850	1.400	-10	1.448	7.715	402	16.566	70,88%	(4.824)
	Gadai	1.780	3.419	3.580	858	649	-209	115	160	1.800	488	7.281	49,17%	(3.701)
4	CFG	106.465	109.661	112.059	1.814	3.218	1.404	965	2.397	5.594	821	117.867	95,07%	(5.808)
	CF 1	51.093	50.574	51.308	361	1.153	792	291	734	215	419	52.529	97,68%	(1.221)
	Total Griya	39.118	38.098	38.360	-	379	379	0	262	-758	117	39.521	97,06%	(1.161)
	• Total Non Program	38.883	37.871	38.133	-	379	379	35	262	-750	117	39.253	97,15%	(1.120)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	12.948	361	774	413	291	472	973	301	13.009	99,53%	(61)
	CF 2	55.372	59.088	60.751	1.453	2.065	612	673	1.663	5.378	402	65.337	92,98%	(4.587)
	Mitraguna & Others	53.214	55.550	57.240	1.020	2.065	1.045	270	1.690	4.026	375	62.160	92,08%	(4.920)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.896	3.421	7.241	3.820	230	4.434	9.467	2.807	195.035	88,65%	(22.139)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.596	2,41%	6,75%	8,04%	607	2.389	1.362			
	KUR	992	1.476	2.147	2.498	2,15%	5,30%	6,10%	352	1.507	1.022			
	Non KUR	216	758	842	1.098	5,18%	22,15%	29,22%	256	882	339			
3	PWG	-	-	-	816	0,00%	0,00%	5,32%	816	816	816			
	Cilem	-	-	-	779	0,00%	0,00%	6,64%	779	779	779			
	Gadai	-	-	-	36	0,00%	0,00%	1,01%	36	36	36			
4	CFG	1.664	4.473	3.583	3.292	1,56%	3,27%	2,94%	(292)	1.628	(1.182)			
	CF 1	1.143	2.927	3.357	2.802	2,24%	6,64%	5,46%	(556)	1.658	(125)			
	Total Griya	959	2.602	2.936	2.002	2,45%	7,71%	5,22%	(934)	1.043	(600)			
	Oto	185	325	421	800	1,54%	3,38%	6,17%	378	615	474			
	CF 2	521	1.547	226	490	0,94%	0,38%	0,81%	264	(31)	(1.057)			
	Mitraguna & Others	521	1.547	226	490	0,98%	0,41%	0,86%	264	(31)	(1.057)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	7.703	1,76%	3,90%	4,46%	1.131	4.832	995	2,19%	50,79%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.866	1,16%	4,48%	4,17%	(118)	1.284	218			
	KUR	582	906	1.146	1.029	1,27%	2,83%	2,51%	(117)	447	124			
	Non KUR	-	742	838	837	0,00%	22,04%	22,28%	(1)	837	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.441	2,78%	1,52%	1,29%	(231)	(1.516)	87			
	CF 1	1.322	884	1.202	971	2,59%	2,38%	1,89%	(231)	(351)	87			
	Total Griya	1.322	792	1.110	879	3,38%	2,91%	2,29%	(231)	(443)	87			
	Oto	-	92	92	92	0,00%	0,74%	0,71%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,77%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,82%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.307	2,20%	2,17%	1,91%	(349)	(282)	255	2,95%	-54,30%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	235.786	237.820	255.299	19.513	
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,33	3,48	3,49	0,01	0,16
CIF Payroll	2.364	2.166	2.256	90	(108)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	42.001	21.534	11.189	(20.467)	(15.099)	-41,22%	(593)	-2,68%	38.023	56,63%	(16.490)
2	Tabungan	184.167	209.712	205.030	204.696	9.425	(334)	(5.016)	-2,39%	20.530	11,15%	207.489	98,65%	(2.792)
3	Deposito	54.206	45.633	45.415	45.417	(4.260)	1	(216)	-0,47%	(8.790)	-16,22%	54.846	82,81%	(9.429)
	Total	260.500	291.977	292.446	271.647	16.355	(20.799)	(20.330)	-6,96%	11.146	4,28%	300.358	90,44%	(28.711)
	CASA	206.294	246.345	247.031	226.230	20.615	(20.800)	(20.115)	-8,17%	19.936	9,66%	245.512	92,15%	(19.282)
	(%) CASA	79,19%	84,37%	84,47%	83,28%									
	FDR	138,97%	141,26%	142,59%	153,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.808	7.752	7.531	(222)	(1.278)	-14,50%	(970)	-11,41%	-	0,00%	7.531
2	Giro ISE	2.572	2.040	848	738	(110)	(1.302)	-63,83%	(1.834)	-71,32%		0,00%	738
3	Tabungan ISE	5.928	6.769	6.905	6.793	(112)	24	0,36%	865	14,59%		0,00%	6.793
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.792	-	-	0	-250	-43	-5.896	43	30.016	52,61%	(14.224)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.792	-	-	0	-250	-43	-5.896	43	26.324	59,99%	(10.532)
	• Local Champion	15.491	11.700	11.656	-	-	0	-250	-43	-3.835	43	16.943	68,80%	(5.287)
	• Value Chain	6.197	4.136	4.136	-	-	-	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.350	600	550	-50	-1.259	-586	-6.941	1.136	57.818	85,35%	(8.468)
	KUR	53.330	47.520	46.973	600	550	-50	-1.164	-547	-6.356	1.097	54.632	85,98%	(7.658)
	Non KUR	2.961	2.416	2.377	-	-	0	-95	-39	-584	39	3.186	74,60%	(809)
3	PWG	18.519	33.535	35.309	5.075	6.706	1.630	1.672	1.774	16.791	4.931	34.982	100,93%	327
	Cilem	7.342	16.788	18.317	1.543	2.341	798	1.194	1.529	10.975	812	20.867	87,78%	(2.550)
	Gadai	11.177	16.747	16.992	3.532	4.365	833	478	246	5.816	4.119	14.115	120,38%	2.877
4	CFG	265.530	313.132	316.537	7.213	7.627	414	7.402	3.406	51.007	4.221	296.169	106,88%	20.369
	CF 1	155.192	153.591	153.880	1.000	1.501	501	1.655	289	-1.311	1.211	175.968	87,45%	(22.088)
	Total Griya	146.765	137.680	137.803	-	948	948	0	123	-8.963	825	166.519	82,76%	(28.716)
	• Total Non Program	29.135	30.941	31.638	-	948	948	-286	697	2.504	251	32.280	98,01%	(642)
	• Program	117.630	106.738	106.164	-	-	0	-1.010	-574	-11.466	574	134.238	79,09%	(28.074)
	Oto	8.426	15.911	16.078	1.000	553	-447	1.655	166	7.651	387	9.450	170,14%	6.628
	CF 2	110.338	159.541	162.657	6.213	6.126	-87	5.746	3.116	52.319	3.010	120.201	135,32%	42.456
	Mitraguna & Others	99.558	147.696	150.803	5.983	6.026	43	5.730	3.107	51.245	2.919	108.412	139,10%	42.391
	Pensiun	10.780	11.845	11.854	230	100	-130	16	10	1.074	90	11.789	100,55%	65
	Total Pembiayaan	362.027	412.438	416.989	12.889	14.883	1.994	7.565	4.550	54.961	10.332	418.985	99,52%	(1.996)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	781	2.060	1.665	3.338	1,39%	3,33%	6,76%	1.673	2.557	1.278			
	KUR	645	1.815	1.319	2.860	1,21%	2,78%	6,09%	1.541	2.216	1.045			
	Non KUR	137	245	346	478	4,62%	14,31%	20,12%	132	341	234			
3	PWG	-	-	-	214	0,00%	0,00%	0,61%	214	214	214			
	Cilem	-	-	-	64	0,00%	0,00%	0,35%	64	64	64			
	Gadai	-	-	-	150	0,00%	0,00%	0,88%	150	150	150			
4	CFG	18.567	18.075	17.721	22.082	6,99%	5,66%	6,98%	4.361	3.515	4.007			
	CF 1	18.567	16.819	16.551	21.103	11,96%	10,78%	13,71%	4.551	2.535	4.284			
	Total Griya	18.403	16.440	16.112	19.834	12,54%	11,70%	14,39%	3.722	1.431	3.394			
	Oto	164	379	439	1.269	1,95%	2,76%	7,89%	830	1.105	889			
	CF 2	-	1.256	1.170	980	0,00%	0,73%	0,60%	(190)	980	(277)			
	Mitraguna & Others	-	1.072	984	980	0,00%	0,67%	0,65%	(5)	980	(93)			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	25.635	5,34%	4,70%	6,15%	6.249	6.286	5.500	0,31%	94,90%	-5,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.261	2,77%	4,06%	4,58%	233	699	459			
	KUR	1.074	1.400	1.759	1.892	2,01%	3,70%	4,03%	133	818	492			
	Non KUR	488	402	269	369	16,47%	11,11%	15,52%	100	(119)	(33)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	11.715	1,59%	3,50%	3,70%	752	7.499	381			
	CF 1	4.193	10.055	10.140	10.706	2,70%	6,60%	6,96%	566	6.513	650			
	Total Griya	4.144	10.006	10.091	10.657	2,82%	7,33%	7,73%	566	6.513	650			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,62%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,55%	-	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	14.155	1,65%	3,19%	3,39%	985	8.198	840	0,66%	80,48%	-2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	380.203	400.234	427.134	46.931	
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,08	3,11	0,03	0,31
CIF Payroll	1.508	1.472	1.519	47	11

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	56.386	49.410	6.069	(6.976)	(2.135)	-4,14%	32.800	197,47%	28.863	171,19%	20.547
2	Tabungan	236.060	261.490	271.151	269.925	1.654	(1.226)	8.434	3,23%	33.865	14,35%	257.992	104,63%	11.933
3	Deposito	132.723	128.999	104.870	106.570	(2.769)	1.700	(22.429)	-17,39%	(26.152)	-19,70%	133.832	79,63%	(27.262)
	Total	385.393	442.035	432.408	425.905	4.953	(6.502)	(16.130)	-3,65%	40.512	10,51%	420.687	101,24%	5.218
	CASA	252.670	313.035	327.537	319.335	7.723	(8.202)	6.299	2,01%	66.665	26,38%	286.855	111,32%	32.480
	(%) CASA	65,56%	70,82%	75,75%	74,98%									
	FDR	115,76%	125,82%	129,30%	131,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	45.968	41.493		(4.475)	(10.969)	-20,91%	(49)	-0,12%	-	0,00%	41.493
2	Giro ISE	8.627	8.734	15.073	11.209		(3.865)	2.474	28,33%	2.582	29,93%		0,00%	11.209
3	Tabungan ISE	5.900	14.152	17.975	17.365		(610)	3.212	22,70%	11.465	194,31%		0,00%	17.365
4	Deposito ISE	27.015	29.575	12.920	12.920		0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211		0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	255.588	-	-	0	85.148	-2.607	71.193	2.607	191.222	133,66%	64.365
	Linkage	161.832	240.200	239.311	-	-	-	87.708	-890	77.479	890	164.906	145,12%	74.404
	Non-Linkage	22.563	17.995	16.277	-	-	0	-2.559	-1.717	-6.286	1.717	26.316	61,85%	(10.039)
	• Local Champion	13.053	13.825	13.695	-	-	0	-322	-131	642	131	14.262	96,02%	(567)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.401	800	435	-365	461	-59	4.594	494	21.559	94,63%	(1.158)
	KUR	15.684	19.746	19.692	800	435	-365	264	-54	4.007	489	21.276	92,55%	(1.584)
	Non KUR	123	715	709	-	-	0	198	-6	587	6	283	250,83%	426
3	PWG	19.902	32.755	33.773	3.951	5.283	1.332	1.389	1.018	13.871	4.265	35.985	93,85%	(2.212)
	Cilem	10.166	18.541	20.371	2.325	2.558	233	1.349	1.830	10.206	728	21.740	93,70%	(1.369)
	Gadai	9.737	14.214	13.402	1.626	2.725	1.099	40	-812	3.665	3.537	14.245	94,08%	(843)
4	CFG	226.020	244.752	249.355	2.968	9.059	6.091	1.703	4.603	23.336	4.456	250.409	99,58%	(1.054)
	CF 1	15.856	23.020	24.295	652	1.600	948	529	1.274	8.438	326	18.857	128,84%	5.438
	Total Griya	12.125	18.638	20.100	-	1.600	1.600	0	1.461	7.974	139	12.907	155,73%	7.193
	• Total Non Program	12.125	18.638	20.100	-	1.600	1.600	907	1.461	7.974	139	12.907	155,73%	7.193
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.195	652	-	-652	529	-187	464	187	5.950	70,51%	(1.755)
	CF 2	210.163	221.732	225.060	2.316	7.459	5.143	1.174	3.329	14.897	4.130	231.552	97,20%	(6.492)
	Mitraguna & Others	179.175	185.964	188.857	2.303	6.731	4.428	1.766	2.893	9.682	3.838	198.377	95,20%	(9.520)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	559.117	7.719	14.777	7.058	88.702	2.955	112.993	11.823	499.175	112,01%	59.942

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	417	254	61	772	2,64%	0,30%	3,79%	712	356	518			
	KUR	294	254	61	772	1,87%	0,31%	3,92%	712	478	518			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	1.002	0,00%	0,00%	2,97%	1.002	1.002	1.002			
	Cilem	-	-	-	764	0,00%	0,00%	3,75%	764	764	764			
	Gadai	-	-	-	238	0,00%	0,00%	1,78%	238	238	238			
4	CFG	3.141	2.689	4.421	5.651	1,39%	1,81%	2,27%	1.230	2.509	2.962			
	CF 1	52	41	143	627	0,33%	0,62%	2,58%	484	575	585			
	Total Griya	52	41	40	263	0,43%	0,22%	1,31%	222	211	221			
	Oto	-	-	102	364	0,00%	2,34%	8,68%	262	364	364			
	CF 2	3.089	2.648	4.278	5.024	1,47%	1,93%	2,23%	746	1.934	2.376			
	Mitraguna & Others	2.920	2.648	3.836	4.585	1,63%	2,06%	2,43%	749	1.665	1.937			
	Pensiun	170	-	443	439	0,55%	1,24%	1,21%	(3)	269	439			
	Total Pembiayaan	3.558	2.943	4.482	7.426	0,80%	0,81%	1,33%	2.944	3.868	4.482	0,34%	74,29%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123			
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	5.136	4.566	4.266	1,57%	1,87%	1,71%	(300)	708	(870)			
	CF 1	753	301	19	18	4,75%	0,08%	0,07%	(1)	(735)	(283)			
	Total Griya	312	301	19	18	2,57%	0,10%	0,09%	(1)	(294)	(283)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.248	1,33%	2,05%	1,89%	(299)	1.443	(588)			
	Mitraguna & Others	2.805	4.836	4.547	4.248	1,57%	2,44%	2,25%	(299)	1.443	(588)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.389	1,05%	0,85%	0,78%	(363)	(286)	(747)	1,06%	-34,81%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,38	3,38	(0,00)	0,24
CIF Payroll	2.716	3.360	3.531	171	815

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	471.461	614.014	(189.493)	142.553	111.732	22,24%	(14.957)	-2,38%	710.323	86,44%	(96.309)
2	Tabungan	522.123	612.606	605.121	609.045	78.303	3.924	(3.561)	-0,58%	86.922	16,65%	554.516	109,83%	54.529
3	Deposito	264.012	230.344	231.338	232.174	(13.229)	835	1.830	0,79%	(31.838)	-12,06%	264.620	87,74%	(32.446)
	Total	1.415.106	1.345.232	1.307.920	1.455.233	(124.419)	147.313	110.001	8,18%	40.126	2,84%	1.529.459	95,15%	(74.226)
	CASA	1.151.094	1.114.888	1.076.581	1.223.059	(111.190)	146.477	108.170	9,70%	71.965	6,25%	1.264.839	96,70%	(41.780)
	(%) CASA	81,34%	82,88%	82,31%	84,05%									
	FDR	55,59%	68,66%	70,06%	62,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	47.273	48.080		807	(1.433)	-2,89%	8.471	21,39%	-	0,00%	48.080
2	Giro ISE	24.819	26.480	26.348	27.174		827	695	2,62%	2.355	9,49%		0,00%	27.174
3	Tabungan ISE	14.728	20.972	18.864	18.844		(20)	(2.128)	-10,15%	4.116	27,95%		0,00%	18.844
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	575.055	101.752	190	-101.562	90.687	-11.438	81.917	11.628	524.148	109,71%	50.907
	Linkage	388.874	450.575	449.315	100.000	-	(100.000)	84.653	-1.260	60.441	1.260	401.901	111,80%	47.413
	Non-Linkage	104.263	135.918	125.740	1.752	190	-1.562	6.034	-10.178	21.477	10.368	122.246	102,86%	3.493
	• Local Champion	71.739	90.083	79.967	1.500	-	-1.500	6.354	-10.116	8.228	10.116	76.862	104,04%	3.105
	• Value Chain	32.524	45.835	45.773	252	190	(62)	-320	-62	13.249	252	45.385	100,86%	389
2	MBG	11.179	17.002	17.188	750	600	-150	766	186	6.009	414	15.758	109,08%	1.430
	KUR	10.795	16.732	16.924	750	600	-150	773	192	6.129	408	15.252	110,96%	1.672
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	71.766	9.550	10.140	590	5.374	1.959	29.463	8.181	64.428	111,39%	7.337
	Cilem	16.301	31.198	33.024	2.930	2.607	-323	1.799	1.826	16.723	781	36.881	89,54%	(3.857)
	Gadai	26.001	38.609	38.742	6.620	7.533	914	3.575	133	12.740	7.400	27.547	140,64%	11.194
4	CFG	239.992	250.295	252.282	4.723	6.874	2.152	-1.767	1.987	12.290	4.888	267.745	94,22%	(15.463)
	CF 1	49.326	55.954	56.991	1.511	1.728	218	-242	1.037	7.665	691	52.741	108,06%	4.250
	Total Griya	38.490	43.621	44.779	1.291	1.450	159	0	1.158	6.289	292	39.379	113,71%	5.400
	• Total Non Program	38.490	43.621	44.779	1.291	1.450	159	250	1.158	6.289	292	39.379	113,71%	5.400
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.212	219	278	59	-242	-121	1.375	399	13.362	91,39%	(1.150)
	CF 2	190.665	194.341	195.291	3.212	5.146	1.934	-1.526	949	4.626	4.197	215.005	90,83%	(19.714)
	Mitraguna & Others	156.155	162.005	162.999	3.049	4.738	1.689	-1.703	994	6.844	3.744	178.005	91,57%	(15.007)
	Pensiun	34.510	32.337	32.292	163	408	245	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	916.290	116.774	17.804	-98.970	95.059	-7.307	129.680	25.111	872.079	105,07%	44.211

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.112	0,00%	0,00%	0,37%	2.112	2.112	2.112			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.112	0,00%	0,00%	1,68%	2.112	2.112	2.112			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	55	0,00%	0,00%	0,32%	55	55	55			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	55	0,00%	0,00%	20,92%	55	55	55			
3	PWG	-	-	-	578	0,00%	0,00%	0,81%	578	578	578			
	Cilem	-	-	-	548	0,00%	0,00%	1,66%	548	548	548			
	Gadai	-	-	-	30	0,00%	0,00%	0,08%	30	30	30			
4	CFG	1.445	2.548	3.699	4.089	0,60%	1,48%	1,62%	390	2.644	1.541			
	CF 1	161	732	2.349	1.816	0,33%	4,20%	3,19%	(533)	1.655	1.084			
	Total Griya	152	572	2.195	837	0,39%	5,03%	1,87%	(1.358)	685	265			
	Oto	9	160	154	979	0,08%	1,25%	8,02%	825	970	819			
	CF 2	1.284	1.816	1.350	2.273	0,67%	0,69%	1,16%	923	988	457			
	Mitraguna & Others	1.284	1.448	979	1.464	0,82%	0,60%	0,90%	484	179	15			
	Pensiun	-	367	370	809	0,00%	1,15%	2,51%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	6.834	0,18%	0,40%	0,75%	3.136	5.389	4.286	0,15%	80,36%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.704	2,03%	1,33%	1,47%	366	(1.176)	(445)			
	CF 1	-	-	-	366	0,00%	0,00%	0,64%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,82%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.338	2,56%	1,72%	1,71%	-	(1.541)	(811)			
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,05%	-	(1.514)	(811)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,64%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602	138.916	
2	Contribution Margin	67.389	81.475	59.416	(7.973)	11,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,29	3,32	0,03	0,45
CIF Payroll	2.651	2.488	2.651	163	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	34.255	26.922	(9.448)	(7.333)	(1.541)	-5,41%	(1.221)	-4,34%	39.098	68,86%	(12.176)
2	Tabungan	312.220	335.697	345.059	349.766	573	4.706	14.069	4,19%	37.546	12,03%	334.511	104,56%	15.254
3	Deposito	88.440	68.089	71.261	71.863	(2.247)	602	3.773	5,54%	(16.577)	-18,74%	89.381	80,40%	(17.518)
	Total	428.803	432.249	450.575	448.550	(11.123)	(2.025)	16.302	3,77%	19.747	4,61%	462.990	96,88%	(14.439)
	CASA	340.363	364.159	379.314	376.687	(8.875)	(2.627)	12.528	3,44%	36.324	10,67%	373.609	100,82%	3.079
	(%) CASA	79,38%	84,25%	84,18%	83,98%									
	FDR	84,89%	91,40%	89,34%	89,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	45.778	45.578		(200)	1.898	4,35%	5.297	13,15%	-	0,00%	45.578
2	Giro ISE	7.566	4.370	5.244	5.180		(64)	810	18,54%	(2.386)	-31,53%		0,00%	5.180
3	Tabungan ISE	32.715	39.309	40.534	40.398		(136)	1.088	2,77%	7.682	23,48%		0,00%	40.398
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.546	-	-	0	-815	-406	-5.423	406	73.583	71,41%	(21.037)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	24.216	-	-	0	-517	-110	-2.013	110	35.153	68,89%	(10.936)
	• Local Champion	25.361	21.619	21.524	-	-	0	-502	-95	-3.838	95	27.992	76,89%	(6.469)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	31.227	200	1.800	1.600	-596	1.144	-2.775	656	35.710	87,44%	(4.483)
	KUR	32.921	28.859	30.013	200	1.800	1.600	-571	1.154	-2.908	646	34.485	87,03%	(4.472)
	Non KUR	1.081	1.224	1.214	-	-	0	-24	-10	133	10	1.225	99,04%	(12)
3	PWG	9.475	21.262	22.785	2.784	3.251	467	1.878	1.523	13.310	1.728	29.851	76,33%	(7.066)
	Cilem	5.148	13.382	14.035	1.179	985	-194	1.083	653	8.887	332	19.940	70,38%	(5.905)
	Gadai	4.327	7.880	8.750	1.605	2.266	661	796	870	4.423	1.396	9.911	88,29%	(1.161)
4	CFG	262.577	290.785	295.986	2.792	7.888	5.096	1.832	5.202	33.409	2.687	286.430	103,34%	9.556
	CF 1	159.367	166.652	170.214	178	5.159	4.981	-174	3.562	10.847	1.597	162.301	104,88%	7.913
	Total Griya	139.426	143.053	146.844	-	4.813	4.813	0	3.791	7.418	1.022	140.190	104,75%	6.653
	• Total Non Program	139.426	143.053	146.844	-	4.813	4.813	-2.889	3.791	7.418	1.022	140.190	104,75%	6.653
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.371	178	347	168	-174	-228	3.430	575	22.111	105,70%	1.259
	CF 2	103.210	124.133	125.772	2.614	2.729	115	2.007	1.639	22.562	1.090	124.128	101,32%	1.644
	Mitraguna & Others	99.172	118.844	120.477	2.614	2.679	65	2.034	1.633	21.305	1.046	117.952	102,14%	2.525
	Pensiun	4.038	5.289	5.295	-	50	50	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	402.543	5.776	12.939	7.163	2.300	7.462	38.520	5.478	425.574	94,59%	(23.031)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.699	2,57%	4,72%	5,44%	279	826	57			
	KUR	703	1.487	1.263	1.699	2,14%	4,38%	5,66%	435	995	211			
	Non KUR	169	154	156	-	15,61%	12,75%	0,00%	(156)	(169)	(154)			
3	PWG	-	-	-	466	0,00%	0,00%	2,05%	466	466	466			
	Cilem	-	-	-	456	0,00%	0,00%	3,25%	456	456	456			
	Gadai	-	-	-	11	0,00%	0,00%	0,12%	11	11	11			
4	CFG	4.689	3.445	2.895	7.682	1,79%	1,00%	2,60%	4.786	2.993	4.237			
	CF 1	4.583	2.690	2.084	5.048	2,88%	1,25%	2,97%	2.964	464	2.358			
	Total Griya	3.651	1.566	1.079	2.766	2,62%	0,75%	1,88%	1.686	(886)	1.200			
	Oto	932	1.124	1.004	2.282	4,67%	4,26%	9,76%	1.278	1.350	1.158			
	CF 2	106	755	812	2.634	0,10%	0,65%	2,09%	1.823	2.528	1.879			
	Mitraguna & Others	106	755	812	2.634	0,11%	0,68%	2,19%	1.823	2.528	1.879			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	9.847	1,53%	1,09%	2,45%	5.532	4.285	4.730	0,00%	100,00%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,63%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.828	1,53%	5,27%	5,85%	241	1.307	140			
	KUR	341	1.235	1.136	1.224	1,04%	3,94%	4,08%	88	883	(11)			
	Non KUR	180	453	450	604	16,68%	36,80%	49,77%	154	424	151			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.941	5.793	6.029	1,07%	1,99%	2,04%	236	3.232	(912)			
	CF 1	2.607	5.622	4.475	4.710	1,64%	2,69%	2,77%	236	2.103	(911)			
	Total Griya	2.357	4.994	3.638	4.115	1,69%	2,54%	2,80%	477	1.758	(879)			
	Oto	250	628	837	596	1,25%	3,55%	2,55%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,05%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,09%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	8.011	0,91%	1,91%	1,99%	477	4.692	(743)	0,00%	100,00%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	413.890	431.152	444.499	30.609	
2	Contribution Margin	22.373	28.098	23.223	850	-3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,50	3,52	0,02	0,22
CIF Payroll	1.359	1.730	1.856	126	497

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	81	96	21	15	27	39,53%	(122)	-56,02%	5.816	1,64%	(5.720)
2	Tabungan	144.169	164.349	166.088	167.138	1.752	1.050	2.789	1,70%	22.970	15,93%	156.198	107,00%	10.940
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.525
	Total	155.304	185.469	188.315	189.380	2.683	1.065	3.911	2,11%	34.076	21,94%	173.634	109,07%	15.746
	CASA	144.386	164.418	166.169	167.234	1.774	1.065	2.816	1,71%	22.848	15,82%	162.014	103,22%	5.220
	(%) CASA	92,97%	88,65%	88,24%	88,31%									
	FDR	134,72%	123,06%	122,82%	122,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.794	1.706		(88)	190	12,55%	446	35,36%	-	0,00%	1.706
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.793	1.706		(88)	190	12,55%	446	35,39%		0,00%	1.706
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.549	1.150	2.500	1.350	-418	960	5.635	1.540	61.295	98,78%	(746)
	KUR	53.824	58.285	59.269	1.150	2.500	1.350	-385	985	5.445	1.515	59.797	99,12%	(528)
	Non KUR	1.089	1.304	1.280	-	-	0	-32	-25	191	25	1.498	85,41%	(219)
3	PWG	2.063	7.845	8.672	247	909	662	79	827	6.608	82	10.922	79,40%	(2.250)
	Cilem	2.063	7.845	8.672	247	909	662	79	827	6.608	82	10.922	79,40%	(2.250)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.205	2.900	1.937	-963	1.534	1.250	10.207	687	161.312	99,31%	(1.107)
	CF 1	15.162	18.407	18.633	30	557	527	980	226	3.472	330	16.602	112,24%	2.031
	Total Griya	4.320	3.786	3.770	-	-	0	0	-15	-550	15	4.736	79,60%	(966)
	• Total Non Program	3.984	3.473	3.460	-	-	0	-43	-13	-524	13	4.353	79,49%	(893)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	14.863	30	557	527	980	241	4.022	315	11.866	125,26%	2.997
	CF 2	134.836	140.548	141.571	2.870	1.380	-1.490	554	1.024	6.735	356	144.710	97,83%	(3.138)
	Mitraguna & Others	130.780	136.767	137.808	2.870	1.380	-1.490	728	1.041	7.028	339	139.644	98,69%	(1.836)
	Pensiun	4.056	3.781	3.763	-	-	0	-175	-17	-293	17	5.065	74,29%	(1.302)
	Total Pembiayaan	209.233	228.246	231.281	4.297	5.345	1.049	1.181	3.035	22.048	2.310	235.787	98,09%	(4.506)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	1.664	0,00%	0,19%	2,75%	1.551	1.664	1.610			
	KUR	-	-	113	1.617	0,00%	0,19%	2,73%	1.504	1.617	1.617			
	Non KUR	-	53	-	47	0,00%	0,00%	3,66%	47	47	(6)			
3	PWG	-	-	-	44	0,00%	0,00%	0,51%	44	44	44			
	Cilem	-	-	-	44	0,00%	0,00%	0,51%	44	44	44			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	2.913	0,72%	1,37%	1,82%	740	1.836	308			
	CF 1	278	426	376	1.116	1,83%	2,04%	5,99%	740	838	690			
	Total Griya	278	253	109	462	6,43%	2,87%	12,26%	354	184	209			
	Oto	-	173	267	654	0,00%	1,83%	4,40%	387	654	481			
	CF 2	799	2.179	1.797	1.797	0,59%	1,28%	1,27%	-	998	(382)			
	Mitraguna & Others	799	2.179	1.797	1.797	0,61%	1,31%	1,30%	-	998	(382)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	2.658	2.286	5.225	0,51%	1,00%	2,26%	2.940	4.149	2.567	0,45%	79,90%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	56	0,26%	0,10%	0,09%	(2)	(87)	49			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	56	3,71%	4,46%	4,41%	(2)	16	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.264	0,54%	0,83%	0,79%	(54)	454	200			
	CF 1	140	132	271	271	0,92%	1,47%	1,46%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,71%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,89%	-	-	-			
	CF 2	670	933	1.046	992	0,50%	0,74%	0,70%	(54)	322	60			
	Mitraguna & Others	670	865	978	925	0,51%	0,72%	0,67%	(54)	254	60			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.070	0,46%	0,93%	0,90%	(55)	1.117	248	0,14%	84,26%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	207.702	214.060	230.721	23.019	
2	Contribution Margin	8.723	11.297	11.039	2.316	-26,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,37	3,35	(0,02)	0,05
CIF Payroll	673	604	593	(11)	(80)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.030	2.027	(8)	(3)	(197)	-8,84%	1.789	752,52%	5.704	35,53%	(3.677)
2	Tabungan	85.480	97.428	101.348	101.238	3.265	(109)	3.810	3,91%	15.758	18,44%	95.843	105,63%	5.396
3	Deposito	55.765	41.842	41.742	41.692	(49)	(50)	(149)	-0,36%	(14.073)	-25,24%	56.657	73,59%	(14.965)
	Total	141.483	141.493	145.120	144.958	3.207	(162)	3.464	2,45%	3.475	2,46%	158.204	91,63%	(13.246)
	CASA	85.718	99.652	103.377	103.265	3.256	(112)	3.614	3,63%	17.547	20,47%	101.547	101,69%	1.718
	(%) CASA	60,59%	70,43%	71,24%	71,24%									
	FDR	57,51%	63,37%	63,63%	63,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	337	2.376	2.260	2.276	17	(99)	-4,18%	1.939	575,40%	-	0,00%	2.276
2	Giro ISE	44	2.016	1.831	1.831	0	(185)	-9,20%	1.786	4017,19%		0,00%	1.831
3	Tabungan ISE	293	359	429	445	16	86	24,02%	153	52,25%		0,00%	445
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	28.590	26.190	26.224	500	870	370	-30	35	-2.366	835	29.195	89,83%	(2.971)
	KUR	28.019	25.654	25.695	500	870	370	-14	41	-2.324	829	28.469	90,26%	(2.774)
	Non KUR	572	536	529	-	-	0	-16	-7	-42	7	726	72,94%	(196)
3	PWG	2.056	6.594	7.546	276	1.066	790	257	953	5.490	113	8.284	91,10%	(737)
	Cilem	2.056	6.594	7.546	276	1.066	790	257	953	5.490	113	8.284	91,10%	(737)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	58.573	1.140	2.400	1.260	842	1.687	7.848	713	59.828	97,90%	(1.255)
	CF 1	3.683	6.276	6.459	-	242	242	-153	182	2.776	60	4.803	134,47%	1.656
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.108	-	242	242	-153	184	3.120	58	3.816	160,05%	2.292
	CF 2	47.042	50.610	52.115	1.140	2.158	1.018	995	1.505	5.073	653	55.025	94,71%	(2.910)
	Mitraguna & Others	38.019	40.795	42.367	1.140	2.158	1.018	1.067	1.572	4.348	586	45.186	93,76%	(2.819)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	92.344	1.916	4.336	2.420	1.069	2.674	10.972	1.662	97.307	94,90%	(4.963)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	574	300	215	1.000	2,01%	0,82%	3,81%	785	426	700			
	KUR	574	300	215	1.000	2,05%	0,84%	3,89%	785	426	700			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	53	0,00%	0,00%	0,00%	53	53	53			
	Cilem	-	-	-	53	0,00%	0,00%	0,70%	53	53	53			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	2.087	0,46%	1,03%	3,56%	1.504	1.853	1.154			
	CF 1	134	320	301	710	3,65%	4,79%	10,99%	409	575	390			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	710	4,50%	5,08%	11,62%	409	575	390			
	CF 2	100	613	283	1.377	0,21%	0,56%	2,64%	1.095	1.278	764			
	Mitraguna & Others	-	201	203	1.300	0,00%	0,50%	3,07%	1.097	1.300	1.098			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	3.140	0,99%	0,89%	3,40%	2.342	2.332	1.907	1,87%	45,16%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	315	544	573	467	1,10%	2,19%	1,78%	(106)	152	(77)			
	KUR	178	329	361	256	0,63%	1,41%	1,00%	(105)	79	(72)			
	Non KUR	138	215	212	211	24,08%	39,55%	39,78%	(1)	73	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,34%	-	198	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	-	198	198	198	0,00%	0,39%	0,38%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,47%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	665	0,39%	0,86%	0,72%	(106)	350	(77)	0,04%	94,74%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	44.913	44.572	1.972	(341)	(2.553)	-5,42%	24.399	120,95%	27.208	163,82%	17.364
2	Tabungan	135.101	153.880	158.933	158.126	8.266	(807)	4.246	2,76%	23.025	17,04%	147.092	107,50%	11.034
3	Deposito	28.599	26.589	26.329	26.329	384	0	(260)	-0,98%	(2.270)	-7,94%	29.253	90,00%	(2.924)
	Total	183.873	227.593	230.175	229.027	10.622	(1.148)	1.433	0,63%	45.154	24,56%	203.553	112,51%	25.474
	CASA	155.274	201.005	203.846	202.698	10.238	(1.148)	1.693	0,84%	47.424	30,54%	174.300	116,29%	28.398
	(%) CASA	84,45%	88,32%	88,56%	88,50%									
	FDR	85,47%	88,46%	88,33%	88,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.448	14.442		(6)	191	1,34%	5.774	66,60%	-	0,00%	14.442
2	Giro ISE	6.094	191	229	229		0	38	19,83%	(5.865)	-96,24%		0,00%	229
3	Tabungan ISE	2.575	12.260	12.419	12.413		(6)	154	1,25%	9.838	382,07%		0,00%	12.413
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.208	750	1.775	1.025	273	985	7.319	790	34.712	107,19%	2.495
	KUR	29.147	35.310	36.317	750	1.775	1.025	310	1.007	7.169	768	33.704	107,75%	2.613
	Non KUR	742	913	891	-	-	0	-38	-22	149	22	1.009	88,31%	(118)
3	PWG	5.787	18.975	20.669	1.760	2.527	768	1.201	1.694	14.882	833	22.274	92,79%	(1.605)
	Cilem	4.662	15.117	16.834	964	2.030	1.067	1.328	1.717	12.172	313	17.028	98,86%	(194)
	Gadai	1.126	3.858	3.835	796	497	-299	-127	-23	2.710	520	5.246	73,10%	(1.411)
4	CFG	121.436	146.124	145.441	1.824	1.932	108	3.459	-683	24.005	2.615	132.134	110,07%	13.308
	CF 1	20.925	20.500	21.461	-	1.150	1.150	-188	961	536	190	22.241	96,49%	(780)
	Total Griya	15.996	15.201	16.325	-	1.150	1.150	0	1.123	329	27	16.338	99,92%	(14)
	• Total Non Program	15.996	15.201	16.164	-	990	990	-75	963	169	27	16.338	98,93%	(174)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.930	5.299	5.136	-	-	0	-188	-163	207	163	5.903	87,02%	(766)
	CF 2	100.511	125.624	123.980	1.824	782	-1.042	3.647	-1.644	23.470	2.426	109.892	112,82%	14.088
	Mitraguna & Others	63.905	83.472	82.017	1.738	690	-1.048	3.336	-1.455	18.112	2.145	72.328	113,40%	9.690
	Pensiun	36.606	42.152	41.963	86	92	6	311	-189	5.358	281	37.565	111,71%	4.398
	Total Pembiayaan	157.150	201.322	203.318	4.334	6.234	1.901	4.933	1.996	46.168	4.238	189.158	107,49%	14.160

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	179	179	32	1.528	0,60%	0,09%	4,11%	1.497	1.350	1.350			
	KUR	179	124	32	1.528	0,61%	0,09%	4,21%	1.497	1.350	1.405			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	956	1,27%	0,00%	4,62%	956	882	956			
	Cilem	74	-	-	956	1,58%	0,00%	5,68%	956	882	956			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	2.206	812	4.528	0,92%	0,56%	3,11%	3.716	3.413	2.322			
	CF 1	120	73	-	953	0,57%	0,00%	4,44%	953	833	880			
	Total Griya	-	-	-	885	0,00%	0,00%	5,42%	885	885	885			
	Oto	120	73	-	68	2,43%	0,00%	1,32%	68	(52)	(5)			
	CF 2	995	2.132	812	3.575	0,99%	0,65%	2,88%	2.763	2.580	1.442			
	Mitraguna & Others	254	1.562	492	3.061	0,40%	0,59%	3,73%	2.569	2.807	1.499			
	Pensiun	740	570	319	514	2,02%	0,76%	1,22%	194	(227)	(56)			
	Total Pembiayaan	1.367	2.384	844	7.012	0,87%	0,42%	3,45%	6.168	5.645	4.627	0,15%	95,56%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	143	281	211	0,12%	0,78%	0,57%	(70)	176	67			
	KUR	-	143	229	159	0,00%	0,65%	0,44%	(70)	159	16			
	Non KUR	35	-	52	51	4,67%	5,71%	5,75%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,92%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,79%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,04%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,94%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,08%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,29%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.705	185.470	218.772	53.067	
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,04	3,07	0,04	0,31
CIF Payroll	1.621	1.536	1.110	(426)	(511)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	238	239	8	1	102	74,61%	(221)	-48,01%	5.769	4,15%	(5.529)
2	Tabungan	104.069	106.823	105.500	106.358	1.148	858	(465)	-0,44%	2.289	2,20%	114.310	93,04%	(7.952)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	130.368	131.227	1.301	859	(535)	-0,41%	1.994	1,54%	145.612	90,12%	(14.385)
	CASA	104.530	106.960	105.739	106.597	1.156	859	(363)	-0,34%	2.068	1,98%	120.079	88,77%	(13.482)
	(%) CASA	80,88%	81,18%	81,11%	81,23%									
	FDR	125,49%	144,26%	146,51%	145,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	4.034	2.506	2.162	2.228	66	(278)	-11,10%	(1.806)	-44,76%	-	0,00%	2.228
2	Giro ISE	415	71	95	202	107	131	185,07%	(213)	-51,34%		0,00%	202
3	Tabungan ISE	3.618	2.435	2.068	2.026	(42)	(410)	-16,82%	(1.592)	-44,01%		0,00%	2.026
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	22.894	22.322	22.497	590	750	160	-200	175	-397	575	25.007	89,96%	(2.510)
	KUR	22.067	21.177	21.383	510	750	240	-345	206	-684	544	24.038	88,95%	(2.655)
	Non KUR	827	1.144	1.114	80	-	-80	145	-30	287	30	969	114,99%	145
3	PWG	1.733	7.305	7.504	309	365	56	17	199	5.771	166	11.387	65,90%	(3.883)
	Cilem	1.733	7.305	7.504	309	365	56	17	199	5.771	166	11.387	65,90%	(3.883)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	160.995	5.069	4.602	-467	2.230	539	23.444	4.063	159.690	100,82%	1.305
	CF 1	5.904	8.366	7.824	187	-	-187	375	-543	1.919	543	8.628	90,68%	(804)
	Total Griya	1.926	1.730	1.719	-	-	0	0	-12	-207	12	2.635	65,21%	(917)
1	• Total Non Program	1.926	1.730	1.719	-	-	0	-18	-12	-207	12	2.635	65,21%	(917)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.105	187	-	-187	375	-531	2.127	531	5.993	101,88%	112
	CF 2	131.647	152.090	153.172	4.882	4.602	-280	1.855	1.082	21.525	3.520	151.062	101,40%	2.110
	Mitraguna & Others	65.693	84.995	85.941	4.782	3.477	-1.305	3.295	946	20.248	2.531	83.123	103,39%	2.818
	Pensiun	65.954	67.095	67.231	100	1.125	1.025	-1.440	136	1.277	989	67.939	98,96%	(708)
	Total Pembiayaan	162.178	190.083	190.996	5.968	5.717	-251	2.047	913	28.818	4.804	196.085	97,41%	(5.088)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	640	514	469	2.116	2,80%	2,10%	9,40%	1.647	1.476	1.602			
	KUR	508	460	469	2.091	2,30%	2,22%	9,78%	1.622	1.583	1.631			
	Non KUR	132	54	-	25	15,90%	0,00%	2,21%	25	(107)	(29)			
3	PWG	-	-	-	104	0,00%	0,00%	1,39%	104	104	104			
	Cilem	-	-	-	104	0,00%	0,00%	1,39%	104	104	104			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	909	0,75%	0,00%	0,56%	909	(125)	637			
	CF 1	-	-	-	146	0,00%	0,00%	1,87%	146	146	146			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	146	0,00%	0,00%	2,39%	146	146	146			
	CF 2	1.035	272	-	763	0,79%	0,00%	0,50%	763	(271)	491			
	Mitraguna & Others	403	-	-	156	0,61%	0,00%	0,18%	156	(247)	156			
	Pensiun	632	272	-	608	0,96%	0,00%	0,90%	608	(24)	335			
	Total Pembiayaan	1.675	786	469	3.129	1,03%	0,25%	1,64%	2.660	1.455	2.343	1,17%	28,33%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	306	276	440	520	1,34%	1,97%	2,31%	80	214	244			
	KUR	52	180	292	381	0,23%	1,38%	1,78%	88	329	200			
	Non KUR	254	96	147	139	30,69%	12,87%	12,51%	(8)	(115)	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	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	557	0,19%	0,25%	0,29%	80	251	243	0,85%	-192,53%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	161.454	165.916	191.691	30.237	
2	Contribution Margin	6.104	7.913	8.525	2.421	-39,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,61	2,90	2,93	0,03	0,31
CIF Payroll	1.079	1.359	1.459	100	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	601.235	599.262	82.583	(1.973)	(1.109)	-0,18%	437.781	271,10%	170.261	351,97%	429.001
2	Tabungan	199.929	219.924	220.053	225.894	2.987	5.840	5.970	2,71%	25.964	12,99%	217.689	103,77%	8.205
3	Deposito	133.285	88.384	88.643	88.694	(2.287)	51	311	0,35%	(44.591)	-33,46%	135.498	65,46%	(46.804)
	Total	494.695	908.679	909.931	913.850	83.283	3.918	5.171	0,57%	419.154	84,73%	523.448	174,58%	390.402
	CASA	361.410	820.295	821.288	825.155	85.570	3.867	4.861	0,59%	463.745	128,32%	387.950	212,70%	437.205
	(%) CASA	73,06%	90,27%	90,26%	90,29%									
	FDR	29,29%	19,85%	20,20%	20,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	21.015	20.936		(79)	496	2,43%	19.070	1022,08%	-	0,00%	20.936
2	Giro ISE	28	33	33	33		0	0	1,16%	5	16,40%		0,00%	33
3	Tabungan ISE	1.837	18.807	19.382	19.303		(79)	495	2,63%	17.465	950,54%		0,00%	19.303
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78		0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	• Local Champion	1.656	1.169	1.160	-	-	0	-41	-9	-495	9	1.656	70,07%	(495)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.719	1.800	2.151	351	220	516	2.910	1.635	64.246	94,51%	(3.528)
	KUR	55.256	56.946	57.279	1.800	1.900	100	344	333	2.023	1.567	61.291	93,45%	(4.012)
	Non KUR	2.553	3.256	3.440	-	251	251	-124	184	887	67	2.956	116,37%	484
3	PWG	4.560	21.203	22.162	1.500	1.654	155	1.569	959	17.602	696	17.879	123,95%	4.283
	Cilem	4.560	21.203	22.162	1.500	1.654	155	1.569	959	17.602	696	17.879	123,95%	4.283
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.780	784	2.645	1.861	1.985	1.941	18.918	704	93.189	107,07%	6.591
	CF 1	35.630	44.241	45.220	-	1.514	1.514	-124	979	9.590	535	37.878	119,38%	7.342
	Total Griya	16.876	22.071	22.149	-	158	158	0	79	5.273	79	18.078	122,52%	4.071
	• Total Non Program	11.817	17.375	17.320	-	-	0	-415	-55	5.503	55	12.305	140,76%	5.015
	• Program	5.059	4.695	4.829	-	158	158	-40	134	-230	24	5.773	83,65%	(944)
	Oto	18.754	22.170	23.071	-	1.356	1.356	-124	901	4.317	456	19.800	116,52%	3.271
	CF 2	45.232	53.598	54.560	784	1.131	347	2.109	962	9.328	169	55.311	98,64%	(751)
	Mitraguna & Others	44.353	52.413	53.396	784	1.131	347	1.854	983	9.044	148	53.401	99,99%	(5)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	183.820	4.084	6.450	2.366	3.733	3.407	38.934	3.043	176.970	103,87%	6.850

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	1.160	68,36%	0,00%	100,00%	1.160	28	1.160			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	1.160	68,36%	0,00%	100,00%	1.160	28	1.160			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	3.590	0,03%	1,43%	5,91%	2.730	3.574	2.714			
	KUR	16	781	764	3.355	0,03%	1,34%	5,86%	2.591	3.340	2.574			
	Non KUR	-	94	95	234	0,00%	2,93%	6,81%	139	234	140			
3	PWG	36	-	-	167	0,78%	0,00%	0,75%	167	131	167			
	Cilem	36	-	-	167	0,78%	0,00%	0,75%	167	131	167			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	2.655	1,24%	1,49%	2,66%	1.201	1.653	1.049			
	CF 1	1.001	1.606	1.453	2.655	2,81%	3,28%	5,87%	1.201	1.653	1.049			
	Total Griya	582	882	696	1.022	3,45%	3,15%	4,62%	326	440	140			
	Oto	419	724	757	1.632	2,23%	3,41%	7,07%	875	1.213	909			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	7.571	1,51%	1,28%	4,12%	5.258	5.387	5.090	0,56%	86,42%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	278	-	74	669	0,48%	0,12%	1,10%	595	391	669			
	KUR	271	-	74	574	0,49%	0,13%	1,00%	500	303	574			
	Non KUR	8	-	-	95	0,30%	0,00%	2,77%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.992	1,72%	2,04%	2,00%	(5)	604	247			
	CF 1	693	742	1.003	997	1,94%	2,27%	2,21%	(5)	305	255			
	Total Griya	592	631	622	621	3,51%	2,82%	2,81%	(1)	30	(9)			
	Oto	101	112	381	376	0,54%	1,72%	1,63%	(4)	275	264			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,82%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,86%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.662	1,15%	1,15%	1,45%	590	995	916	0,04%	97,30%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	342	356	64	13	20	6,04%	323	983,97%	7.711	4,61%	(7.355)
2	Tabungan	95.230	94.353	92.521	95.455	(4.503)	2.934	1.102	1,17%	225	0,24%	105.081	90,84%	(9.626)
3	Deposito	25.200	24.085	24.125	24.055	(648)	(70)	(30)	-0,12%	(1.145)	-4,54%	26.127	92,07%	(2.071)
	Total	120.463	118.773	116.989	119.866	(5.087)	2.878	1.093	0,92%	(597)	-0,50%	138.918	86,29%	(19.052)
	CASA	95.263	94.689	92.863	95.811	(4.439)	2.948	1.122	1,19%	548	0,58%	112.792	84,94%	(16.981)
	(%) CASA	79,08%	79,72%	79,38%	79,93%									
	FDR	167,21%	175,24%	179,02%	174,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.722	1.744		22	196	12,63%	728	71,61%	-	0,00%	1.744
2	Giro ISE	1	45	18	11		(7)	(33)	-74,79%	11	2104,52%		0,00%	11
3	Tabungan ISE	1.016	1.504	1.704	1.733		29	229	15,23%	717	70,59%		0,00%	1.733
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	58.418	60.898	60.934	1.611	1.370	-241	-239	36	2.515	1.334	59.109	103,09%	1.824
	KUR	53.406	57.154	57.317	1.611	1.370	-241	-146	163	3.911	1.207	53.926	106,29%	3.391
	Non KUR	5.013	3.744	3.617	-	-	0	-92	-127	-1.396	127	5.183	69,77%	(1.567)
3	PWG	7.973	12.469	13.292	682	1.222	541	107	823	5.320	399	16.407	81,02%	(3.115)
	Cilem	7.973	12.469	13.292	682	1.222	541	107	823	5.320	399	16.407	81,02%	(3.115)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	135.209	615	2.254	1.638	-2.928	440	169	1.813	162.470	83,22%	(27.261)
	CF 1	25.995	30.348	30.229	385	214	-172	23	-118	4.234	332	29.370	102,93%	860
	Total Griya	13.277	16.005	16.091	-	115	115	0	85	2.813	30	14.156	113,66%	1.934
	• Total Non Program	13.277	16.005	16.091	-	115	115	-149	85	2.813	30	14.156	113,66%	1.934
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.139	385	99	-287	23	-204	1.421	302	15.213	92,94%	(1.074)
	CF 2	109.045	104.421	104.979	230	2.040	1.810	-2.952	559	-4.066	1.481	133.100	78,87%	(28.121)
	Mitraguna & Others	98.253	93.901	94.432	30	1.950	1.920	-3.105	531	-3.821	1.419	119.849	78,79%	(25.416)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	209.435	2.908	4.846	1.938	-3.060	1.299	8.004	3.547	237.987	88,00%	(28.552)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	5.976	2,02%	2,81%	9,81%	4.263	4.796	4.358			
	KUR	896	1.153	1.281	5.328	1,68%	2,24%	9,30%	4.047	4.433	4.175			
	Non KUR	284	465	431	647	5,67%	11,52%	17,90%	216	363	183			
3	PWG	-	-	-	156	0,00%	0,00%	1,17%	156	156	156			
	Cilem	-	-	-	156	0,00%	0,00%	1,17%	156	156	156			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	6.310	0,59%	1,68%	4,67%	4.046	5.515	4.671			
	CF 1	92	107	224	1.616	0,35%	0,74%	5,35%	1.392	1.525	1.510			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	224	1.616	0,72%	1,56%	11,43%	1.392	1.525	1.510			
	CF 2	704	1.532	2.040	4.694	0,65%	1,95%	4,47%	2.654	3.990	3.162			
	Mitraguna & Others	704	1.532	2.040	4.552	0,72%	2,17%	4,82%	2.512	3.848	3.020			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	12.441	0,98%	1,91%	5,94%	8.465	10.466	9.185	0,88%	85,22%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	695	764	686	683	1,19%	1,13%	1,12%	(3)	(12)	(81)			
	KUR	639	605	528	525	1,20%	0,92%	0,92%	(3)	(114)	(80)			
	Non KUR	56	159	158	158	1,12%	4,21%	4,36%	-	102	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,92%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,61%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,97%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,07%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.923	0,89%	0,93%	0,92%	(3)	124	(81)	0,13%	85,35%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	195.455	204.546	214.231	18.776	
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	378	177	272	(201)	(351)	-66,54%	(999)	-84,97%	5.025	3,51%	(4.848)
2	Tabungan	91.378	107.649	106.620	107.351	1.819	731	(297)	-0,28%	15.974	17,48%	99.264	108,15%	8.088
3	Deposito	20.885	16.970	16.975	16.981	(128)	6	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	123.973	124.509	1.964	536	(637)	-0,51%	11.071	9,76%	125.918	98,88%	(1.409)
	CASA	92.553	108.176	106.998	107.528	2.092	530	(648)	-0,60%	14.975	16,18%	104.289	103,11%	3.239
	(%) CASA	81,59%	86,44%	86,31%	86,36%									
	FDR	111,58%	121,41%	125,15%	124,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.604	1.580		(24)	(48)	-2,94%	167	11,80%	-	0,00%	1.580
2	Giro ISE	4	140	127	100		(27)	(40)	-28,59%	96	2206,61%	-	0,00%	100
3	Tabungan ISE	1.409	1.488	1.478	1.480		2	(8)	-0,52%	71	5,04%	-	0,00%	1.480
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.661	1.925	2.755	830	781	1.440	4.473	1.315	67.018	93,50%	(4.357)
	KUR	54.166	56.888	58.406	1.925	2.755	830	910	1.518	4.240	1.237	62.682	93,18%	(4.276)
	Non KUR	4.022	4.333	4.255	-	-	0	-129	-78	233	78	4.337	98,12%	(82)
3	PWG	2.382	10.305	11.457	953	1.260	307	897	1.152	9.074	108	10.963	104,50%	493
	Cilem	2.382	10.305	11.457	953	1.260	307	897	1.152	9.074	108	10.963	104,50%	493
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.035	1.105	1.142	37	1.572	622	15.092	520	74.165	109,26%	6.870
	CF 1	8.522	7.991	7.805	185	91	-94	-69	-186	-717	277	9.534	81,87%	(1.729)
	Total Griya	5.933	5.700	5.488	185	-	-185	0	-212	-445	212	6.197	88,57%	(709)
	• Total Non Program	5.933	5.700	5.488	185	-	-185	140	-212	-445	212	6.197	88,57%	(709)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.317	-	91	91	-69	26	-272	65	3.337	69,44%	(1.020)
	CF 2	57.421	72.421	73.229	920	1.051	131	1.641	808	15.809	243	64.631	113,30%	8.599
	Mitraguna & Others	56.582	71.055	71.711	920	891	-29	1.649	656	15.129	235	63.055	113,73%	8.656
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	155.152	3.983	5.157	1.174	3.250	3.214	28.583	1.943	152.201	101,94%	2.951

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	130	560	553	3.987	0,22%	0,90%	6,36%	3.435	3.858	3.427			
	KUR	123	305	175	3.195	0,23%	0,31%	5,47%	3.020	3.072	2.890			
	Non KUR	6	255	377	793	0,16%	8,71%	18,63%	415	786	537			
3	PWG	-	-	-	287	0,00%	0,00%	2,50%	287	287	287			
	Cilem	-	-	-	287	0,00%	0,00%	2,50%	287	287	287			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	3.031	0,68%	0,23%	3,74%	2.846	2.584	2.397			
	CF 1	217	533	-	588	2,55%	0,00%	7,54%	588	371	55			
	Total Griya	-	533	-	412	0,00%	0,00%	7,50%	412	412	(122)			
	Oto	217	-	-	177	8,39%	0,00%	7,63%	177	(40)	177			
	CF 2	230	101	186	2.443	0,40%	0,26%	3,34%	2.257	2.213	2.342			
	Mitraguna & Others	230	101	186	2.443	0,41%	0,26%	3,41%	2.257	2.213	2.342			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	7.305	0,46%	0,49%	4,71%	6.567	6.729	6.111	1,31%	72,24%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	47	114	114	176	0,08%	0,19%	0,28%	62	130	62			
	KUR	-	36	36	99	0,00%	0,06%	0,17%	62	99	62			
	Non KUR	47	78	78	78	1,16%	1,79%	1,83%	-	31	(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	-	87	507	87	0,00%	0,63%	0,11%	(421)	87	-			
	CF 1	-	-	421	-	0,00%	5,26%	0,00%	(421)	-	-			
	Total Griya	-	-	421	-	0,00%	7,38%	0,00%	(421)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	263	0,04%	0,41%	0,17%	(358)	216	62	0,46%	-169,77%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.856	131.801	151.161	23.305	
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	4,16	4,29	0,13	1,35
CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.507	4.506	263	(1)	966	27,30%	2.628	139,97%	4.551	99,00%	(46)
2	Tabungan	48.550	62.403	59.676	59.627	3.671	(49)	(2.776)	-4,45%	11.077	22,81%	56.302	105,91%	3.325
3	Deposito	7.602	13.430	13.440	13.290	(120)	(150)	(140)	-1,04%	5.688	74,83%	8.529	155,83%	4.762
	Total	58.030	79.373	77.623	77.423	3.814	(200)	(1.950)	-2,46%	19.393	33,42%	69.382	111,59%	8.041
	CASA	50.428	65.943	64.183	64.133	3.934	(50)	(1.810)	-2,74%	13.705	27,18%	60.853	105,39%	3.279
	(%) CASA	86,90%	83,08%	82,69%	82,83%									
	FDR	148,42%	125,88%	130,08%	130,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	555	620		66	109	21,30%	162	35,34%	-	0,00%	620
2	Giro ISE	360	411	416	481		65	70	17,10%	122	33,85%		0,00%	481
3	Tabungan ISE	99	100	139	139		0	39	38,55%	40	40,79%		0,00%	139
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	45.037	49.670	49.914	1.330	1.270	-60	641	244	4.877	1.026	53.035	94,12%	(3.121)
	KUR	43.986	48.092	48.362	1.230	1.270	40	580	270	4.376	1.000	51.611	93,70%	(3.249)
	Non KUR	1.052	1.578	1.552	100	-	-100	60	-26	500	26	1.424	109,00%	128
3	PWG	3.221	9.211	9.939	630	886	256	688	728	6.718	158	9.152	108,60%	787
	Cilem	3.221	9.211	9.939	630	886	256	688	728	6.718	158	9.152	108,60%	787
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.118	829	921	93	690	80	3.247	841	44.519	92,36%	(3.401)
	CF 1	26.387	25.220	25.319	479	886	408	-13	99	-1.069	787	27.205	93,07%	(1.887)
	Total Griya	5.331	5.249	5.231	-	-	0	0	-17	-99	17	5.544	94,36%	(312)
	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-429	16	5.544	88,42%	(642)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.087	479	886	408	-13	116	-969	770	21.662	92,73%	(1.574)
	CF 2	11.484	15.817	15.799	350	35	-315	703	-19	4.315	54	17.313	91,25%	(1.514)
	Mitraguna & Others	8.469	10.930	10.936	-	35	35	375	6	2.467	29	13.702	79,81%	(2.766)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.971	2.789	3.077	289	2.019	1.052	14.841	2.025	106.706	94,63%	(5.735)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	409	293	285	701	0,91%	0,57%	1,41%	416	292	408			
	KUR	384	293	285	588	0,87%	0,59%	1,21%	302	203	294			
	Non KUR	25	-	-	114	2,33%	0,00%	7,34%	114	89	114			
3	PWG	6	-	-	182	0,18%	0,00%	1,83%	182	177	182			
	Cilem	6	-	-	182	0,18%	0,00%	1,83%	182	177	182			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	3.178	3,22%	6,13%	7,73%	662	1.958	1.045			
	CF 1	985	1.070	980	2.452	3,73%	3,88%	9,69%	1.473	1.468	1.382			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)			
	Oto	985	1.007	917	2.452	4,68%	4,59%	12,21%	1.535	1.468	1.445			
	CF 2	235	1.063	1.537	726	2,05%	9,71%	4,59%	(811)	490	(337)			
	Mitraguna & Others	235	799	1.176	726	2,78%	10,76%	6,64%	(450)	490	(73)			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)			
	Total Pembiayaan	1.635	2.426	2.801	4.062	1,90%	2,80%	4,02%	1.260	2.427	1.635	3,31%	17,83%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-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	324	291	253	275	0,72%	0,51%	0,55%	23	(49)	(15)			
	KUR	102	208	170	193	0,23%	0,35%	0,40%	23	91	(15)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,32%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,13%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,46%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,49%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,71%	227	406	227			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	938	900	1.150	0,77%	0,90%	1,14%	250	488	212	3,49%	-206,57%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	82.688	88.011	101.076	18.388	
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,92	3,55	3,60	0,05	0,67
CIF Payroll	239	188	222	34	(17)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	22.652	22.818	706	166	601	2,71%	(5.369)	-19,05%	36.108	63,19%	(13.290)
2	Tabungan	231.223	248.416	254.100	258.075	7.527	3.975	9.660	3,89%	26.852	11,61%	245.837	104,98%	12.239
3	Deposito	34.752	33.262	33.565	33.565	(6.292)	0	303	0,91%	(1.187)	-3,41%	34.808	96,43%	(1.243)
	Total	294.162	303.894	310.317	314.459	1.941	4.142	10.565	3,48%	20.297	6,90%	316.753	99,28%	(2.294)
	CASA	259.410	270.633	276.752	280.894	8.233	4.142	10.261	3,79%	21.483	8,28%	281.944	99,63%	(1.051)
	(%) CASA	88,19%	89,05%	89,18%	89,33%									
	FDR	81,90%	86,14%	86,42%	85,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.928	4.985		57	48	0,97%	497	11,09%	-	0,00%	4.985
2	Giro ISE	733	748	820	870		50	122	16,36%	137	18,71%		0,00%	870
3	Tabungan ISE	3.754	4.189	4.107	4.114		7	(74)	-1,78%	360	9,60%		0,00%	4.114
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.600	-	-	0	-56	-44	-1.642	44	3.242	49,36%	(1.642)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Local Champion	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	74.156	650	3.645	2.995	73	1.922	1.683	1.723	73.952	100,28%	204
	KUR	67.505	67.969	69.976	650	3.645	2.995	201	2.008	2.471	1.637	68.808	101,70%	1.168
	Non KUR	4.969	4.265	4.180	-	-	0	-128	-85	-789	85	5.144	81,26%	(964)
3	PWG	12.827	25.789	28.168	3.502	4.343	841	1.040	2.378	15.341	1.964	30.742	91,63%	(2.574)
	Cilem	7.700	17.570	19.151	1.573	1.924	351	736	1.581	11.451	343	21.371	89,61%	(2.220)
	Gadai	5.127	8.219	9.017	1.929	2.419	490	304	798	3.890	1.621	9.371	96,22%	(354)
4	CFG	152.377	162.097	164.264	2.979	6.073	3.094	1.627	2.167	11.886	3.905	175.490	93,60%	(11.226)
	CF 1	49.433	44.315	44.576	102	515	413	-46	260	-4.857	254	55.718	80,00%	(11.142)
	Total Griya	45.444	38.769	38.934	-	321	321	0	165	-6.510	156	49.984	77,89%	(11.050)
	• Total Non Program	21.636	16.200	16.131	-	-	0	-1.885	-69	-5.504	69	22.814	70,71%	(6.683)
	• Program	23.808	22.568	22.802	-	321	321	-274	234	-1.006	87	27.169	83,93%	(4.367)
	Oto	3.989	5.547	5.642	102	194	92	-46	95	1.653	98	5.734	98,39%	(92)
	CF 2	102.945	117.781	119.688	2.877	5.558	2.681	1.672	1.907	16.743	3.651	119.772	99,93%	(84)
	Mitraguna & Others	90.697	103.649	104.909	2.877	4.736	1.859	1.760	1.261	14.213	3.475	105.804	99,16%	(894)
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
	Total Pembiayaan	240.919	261.764	268.188	7.130	14.060	6.930	2.684	6.424	27.269	7.636	283.427	94,62%	(15.238)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	935	1.497	2.974	0,26%	2,07%	4,01%	1.478	2.785	2.039			
	KUR	190	589	890	2.476	0,28%	1,31%	3,54%	1.585	2.286	1.886			
	Non KUR	-	346	607	499	0,00%	14,22%	11,94%	(108)	499	153			
3	PWG	-	-	-	90	0,00%	0,00%	0,32%	90	90	90			
	Cilem	-	-	-	32	0,00%	0,00%	0,17%	32	32	32			
	Gadai	-	-	-	58	0,00%	0,00%	0,65%	58	58	58			
4	CFG	3.319	4.033	4.628	4.899	2,18%	2,86%	2,98%	271	1.580	866			
	CF 1	1.762	3.096	3.322	3.903	3,57%	7,50%	8,76%	581	2.140	807			
	Total Griya	1.762	2.831	3.064	3.371	3,88%	7,90%	8,66%	307	1.609	540			
	Oto	-	265	258	531	0,00%	4,65%	9,42%	274	531	266			
	CF 2	1.556	937	1.306	997	1,51%	1,11%	0,83%	(310)	(560)	59			
	Mitraguna & Others	1.556	937	1.306	997	1,72%	1,26%	0,95%	(310)	(560)	59			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	4.968	6.125	7.964	1,46%	2,34%	2,97%	1.839	4.455	2.996	8,33%	-180,60%	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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,25%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,67%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	358	0,27%	0,50%	0,48%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,39%	-	271	53			
	Non KUR	191	92	87	83	3,84%	2,05%	1,99%	(4)	(108)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.232	3,15%	1,89%	2,58%	1.169	(563)	(825)			
	CF 1	2.642	3.279	1.534	1.838	5,34%	3,46%	4,12%	304	(804)	(1.441)			
	Total Griya	2.642	3.279	1.534	1.838	5,81%	3,96%	4,72%	304	(804)	(1.441)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	2,00%	865	241	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	2,00%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.641	2,22%	1,33%	1,73%	1.165	(715)	(785)	2,29%	-32,55%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	288.366	292.870	301.953	13.587	
2	Contribution Margin	13.737	17.537	13.072	(665)	4,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,51	3,51	(0,00)	0,36
CIF Payroll	1.163	1.228	1.257	29	94

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	9.151	8.390	(1.543)	(761)	(54)	-0,64%	(5.956)	-41,52%	23.539	35,64%	(15.149)
2	Tabungan	145.625	420.167	322.139	297.156	224.839	(24.983)	(123.010)	-29,28%	151.531	104,06%	161.588	183,90%	135.568
3	Deposito	70.189	66.097	67.334	67.334	(20.386)	0	1.237	1,87%	(2.855)	-4,07%	71.125	94,67%	(3.791)
	Total	230.159	494.707	398.624	372.880	202.911	(25.744)	(121.827)	-24,63%	142.721	62,01%	256.252	145,51%	116.628
	CASA	159.970	428.610	331.290	305.546	223.297	(25.744)	(123.064)	-28,71%	145.575	91,00%	185.127	165,05%	120.418
	(%) CASA	69,50%	86,64%	83,11%	81,94%									
	FDR	49,05%	25,46%	32,47%	34,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	11.692	11.746		53	(1.059)	-8,27%	(897)	-7,10%	-	0,00%	11.746
2	Giro ISE	2.499	1.709	1.744	1.747		3	38	2,24%	(751)	-30,08%		0,00%	1.747
3	Tabungan ISE	9.095	10.047	8.898	8.949		50	(1.098)	-10,93%	(146)	-1,60%		0,00%	8.949
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.257	-	-	0	-439	-264	-4.991	264	21.257	67,07%	(7.000)
	KUR	17.796	13.144	12.880	-	-	0	-433	-264	-4.916	264	19.713	65,34%	(6.833)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	15.383	1.943	2.732	789	1.707	1.712	10.204	1.020	22.093	69,63%	(6.710)
	Cilem	3.578	9.897	11.191	730	1.604	874	1.123	1.293	7.612	311	15.061	74,30%	(3.870)
	Gadai	1.600	3.774	4.192	1.212	1.128	-85	584	418	2.592	709	7.032	59,61%	(2.840)
4	CFG	88.436	97.737	99.807	1.449	2.847	1.397	1.409	2.070	11.370	777	112.870	88,43%	(13.063)
	CF 1	19.579	25.688	26.320	516	885	368	240	631	6.740	253	22.651	116,20%	3.669
	Total Griya	14.822	14.966	14.921	-	-	0	0	-46	98	46	15.677	95,17%	(757)
	• Total Non Program	14.371	14.544	14.498	-	-	0	241	-46	127	46	15.162	95,62%	(664)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	11.399	516	885	368	240	677	6.642	207	6.973	163,47%	4.426
	CF 2	68.857	72.048	73.487	933	1.962	1.029	1.169	1.439	4.630	523	90.220	81,45%	(16.733)
	Mitraguna & Others	68.359	70.944	72.389	700	1.962	1.262	942	1.445	4.029	517	87.538	82,69%	(15.149)
	Pensiun	498	1.105	1.099	233	-	-233	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	129.447	3.392	5.578	2.186	2.677	3.518	16.546	2.060	156.258	82,84%	(26.811)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	921	6,58%	3,54%	6,46%	407	(346)	132			
	KUR	1.267	789	514	921	7,12%	3,91%	7,15%	407	(346)	132			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	379	0,00%	0,00%	2,46%	379	379	379			
	Cilem	-	-	-	353	0,00%	0,00%	3,16%	353	353	353			
	Gadai	-	-	-	26	0,00%	0,00%	0,62%	26	26	26			
4	CFG	1.470	1.419	1.446	2.304	1,66%	1,48%	2,31%	858	834	885			
	CF 1	117	626	649	1.091	0,60%	2,53%	4,14%	442	974	465			
	Total Griya	-	232	460	459	0,00%	3,07%	3,08%	(0)	459	227			
	Oto	117	393	189	631	2,46%	1,77%	5,54%	442	514	238			
	CF 2	1.353	794	797	1.213	1,96%	1,11%	1,65%	416	(140)	420			
	Mitraguna & Others	1.353	794	797	1.213	1,98%	1,12%	1,68%	416	(140)	420			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	3.604	2,42%	1,56%	2,78%	1.644	867	1.396	2,40%	13,79%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	10.076	9.991	9.863	9.870	52,35%	67,92%	69,23%	7	(206)	(121)			
	KUR	8.740	8.674	8.547	8.554	49,11%	65,02%	66,41%	7	(186)	(120)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,59%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	963	1,12%	1,42%	0,96%	(427)	(26)	(428)			
	CF 1	244	232	231	230	1,24%	0,90%	0,87%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,77%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	1,01%	-	115	-			
	CF 2	745	1.159	1.159	733	1,08%	1,61%	1,00%	(426)	(12)	(426)			
	Mitraguna & Others	745	1.159	1.159	733	1,09%	1,63%	1,01%	(426)	(12)	(426)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	10.833	9,80%	8,94%	8,37%	(419)	(232)	(549)	1,40%	83,21%	-7,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855	
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.693	8.261	779	(433)	1.022	14,11%	(7.292)	-46,88%	27.974	29,53%	(19.713)
2	Tabungan	146.646	155.279	173.501	173.042	10.278	(459)	17.763	11,44%	26.396	18,00%	160.366	107,90%	12.676
3	Deposito	29.176	27.653	28.718	28.778	43	60	1.125	4,07%	(398)	-1,36%	30.350	94,82%	(1.573)
	Total	191.374	190.171	210.912	210.080	11.100	(832)	19.909	10,47%	18.706	9,77%	218.690	96,06%	(8.610)
	CASA	162.198	162.518	182.194	181.303	11.057	(892)	18.784	11,56%	19.104	11,78%	188.340	96,26%	(7.038)
	(%) CASA	84,75%	85,46%	86,38%	86,30%									
	FDR	87,12%	105,44%	97,33%	97,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	10.638	10.754	116	2.206	25,81%	(3.349)	-23,75%	-	0,00%	10.754	
2	Giro ISE	4.458	3.516	4.382	4.479	97	963	27,39%	21	0,47%		0,00%	4.479	
3	Tabungan ISE	9.645	5.032	6.256	6.275	19	1.243	24,71%	(3.370)	-34,94%		0,00%	6.275	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	16.150	19.292	20.104	900	1.075	175	522	812	3.955	263	22.027	91,27%	(1.923)
	KUR	14.812	18.197	19.038	900	1.075	175	555	841	4.226	234	20.506	92,84%	(1.468)
	Non KUR	1.337	1.095	1.066	-	-	0	-33	-29	-271	29	1.522	70,07%	(455)
3	PWG	15.238	31.852	33.479	3.681	6.416	2.735	2.328	1.627	18.241	4.788	31.893	104,97%	1.586
	Cilem	3.814	13.153	14.736	1.540	1.971	432	1.117	1.582	10.921	389	17.213	85,61%	(2.477)
	Gadai	11.423	18.698	18.743	2.141	4.444	2.304	1.211	45	7.320	4.399	14.680	127,68%	4.063
4	CFG	135.343	149.379	151.691	1.270	3.986	2.716	3.539	2.313	16.348	1.674	160.306	94,63%	(8.615)
	CF 1	16.023	19.533	20.173	296	1.086	790	283	640	4.150	446	19.094	105,65%	1.079
	Total Griya	9.034	11.740	12.137	-	450	450	0	396	3.102	54	9.834	123,41%	2.302
	• Total Non Program	9.034	11.740	12.137	-	450	450	1.150	396	3.102	54	9.834	123,41%	2.302
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.036	296	636	340	283	244	1.048	392	9.260	86,79%	(1.224)
	CF 2	119.320	129.846	131.518	974	2.900	1.926	3.256	1.673	12.198	1.227	141.212	93,14%	(9.694)
	Mitraguna & Others	104.787	116.468	118.247	774	2.900	2.126	3.460	1.779	13.460	1.121	124.440	95,02%	(6.194)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	205.275	5.851	11.477	5.626	6.388	4.752	38.544	6.725	214.227	95,82%	(8.952)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	46	460	441	1.730	0,29%	2,29%	8,60%	1.289	1.684	1.270			
	KUR	-	460	441	1.679	0,00%	2,43%	8,82%	1.238	1.679	1.219			
	Non KUR	46	-	-	51	3,44%	0,00%	4,76%	51	5	51			
3	PWG	-	-	-	468	0,00%	0,00%	1,40%	468	468	468			
	Cilem	-	-	-	389	0,00%	0,00%	2,64%	389	389	389			
	Gadai	-	-	-	79	0,00%	0,00%	0,42%	79	79	79			
4	CFG	993	406	854	1.646	0,73%	0,73%	1,09%	792	653	1.240			
	CF 1	153	406	637	779	0,95%	3,26%	3,86%	142	627	373			
	Total Griya	15	339	341	576	0,16%	2,90%	4,75%	236	562	237			
	Oto	138	67	297	203	1,98%	3,81%	2,53%	(94)	65	136			
	CF 2	840	-	216	867	0,70%	0,17%	0,66%	650	27	867			
	Mitraguna & Others	840	-	216	281	0,80%	0,19%	0,24%	65	(559)	281			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	3.844	0,62%	0,65%	1,87%	2.549	2.805	2.978	2,83%	-51,36%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	261	481	480	479	1,61%	2,49%	2,38%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	0,96%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,84%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.150	1,59%	1,44%	1,42%	(1)	(7)	(334)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.150	1,79%	1,66%	1,63%	(1)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.150	1,31%	1,85%	1,82%	(1)	782	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,28%	(3)	211	(336)	1,44%	-12,31%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.931	191.374	198.204	20.273	
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,37	3,40	0,02	0,24
CIF Payroll	1.149	1.192	1.210	18	61

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.686	9.428	642	(258)	142	1,53%	741	8,53%	21.655	43,54%	(12.227)
2	Tabungan	252.421	256.666	264.608	267.645	(5.161)	3.037	10.979	4,28%	15.224	6,03%	270.553	98,93%	(2.908)
3	Deposito	76.726	62.391	63.090	63.144	(10.114)	54	754	1,21%	(13.581)	-17,70%	78.055	80,90%	(14.911)
	Total	337.834	328.342	337.384	340.217	(14.632)	2.833	11.875	3,62%	2.383	0,71%	370.263	91,89%	(30.046)
	CASA	261.108	265.952	274.294	277.073	(4.518)	2.779	11.121	4,18%	15.965	6,11%	292.208	94,82%	(15.135)
	(%) CASA	77,29%	81,00%	81,30%	81,44%									
	FDR	106,55%	114,80%	113,93%	112,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	14.328	14.521		193	1.913	15,17%	6.073	71,89%	-	0,00%	14.521
2	Giro ISE	1.077	1.162	1.286	1.285		(2)	122	10,54%	208	19,28%		0,00%	1.285
3	Tabungan ISE	7.371	11.446	13.042	13.237		195	1.791	15,64%	5.866	79,58%		0,00%	13.237
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	26.959	450	1.210	-	275	353	-6.448	857	41.107	65,58%	(14.148)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	26.959	450	1.210	760	275	353	-6.445	857	37.670	71,57%	(10.711)
	• Local Champion	29.104	25.708	24.999	450	-	-450	275	-709	-4.105	709	30.454	82,09%	(5.455)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.784	150	1.800	1.650	441	919	3.940	881	28.156	98,68%	(372)
	KUR	21.881	24.944	25.969	150	1.800	1.650	572	1.025	4.087	775	26.074	99,60%	(105)
	Non KUR	1.963	1.922	1.816	-	-	0	-131	-106	-147	106	2.083	87,18%	(267)
3	PWG	18.313	36.508	38.853	5.684	8.018	2.334	1.708	2.345	20.540	5.673	33.743	115,14%	5.110
	Cilem	9.363	19.245	21.285	1.276	2.731	1.455	771	2.040	11.923	691	21.307	99,90%	(21)
	Gadai	8.950	17.263	17.568	4.408	5.287	879	937	305	8.617	4.982	12.436	141,26%	5.131
4	CFG	284.398	286.972	290.781	2.786	6.655	3.869	-1.641	3.810	6.383	2.846	293.929	98,93%	(3.147)
	CF 1	38.670	35.236	35.278	752	337	-415	141	42	-3.392	295	39.842	88,54%	(4.564)
	Total Griya	32.928	29.492	29.336	442	-	-442	0	-156	-3.592	156	33.233	88,27%	(3.897)
1	• Total Non Program	32.928	29.492	29.336	442	-	-442	-648	-156	-3.592	156	33.233	88,27%	(3.897)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.942	310	337	27	141	198	200	139	6.609	89,90%	(667)
	CF 2	245.728	251.736	255.503	2.034	6.318	4.284	-1.782	3.767	9.775	2.551	254.086	100,56%	1.417
	Mitraguna & Others	226.104	233.173	237.075	1.667	6.032	4.365	-2.660	3.901	10.970	2.131	233.608	101,48%	3.467
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	359.963	376.951	384.378	9.071	17.684	8.613	783	7.426	24.415	10.257	396.935	96,84%	(12.557)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	1.100	1,32%	0,82%	3,96%	880	786	934			
	KUR	205	122	138	1.055	0,94%	0,55%	4,06%	917	850	933			
	Non KUR	109	45	83	46	5,56%	4,33%	2,51%	(38)	(64)	1			
3	PWG	-	-	-	464	0,00%	0,00%	1,19%	464	464	464			
	Cilem	-	-	-	377	0,00%	0,00%	1,77%	377	377	377			
	Gadai	-	-	-	87	0,00%	0,00%	0,49%	87	87	87			
4	CFG	4.834	8.636	3.357	7.170	1,70%	1,17%	2,47%	3.813	2.336	(1.466)			
	CF 1	1.936	3.537	302	1.715	5,01%	0,86%	4,86%	1.414	(221)	(1.821)			
	Total Griya	1.859	3.167	92	809	5,65%	0,31%	2,76%	716	(1.051)	(2.358)			
	Oto	77	370	209	907	1,35%	3,64%	15,26%	698	829	537			
	CF 2	2.897	5.099	3.056	5.454	1,18%	1,21%	2,13%	2.399	2.557	355			
	Mitraguna & Others	2.897	5.099	3.056	5.454	1,28%	1,31%	2,30%	2.399	2.557	355			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	8.819	1,43%	0,97%	2,29%	5.156	3.671	(73)	0,89%	61,22%	-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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	727	0,47%	2,21%	2,62%	134	615	92			
	KUR	77	397	396	494	0,35%	1,59%	1,90%	97	416	96			
	Non KUR	34	237	196	233	1,74%	10,22%	12,84%	37	199	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,43%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,44%	-	(159)	-			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,82%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,11%	4,11%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.687	0,80%	2,80%	2,78%	133	7.807	(2.145)	2,99%	-7,37%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	355.409	364.485	381.393	25.984	
2	Contribution Margin	17.386	21.658	12.907	(4.479)	25,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,27	3,34	0,06	0,31
CIF Payroll	2.483	2.616	2.563	(53)	80

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.588	7.079	672	(509)	379	5,65%	(524)	-6,89%	20.152	35,13%	(13.072)
2	Tabungan	169.083	165.994	169.953	171.888	(2.296)	1.935	5.894	3,55%	2.805	1,66%	184.507	93,16%	(12.619)
3	Deposito	159.534	163.489	162.172	162.173	(4.793)	2	(1.315)	-0,80%	2.640	1,65%	161.298	100,54%	876
	Total	336.221	336.184	339.713	341.141	(6.417)	1.428	4.957	1,47%	4.920	1,46%	365.957	93,22%	(24.816)
	CASA	176.687	172.695	177.542	178.968	(1.624)	1.426	6.273	3,63%	2.281	1,29%	204.659	87,45%	(25.691)
	(%) CASA	52,55%	51,37%	52,26%	52,46%									
	FDR	59,93%	63,66%	64,65%	64,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.596	10.013	417	1.560	18,46%	(1.161)	-10,39%	-	0,00%	10.013	
2	Giro ISE	2.226	2.662	2.041	2.056	16	(606)	-22,75%	(170)	-7,63%		0,00%	2.056	
3	Tabungan ISE	8.944	5.787	7.552	7.953	401	2.166	37,42%	(991)	-11,08%		0,00%	7.953	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.524	1.600	2.215	615	991	1.335	2.821	880	47.802	91,05%	(4.279)
	KUR	38.741	40.577	41.942	1.600	2.215	615	1.044	1.365	3.201	850	45.587	92,00%	(3.646)
	Non KUR	1.963	1.612	1.582	-	-	0	-53	-30	-380	30	2.215	71,42%	(633)
3	PWG	8.703	17.233	17.802	1.731	1.991	260	638	569	9.099	1.423	28.179	63,18%	(10.377)
	Cilem	6.698	12.816	13.513	957	1.348	391	303	697	6.815	651	19.460	69,44%	(5.947)
	Gadai	2.005	4.417	4.289	774	643	-131	334	-129	2.284	771	8.719	49,19%	(4.430)
4	CFG	152.101	154.591	158.283	1.855	4.785	2.930	9	3.692	6.182	1.094	178.761	88,54%	(20.479)
	CF 1	24.823	20.454	20.890	-	675	675	-538	436	-3.933	239	28.103	74,33%	(7.213)
	Total Griya	16.607	12.539	12.480	-	-	0	0	-59	-4.127	59	17.461	71,47%	(4.981)
	• Total Non Program	16.607	12.539	12.480	-	-	0	-125	-59	-4.127	59	17.461	71,47%	(4.981)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.410	-	675	675	-538	495	194	180	10.641	79,03%	(2.232)
	CF 2	127.278	134.138	137.393	1.855	4.110	2.255	547	3.255	10.115	855	150.659	91,19%	(13.266)
	Mitraguna & Others	115.000	120.110	123.142	1.193	3.730	2.537	-38	3.032	8.142	698	135.990	90,55%	(12.848)
	Pensiun	12.278	14.028	14.251	662	380	-282	585	223	1.972	157	14.669	97,15%	(418)
	Total Pembiayaan	201.507	214.013	219.609	5.186	8.991	3.806	1.638	5.595	18.102	3.396	254.742	86,21%	(35.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	377	866	654	2.043	0,93%	1,55%	4,69%	1.389	1.667	1.177			
	KUR	327	833	622	1.761	0,84%	1,53%	4,20%	1.139	1.434	929			
	Non KUR	50	34	32	282	2,53%	2,01%	17,83%	250	232	248			
3	PWG	-	-	-	488	0,00%	0,00%	2,74%	488	488	488			
	Cilem	-	-	-	285	0,00%	0,00%	2,11%	285	285	285			
	Gadai	-	-	-	203	0,00%	0,00%	4,74%	203	203	203			
4	CFG	2.744	3.268	2.491	5.024	1,80%	1,61%	3,17%	2.534	2.280	1.756			
	CF 1	932	577	547	1.615	3,75%	2,68%	7,73%	1.068	683	1.038			
	Total Griya	594	-	-	185	3,58%	0,00%	1,48%	185	(409)	185			
	Oto	337	577	547	1.430	4,11%	6,91%	17,00%	882	1.092	853			
	CF 2	1.812	2.691	1.943	3.409	1,42%	1,45%	2,48%	1.466	1.597	718			
	Mitraguna & Others	1.812	2.691	1.943	3.191	1,58%	1,62%	2,59%	1.247	1.379	499			
	Pensiun	-	-	-	219	0,00%	0,00%	1,53%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	7.556	1,55%	1,47%	3,44%	4.411	4.435	3.422	2,62%	23,75%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	499	395	500	584	1,23%	1,19%	1,34%	84	84	189			
	KUR	125	265	370	454	0,32%	0,91%	1,08%	84	328	189			
	Non KUR	374	130	130	130	19,05%	8,06%	8,22%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.350	3.031	3.024	1,02%	1,96%	1,91%	(8)	1.478	(326)			
	CF 1	114	909	714	713	0,46%	3,49%	3,41%	(1)	599	(195)			
	Total Griya	114	620	616	615	0,69%	4,91%	4,93%	(1)	501	(4)			
	Oto	-	289	98	98	0,00%	1,24%	1,16%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.310	1,12%	1,73%	1,68%	(7)	879	(131)			
	Mitraguna & Others	1.388	2.441	2.317	2.310	1,21%	1,93%	1,88%	(7)	922	(131)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.607	1,01%	1,65%	1,64%	76	1.563	(138)	1,39%	15,23%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	310.263	336.221	342.600	32.337	
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,41	3,43	0,02	0,25
CIF Payroll	1.265	1.282	1.301	19	36

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.516	2.529	272	12	(34)	-1,32%	(10.657)	-80,82%	20.088	12,59%	(17.559)
2	Tabungan	147.923	149.529	144.891	145.157	10.877	267	(4.371)	-2,92%	(2.765)	-1,87%	159.714	90,89%	(14.556)
3	Deposito	54.920	80.181	79.962	79.962	(2.429)	0	(220)	-0,27%	25.042	45,60%	56.101	142,53%	23.861
	Total	216.028	232.273	227.369	227.648	8.720	279	(4.625)	-1,99%	11.620	5,88%	235.903	96,50%	(8.255)
	CASA	161.108	152.091	147.407	147.686	11.149	279	(4.405)	-2,90%	(13.422)	-8,33%	179.802	82,14%	(32.116)
	(%) CASA	74,58%	65,48%	64,83%	64,87%									
	FDR	99,10%	97,25%	99,89%	99,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.057	3.237		180	846	35,36%	647	24,99%	-	0,00%	3.237
2	Giro ISE	59	57	23	19		(4)	(38)	-66,70%	(40)	-67,47%		0,00%	19
3	Tabungan ISE	2.531	2.334	3.035	3.218		183	884	37,87%	687	27,14%		0,00%	3.218
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	45.734	49.781	49.498	1.950	1.100	-850	612	-282	3.764	1.382	51.039	96,98%	(1.540)
	KUR	43.301	47.907	47.695	1.950	1.100	-850	674	-212	4.394	1.312	48.404	98,53%	(710)
	Non KUR	2.433	1.874	1.804	-	-	0	-62	-71	-630	71	2.634	68,47%	(831)
3	PWG	2.160	7.107	8.047	177	1.049	872	238	941	5.887	108	9.538	84,37%	(1.491)
	Cilem	2.160	7.107	8.047	177	1.049	872	238	941	5.887	108	9.538	84,37%	(1.491)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.575	1.690	4.531	2.841	-1.580	578	3.383	3.953	173.605	97,68%	(4.030)
	CF 1	15.140	17.633	17.666	127	426	299	126	33	2.526	393	16.052	110,06%	1.614
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	-	0	-12	-11	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.685	127	426	299	126	44	2.663	382	14.696	113,53%	1.989
	CF 2	151.051	151.364	151.909	1.563	4.105	2.542	-1.706	545	857	3.560	157.553	96,42%	(5.645)
	Mitraguna & Others	120.364	119.927	120.734	550	4.105	3.555	-2.058	807	370	3.298	126.201	95,67%	(5.467)
	Pensiun	30.687	31.437	31.174	1.013	-	-1.013	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	227.120	3.817	6.680	2.863	-730	1.236	13.035	5.444	234.182	96,98%	(7.062)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	330	635	554	2.029	0,72%	1,11%	4,10%	1.475	1.700	1.394			
	KUR	190	611	529	1.896	0,44%	1,10%	3,98%	1.367	1.706	1.285			
	Non KUR	139	24	25	133	5,72%	1,31%	7,36%	108	(6)	109			
3	PWG	3	-	-	90	0,14%	0,00%	1,12%	90	87	90			
	Cilem	3	-	-	90	0,14%	0,00%	1,12%	90	87	90			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	5.735	0,84%	0,93%	3,38%	4.155	4.346	4.314			
	CF 1	197	679	766	2.412	1,30%	4,34%	13,65%	1.646	2.215	1.733			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	2.412	1,41%	4,60%	14,46%	1.646	2.215	1.733			
	CF 2	1.192	742	814	3.323	0,79%	0,54%	2,19%	2.509	2.131	2.581			
	Mitraguna & Others	1.192	354	616	2.778	0,99%	0,51%	2,30%	2.162	1.587	2.424			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	7.854	0,80%	0,94%	3,46%	5.720	6.133	5.798	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	508	185	191	229	1,11%	0,38%	0,46%	38	(279)	44			
	KUR	409	147	154	209	0,94%	0,32%	0,44%	55	(200)	62			
	Non KUR	100	38	37	20	4,09%	1,98%	1,11%	(17)	(80)	(18)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.029	0,82%	1,20%	1,20%	-	669	(138)			
	CF 1	113	249	113	113	0,75%	0,64%	0,64%	-	-	(136)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,68%	-	-	(136)			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,26%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.257	0,87%	0,98%	0,99%	38	390	(93)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	225.173	222.162	233.545	8.372	
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,59	2,88	2,86	(0,02)	0,26
CIF Payroll	2.731	1.501	1.598	97	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	25	56	(7)	31	26	88,42%	(10)	-15,15%	2.674	2,10%	(2.618)
2	Tabungan	73.366	68.269	68.154	68.713	92	559	444	0,65%	(4.653)	-6,34%	79.971	85,92%	(11.258)
3	Deposito	13.172	14.189	14.066	14.066	531	0	(123)	-0,87%	894	6,79%	14.379	97,83%	(313)
	Total	86.605	82.488	82.246	82.836	615	590	348	0,42%	(3.769)	-4,35%	97.024	85,38%	(14.188)
	CASA	73.432	68.299	68.180	68.770	84	590	471	0,69%	(4.663)	-6,35%	82.645	83,21%	(13.876)
	(%) CASA	84,79%	82,80%	82,90%	83,02%									
	FDR	98,27%	110,98%	112,87%	112,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	374	374		0	(21)	-5,22%	25	7,10%	-	0,00%	374
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	374	374		0	(21)	-5,22%	25	7,10%	-	0,00%	374
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.748	571	1.037	466	367	972	6.037	65	5.032	153,96%	2.715
	Cilem	1.711	6.775	7.748	571	1.037	466	367	972	6.037	65	5.032	153,96%	2.715
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.066	1.290	1.327	37	-246	315	1.699	1.012	91.686	92,78%	(6.621)
	CF 1	269	448	445	-	-	0	-3	-3	176	3	1.292	34,44%	(847)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.621	1.290	1.327	37	-243	318	1.523	1.009	90.394	93,61%	(5.773)
	Mitraguna & Others	38.271	38.205	38.230	560	735	175	-672	25	-41	710	44.821	85,30%	(6.591)
	Pensiun	44.827	46.098	46.390	730	592	-138	429	293	1.564	299	45.573	101,79%	818
	Total Pembiayaan	85.106	91.544	92.831	1.861	2.364	503	121	1.287	7.725	1.077	96.747	95,95%	(3.916)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	39	0,00%	0,00%	0,51%	39	39	39			
	Cilem	-	-	-	39	0,00%	0,00%	0,51%	39	39	39			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	1.719	0,00%	0,46%	2,02%	1.332	1.719	1.330			
	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	-	389	387	1.719	0,00%	0,46%	2,03%	1.332	1.719	1.330			
	Mitraguna & Others	-	389	387	614	0,00%	1,01%	1,61%	227	614	225			
	Pensiun	-	-	-	1.105	0,00%	0,00%	2,38%	1.105	1.105	1.105			
	Total Pembiayaan	-	389	387	1.758	0,00%	0,42%	1,89%	1.372	1.758	1.369	0,81%	57,25%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	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	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-128,22%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	85.205	89.188	94.350	9.145	
2	Contribution Margin	3.278	4.188	4.359	1.081	-33,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,72	2,77	2,97	0,20	0,25
CIF Payroll	757	594	667	73	(90)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.569	23.503	26	(66)	879	3,88%	12.488	113,37%	17.115	137,32%	6.387
2	Tabungan	115.074	111.762	115.251	115.894	3.958	643	4.132	3,70%	820	0,71%	124.578	93,03%	(8.684)
3	Deposito	23.779	24.785	25.696	25.696	69	0	910	3,67%	1.917	8,06%	24.677	104,13%	1.019
	Total	149.869	159.171	164.516	165.093	4.053	577	5.921	3,72%	15.224	10,16%	166.371	99,23%	(1.278)
	CASA	126.089	134.386	138.820	139.397	3.984	577	5.011	3,73%	13.307	10,55%	141.693	98,38%	(2.297)
	(%) CASA	84,13%	84,43%	84,38%	84,44%									
	FDR	105,52%	113,31%	110,83%	110,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.074	7.092		18	870	13,98%	(280)	-3,80%	-	0,00%	7.092
2	Giro ISE	1.170	279	898	906		8	627	224,64%	(264)	-22,57%		0,00%	906
3	Tabungan ISE	2.302	1.843	2.076	2.086		10	243	13,18%	(216)	-9,37%		0,00%	2.086
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.414	100	-	-100	51	-44	683	44	731	193,47%	683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.414	100	-	-100	51	-44	683	44	731	193,47%	683
	• Local Champion	731	554	530	100	-	-100	70	-24	-201	24	731	72,52%	(201)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.345	330	675	345	425	283	6.891	392	19.012	112,27%	2.333
	KUR	11.979	19.003	19.321	330	675	345	496	318	7.341	357	16.423	117,64%	2.898
	Non KUR	2.475	2.059	2.025	-	-	0	-71	-35	-450	35	2.589	78,21%	(564)
3	PWG	2.088	8.579	10.133	306	1.730	1.424	126	1.553	8.045	176	9.948	101,85%	184
	Cilem	1.902	8.366	9.892	298	1.676	1.378	150	1.525	7.990	151	9.762	101,33%	130
	Gadai	186	213	241	8	53	46	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	149.446	2.853	3.163	310	-564	194	8.572	2.969	153.851	97,14%	(4.405)
	CF 1	3.720	5.449	5.595	-	246	246	-22	146	1.875	100	5.317	105,24%	278
	Total Griya	422	1.164	1.159	-	-	0	0	-4	737	4	838	138,30%	321
	• Total Non Program	422	1.164	1.159	-	-	0	-5	-4	737	4	838	138,30%	321
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.436	-	246	246	-22	150	1.138	96	4.479	99,05%	(43)
	CF 2	137.153	143.803	143.850	2.853	2.917	64	-542	48	6.697	2.869	148.534	96,85%	(4.684)
	Mitraguna & Others	95.850	99.959	99.631	1.660	1.875	215	-1.303	-328	3.781	2.203	106.067	93,93%	(6.436)
	Pensiun	41.304	43.844	44.219	1.193	1.042	-151	761	376	2.916	666	42.468	104,13%	1.752
	Total Pembiayaan	158.147	180.352	182.338	3.589	5.567	1.979	38	1.986	24.191	3.581	183.542	99,34%	(1.204)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,30%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,30%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	896	0,16%	0,00%	4,20%	896	873	896			
	KUR	24	-	-	550	0,20%	0,00%	2,85%	550	527	550			
	Non KUR	-	-	-	346	0,00%	0,00%	17,09%	346	346	346			
3	PWG	-	-	-	213	0,00%	0,00%	2,10%	213	213	213			
	Cilem	-	-	-	213	0,00%	0,00%	2,15%	213	213	213			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.522	0,45%	1,13%	1,69%	840	1.886	1.060			
	CF 1	195	110	334	602	5,25%	6,13%	10,76%	268	407	492			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	602	5,92%	7,79%	13,58%	268	407	492			
	CF 2	441	1.352	1.348	1.920	0,32%	0,94%	1,33%	571	1.479	568			
	Mitraguna & Others	441	1.183	1.348	1.631	0,46%	1,35%	1,64%	282	1.190	448			
	Pensiun	-	169	-	289	0,00%	0,00%	0,65%	289	289	120			
	Total Pembiayaan	660	1.510	1.729	3.678	0,42%	0,96%	2,02%	1.949	3.018	2.168	1,37%	32,17%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,82%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	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	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-684,28%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	191.076	162.108	185.571	(5.505)	
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,39	3,42	0,03	0,72
CIF Payroll	2.226	1.039	1.063	24	(1.163)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	6.329	5.927	(1.908)	(402)	(577)	-8,88%	(862)	-12,70%	14.374	41,24%	(8.447)
2	Tabungan	175.767	198.253	207.629	206.751	4.592	(878)	8.498	4,29%	30.984	17,63%	191.167	108,15%	15.584
3	Deposito	41.842	50.886	50.428	52.778	(773)	2.350	1.892	3,72%	10.936	26,14%	42.458	124,31%	10.320
	Total	224.399	255.644	264.387	265.456	1.911	1.070	9.812	3,84%	41.057	18,30%	247.999	107,04%	17.457
	CASA	182.557	204.758	213.959	212.678	2.684	(1.280)	7.920	3,87%	30.121	16,50%	205.541	103,47%	7.137
	(%) CASA	81,35%	80,09%	80,93%	80,12%									
	FDR	108,91%	102,51%	100,27%	99,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.900	5.760		(139)	(433)	-6,99%	1.677	41,08%	-	0,00%	5.760
2	Giro ISE	1.486	3.178	2.696	2.523		(173)	(655)	-20,61%	1.037	69,75%		0,00%	2.523
3	Tabungan ISE	2.597	3.016	3.203	3.237		34	222	7,36%	641	24,68%		0,00%	3.237
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	• Local Champion	1.595	2.418	2.370	-	-	0	-110	-49	775	49	1.595	148,58%	775
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.894	1.150	3.485	2.335	-1.166	1.218	161	2.267	103.342	94,73%	(5.448)
	KUR	92.544	90.757	92.061	1.150	3.485	2.335	-934	1.304	-483	2.181	97.667	94,26%	(5.606)
	Non KUR	5.189	5.919	5.834	-	-	0	-232	-86	645	86	5.676	102,78%	158
3	PWG	10.721	22.181	23.892	3.154	2.707	-448	1.305	1.711	13.171	996	32.125	74,37%	(8.233)
	Cilem	6.388	13.681	14.698	1.206	1.295	89	943	1.017	8.310	278	21.573	68,13%	(6.874)
	Gadai	4.333	8.500	9.194	1.949	1.412	-537	362	694	4.861	718	10.553	87,13%	(1.359)
4	CFG	134.342	140.777	140.953	4.906	3.317	-1.589	1.543	177	6.611	3.140	156.757	89,92%	(15.804)
	CF 1	27.563	25.063	24.715	-	-	0	-271	-348	-2.848	348	32.202	76,75%	(7.487)
	Total Griya	18.820	16.452	16.320	-	-	0	0	-132	-2.500	132	21.615	75,50%	(5.295)
	• Total Non Program	5.808	4.898	4.844	-	-	0	-59	-54	-964	54	6.766	71,60%	(1.921)
	• Program	13.012	11.553	11.476	-	-	0	-124	-78	-1.537	78	14.849	77,28%	(3.374)
	Oto	8.743	8.611	8.395	-	-	0	-271	-216	-348	216	10.587	79,29%	(2.192)
	CF 2	106.779	115.714	116.238	4.906	3.317	-1.589	1.813	525	9.459	2.792	124.556	93,32%	(8.317)
	Mitraguna & Others	66.464	74.478	74.768	4.238	2.577	-1.661	1.897	290	8.304	2.287	82.423	90,71%	(7.655)
	Pensiun	40.315	41.236	41.471	668	740	72	-84	235	1.156	505	42.133	98,43%	(662)
	Total Pembiayaan	244.391	262.053	265.109	9.210	9.509	298	1.571	3.056	20.718	6.452	293.820	90,23%	(28.711)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	682	5,19%	0,00%	28,77%	682	599	682			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	682	5,19%	0,00%	28,77%	682	599	682			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	5.943	0,95%	0,81%	6,07%	5.163	5.012	4.997			
	KUR	830	846	683	5.093	0,90%	0,75%	5,53%	4.410	4.263	4.247			
	Non KUR	101	100	97	850	1,95%	1,64%	14,57%	753	749	750			
3	PWG	7	-	-	490	0,06%	0,00%	2,05%	490	484	490			
	Cilem	-	-	-	267	0,00%	0,00%	1,82%	267	267	267			
	Gadai	7	-	-	223	0,15%	0,00%	2,43%	223	217	223			
4	CFG	949	1.067	1.430	5.593	0,71%	1,02%	3,97%	4.163	4.644	4.526			
	CF 1	949	1.067	983	2.830	3,44%	3,92%	11,45%	1.847	1.881	1.763			
	Total Griya	745	834	757	2.542	3,96%	4,60%	15,58%	1.785	1.798	1.708			
	Oto	204	232	226	288	2,34%	2,63%	3,42%	61	83	55			
	CF 2	-	-	446	2.763	0,00%	0,39%	2,38%	2.317	2.763	2.763			
	Mitraguna & Others	-	-	446	2.592	0,00%	0,60%	3,47%	2.146	2.592	2.592			
	Pensiun	-	-	-	171	0,00%	0,00%	0,41%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	12.708	0,81%	0,84%	4,79%	10.498	10.739	10.695	0,17%	96,48%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	1.069	1,10%	0,87%	1,09%	232	(9)	63			
	KUR	744	631	547	779	0,80%	0,60%	0,85%	233	35	149			
	Non KUR	334	375	290	289	6,43%	4,89%	4,96%	(1)	(45)	(86)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.474	0,59%	1,32%	1,76%	613	1.681	598			
	CF 1	666	701	687	856	2,42%	2,74%	3,46%	169	189	155			
	Total Griya	558	559	557	726	2,96%	3,38%	4,45%	169	168	166			
	Oto	108	142	130	130	1,24%	1,51%	1,55%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,39%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,16%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.549	0,79%	1,03%	1,34%	845	1.607	661	3,68%	-175,11%	2,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.574	251.305	266.152	24.578	
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.200	2.269	261	69	(563)	-19,89%	(1.368)	-37,61%	9.639	23,54%	(7.369)
2	Tabungan	133.319	154.882	152.113	152.716	2.042	603	(2.166)	-1,40%	19.397	14,55%	144.556	105,65%	8.161
3	Deposito	34.970	33.332	33.600	33.600	560	0	268	0,81%	(1.370)	-3,92%	36.234	92,73%	(2.634)
	Total	171.926	191.046	187.913	188.586	2.862	673	(2.461)	-1,29%	16.660	9,69%	190.428	99,03%	(1.843)
	CASA	136.957	157.715	154.313	154.986	2.302	673	(2.729)	-1,73%	18.029	13,16%	154.194	100,51%	791
	(%) CASA	79,66%	82,55%	82,12%	82,18%									
	FDR	77,08%	67,13%	68,66%	68,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.160	2.198		38	(103)	-4,50%	164	8,04%	-	0,00%	2.198
2	Giro ISE	95	517	229	229		0	(288)	-55,69%	134	141,41%		0,00%	229
3	Tabungan ISE	1.439	1.285	1.431	1.469		38	184	14,35%	29	2,05%		0,00%	1.469
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	18.945	18.568	19.017	-	845	845	-1.287	450	72	395	21.588	88,09%	(2.571)
	KUR	17.446	17.524	17.809	-	645	645	-984	285	363	360	19.977	89,14%	(2.169)
	Non KUR	1.500	1.044	1.209	-	200	200	-302	165	-291	35	1.611	75,03%	(402)
3	PWG	1.695	7.408	8.456	536	1.204	667	354	1.048	6.761	155	6.399	132,16%	2.058
	Cilem	1.695	7.408	8.456	536	1.204	667	354	1.048	6.761	155	6.399	132,16%	2.058
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.549	386	1.315	929	-2.978	-723	-10.325	2.038	115.400	88,00%	(13.850)
	CF 1	3.054	2.795	2.750	-	-	0	-55	-45	-304	45	3.488	78,86%	(737)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.875	-	-	0	-55	-45	-237	45	2.433	77,06%	(558)
	CF 2	108.821	99.477	98.799	386	1.315	929	-2.923	-678	-10.021	1.993	111.912	88,28%	(13.113)
	Mitraguna & Others	34.866	41.418	41.118	300	1.285	985	-115	-301	6.252	1.586	37.641	109,24%	3.477
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	129.023	922	3.364	2.441	-3.910	775	-3.492	2.589	143.386	89,98%	(14.364)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	302	530	94	553	1,59%	0,51%	2,91%	459	251	22			
	KUR	199	530	94	410	1,14%	0,54%	2,30%	316	211	(120)			
	Non KUR	102	-	-	142	6,82%	0,00%	11,78%	142	40	142			
3	PWG	-	-	-	67	0,00%	0,00%	0,79%	67	67	67			
	Cilem	-	-	-	67	0,00%	0,00%	0,79%	67	67	67			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	3.069	0,05%	1,21%	3,02%	1.835	3.011	1.201			
	CF 1	54	31	28	315	1,76%	1,01%	11,44%	287	261	284			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	315	2,55%	1,47%	16,78%	287	261	284			
	CF 2	5	1.838	1.206	2.755	0,00%	1,21%	2,79%	1.549	2.750	917			
	Mitraguna & Others	5	1.758	1.125	2.371	0,01%	2,72%	5,77%	1.246	2.367	613			
	Pensiun	-	80	81	383	0,00%	0,14%	0,66%	303	383	304			
	Total Pembiayaan	360	2.399	1.328	3.689	0,27%	1,04%	2,86%	2.361	3.329	1.291	3,78%	-32,17%	0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	69	328	366	380	0,37%	1,97%	2,00%	14	311	52			
	KUR	60	232	366	380	0,34%	2,09%	2,14%	14	320	149			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	1.126	8,75%	0,62%	1,11%	494	(8.662)	(1.493)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	1.126	8,99%	0,64%	1,14%	494	(8.660)	(1.493)			
	Mitraguna & Others	915	322	322	817	2,62%	0,78%	1,99%	494	(98)	494			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.506	7,44%	0,78%	1,17%	508	(8.351)	(1.440)	2,09%	-78,81%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.590	172.251	188.531	22.941	
2	Contribution Margin	761	2.198	8.358	7.597	-998,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,33	2,54	2,54	0,00	0,21
CIF Payroll	1.568	1.521	1.508	(13)	(60)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	2.129	2.045	(204)	(84)	(269)	-11,64%	(794)	-27,96%	7.495	27,28%	(5.450)
2	Tabungan	118.896	130.042	130.797	130.616	5.288	(181)	573	0,44%	11.719	9,86%	132.336	98,70%	(1.721)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	148.486	148.221	4.937	(265)	320	0,22%	13.964	10,40%	153.169	96,77%	(4.948)
	CASA	121.735	132.356	132.926	132.661	5.084	(265)	304	0,23%	10.926	8,97%	139.831	94,87%	(7.171)
	(%) CASA	90,67%	89,49%	89,52%	89,50%									
	FDR	193,63%	185,65%	187,91%	188,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	3.721	4.334		613	333	8,32%	409	10,43%	-	0,00%	4.334
2	Giro ISE	2.210	1.269	1.264	1.354		90	85	6,73%	(856)	-38,73%		0,00%	1.354
3	Tabungan ISE	1.714	2.732	2.457	2.980		523	248	9,06%	1.265	73,81%		0,00%	2.980
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	73.294	1.960	3.625	1.665	841	1.790	-2.967	1.835	76.854	95,37%	(3.560)
	KUR	69.790	66.016	67.701	1.960	3.425	1.465	1.010	1.685	-2.089	1.740	70.240	96,39%	(2.539)
	Non KUR	6.471	5.488	5.593	-	200	200	-168	104	-879	96	6.614	84,56%	(1.021)
3	PWG	2.698	8.741	9.701	521	1.162	641	301	959	7.002	203	11.023	88,01%	(1.322)
	Cilem	2.698	8.741	9.701	521	1.162	641	301	959	7.002	203	11.023	88,01%	(1.322)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	195.976	2.739	4.180	1.441	1.026	1.701	15.130	2.479	199.512	98,23%	(3.536)
	CF 1	24.361	31.792	33.135	403	1.963	1.560	41	1.342	8.773	620	26.703	124,08%	6.431
	Total Griya	4.158	5.304	5.281	-	-	0	0	-24	1.123	24	4.806	109,87%	474
	• Total Non Program	3.841	5.012	4.989	-	-	0	-35	-24	1.147	24	4.445	112,23%	544
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.854	403	1.963	1.560	41	1.366	7.651	597	21.897	127,21%	5.957
	CF 2	156.485	162.483	162.841	2.336	2.217	-119	985	359	6.357	1.858	172.808	94,23%	(9.967)
	Mitraguna & Others	140.742	148.597	149.083	2.336	2.217	-119	1.270	487	8.341	1.730	155.396	95,94%	(6.313)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	279.023	5.220	8.967	3.747	2.160	4.441	19.063	4.526	287.544	97,04%	(8.520)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	439	551	2.671	0,00%	0,77%	3,64%	2.121	2.671	2.232			
	KUR	-	398	511	1.990	0,00%	0,77%	2,94%	1.480	1.990	1.593			
	Non KUR	-	41	40	681	0,00%	0,73%	12,17%	641	681	639			
3	PWG	-	-	-	183	0,00%	0,00%	1,88%	183	183	183			
	Cilem	-	-	-	183	0,00%	0,00%	1,88%	183	183	183			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	7.423	2,52%	1,36%	3,79%	4.780	2.861	5.285			
	CF 1	1.171	1.100	1.509	2.609	4,81%	4,75%	7,87%	1.100	1.438	1.509			
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20			
	Oto	766	1.100	1.130	2.589	3,79%	4,27%	9,29%	1.458	1.822	1.489			
	CF 2	3.391	1.038	1.134	4.814	2,17%	0,70%	2,96%	3.680	1.423	3.776			
	Mitraguna & Others	3.391	1.038	1.134	4.449	2,41%	0,76%	2,98%	3.315	1.058	3.411			
	Pensiun	-	-	-	365	0,00%	0,00%	2,65%	365	365	365			
	Total Pembiayaan	4.563	2.577	3.194	10.277	1,76%	1,16%	3,68%	7.083	5.714	7.700	0,32%	91,39%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	46	519	518	518	0,06%	0,72%	0,71%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,77%	-	473	(1)			
	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	2.701	2.455	2.527	2.776	1,49%	1,30%	1,42%	249	75	322			
	CF 1	362	709	781	828	1,49%	2,46%	2,50%	48	466	120			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	828	1,79%	2,95%	2,97%	48	466	120			
	CF 2	2.339	1.746	1.746	1.948	1,49%	1,07%	1,20%	202	(391)	202			
	Mitraguna & Others	2.244	1.746	1.746	1.948	1,59%	1,18%	1,31%	202	(296)	202			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,18%	249	547	321	1,20%	-1,85%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	260.376	264.312	276.443	16.067	
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,23	3,28	0,05	0,51
CIF Payroll	636	1.542	1.643	101	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	196.600	349.157	-	(196.600)	
2	Contribution Margin	3.449	4.424	-	(3.449)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,64	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	214	668	-	(668)	(214)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.618	1.621	657	3	596	58,07%	114	7,55%	4.003	40,50%	(2.381)
2	Tabungan	77.097	95.902	97.697	96.811	2.511	(886)	909	0,95%	19.714	25,57%	82.429	117,45%	14.382
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	112.915	112.032	3.155	(883)	1.638	1,48%	25.095	28,87%	95.461	117,36%	16.572
	CASA	78.604	96.928	99.315	98.432	3.167	(883)	1.505	1,55%	19.828	25,23%	86.431	113,89%	12.001
	(%) CASA	90,42%	87,80%	87,96%	87,86%									
	FDR	27,35%	46,81%	46,86%	47,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	26.980	27.266		287	(900)	-3,19%	2.834	11,60%	-	0,00%	27.266
2	Giro ISE	1.505	1.023	1.603	1.615		12	593	57,95%	110	7,32%		0,00%	1.615
3	Tabungan ISE	19.127	23.343	21.577	21.851		274	(1.492)	-6,39%	2.724	14,24%		0,00%	21.851
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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	7.909	18.124	18.648	650	1.170	520	809	524	10.739	646	17.599	105,96%	1.049
	KUR	7.722	16.929	16.901	650	610	-40	644	-28	9.179	638	17.082	98,94%	(181)
	Non KUR	188	1.195	1.747	-	560	560	165	552	1.560	8	517	337,85%	1.230
3	PWG	1.199	7.125	7.854	396	800	404	936	729	6.655	71	7.689	102,14%	165
	Cilem	1.199	7.125	7.854	396	800	404	936	729	6.655	71	7.689	102,14%	165
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.410	1.095	348	-748	1.114	-12	11.737	360	24.603	107,34%	1.807
	CF 1	4.501	8.858	8.859	695	198	-498	889	1	4.358	197	5.723	154,80%	3.136
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	• Total Non Program	108	76	76	-	-	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.783	695	198	-498	889	1	4.390	197	5.297	165,82%	3.487
	CF 2	10.171	17.564	17.551	400	150	-250	224	-13	7.379	163	18.880	92,96%	(1.329)
	Mitraguna & Others	10.171	15.574	15.518	400	100	-300	233	-56	5.347	156	17.990	86,26%	(2.471)
	Pensiun	-	1.989	2.032	-	50	50	-9	43	2.032	7	890	228,24%	1.142
	Total Pembiayaan	23.780	51.671	52.912	2.141	2.318	176	2.859	1.241	29.132	1.077	49.891	106,06%	3.021

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	609	0,00%	0,00%	3,27%	609	609	609			
	KUR	-	-	-	414	0,00%	0,00%	2,45%	414	414	414			
	Non KUR	-	-	-	195	0,00%	0,00%	11,15%	195	195	195			
3	PWG	-	-	-	50	0,00%	0,00%	0,64%	50	50	50			
	Cilem	-	-	-	50	0,00%	0,00%	0,64%	50	50	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	890	0,00%	0,34%	3,37%	800	890	735			
	CF 1	-	156	90	522	0,00%	1,02%	5,90%	432	522	367			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	522	0,00%	1,03%	5,95%	432	522	367			
	CF 2	-	-	-	368	0,00%	0,00%	2,10%	368	368	368			
	Mitraguna & Others	-	-	-	368	0,00%	0,00%	2,37%	368	368	368			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	1.550	0,00%	0,17%	2,93%	1.459	1.550	1.394	0,00%	100,00%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	81.816	86.938	108.244	26.428	
2	Contribution Margin	549	842	1.578	1.029	-187,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	26.961	15.021	(210)	(11.940)	9.592	176,65%	(65.018)	-81,23%	93.470	16,07%	(78.448)
2	Tabungan	33.280	44.566	46.464	48.560	939	2.096	3.994	8,96%	15.280	45,91%	38.014	127,74%	10.546
3	Deposito	18.866	77.656	62.340	62.373	1.032	33	(15.283)	-19,68%	43.506	230,60%	19.836	314,45%	42.537
	Total	132.186	127.652	135.765	125.954	1.760	(9.811)	(1.698)	-1,33%	(6.232)	-4,71%	151.319	83,24%	(25.365)
	CASA	113.319	49.996	73.425	63.581	729	(9.843)	13.585	27,17%	(49.738)	-43,89%	131.484	48,36%	(67.903)
	(%) CASA	85,73%	39,17%	54,08%	50,48%									
	FDR	12,66%	24,75%	24,52%	26,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	934	952		18	47	5,17%	368	62,90%	-	0,00%	952
2	Giro ISE	18	55	51	59		8	4	7,45%	42	238,13%		0,00%	59
3	Tabungan ISE	567	850	882	892		10	43	5,03%	326	57,47%		0,00%	892
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.897	233	855	623	162	784	3.169	72	3.778	103,14%	119
	Cilem	728	3.113	3.897	233	855	623	162	784	3.169	72	3.778	103,14%	119
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.396	1.054	1.130	76	1.046	912	13.388	218	27.778	105,83%	1.618
	CF 1	6.128	9.054	8.974	159	-	-159	122	-81	2.845	81	7.576	118,44%	1.397
	Total Griya	4.538	7.289	7.266	-	-	0	0	-23	2.728	23	4.915	147,84%	2.351
	• Total Non Program	4.538	6.115	6.093	-	-	0	-36	-21	1.556	21	4.915	123,98%	1.178
	• Program	-	1.175	1.173	-	-	0	172	-2	1.173	2	0	0,00%	1.173
	Oto	1.591	1.765	1.708	159	-	-159	122	-57	117	57	2.662	64,16%	(954)
	CF 2	9.879	19.429	20.422	895	1.130	235	924	993	10.543	137	20.202	101,09%	221
	Mitraguna & Others	9.209	18.517	19.515	895	1.130	235	929	998	10.307	132	18.475	105,63%	1.040
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.292	1.287	1.985	698	1.208	1.696	16.557	290	31.556	105,50%	1.737

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	-	-	3	0,00%	0,00%	0,08%	3	3	3			
	Cilem	-	-	-	3	0,00%	0,00%	0,08%	3	3	3			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	28	0,00%	0,90%	0,09%	(229)	28	(231)			
	CF 1	-	-	-	28	0,00%	0,00%	0,31%	28	28	28			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	28	0,00%	0,00%	1,62%	28	28	28			
	CF 2	-	258	257	-	0,00%	1,32%	0,00%	(257)	-	(258)			
	Mitraguna & Others	-	258	257	-	0,00%	1,39%	0,00%	(257)	-	(258)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	31	0,00%	0,81%	0,09%	(226)	31	(228)	0,29%	-216,37%	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	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.620	132.186	125.892	(15.728)	
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,52	3,57	0,05	0,42
CIF Payroll	562	731	730	(1)	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	290	298	(2.713)	8	(75)	-20,07%	(1.450)	-82,98%	8.707	3,42%	(8.410)
2	Tabungan	52.637	67.696	67.049	65.231	3.154	(1.818)	(2.465)	-3,64%	12.594	23,93%	59.126	110,33%	6.105
3	Deposito	30.502	32.660	32.264	32.466	(207)	201	(195)	-0,60%	1.964	6,44%	31.501	103,06%	964
	Total	84.886	100.728	99.603	97.994	234	(1.609)	(2.734)	-2,71%	13.108	15,44%	99.334	98,65%	(1.340)
	CASA	54.385	68.068	67.339	65.528	442	(1.810)	(2.540)	-3,73%	11.144	20,49%	67.833	96,60%	(2.304)
	(%) CASA	64,07%	67,58%	67,61%	66,87%									
	FDR	15,32%	28,93%	30,85%	31,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-22 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.979	1.152	2.370	1.201	(1.170)	49	4,24%	(778)	-39,32%	-	0,00%	1.201
2	Giro ISE	1.572	313	1.409	239	(1.170)	(74)	-23,73%	(1.333)	-84,79%		0,00%	239
3	Tabungan ISE	407	839	961	962	0	123	14,68%	555	136,23%		0,00%	962
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	8.268	389	752	363	169	652	5.340	100	5.655	146,21%	2.613
	Cilem	2.928	7.616	8.268	389	752	363	169	652	5.340	100	5.655	146,21%	2.613
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.455	1.052	1.122	70	925	930	12.377	192	18.905	118,78%	3.550
	CF 1	3.825	6.546	6.445	247	-	-247	135	-102	2.620	102	4.911	131,23%	1.534
	Total Griya	789	1.474	1.470	-	-	0	0	-4	681	4	1.072	137,19%	399
	• Total Non Program	789	1.474	1.470	-	-	0	-3	-4	681	4	1.072	137,19%	399
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.974	247	-	-247	135	-98	1.938	98	3.839	129,57%	1.135
	CF 2	6.254	14.979	16.011	805	1.122	317	789	1.031	9.757	91	13.995	114,41%	2.016
	Mitraguna & Others	5.039	13.436	14.458	510	1.102	592	660	1.023	9.420	79	11.989	120,60%	2.470
	Pensiun	1.215	1.544	1.552	295	20	-275	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.723	1.441	1.874	433	1.094	1.582	17.717	292	24.560	125,09%	6.163

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	223	0,82%	0,37%	0,99%	144	140	192			
	CF 1	83	-	79	183	2,17%	1,21%	2,83%	104	100	183			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	183	2,73%	1,56%	3,67%	104	100	183			
	CF 2	-	31	-	40	0,00%	0,00%	0,25%	40	40	10			
	Mitraguna & Others	-	31	-	40	0,00%	0,00%	0,28%	40	40	10			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	223	0,64%	0,27%	0,73%	144	140	192	8,14%	#####	7,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-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	-	14	45	45	0,00%	0,21%	0,20%	-	45	31			
	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	-	14	45	45	0,00%	0,30%	0,28%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,31%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	80.806	86.720	100.528	19.722	
2	Contribution Margin	1.002	1.421	1.630	628	-62,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,49	3,40	(0,09)	0,14
CIF Payroll	491	557	392	(165)	(99)