

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	484.234	431.041	177.355	(53.193)	12.214	2,92%	192.744	80,88%	420.906	102,41%	10.136
2	Tabungan	1.732.891	1.903.991	1.885.372	1.885.840	44.961	468	(18.152)	-0,95%	152.949	8,83%	2.000.816	94,25%	(114.977)
3	Deposito	877.742	950.883	900.034	918.594	(55.963)	18.560	(32.289)	-3,40%	40.852	4,65%	896.431	102,47%	22.163
Total		2.848.930	3.273.702	3.269.640	3.235.475	166.354	(34.165)	(38.227)	-1,17%	386.545	13,57%	3.318.152	97,51%	(82.677)
CASA		1.971.188	2.322.819	2.369.606	2.316.881	222.316	(52.725)	(5.938)	-0,26%	345.693	17,54%	2.421.722	95,67%	(104.841)
(% CASA		69,19%	70,95%	72,47%	71,61%									
FDR		84,13%	83,44%	84,07%	84,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	90.366	90.618		252	3.315	3,80%	11.208	14,11%	118.145	76,70%	(27.526)
2	Giro ISE	37.094	35.022	35.501	35.600		99	579	1,65%	(1.493)	-4,03%	60.551	58,79%	(24.951)
3	Tabungan ISE	39.484	49.856	51.410	51.563		153	1.707	3,42%	12.079	30,59%	44.877	114,90%	6.686
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.924	500	140	-360	1.457	-824	2.962	964	162.236	77,62%	(36.312)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	100.396	500	-	-500	1.657	-415	184	415	122.383	82,03%	(21.987)
	• Local Champion	83.501	66.595	66.200	500	-	-500	-804	-395	-17.301	395	94.012	70,42%	(27.812)
	• Value Chain	16.712	34.216	34.196	-	-	-	2.461	-20	17.485	20	28.371	120,53%	5.825
2	MBG	310.816	325.767	327.597	3.515	6.230	2.715	1.228	1.829	16.781	4.401	362.288	90,42%	(34.691)
	KUR	291.370	306.564	308.715	3.515	6.205	2.690	1.900	2.151	17.345	4.054	340.266	90,73%	(31.550)
	Non KUR	19.446	19.203	18.881	-	25	25	-673	-322	-565	347	22.022	85,74%	(3.141)
3	PWG	193.140	323.731	332.330	21.466	26.203	4.737	11.995	8.599	139.189	17.604	362.681	91,63%	(30.352)
	Cilem	122.752	218.666	226.136	7.826	13.722	5.895	7.938	7.470	103.385	6.252	262.581	86,12%	(36.445)
	Gadai	70.389	105.064	106.194	13.640	12.481	-1.159	4.057	1.129	35.805	11.352	100.101	106,09%	6.093
4	CFG	1.770.026	1.955.435	1.963.027	12.991	26.261	13.270	10.668	7.592	193.001	18.669	2.003.011	98,00%	(39.984)
	CF 1	463.002	520.993	529.509	2.952	11.183	8.231	1.760	8.516	66.507	2.668	503.674	105,13%	25.835
	Total Griya	392.209	436.373	444.288	1.771	9.302	7.531	0	7.915	52.079	1.387	412.745	107,64%	31.542
	• Total Non Program	388.279	424.924	432.851	1.604	9.302	7.698	372	7.927	44.572	1.375	397.351	108,93%	35.500
	• Program	3.930	11.449	11.437	167	-	-167	302	-12	7.507	12	15.395	74,29%	(3.958)
	Oto	70.793	84.620	85.221	1.180	1.881	701	1.760	601	14.428	1.280	90.929	93,72%	(5.707)
	CF 2	1.307.024	1.434.442	1.433.518	10.039	15.078	5.039	8.908	-924	126.494	16.002	1.499.337	95,61%	(65.819)
	Mitraguna & Others	1.211.757	1.335.736	1.335.340	9.939	14.387	4.448	9.546	-396	123.584	14.783	1.384.316	96,46%	(48.976)
	Pensiun	95.268	98.706	98.178	100	691	591	-638	-528	2.910	1.219	115.021	85,36%	(16.843)
Total Pembiayaan		2.396.945	2.731.682	2.748.877	38.472	58.834	20.362	25.347	17.196	351.933	41.638	2.890.216	95,11%	(141.339)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	961	0,41%	0,00%	0,76%	961	453	955			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	961	0,46%	0,00%	0,96%	961	497	961			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	25.836	1,43%	1,90%	7,89%	19.647	21.396	19.647			
	KUR	3.770	4.599	4.599	23.156	1,29%	1,50%	7,50%	18.557	19.387	18.557			
	Non KUR	671	1.590	1.590	2.680	3,45%	8,28%	14,19%	1.090	2.009	1.090			
3	PWG	155	-	-	10.245	0,08%	0,00%	3,08%	10.245	10.090	10.245			
	Cilem	155	-	-	8.419	0,13%	0,00%	3,72%	8.419	8.264	8.419			
	Gadai	-	-	-	1.825	0,00%	0,00%	1,72%	1.825	1.825	1.825			
4	CFG	19.018	28.147	27.679	58.461	1,07%	1,42%	2,98%	30.782	39.444	30.314			
	CF 1	8.456	11.479	12.737	20.024	1,83%	2,44%	3,78%	7.287	11.568	8.546			
	Total Griya	6.832	10.463	10.710	12.005	1,74%	2,45%	2,70%	1.295	5.173	1.543			
	Oto	1.624	1.016	2.026	8.019	2,29%	2,39%	9,41%	5.993	6.395	7.003			
	CF 2	10.562	16.669	14.942	38.437	0,81%	1,04%	2,68%	23.495	27.875	21.768			
	Mitraguna & Others	10.315	16.481	14.431	36.582	0,85%	1,08%	2,74%	22.151	26.267	20.101			
	Pensiun	247	188	511	1.855	0,26%	0,52%	1,89%	1.344	1.608	1.667			
Total Pembiayaan		24.121	34.343	33.868	95.503	1,01%	1,24%	3,47%	61.635	71.382	61.160	1,03%	70,39%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,49%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.051	1,04%	1,57%	1,54%	(78)	1.824	367			
	KUR	1.952	4.075	4.391	4.319	0,67%	1,43%	1,40%	(72)	2.367	244			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,87%	(6)	(543)	122			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,01%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.957	1,90%	1,35%	1,37%	648	(6.733)	(808)			
	CF 1	5.942	4.809	5.093	6.136	1,28%	0,98%	1,16%	1.043	194	1.327			
	Total Griya	5.028	4.373	4.557	5.232	1,28%	1,04%	1,18%	675	204	859			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.821	2,12%	1,48%	1,45%	(395)	(6.927)	(2.135)			
	Mitraguna & Others	27.082	22.326	20.725	20.330	2,23%	1,55%	1,52%	(395)	(6.752)	(1.995)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	33.763	1,59%	1,21%	1,23%	582	(4.237)	(424)	1,41%	-14,52%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	25.101	23.062	(911)	(2.039)	(1.421)	-5,81%	(6.474)	-21,92%	46.170	49,95%	(23.108)
2	Tabungan	75.287	90.912	97.100	99.368	(1.569)	2.268	8.456	9,30%	24.081	31,99%	96.129	103,37%	3.239
3	Deposito	166.481	116.868	125.013	125.013	(25.835)	0	8.145	6,97%	(41.468)	-24,91%	168.336	74,26%	(43.323)
	Total	271.304	232.264	247.214	247.443	(28.315)	229	15.179	6,54%	(23.861)	-8,80%	310.634	79,66%	(63.191)
	CASA	104.823	115.396	122.201	122.430	(2.480)	229	7.034	6,10%	17.607	16,80%	142.299	86,04%	(19.869)
	(%) CASA	38,64%	49,68%	49,43%	49,48%									
	FDR	71,62%	87,88%	82,73%	82,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.309	19.379		70	(149)	-0,76%	3.115	19,15%	-	0,00%	19.379
2	Giro ISE	12.924	10.849	11.509	11.576		67	728	6,71%	(1.348)	-10,43%		0,00%	11.576
3	Tabungan ISE	1.712	6.998	7.775	7.778		3	780	11,14%	6.066	354,38%		0,00%	7.778
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	0	-130	-1	4.642	1	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	0	-113	-1	4.949	1	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	0	-113	-1	2.449	1	9.312	97,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.752	610	375	-235	-1.380	-291	-6.657	666	70.008	83,92%	(11.257)
	KUR	63.164	56.360	56.096	610	375	-235	-1.263	-264	-7.068	639	67.553	83,04%	(11.457)
	Non KUR	2.245	2.683	2.656	-	-	0	-118	-27	411	27	2.455	108,18%	201
3	PWG	10.519	15.081	15.444	478	824	346	635	363	4.926	461	18.008	85,76%	(2.564)
	Cilem	10.519	15.081	15.444	478	824	346	635	363	4.926	461	18.008	85,76%	(2.564)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	115.800	1.667	1.684	17	147	340	7.323	1.344	134.112	86,35%	(18.311)
	CF 1	58.498	62.127	61.888	327	-	-327	256	-239	3.391	239	60.416	102,44%	1.472
	Total Griya	56.812	59.059	58.855	327	-	-327	0	-203	2.043	203	56.783	103,65%	2.072
	• Total Non Program	55.952	58.249	58.048	327	-	-327	-422	-201	2.096	201	53.414	108,68%	4.635
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.562)
	Oto	1.686	3.069	3.033	-	-	0	256	-36	1.347	36	3.633	83,48%	(600)
	CF 2	49.980	53.333	53.912	1.340	1.684	344	-109	579	3.932	1.105	73.695	73,16%	(19.783)
	Mitraguna & Others	49.699	53.068	53.648	1.340	1.684	344	-102	580	3.949	1.104	72.662	73,83%	(19.014)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	204.529	2.755	2.883	128	-728	411	10.234	2.472	242.044	84,50%	(37.514)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	4.830	1,64%	2,24%	8,22%	3.506	3.759	3.326			
	KUR	1.022	1.029	880	4.383	1,62%	1,56%	7,81%	3.503	3.361	3.354			
	Non KUR	49	475	444	447	2,19%	16,55%	16,84%	3	398	(28)			
3	PWG	95	-	-	440	0,91%	0,00%	2,85%	440	344	440			
	Cilem	95	-	-	440	0,91%	0,00%	2,85%	440	344	440			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.472	1,72%	2,07%	3,86%	2.077	2.608	2.070			
	CF 1	1.284	1.880	1.863	3.126	2,19%	3,00%	5,05%	1.263	1.842	1.246			
	Total Griya	1.284	1.880	1.863	2.793	2,26%	3,15%	4,75%	930	1.509	913			
	Oto	-	-	-	333	0,00%	0,00%	10,98%	333	333	333			
	CF 2	581	522	532	1.346	1,16%	1,00%	2,50%	814	766	824			
	Mitraguna & Others	581	522	532	1.346	1,17%	1,00%	2,51%	814	766	824			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	9.742	1,56%	1,82%	4,76%	6.023	6.711	5.829	0,59%	87,60%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	880	0,65%	1,48%	1,50%	8	457	(27)			
	KUR	260	859	716	724	0,41%	1,27%	1,29%	8	465	(134)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,86%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	990	2,17%	0,32%	0,86%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,60%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,68%	617	(787)	611			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.072	1,53%	0,71%	1,01%	625	(900)	590	0,33%	67,19%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	18.727	20.063	(1.392)	1.336	(589)	-2,85%	(4.699)	-18,98%	41.105	48,81%	(21.042)
2	Tabungan	139.675	139.420	142.248	140.577	2.493	(1.671)	1.157	0,83%	902	0,65%	160.468	87,60%	(19.891)
3	Deposito	81.953	77.952	78.168	78.169	(820)	1	217	0,28%	(3.784)	-4,62%	83.487	93,63%	(5.318)
	Total	246.389	238.023	239.143	238.808	281	(335)	785	0,33%	(7.581)	-3,08%	285.060	83,77%	(46.252)
	CASA	164.436	160.072	160.974	160.639	1.101	(335)	568	0,35%	(3.797)	-2,31%	201.573	79,69%	(40.934)
	(%) CASA	66,74%	67,25%	67,31%	67,27%									
	FDR	63,49%	72,41%	73,25%	73,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.403	11.509		107	632	5,81%	600	5,50%	-	0,00%	11.509
2	Giro ISE	6.429	4.866	4.905	4.977		72	111	2,29%	(1.452)	-22,59%		0,00%	4.977
3	Tabungan ISE	3.915	6.012	6.497	6.532		35	520	8,65%	2.617	66,84%		0,00%	6.532
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	26.482	71,30%	(7.601)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.882	-	-	0	-293	-20	-167	20	23.245	81,23%	(4.363)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	1.682	-	-	-	-44	-20	-1.918	20	5.807	28,97%	(4.125)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.120	331	818	487	627	708	5.282	110	13.639	81,53%	(2.519)
	Cilem	5.838	10.412	11.120	331	818	487	627	708	5.282	110	13.639	81,53%	(2.519)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.179	1.958	2.771	813	1.095	2.131	13.636	640	152.446	95,23%	(7.267)
	CF 1	81.145	74.508	74.816	634	620	-14	-233	308	-6.329	312	80.815	92,58%	(5.999)
	Total Griya	74.220	68.592	69.033	634	620	-14	0	442	-5.187	178	72.670	95,00%	(3.637)
	• Total Non Program	73.552	67.965	68.408	634	620	-14	-1.118	442	-5.144	178	70.051	97,65%	(1.643)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.783	-	-	0	-233	-134	-1.142	134	8.145	71,00%	(2.362)
	CF 2	50.397	68.540	70.363	1.324	2.151	827	1.328	1.823	19.966	328	71.632	98,23%	(1.269)
	Mitraguna & Others	49.913	67.543	69.375	1.324	2.151	827	1.303	1.832	19.462	319	70.238	98,77%	(863)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	175.181	2.289	3.589	1.300	1.428	2.820	18.752	770	192.588	90,96%	(17.408)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	184	0,19%	0,00%	1,65%	184	173	184			
	Cilem	11	-	-	184	0,19%	0,00%	1,65%	184	173	184			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.801	0,88%	1,52%	1,24%	(374)	640	364			
	CF 1	1.162	1.383	2.039	1.302	1,43%	2,74%	1,74%	(737)	140	(82)			
	Total Griya	1.162	1.383	1.962	1.184	1,57%	2,86%	1,72%	(778)	22	(199)			
	Oto	-	-	77	118	0,00%	1,30%	2,04%	41	118	118			
	CF 2	-	54	136	499	0,00%	0,20%	0,71%	363	499	446			
	Mitraguna & Others	-	54	136	499	0,00%	0,20%	0,72%	363	499	446			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	1.985	0,75%	1,26%	1,13%	(190)	812	548	0,23%	79,54%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,19%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,84%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,85%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,81%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	54.063	54.543	3.771	480	(488)	-0,89%	35.768	190,51%	36.087	151,14%	18.455
2	Tabungan	206.902	265.449	256.162	256.234	6.039	72	(9.216)	-3,47%	49.331	23,84%	228.586	112,09%	27.647
3	Deposito	118.442	96.974	49.868	69.671	(7.411)	19.803	(27.303)	-28,16%	(48.771)	-41,18%	120.549	57,79%	(50.878)
	Total	344.119	417.454	360.093	380.448	2.400	20.355	(37.007)	-8,86%	36.329	10,56%	385.222	98,76%	(4.775)
	CASA	225.677	320.480	310.225	310.777	9.811	551	(9.704)	-3,03%	85.100	37,71%	264.674	117,42%	46.103
	(%) CASA	65,58%	76,77%	86,15%	81,69%									
	FDR	96,55%	93,29%	109,82%	103,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.278	3.271		(7)	(274)	-7,72%	(659)	-16,78%	-	0,00%	3.271
2	Giro ISE	1.420	1.163	1.367	1.350		(17)	187	16,07%	(70)	-4,92%		0,00%	1.350
3	Tabungan ISE	2.001	1.767	1.611	1.621		9	(146)	-8,26%	(380)	-19,00%		0,00%	1.621
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.296	-	140	140	2.407	-686	6.311	826	104.800	85,21%	(15.504)
	Linkage	21.612	25.120	24.711	-	140	140	-182	-409	3.099	549	31.112	79,42%	(6.401)
	Non-Linkage	61.373	64.862	64.585	-	-	0	2.589	-277	3.212	277	73.688	87,65%	(9.103)
	• Local Champion	55.173	36.998	36.721	-	-	0	-336	-277	-18.452	277	61.011	60,19%	(24.290)
	• Value Chain	6.200	27.864	27.864	-	-	-	2.925	0	21.664	-	12.677	219,81%	15.188
2	MBG	43.181	44.128	44.205	800	410	-390	866	77	1.023	333	46.897	94,26%	(2.692)
	KUR	40.519	42.067	42.180	800	410	-390	952	113	1.660	297	44.012	95,84%	(1.832)
	Non KUR	2.662	2.060	2.025	-	-	0	-87	-36	-637	36	2.885	70,18%	(860)
3	PWG	26.463	44.214	44.677	2.776	2.797	20	1.033	463	18.214	2.333	38.240	116,83%	6.437
	Cilem	12.356	24.595	24.806	1.059	1.123	64	397	211	12.450	912	18.392	134,87%	6.414
	Gadai	14.108	19.618	19.871	1.717	1.673	-44	636	253	5.763	1.421	19.848	100,12%	23
4	CFG	179.631	211.118	217.266	35	8.734	8.699	3.044	6.148	37.635	2.586	199.790	108,75%	17.476
	CF 1	55.651	68.035	75.862	-	8.066	8.066	208	7.826	20.210	239	59.885	126,68%	15.977
	Total Griya	50.392	59.216	66.975	-	7.900	7.900	0	7.759	16.583	141	52.642	127,23%	14.333
	• Total Non Program	50.392	59.216	66.975	-	7.900	7.900	-368	7.759	16.583	141	52.642	127,23%	14.333
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.887	-	166	166	208	68	3.627	98	7.243	122,69%	1.644
	CF 2	123.980	143.083	141.404	35	668	633	2.836	-1.679	17.424	2.347	139.905	101,07%	1.499
	Mitraguna & Others	122.658	141.684	140.012	35	668	633	2.843	-1.672	17.354	2.340	137.456	101,86%	2.556
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	395.443	3.611	12.080	8.469	7.350	6.002	63.183	6.078	389.727	101,47%	5.716

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	961	0,61%	0,00%	1,08%	961	453	961			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	961	0,76%	0,00%	1,49%	961	497	961			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	2.892	0,95%	1,36%	6,54%	2.291	2.483	2.153			
	KUR	305	686	498	2.624	0,75%	1,18%	6,22%	2.126	2.319	1.938			
	Non KUR	104	53	104	268	3,92%	5,04%	13,25%	164	164	215			
3	PWG	-	-	-	3.915	0,00%	0,00%	8,76%	3.915	3.915	3.915			
	Cilem	-	-	-	3.459	0,00%	0,00%	13,94%	3.459	3.459	3.459			
	Gadai	-	-	-	456	0,00%	0,00%	2,29%	456	456	456			
4	CFG	673	1.279	1.367	5.110	0,37%	0,65%	2,35%	3.743	4.436	3.831			
	CF 1	295	196	490	1.723	0,53%	0,72%	2,27%	1.233	1.428	1.526			
	Total Griya	295	-	227	583	0,58%	0,38%	0,87%	355	288	583			
	Oto	-	196	263	1.140	0,00%	2,98%	12,83%	877	1.140	944			
	CF 2	379	1.083	877	3.387	0,31%	0,61%	2,40%	2.510	3.008	2.304			
	Mitraguna & Others	379	1.083	877	3.313	0,31%	0,62%	2,37%	2.437	2.935	2.231			
	Pensiun	-	-	-	74	0,00%	0,00%	5,29%	74	74	74			
	Total Pembiayaan	1.590	2.018	1.968	12.877	0,48%	0,51%	3,26%	10.909	11.287	10.859	0,68%	79,12%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	440	0,00%	1,00%	1,00%	-	440	231			
	KUR	-	209	440	440	0,00%	1,05%	1,04%	-	440	231			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.438	0,54%	1,06%	1,12%	198	1.470	396			
	CF 1	153	113	112	310	0,27%	0,16%	0,41%	198	157	196			
	Total Griya	153	113	112	112	0,30%	0,19%	0,17%	-	(41)	(1)			
	Oto	-	-	-	198	0,00%	0,00%	2,22%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,51%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,52%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.920	0,35%	0,70%	0,74%	198	1.759	628	1,06%	-42,88%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	33.494	2.657	40.645	(30.837)	(40.623)	-93,86%	(17.162)	-86,59%	34.705	7,66%	(32.047)
2	Tabungan	188.323	172.953	169.505	168.867	4.147	(638)	(4.086)	-2,36%	(19.456)	-10,33%	209.136	80,74%	(40.269)
3	Deposito	54.534	66.101	60.954	60.905	(25.458)	(49)	(5.195)	-7,86%	6.371	11,68%	56.040	108,68%	4.865
	Total	262.676	282.334	263.953	232.429	19.334	(31.523)	(49.905)	-17,68%	(30.247)	-11,51%	299.881	77,51%	(67.451)
	CASA	208.142	216.233	202.999	171.524	44.791	(31.475)	(44.709)	-20,68%	(36.618)	-17,59%	243.841	70,34%	(72.317)
	(%) CASA	79,24%	76,59%	76,91%	73,80%									
	FDR	66,71%	72,21%	77,46%	87,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	4.120	4.134		14	466	12,70%	(2.053)	-33,18%	-	0,00%	4.134
2	Giro ISE	879	331	471	475		4	144	43,61%	(404)	-45,98%		0,00%	475
3	Tabungan ISE	5.307	3.337	3.649	3.659		10	321	9,63%	(1.649)	-31,06%		0,00%	3.659
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268		0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	9.756	180	310	130	436	261	9.049	49	5.700	171,17%	4.057
	KUR	498	8.282	8.547	180	310	130	453	265	8.050	45	5.134	166,50%	3.414
	Non KUR	209	1.212	1.209	-	-	0	-17	-4	999	4	566	213,57%	643
3	PWG	23.244	35.104	36.411	3.569	4.169	600	1.358	1.307	13.167	2.862	38.714	94,05%	(2.304)
	Cilem	7.809	11.949	12.625	568	1.203	634	458	676	4.816	527	18.851	66,97%	(6.226)
	Gadai	15.435	23.155	23.786	3.001	2.967	-34	899	631	8.351	2.336	19.863	119,75%	3.923
4	CFG	144.290	159.268	158.275	124	547	423	-69	-994	13.984	1.541	166.155	95,26%	(7.880)
	CF 1	8.588	12.193	12.139	-	-	0	-25	-54	3.550	54	12.165	99,79%	(26)
	Total Griya	7.701	11.174	11.136	-	-	0	0	-38	3.435	38	10.127	109,96%	1.009
	• Total Non Program	7.409	10.560	10.523	-	-	0	598	-37	3.114	37	8.983	117,14%	1.539
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.003	-	-	0	-25	-17	115	17	2.038	49,21%	(1.035)
	CF 2	135.702	147.075	146.136	124	547	423	-44	-940	10.434	1.487	153.990	94,90%	(7.854)
	Mitraguna & Others	125.011	133.616	132.755	124	492	368	-1	-861	7.744	1.353	140.961	94,18%	(8.206)
	Pensiun	10.691	13.459	13.380	-	55	55	-43	-79	2.690	134	13.029	102,70%	351
	Total Pembiayaan	175.227	203.879	204.454	3.873	5.026	1.153	1.303	575	29.227	4.451	217.555	93,98%	(13.101)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	622	0,00%	1,98%	6,37%	434	622	432			
	KUR	-	-	-	436	0,00%	0,00%	5,10%	436	436	436			
	Non KUR	-	190	188	186	0,00%	15,50%	15,35%	(2)	186	(4)			
3	PWG	-	-	-	1.111	0,00%	0,00%	3,05%	1.111	1.111	1.111			
	Cilem	-	-	-	649	0,00%	0,00%	5,14%	649	649	649			
	Gadai	-	-	-	461	0,00%	0,00%	1,94%	461	461	461			
4	CFG	2.296	3.664	3.194	9.224	1,59%	2,01%	5,83%	6.030	6.928	5.561			
	CF 1	66	33	67	59	0,77%	0,55%	0,49%	(8)	(7)	26			
	Total Griya	66	33	67	51	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	8	0,00%	0,00%	0,78%	8	8	8			
	CF 2	2.230	3.631	3.127	9.165	1,64%	2,13%	6,27%	6.038	6.936	5.534			
	Mitraguna & Others	2.230	3.631	3.127	8.671	1,78%	2,34%	6,53%	5.544	6.441	5.040			
	Pensiun	-	-	-	494	0,00%	0,00%	3,69%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	10.957	1,31%	1,66%	5,36%	7.575	8.661	7.104	1,63%	69,62%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,21%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,39%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,63%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,71%	-	(627)	53	5,73%	-235,59%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	468	471	72	2	(31)	-6,16%	(1.616)	-77,45%	3.184	14,78%	(2.714)
2	Tabungan	37.117	38.758	39.600	39.673	(407)	74	915	2,36%	2.556	6,89%	42.859	92,57%	(3.185)
3	Deposito	10.740	12.549	12.599	12.600	2	1	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	52.667	52.744	(334)	77	935	1,81%	2.801	5,61%	56.871	92,74%	(4.127)
	CASA	39.204	39.260	40.068	40.144	(336)	76	885	2,25%	940	2,40%	46.043	87,19%	(5.899)
	(%) CASA	78,50%	75,78%	76,08%	76,11%									
	FDR	145,08%	122,64%	120,69%	120,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	581	581		0	84	16,94%	0	0,06%	-	0,00%	581
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	580	580		0	147	33,99%	0	0,04%		0,00%	580
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.410	324	317	-7	279	257	2.176	60	2.809	121,42%	602
	Cilem	1.235	3.154	3.410	324	317	-7	279	257	2.176	60	2.809	121,42%	602
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.154	132	588	456	-65	-232	-11.068	820	64.578	93,15%	(4.424)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.336	132	588	456	-479	-226	-11.422	814	64.121	92,54%	(4.785)
	Mitraguna & Others	66.540	55.109	55.031	132	588	456	-326	-77	-11.509	665	56.810	96,87%	(1.779)
	Pensiun	4.218	4.453	4.304	-	-	0	-153	-149	87	149	7.311	58,88%	(3.006)
	Total Pembiayaan	72.457	63.539	63.564	456	905	449	214	25	-8.892	880	67.386	94,33%	(3.822)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.884	4,24%	3,25%	4,79%	923	(139)	547			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	2.884	4,27%	3,29%	4,86%	923	(139)	547			
	Mitraguna & Others	2.931	2.337	1.961	2.884	4,41%	3,56%	5,24%	923	(47)	547			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.884	4,17%	3,09%	4,54%	923	(139)	547	0,00%	100,00%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.602	17,29%	5,97%	5,99%	(5)	(8.711)	(586)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.602	17,40%	6,06%	6,07%	(5)	(8.711)	(586)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,23%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	174	0,66%	0,27%	4,04%	(0)	(305)	(2)			
	Total Pembiayaan	12.313	4.188	3.608	3.602	16,99%	5,68%	5,67%	(5)	(8.711)	(586)	0,00%	100,00%	-5,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	171.907	172.493	136.989	586	9.312	5,71%	113.330	191,56%	71.025	242,86%	101.467
2	Tabungan	111.248	121.777	125.174	125.267	2.975	93	3.490	2,87%	14.019	12,60%	125.447	99,86%	(180)
3	Deposito	16.666	20.185	19.616	19.616	815	0	(569)	-2,82%	2.950	17,70%	18.148	108,09%	1.468
	Total	187.077	305.142	316.696	317.376	140.778	679	12.233	4,01%	130.299	69,65%	214.620	147,88%	102.755
	CASA	170.411	284.957	297.080	297.760	139.963	679	12.802	4,49%	127.349	74,73%	196.472	151,55%	101.287
	(%) CASA	91,09%	93,39%	93,81%	93,82%									
	FDR	105,51%	72,96%	70,52%	70,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	4.085	4.102		16	1.221	42,40%	282	7,38%	-	0,00%	4.102
2	Giro ISE	954	1.351	1.755	1.754		(1)	403	29,82%	799	83,78%		0,00%	1.754
3	Tabungan ISE	2.866	1.530	2.331	2.348		18	819	53,51%	(518)	-18,06%		0,00%	2.348
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.478	575	950	375	357	331	4.381	619	52.094	96,90%	(1.615)
	KUR	42.963	47.819	48.191	575	950	375	487	371	5.228	579	48.796	98,76%	(605)
	Non KUR	3.135	2.328	2.288	-	-	0	-130	-40	-847	40	3.298	69,36%	(1.010)
3	PWG	20.876	34.349	35.304	4.248	3.823	-424	2.703	955	14.428	2.868	37.410	94,37%	(2.106)
	Cilem	7.514	14.546	14.964	1.090	836	-254	1.847	418	7.450	418	18.308	81,74%	(3.343)
	Gadai	13.361	19.803	20.340	3.158	2.987	-171	857	537	6.978	2.450	19.102	106,48%	1.237
4	CFG	127.111	135.478	135.024	939	491	-448	3.703	-454	7.913	945	140.604	96,03%	(5.580)
	CF 1	49.510	50.142	50.035	714	191	-523	546	-106	526	297	51.291	97,55%	(1.256)
	Total Griya	39.898	39.046	38.946	-	-	0	0	-100	-952	100	40.836	95,37%	(1.890)
	• Total Non Program	39.898	39.046	38.946	-	-	0	-132	-100	-952	100	40.836	95,37%	(1.890)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.090	714	191	-523	546	-6	1.478	196	10.456	106,06%	634
	CF 2	77.602	85.337	84.989	225	300	75	3.156	-348	7.387	648	89.313	95,16%	(4.324)
	Mitraguna & Others	75.812	83.282	82.955	225	300	75	3.177	-327	7.143	627	86.964	95,39%	(4.009)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	223.343	5.762	5.264	-497	6.174	714	25.958	4.550	233.409	95,69%	(10.066)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	548	366	3.531	0,27%	0,73%	7,00%	3.166	3.408	2.983			
	KUR	68	433	250	3.212	0,16%	0,52%	6,67%	2.962	3.145	2.779			
	Non KUR	56	115	116	319	1,79%	4,98%	13,96%	203	263	205			
3	PWG	-	-	-	956	0,00%	0,00%	2,71%	956	956	956			
	Cilem	-	-	-	478	0,00%	0,00%	3,20%	478	478	478			
	Gadai	-	-	-	477	0,00%	0,00%	2,35%	477	477	477			
4	CFG	2.018	4.027	4.014	3.421	1,59%	2,96%	2,53%	(593)	1.403	(606)			
	CF 1	1.770	1.931	2.188	1.461	3,58%	4,36%	2,92%	(727)	(309)	(470)			
	Total Griya	1.463	1.931	2.032	387	3,67%	5,20%	0,99%	(1.645)	(1.077)	(1.544)			
	Oto	307	-	156	1.074	3,19%	1,40%	9,69%	918	767	1.074			
	CF 2	248	2.096	1.826	1.960	0,32%	2,14%	2,31%	134	1.712	(136)			
	Mitraguna & Others	248	2.096	1.826	1.960	0,33%	2,19%	2,36%	134	1.712	(136)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	7.908	1,09%	1,97%	3,54%	3.528	5.766	3.333	0,35%	90,09%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	420	1,07%	0,85%	0,83%	(7)	(73)	161			
	KUR	115	169	343	339	0,27%	0,72%	0,70%	(4)	224	170			
	Non KUR	378	91	84	81	12,06%	3,61%	3,54%	(3)	(297)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,86%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,25%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,28%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.075	0,42%	1,38%	1,38%	(7)	2.245	380	0,25%	82,16%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	5.729	3.144	1.942	(2.585)	(190)	-5,70%	1.217	63,13%	12.865	24,44%	(9.721)
2	Tabungan	70.495	83.412	78.956	80.207	1.034	1.250	(3.206)	-3,84%	9.711	13,78%	86.396	92,84%	(6.190)
3	Deposito	64.264	92.567	95.767	95.382	(828)	(386)	2.815	3,04%	31.118	48,42%	65.350	145,95%	30.031
	Total	136.686	179.313	180.453	178.732	2.149	(1.721)	(581)	-0,32%	42.046	30,76%	164.612	108,58%	14.121
	CASA	72.423	86.746	84.686	83.351	2.977	(1.335)	(3.396)	-3,91%	10.928	15,09%	99.261	83,97%	(15.911)
	(%) CASA	52,98%	48,38%	46,93%	46,63%									
	FDR	94,77%	84,69%	84,92%	85,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	5.941	5.951	10	(1)	-0,02%	4.629	350,14%	-	0,00%	5.951
2	Giro ISE	771	687	629	631	1	(56)	-8,18%	(140)	-18,20%		0,00%	631
3	Tabungan ISE	551	5.265	2.312	2.320	9	(2.945)	-55,93%	1.769	321,05%		0,00%	2.320
4	Deposito ISE	-	-	3.000	3.000	0	3.000	#DIV/0!	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.892	34.596	100	400	300	-419	-295	2.838	695	37.072	93,32%	(2.476)
	KUR	29.577	32.463	32.353	100	400	300	-418	-110	2.776	510	34.653	93,36%	(2.300)
	Non KUR	2.181	2.429	2.243	-	-	0	-1	-186	62	186	2.419	92,71%	(176)
3	PWG	6.201	9.141	10.148	332	1.264	932	200	1.007	3.947	257	14.494	70,01%	(4.346)
	Cilem	6.201	9.141	10.148	332	1.264	932	200	1.007	3.947	257	14.494	70,01%	(4.346)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	108.490	1.062	1.957	895	1.191	670	16.908	1.287	102.726	105,61%	5.764
	CF 1	23.474	30.943	31.215	467	454	-13	982	272	7.741	182	26.735	116,76%	4.480
	Total Griya	17.263	20.411	20.356	-	-	0	0	-55	3.093	55	18.392	110,68%	1.964
	• Total Non Program	17.263	20.411	20.356	-	-	0	414	-55	3.093	55	18.392	110,68%	1.964
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.859	467	454	-13	982	327	4.648	127	8.343	130,15%	2.516
	CF 2	68.107	76.876	77.275	595	1.503	908	208	398	9.168	1.105	75.991	101,69%	1.284
	Mitraguna & Others	64.272	73.105	73.532	595	1.503	908	236	426	9.260	1.077	71.937	102,22%	1.595
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	153.234	1.493	3.621	2.128	972	1.382	23.693	2.240	154.293	99,31%	(1.058)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	1.851	0,01%	0,32%	5,35%	1.741	1.847	1.808			
	KUR	-	43	110	1.448	0,00%	0,34%	4,47%	1.338	1.448	1.405			
	Non KUR	4	-	-	403	0,19%	0,00%	17,97%	403	399	403			
3	PWG	48	-	-	267	0,78%	0,00%	2,63%	267	219	267			
	Cilem	48	-	-	267	0,78%	0,00%	2,63%	267	219	267			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.869	0,60%	0,79%	3,57%	3.022	3.321	2.447			
	CF 1	172	1.125	364	2.054	0,73%	1,18%	6,58%	1.690	1.882	929			
	Total Griya	-	1.125	207	1.008	0,00%	1,01%	4,95%	801	1.008	(117)			
	Oto	172	-	157	1.046	2,76%	1,49%	9,63%	889	874	1.046			
	CF 2	375	297	483	1.815	0,55%	0,63%	2,35%	1.332	1.440	1.518			
	Mitraguna & Others	375	297	483	1.815	0,58%	0,66%	2,47%	1.332	1.440	1.518			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.986	0,46%	0,63%	3,91%	5.030	5.387	4.522	0,77%	80,23%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	414	0,54%	0,36%	0,38%	26	(79)	25			
	CF 1	203	203	203	203	0,87%	0,66%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,87%	-	-	-			
	CF 2	289	185	184	210	0,42%	0,24%	0,27%	26	(79)	25			
	Mitraguna & Others	289	185	184	210	0,45%	0,25%	0,29%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	414	0,44%	0,46%	0,27%	(288)	(154)	(290)	0,37%	-38,33%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	6.488	6.726	(175)	238	375	5,91%	2.420	56,21%	15.629	43,03%	(8.904)
2	Tabungan	84.533	90.823	86.739	87.234	1.455	495	(3.588)	-3,95%	2.702	3,20%	99.104	88,02%	(11.869)
3	Deposito	19.903	27.815	27.975	27.967	981	(8)	152	0,55%	8.064	40,52%	20.749	134,79%	7.218
	Total	108.741	124.988	121.202	121.927	2.261	725	(3.061)	-2,45%	13.186	12,13%	135.482	89,99%	(13.555)
	CASA	88.838	97.173	93.227	93.960	1.280	733	(3.213)	-3,31%	5.122	5,77%	114.733	81,89%	(20.773)
	(%) CASA	81,70%	77,75%	76,92%	77,06%									
	FDR	78,57%	82,40%	85,36%	84,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.694	3.703		8	(111)	-2,92%	(213)	-5,43%	-	0,00%	3.703
2	Giro ISE	3.001	2.815	2.724	2.731		7	(84)	-2,98%	(269)	-8,98%	-	0,00%	2.731
3	Tabungan ISE	915	999	970	972		2	(28)	-2,75%	57	6,21%	-	0,00%	972
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%	-	0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	5.857	350	930	580	1.300	684	2.788	246	7.633	76,73%	(1.776)
	KUR	2.657	4.943	5.628	350	930	580	1.320	686	2.971	244	6.955	80,93%	(1.326)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.323	1.404	1.846	441	297	224	5.802	1.622	28.683	67,37%	(9.359)
	Cilem	6.370	9.563	9.723	287	468	180	275	160	3.353	307	17.921	54,26%	(8.197)
	Gadai	7.151	9.537	9.600	1.117	1.378	261	22	63	2.449	1.315	10.762	89,20%	(1.162)
4	CFG	68.150	78.720	78.280	600	150	-450	519	-441	10.130	591	87.921	89,03%	(9.641)
	CF 1	32.030	33.138	32.865	-	-	0	-302	-273	835	273	33.769	97,32%	(905)
	Total Griya	25.555	25.944	25.756	-	-	0	0	-188	200	188	25.634	100,47%	121
	• Total Non Program	25.555	25.944	25.756	-	-	0	-476	-188	200	188	25.634	100,47%	121
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.109	-	-	0	-302	-85	634	85	8.135	87,39%	(1.026)
	CF 2	36.119	45.582	45.415	600	150	-450	821	-168	9.295	318	54.152	83,87%	(8.737)
	Mitraguna & Others	32.486	42.242	42.108	600	150	-450	855	-134	9.622	284	50.435	83,49%	(8.327)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	103.460	2.354	2.926	571	2.115	467	18.026	2.458	124.931	82,81%	(21.471)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	100	98	98	0,00%	1,89%	1,67%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,74%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	409	0,00%	0,00%	2,11%	409	409	409			
	Cilem	-	-	-	278	0,00%	0,00%	2,85%	278	278	278			
	Gadai	-	-	-	131	0,00%	0,00%	1,37%	131	131	131			
4	CFG	1.050	794	-	1.477	1,54%	0,00%	1,89%	1.477	427	683			
	CF 1	1.050	669	-	1.301	3,28%	0,00%	3,96%	1.301	251	632			
	Total Griya	697	669	-	819	2,73%	0,00%	3,18%	819	122	150			
	Oto	353	-	-	482	5,46%	0,00%	6,78%	482	129	482			
	CF 2	-	125	-	176	0,00%	0,00%	0,39%	176	176	51			
	Mitraguna & Others	-	125	-	176	0,00%	0,00%	0,42%	176	176	51			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	1.983	1,23%	0,09%	1,92%	1.885	933	1.090	1,36%	29,23%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,20%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	30,68%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.222	0,49%	1,56%	1,56%	(3)	885	329			
	CF 1	337	67	276	274	1,05%	0,83%	0,83%	(3)	(63)	206			
	Total Griya	189	67	276	274	0,74%	1,06%	1,06%	(3)	85	206			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,09%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.292	1,36%	1,26%	1,25%	(4)	128	313	3,93%	-214,78%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	12.873	13.479	(1.933)	607	6.053	81,50%	5.798	75,49%	18.391	73,29%	(4.911)
2	Tabungan	96.197	119.337	119.070	118.060	2.870	(1.010)	(1.277)	-1,07%	21.863	22,73%	113.070	104,41%	4.990
3	Deposito	50.701	45.104	45.002	45.003	(846)	1	(101)	-0,22%	(5.698)	-11,24%	51.803	86,87%	(6.800)
	Total	154.579	171.868	176.945	176.542	91	(403)	4.674	2,72%	21.963	14,21%	183.263	96,33%	(6.721)
	CASA	103.878	126.764	131.943	131.539	937	(403)	4.775	3,77%	27.661	26,63%	131.461	100,06%	79
	(%) CASA	67,20%	73,76%	74,57%	74,51%									
	FDR	122,53%	118,75%	116,40%	116,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.152	4.153		1	50	1,21%	215	5,47%	-	0,00%	4.153
2	Giro ISE	1.498	2.480	2.297	2.298		1	(182)	-7,33%	800	53,39%	-	0,00%	2.298
3	Tabungan ISE	2.310	1.493	1.725	1.725		(0)	231	15,49%	(585)	-25,32%	-	0,00%	1.725
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%	-	0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%	-	0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	35.934	680	750	70	-61	107	1.514	643	38.972	92,20%	(3.038)
	KUR	32.500	34.342	34.464	680	750	70	87	122	1.964	628	36.816	93,61%	(2.352)
	Non KUR	1.920	1.484	1.470	-	-	0	-148	-15	-450	15	2.156	68,16%	(686)
3	PWG	17.830	31.815	32.101	3.721	2.812	-910	1.711	286	14.271	2.526	32.787	97,91%	(686)
	Cilem	5.164	11.405	12.034	707	872	165	802	629	6.870	243	14.806	81,28%	(2.772)
	Gadai	12.666	20.410	20.067	3.014	1.939	-1.075	909	-343	7.401	2.282	17.981	111,60%	2.086
4	CFG	137.158	136.453	137.937	585	2.491	1.906	-621	1.484	780	1.007	147.002	93,83%	(9.065)
	CF 1	38.164	39.712	40.020	-	535	535	-402	308	1.856	227	39.346	101,71%	674
	Total Griya	33.008	34.050	34.357	-	400	400	0	307	1.349	93	32.660	105,20%	1.697
	• Total Non Program	33.008	34.050	34.357	-	400	400	-179	307	1.349	93	32.660	105,20%	1.697
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.663	-	135	135	-402	1	507	134	6.686	84,70%	(1.023)
	CF 2	98.994	96.742	97.917	585	1.956	1.371	-219	1.176	-1.076	780	107.656	90,95%	(9.739)
	Mitraguna & Others	71.310	70.977	72.344	485	1.890	1.405	-6	1.368	1.034	522	81.625	88,63%	(9.281)
	Pensiun	27.683	25.765	25.573	100	66	-34	-213	-192	-2.110	258	26.031	98,24%	(458)
	Total Pembiayaan	189.407	204.095	205.972	4.986	6.052	1.066	1.028	1.877	16.565	4.176	218.761	94,15%	(12.789)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	3.185	0,69%	2,43%	8,86%	2.315	2.947	2.551			
	KUR	105	522	761	3.028	0,32%	2,22%	8,79%	2.267	2.923	2.506			
	Non KUR	133	111	109	156	6,92%	7,32%	10,65%	48	24	45			
3	PWG	-	-	-	662	0,00%	0,00%	0,00%	662	662	662			
	Cilem	-	-	-	496	0,00%	0,00%	4,12%	496	496	496			
	Gadai	-	-	-	166	0,00%	0,00%	0,83%	166	166	166			
4	CFG	1.146	999	1.255	5.139	0,84%	0,92%	3,73%	3.884	3.993	4.139			
	CF 1	198	258	95	1.438	0,52%	0,24%	3,59%	1.343	1.240	1.180			
	Total Griya	73	-	-	753	0,22%	0,00%	2,19%	753	679	753			
	Oto	125	258	95	686	2,42%	1,67%	12,11%	591	561	428			
	CF 2	948	741	1.160	3.700	0,96%	1,20%	3,78%	2.540	2.753	2.959			
	Mitraguna & Others	799	690	650	2.812	1,12%	0,92%	3,89%	2.162	2.013	2.122			
	Pensiun	149	51	511	889	0,54%	1,98%	3,48%	378	740	838			
	Total Pembiayaan	1.384	1.633	2.124	8.985	0,73%	1,04%	4,36%	6.861	7.601	7.352	1,90%	56,50%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	388	1,39%	0,86%	1,08%	80	(89)	71			
	KUR	477	186	177	257	1,47%	0,52%	0,75%	80	(220)	72			
	Non KUR	-	132	131	131	0,00%	8,82%	8,91%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.534	3,20%	1,79%	1,84%	94	(1.860)	(114)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,97%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,10%	-	(72)	-			
	CF 2	3.064	757	851	945	3,10%	0,88%	0,97%	94	(2.119)	188			
	Mitraguna & Others	2.968	440	534	628	4,16%	0,75%	0,87%	94	(2.340)	188			
	Pensiun	97	317	317	317	0,05%	0,16%	0,14%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.934	2,57%	1,35%	1,42%	185	(1.937)	(32)	1,31%	8,16%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	14.637	13.996	(2.547)	(641)	1.587	12,79%	1.200	9,38%	28.636	48,87%	(14.641)
2	Tabungan	133.664	151.983	151.615	150.893	904	(722)	(1.090)	-0,72%	17.229	12,89%	155.428	97,08%	(4.535)
3	Deposito	120.976	138.437	138.231	138.232	135	1	(204)	-0,15%	17.257	14,26%	123.058	112,33%	15.174
	Total	267.435	302.828	304.482	303.121	(1.508)	(1.362)	292	0,10%	35.685	13,34%	307.123	98,70%	(4.002)
	CASA	146.460	164.392	166.251	164.888	(1.643)	(1.363)	496	0,30%	18.429	12,58%	184.064	89,58%	(19.176)
	(%) CASA	54,76%	54,29%	54,60%	54,40%									
	FDR	60,13%	60,18%	60,32%	60,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.662	4.667		5	71	1,54%	1.085	30,29%	-	0,00%	4.667
2	Giro ISE	1.025	1.971	935	935		1	(1.035)	-52,54%	(89)	-8,72%		0,00%	935
3	Tabungan ISE	2.557	2.625	3.727	3.731		4	1.106	42,14%	1.174	45,92%		0,00%	3.731
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.283	160	1.030	870	148	341	-1.369	689	44.400	88,48%	(5.117)
	KUR	37.299	36.976	37.338	160	1.030	870	255	362	39	668	40.989	91,09%	(3.651)
	Non KUR	3.353	1.966	1.945	-	-	0	-107	-21	-1.408	21	3.411	57,02%	(1.466)
3	PWG	6.039	14.018	14.411	684	723	39	655	393	8.372	330	15.570	92,56%	(1.159)
	Cilem	6.039	14.018	14.411	684	723	39	655	393	8.372	330	15.570	92,56%	(1.159)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.965	2.105	2.069	-36	-2.381	671	15.857	1.398	123.765	105,01%	6.200
	CF 1	24.580	27.567	27.524	500	139	-361	-369	-43	2.944	182	28.235	97,48%	(711)
	Total Griya	19.863	21.592	21.493	500	-	-500	0	-99	1.630	99	21.622	99,40%	(129)
	• Total Non Program	19.863	21.592	21.493	500	-	-500	255	-99	1.630	99	21.622	99,40%	(129)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.031	-	139	139	-369	56	1.313	83	6.614	91,19%	(582)
	CF 2	89.528	101.726	102.441	1.605	1.930	325	-2.012	714	12.913	1.216	95.530	107,23%	6.911
	Mitraguna & Others	89.444	101.119	101.838	1.605	1.930	325	-2.007	719	12.394	1.211	94.659	107,58%	7.179
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	183.658	2.949	3.821	873	-1.578	1.405	22.859	2.416	183.735	99,96%	(76)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	4.905	2,64%	2,37%	12,49%	3.980	3.833	4.108			
	KUR	877	705	854	4.746	2,35%	2,31%	12,71%	3.892	3.869	4.041			
	Non KUR	194	92	70	158	5,80%	3,56%	8,14%	88	(36)	67			
3	PWG	-	-	-	505	0,00%	0,00%	3,51%	505	505	505			
	Cilem	-	-	-	505	0,00%	0,00%	3,51%	505	505	505			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.834	0,69%	0,85%	2,18%	1.739	2.042	2.673			
	CF 1	630	38	965	1.802	2,56%	3,50%	6,55%	837	1.172	1.763			
	Total Griya	568	-	567	590	2,86%	2,62%	2,75%	23	22	590			
	Oto	61	38	398	1.212	1,30%	6,66%	20,09%	814	1.150	1.173			
	CF 2	162	123	130	1.032	0,18%	0,13%	1,01%	902	870	909			
	Mitraguna & Others	162	123	130	1.032	0,18%	0,13%	1,01%	902	870	909			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	8.244	1,16%	1,11%	4,49%	6.224	6.380	7.286	0,41%	90,96%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.762	2,29%	4,18%	4,49%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,40%	138	1.246	213			
	Non KUR	532	194	120	118	15,87%	6,11%	6,07%	(2)	(414)	(76)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,03%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,60%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.395	0,83%	1,24%	1,30%	136	1.064	76	0,43%	66,85%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	119.869	99.409	(2.054)	(20.460)	36.608	58,29%	60.226	153,71%	53.494	185,83%	45.915
2	Tabungan	123.525	150.051	150.694	149.956	3.678	(738)	(95)	-0,06%	26.431	21,40%	143.721	104,34%	6.234
3	Deposito	68.863	124.121	123.912	123.912	(185)	0	(210)	-0,17%	55.049	79,94%	70.400	176,01%	53.512
	Total	231.570	336.973	394.474	373.276	1.439	(21.198)	36.303	10,77%	141.706	61,19%	267.615	139,48%	105.661
	CASA	162.707	212.852	270.563	249.364	1.624	(21.198)	36.512	17,15%	86.657	53,26%	197.215	126,44%	52.150
	(%) CASA	70,26%	63,17%	68,59%	66,80%									
	FDR	34,66%	31,39%	26,90%	28,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.130	7.062		(67)	938	15,32%	1.171	19,88%	-	0,00%	7.062
2	Giro ISE	3.773	3.366	4.494	4.424		(69)	1.059	31,45%	651	17,26%		0,00%	4.424
3	Tabungan ISE	2.118	2.758	2.636	2.638		2	(120)	-4,36%	520	24,55%		0,00%	2.638
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.511	223	570	347	-55	-25	3.661	595	14.064	74,74%	(3.553)
	Cilem	6.849	10.535	10.511	223	570	347	-55	-25	3.661	595	14.064	74,74%	(3.553)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	95.617	275	883	608	1.676	388	22.198	495	98.064	97,50%	(2.447)
	CF 1	59.117	74.995	75.263	-	623	623	779	269	16.147	354	68.723	109,52%	6.540
	Total Griya	51.507	65.623	65.750	-	322	322	0	126	14.243	196	59.856	109,85%	5.893
	• Total Non Program	49.547	63.796	63.925	-	322	322	1.792	129	14.378	192	52.179	122,51%	11.746
	• Program	1.960	1.828	1.825	-	-	0	-12	-3	-135	3	7.678	23,77%	(5.853)
	Oto	7.609	9.371	9.514	-	301	301	779	143	1.904	159	8.867	107,30%	647
	CF 2	14.303	20.234	20.354	275	260	-15	897	120	6.051	140	29.341	69,37%	(8.987)
	Mitraguna & Others	14.303	20.222	20.222	275	140	-135	897	-0	5.920	140	29.016	69,69%	(8.793)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	106.128	498	1.453	954	1.621	364	25.859	1.089	112.128	94,65%	(6.000)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Cilem	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.297	0,88%	3,18%	3,45%	268	2.647	529			
	CF 1	650	2.768	3.029	3.126	1,10%	4,04%	4,15%	97	2.476	358			
	Total Griya	404	2.588	2.856	2.713	0,79%	4,35%	4,13%	(143)	2.308	125			
	Oto	245	180	173	413	3,22%	1,85%	4,34%	240	168	233			
	CF 2	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.438	0,81%	2,86%	3,24%	410	2.789	671	1,87%	42,35%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-73,57%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.260	8.436	1.118	176	4	0,05%	(397)	-4,49%	21.699	38,88%	(13.263)
2	Tabungan	83.648	75.662	77.458	78.775	(1.158)	1.317	3.113	4,11%	(4.873)	-5,83%	98.582	79,91%	(19.807)
3	Deposito	21.297	24.150	24.249	23.929	(4.953)	(319)	(221)	-0,92%	2.632	12,36%	21.750	110,02%	2.179
	Total	113.778	108.245	109.967	111.141	(4.993)	1.174	2.896	2,68%	(2.637)	-2,32%	142.031	78,25%	(30.890)
	CASA	92.481	84.094	85.719	87.212	(40)	1.493	3.118	3,71%	(5.270)	-5,70%	120.281	72,51%	(33.069)
	(%) CASA	81,28%	77,69%	77,95%	78,47%									
	FDR	151,33%	184,48%	181,81%	179,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.306	7.377		71	1.163	18,71%	3.962	116,01%	-	0,00%	7.377
2	Giro ISE	1.685	2.429	2.292	2.308		16	(121)	-4,98%	622	36,93%		0,00%	2.308
3	Tabungan ISE	1.730	3.786	5.014	5.069		56	1.284	33,91%	3.340	193,06%		0,00%	5.069
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	11.099	-	25	25	-365	-142	-4.402	167	17.862	62,14%	(6.763)
	KUR	13.526	8.301	8.141	-	-	-	-342	-160	-5.385	160	15.819	51,46%	(7.678)
	Non KUR	1.974	2.940	2.958	-	25	25	-22	18	984	7	2.043	144,76%	915
3	PWG	14.491	23.899	24.334	1.851	2.360	508	1.063	434	9.843	1.925	31.508	77,23%	(7.175)
	Cilem	6.823	11.358	11.804	218	823	605	329	446	4.981	377	18.964	62,24%	(7.161)
	Gadai	7.668	12.542	12.530	1.633	1.537	-96	734	-12	4.862	1.548	12.544	99,89%	(14)
4	CFG	142.193	164.548	164.499	810	1.061	251	1.219	-49	22.306	1.110	153.708	107,02%	10.791
	CF 1	6.747	8.769	8.726	-	-	0	58	-43	1.979	43	8.885	98,21%	(159)
	Total Griya	3.465	5.184	5.166	-	-	0	0	-18	1.701	18	4.904	105,35%	262
	• Total Non Program	3.465	5.184	5.166	-	-	0	-42	-18	1.701	18	4.904	105,35%	262
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.560	-	-	0	58	-25	278	25	3.981	89,42%	(421)
	CF 2	135.445	155.778	155.773	810	1.061	251	1.161	-5	20.328	1.066	144.823	107,56%	10.950
	Mitraguna & Others	125.884	146.998	147.084	810	1.061	251	1.201	86	21.200	975	134.362	109,47%	12.723
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	199.931	2.661	3.446	784	1.917	244	27.747	3.202	203.079	98,45%	(3.147)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	2.576	8,85%	11,40%	23,21%	1.294	1.204	1.394			
	KUR	1.295	819	765	1.857	9,57%	9,21%	22,81%	1.092	562	1.038			
	Non KUR	77	363	517	719	3,89%	17,57%	24,31%	202	642	356			
3	PWG	-	-	-	681	0,00%	0,00%	0,00%	681	681	681			
	Cilem	-	-	-	547	0,00%	0,00%	4,63%	547	547	547			
	Gadai	-	-	-	134	0,00%	0,00%	1,07%	134	134	134			
4	CFG	6	-	290	3.834	0,00%	0,00%	2,33%	3.543	3.828	3.834			
	CF 1	-	-	-	655	0,00%	0,00%	7,50%	655	655	655			
	Total Griya	-	-	-	559	0,00%	0,00%	10,81%	559	559	559			
	Oto	-	-	-	96	0,00%	0,00%	2,70%	96	96	96			
	CF 2	6	-	290	3.179	0,00%	0,19%	2,04%	2.889	3.173	3.179			
	Mitraguna & Others	-	-	290	3.179	0,00%	0,20%	2,16%	2.889	3.179	3.179			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	7.090	0,80%	0,79%	3,55%	5.519	5.712	5.909	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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	983	3,76%	8,56%	8,85%	21	400	125			
	KUR	557	837	824	844	4,11%	9,92%	10,37%	21	288	8			
	Non KUR	26	21	138	138	1,32%	4,71%	4,68%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,64%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.924	0,56%	0,95%	0,96%	21	953	121	0,11%	88,44%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.234	4.584	633	349	3.009	191,04%	3.711	425,33%	1.750	262,00%	2.834
2	Tabungan	63.525	67.931	66.757	66.771	5.369	14	(1.160)	-1,71%	3.246	5,11%	71.349	93,58%	(4.578)
3	Deposito	5.722	7.221	7.030	7.030	(206)	0	(191)	-2,65%	1.307	22,85%	5.985	117,45%	1.045
	Total	70.120	76.727	78.021	78.385	5.796	364	1.658	2,16%	8.265	11,79%	79.084	99,12%	(699)
	CASA	64.398	69.506	70.992	71.355	6.002	364	1.849	2,66%	6.957	10,80%	73.098	97,62%	(1.743)
	(%) CASA	91,84%	90,59%	90,99%	91,03%									
	FDR	73,73%	85,49%	84,42%	84,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.937	3.954		17	135	3,54%	467	13,38%	-	0,00%	3.954
2	Giro ISE	561	449	455	455		0	6	1,32%	(106)	-18,93%		0,00%	455
3	Tabungan ISE	2.926	3.370	3.482	3.499		17	129	3,83%	573	19,57%		0,00%	3.499
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	5.835	152	437	285	587	313	3.251	123	5.700	102,36%	135
	Cilem	2.583	5.521	5.835	152	437	285	587	313	3.251	123	5.700	102,36%	135
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.032	920	555	-365	1.422	-41	10.916	596	59.041	101,68%	991
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.032	920	555	-365	1.422	-41	10.916	596	59.041	101,68%	991
	Mitraguna & Others	45.066	55.374	55.214	920	395	-525	1.143	-160	10.148	555	51.258	107,72%	3.956
	Pensiun	4.050	4.699	4.818	-	160	160	279	118	768	42	7.783	61,90%	(2.965)
	Total Pembiayaan	51.699	65.594	65.866	1.072	992	-80	2.010	272	14.167	720	64.740	101,74%	1.126

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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	-	-	-	70	0,00%	0,00%	1,20%	70	70	70			
	Cilem	-	-	-	70	0,00%	0,00%	1,20%	70	70	70			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	Mitraguna & Others	-	-	-	675	0,00%	0,00%	1,22%	675	675	675			
	Pensiun	-	-	-	94	0,00%	0,00%	1,95%	94	94	94			
	Total Pembiayaan	-	-	-	839	0,00%	0,00%	1,27%	839	839	839	2,88%	-125,98%	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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	207	0,45%	0,34%	0,34%	-	(14)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	207	0,45%	0,34%	0,34%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,37%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,31%	-	(14)	(1)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.563	2.131	198	(432)	(29)	-1,35%	47	2,24%	7.185	29,66%	(5.054)
2	Tabungan	153.901	153.184	152.365	152.175	6.509	(190)	(1.009)	-0,66%	(1.726)	-1,12%	170.698	89,15%	(18.524)
3	Deposito	36.197	27.914	28.108	28.008	(1.360)	(100)	94	0,34%	(8.188)	-22,62%	37.242	75,21%	(9.234)
	Total	192.181	183.258	183.036	182.314	5.347	(722)	(945)	-0,52%	(9.868)	-5,13%	215.125	84,75%	(32.811)
	CASA	155.985	155.344	154.928	154.306	6.707	(622)	(1.038)	-0,67%	(1.679)	-1,08%	177.883	86,75%	(23.578)
	(%) CASA	81,17%	84,77%	84,64%	84,64%									
	FDR	138,97%	164,04%	164,37%	165,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	2.126	2.126		1	441	26,19%	1.597	301,94%	-	0,00%	2.126
2	Giro ISE	45	683	1.042	1.047		5	363	53,15%	1.002	2218,99%		0,00%	1.047
3	Tabungan ISE	484	1.002	1.084	1.080		(4)	78	7,79%	596	123,14%		0,00%	1.080
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115		0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.563	-	150	150	-70	70	1.482	80	8.913	73,63%	(2.350)
	KUR	4.827	6.222	6.292	-	150	150	-91	70	1.465	80	8.318	75,64%	(2.026)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	49.562	809	2.425	1.617	157	1.371	25.227	1.055	43.519	113,89%	6.043
	Cilem	24.335	48.191	49.562	809	2.425	1.617	157	1.371	25.227	1.055	43.519	113,89%	6.043
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	244.687	819	1.374	555	-271	-1.194	7.084	2.568	247.553	98,84%	(2.866)
	CF 1	8.506	8.716	8.657	-	-	0	-74	-59	151	59	10.260	84,38%	(1.602)
	Total Griya	6.805	6.817	6.804	-	-	0	0	-13	-1	13	7.278	93,49%	(474)
	• Total Non Program	6.655	6.675	6.663	-	-	0	-135	-13	7	13	6.693	99,55%	(30)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.854	-	-	0	-74	-45	152	45	2.982	62,16%	(1.128)
	CF 2	229.097	237.166	236.030	819	1.374	555	-197	-1.135	6.933	2.509	237.294	99,47%	(1.264)
	Mitraguna & Others	203.836	211.595	210.483	819	1.210	391	165	-1.112	6.648	2.322	207.323	101,52%	3.161
	Pensiun	25.262	25.571	25.547	-	164	164	-361	-24	285	188	29.971	85,24%	(4.424)
	Total Pembiayaan	267.076	300.611	300.858	1.628	3.949	2.322	-185	247	33.782	3.703	300.041	100,27%	816

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	22	145	372	0,00%	2,23%	5,67%	227	372	350			
	KUR	-	22	145	372	0,00%	2,33%	5,91%	227	372	350			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	168	0,00%	0,00%	0,34%	168	168	165			
	Cilem	-	2	-	168	0,00%	0,00%	0,34%	168	168	165			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	4.321	1,09%	1,37%	1,77%	947	1.737	603			
	CF 1	819	854	753	613	9,63%	8,64%	7,08%	(141)	(206)	(241)			
	Total Griya	819	854	753	390	12,04%	11,05%	5,73%	(363)	(429)	(464)			
	Oto	-	-	-	223	0,00%	0,00%	12,02%	223	223	223			
	CF 2	1.765	2.865	2.621	3.709	0,77%	1,11%	1,57%	1.087	1.943	844			
	Mitraguna & Others	1.765	2.729	2.621	3.581	0,87%	1,24%	1,70%	960	1.816	852			
	Pensiun	-	136	-	128	0,00%	0,00%	0,50%	128	128	(9)			
	Total Pembiayaan	2.584	3.743	3.520	4.861	0,97%	1,17%	1,62%	1.341	2.276	1.118	0,58%	63,98%	-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.396	1,42%	1,34%	1,39%	103	26	(102)			
	CF 1	340	364	429	532	4,00%	4,92%	6,14%	103	192	167			
	Total Griya	340	364	429	532	5,00%	6,29%	7,82%	103	192	167			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.864	1,32%	1,21%	1,21%	-	(165)	(270)			
	Mitraguna & Others	2.939	2.995	2.864	2.864	1,44%	1,35%	1,36%	-	(75)	(131)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.396	1,26%	1,10%	1,13%	103	26	(102)	0,50%	55,35%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	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 (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-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	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,39%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	402	467	(1.196)	64	(149)	-24,24%	(129)	-21,63%	12.197	3,83%	(11.731)
2	Tabungan	46.385	47.818	48.354	48.144	(132)	(210)	325	0,68%	1.758	3,79%	60.559	79,50%	(12.415)
3	Deposito	18.302	57.067	47.078	46.678	10.056	(400)	(10.389)	-18,21%	28.376	155,05%	19.099	244,39%	27.578
	Total	65.283	105.501	95.834	95.288	8.729	(546)	(10.213)	-9,68%	30.006	45,96%	91.856	103,74%	3.432
	CASA	46.981	48.434	48.756	48.610	(1.328)	(146)	176	0,36%	1.630	3,47%	72.756	66,81%	(24.146)
	(%) CASA	71,97%	45,91%	50,88%	51,01%									
	FDR	134,21%	93,33%	102,58%	103,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.040	1.044		5	(72)	-6,41%	(353)	-25,29%	-	0,00%	1.044
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.039	1.043		5	(72)	-6,41%	(315)	-23,19%		0,00%	1.043
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.219	16.834	60	750	690	-110	614	1.396	136	18.223	92,38%	(1.389)
	KUR	14.693	15.717	16.335	60	750	690	-95	618	1.642	132	17.333	94,24%	(998)
	Non KUR	745	503	499	-	-	0	-15	-4	-246	4	890	56,07%	(391)
3	PWG	3.211	6.891	7.252	466	493	26	791	360	4.041	133	8.588	84,43%	(1.337)
	Cilem	3.211	6.891	7.252	466	493	26	791	360	4.041	133	8.588	84,43%	(1.337)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.222	480	167	-313	-371	-1.134	5.254	1.301	77.811	95,39%	(3.589)
	CF 1	2.071	11.937	12.063	310	167	-143	152	126	9.992	41	5.602	215,34%	6.461
	Total Griya	1.516	10.778	10.810	310	60	-250	0	32	9.293	28	4.181	258,51%	6.628
	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.660	25	4.181	123,79%	995
	• Program	-	5.637	5.633	167	-	-167	339	-4	5.633	4	0	0,00%	5.633
	Oto	555	1.159	1.253	-	107	107	152	94	698	13	1.421	88,24%	(167)
	CF 2	66.897	63.419	62.159	170	-	-170	-523	-1.260	-4.738	1.260	72.209	86,08%	(10.050)
	Mitraguna & Others	64.762	60.622	59.538	170	-	-170	-496	-1.084	-5.224	1.084	68.752	86,60%	(9.214)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-175	486	175	3.457	75,83%	(835)
	Total Pembiayaan	87.617	98.466	98.307	1.007	1.410	403	309	-159	10.691	1.569	104.622	93,96%	(6.315)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	786	0,98%	1,74%	4,67%	503	635	311			
	KUR	98	475	240	763	0,67%	1,52%	4,67%	523	665	288			
	Non KUR	53	-	43	23	7,15%	8,61%	4,60%	(20)	(30)	23			
3	PWG	-	-	-	81	0,00%	0,00%	1,11%	81	81	81			
	Cilem	-	-	-	81	0,00%	0,00%	1,11%	81	81	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.691	1,23%	2,60%	4,97%	1.735	2.845	895			
	CF 1	-	-	177	177	0,00%	1,48%	1,47%	0	177	177			
	Total Griya	-	-	177	177	0,00%	1,64%	1,64%	0	177	177			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	3.514	1,26%	2,81%	5,65%	1.735	2.668	718			
	Mitraguna & Others	846	2.796	1.779	3.337	1,31%	2,94%	5,61%	1.558	2.492	542			
	Pensiun	-	-	-	177	0,00%	0,00%	6,73%	177	177	177			
	Total Pembiayaan	997	3.270	2.239	4.558	1,14%	2,27%	4,64%	2.319	3.561	1.287	1,49%	67,79%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,63%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,37%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	5,01%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,98%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,24%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,89%	(510)	1.291	(1.957)	3,73%	4,00%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.840	4.811	2.360	(29)	(1.137)	-19,12%	(1.066)	-18,13%	16.777	28,68%	(11.966)
2	Tabungan	83.977	101.671	89.201	89.262	9.043	60	(12.409)	-12,21%	5.284	6,29%	98.962	90,20%	(9.701)
3	Deposito	19.184	13.402	14.009	14.024	(1)	15	622	4,64%	(5.160)	-26,90%	20.015	70,07%	(5.991)
	Total	109.038	121.021	108.051	108.097	11.402	46	(12.924)	-10,68%	(941)	-0,86%	135.754	79,63%	(27.657)
	CASA	89.854	107.619	94.042	94.072	11.402	31	(13.547)	-12,59%	4.218	4,69%	115.739	81,28%	(21.666)
	(%) CASA	82,41%	88,93%	87,03%	87,03%									
	FDR	40,48%	52,26%	59,00%	58,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.530	7.531		2	(1.286)	-14,59%	(1.050)	-12,23%	-	0,00%	7.531
2	Giro ISE	1.236	1.518	624	637		13	(881)	-58,01%	(598)	-48,43%		0,00%	637
3	Tabungan ISE	7.345	7.300	6.905	6.894		(11)	(406)	-5,56%	(451)	-6,14%		0,00%	6.894
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	155	155		0	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.241	-	150	150	527	71	4.736	79	14.493	98,26%	(252)
	KUR	9.147	13.072	13.151	-	150	150	555	78	4.004	72	13.868	94,82%	(718)
	Non KUR	358	1.097	1.090	-	-	0	-28	-7	732	7	624	174,54%	465
3	PWG	9.262	11.392	11.537	49	468	420	-69	146	2.275	323	16.966	68,00%	(5.429)
	Cilem	9.262	11.392	11.537	49	468	420	-69	146	2.275	323	16.966	68,00%	(5.429)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.357	460	730	270	282	290	11.981	440	47.656	78,39%	(10.299)
	CF 1	14.455	17.388	17.617	-	389	389	-230	229	3.162	161	17.089	103,09%	528
	Total Griya	3.903	8.619	8.582	-	-	0	0	-36	4.679	36	4.866	176,37%	3.716
	• Total Non Program	3.903	6.826	6.791	-	-	0	-74	-35	2.888	35	4.866	139,55%	1.925
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	9.034	-	389	389	-230	265	-1.518	124	12.223	73,91%	(3.189)
	CF 2	10.922	19.679	19.741	460	341	-119	513	62	8.819	279	30.567	64,58%	(10.827)
	Mitraguna & Others	10.683	18.945	18.957	460	215	-245	516	12	8.275	203	29.780	63,66%	(10.823)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	63.754	1.009	1.349	340	1.225	507	19.611	842	79.115	80,58%	(15.361)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	190	0,00%	0,00%	1,33%	190	190	190			
	KUR	-	-	-	190	0,00%	0,00%	1,44%	190	190	190			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	657	0,00%	0,00%	5,69%	657	657	657			
	Cilem	-	-	-	657	0,00%	0,00%	5,69%	657	657	657			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	2.319	1,42%	1,96%	6,21%	1.593	1.959	1.975			
	CF 1	360	344	708	1.189	2,49%	4,07%	6,75%	480	829	845			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.189	3,41%	8,08%	13,16%	480	829	845			
	CF 2	-	-	17	1.130	0,00%	0,09%	5,73%	1.113	1.130	1.130			
	Mitraguna & Others	-	-	17	1.130	0,00%	0,09%	5,96%	1.113	1.130	1.130			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	3.165	0,82%	1,15%	4,96%	2.440	2.805	2.822	2,97%	40,22%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,73%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,54%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,00%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,43%	171	271	271	1,53%	-260,24%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	579	571	(165)	(8)	(75)	-11,65%	568	16427,49%	6	8846,24%	565
2	Tabungan	34.487	32.850	34.374	34.379	1.712	4	1.529	4,65%	(109)	-0,32%	40.322	85,26%	(5.944)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	37.408	37.405	1.498	(3)	1.453	4,04%	(603)	-1,59%	43.921	85,16%	(6.516)
	CASA	34.491	33.496	34.953	34.950	1.548	(3)	1.453	4,34%	459	1,33%	40.329	86,66%	(5.379)
	(%) CASA	90,75%	93,17%	93,44%	93,44%									
	FDR	1,90%	3,20%	3,19%	3,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	73	73	0	8	11,47%	(85)	-53,71%	-	0,00%	73	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	73	73	0	8	11,47%	(85)	-53,71%		0,00%	73	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	950	48	57	10	24	37	307	21	1.982	47,94%	(1.032)
	Cilem	644	914	950	48	57	10	24	37	307	21	1.982	47,94%	(1.032)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	20	10	-10	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	20	10	-10	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	20	10	-10	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.194	68	67	-0	173	44	472	23	2.061	57,92%	(867)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	170,91%	#DIV/0!	170,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

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

PHR & Payroll

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