

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	397.004	434.913	177.355	37.908	16.085	3,84%	196.616	82,51%	420.906	103,33%	14.007
2	Tabungan	1.732.891	1.903.991	1.944.317	1.964.146	44.961	19.829	60.155	3,16%	231.255	13,35%	2.000.816	98,17%	(36.670)
3	Deposito	877.742	950.883	854.003	852.237	(55.963)	(1.766)	(98.646)	-10,37%	(25.505)	-2,91%	896.431	95,07%	(44.194)
Total		2.848.930	3.273.702	3.195.325	3.251.296	166.354	55.971	(22.406)	-0,68%	402.366	14,12%	3.318.152	97,99%	(66.857)
CASA		1.971.188	2.322.819	2.341.322	2.399.059	222.316	57.737	76.240	3,28%	427.871	21,71%	2.421.722	99,06%	(22.663)
(% CASA)		69,19%	70,95%	73,27%	73,79%									
FDR		84,13%	83,44%	86,75%	85,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.355	90.172		(2.184)	2.869	3,29%	10.761	13,55%	118.145	76,32%	(27.973)
2	Giro ISE	37.094	35.022	32.475	30.638		(1.837)	(4.383)	-12,52%	(6.455)	-17,40%	60.551	50,60%	(29.913)
3	Tabungan ISE	39.484	49.856	59.425	59.078		(347)	9.223	18,50%	19.595	49,63%	44.877	131,65%	14.202
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	120.988	4.410	570	-3.840	1.457	-5.760	-1.974	6.330	162.236	74,58%	(41.248)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	95.366	3.500	-	-3.500	1.657	-5.445	-4.847	5.445	122.383	77,92%	(27.017)
	• Local Champion	83.501	66.595	64.363	500	-	-500	-804	-2.231	-19.137	2.231	94.012	68,46%	(29.648)
	• Value Chain	16.712	34.216	31.003	3.000	-	(3.000)	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	328.848	13.920	15.750	1.830	1.228	3.080	18.032	12.670	362.288	90,77%	(33.440)
	KUR	291.370	306.564	310.532	13.660	15.725	2.065	1.900	3.968	19.162	11.757	340.266	91,26%	(29.734)
	Non KUR	19.446	19.203	18.316	260	25	-235	-673	-887	-1.130	912	22.022	83,17%	(3.706)
3	PWG	193.140	323.731	342.702	54.390	59.777	5.387	11.995	18.971	149.561	40.806	362.681	94,49%	(19.980)
	Cilem	122.752	218.666	232.508	22.148	28.837	6.689	7.938	13.842	109.757	14.995	262.581	88,55%	(30.072)
	Gadai	70.389	105.064	110.193	32.242	30.940	-1.303	4.057	5.129	39.804	25.811	100.101	110,08%	10.093
4	CFG	1.770.026	1.955.435	1.979.280	53.125	63.440	10.314	10.668	23.845	209.254	39.595	2.003.011	98,82%	(23.731)
	CF 1	463.002	520.993	532.558	13.642	19.803	6.160	1.760	11.564	69.556	8.238	503.674	105,73%	28.884
	Total Griya	392.209	436.373	446.575	8.985	15.769	6.785	0	10.202	54.366	5.568	412.745	108,20%	33.829
	• Total Non Program	388.279	424.924	434.516	8.650	15.109	6.459	372	9.592	46.237	5.518	397.355	109,35%	37.165
	• Program	3.930	11.449	12.059	334	660	326	302	610	8.129	50	15.395	78,33%	(3.335)
	Oto	70.793	84.620	85.983	4.658	4.033	-624	1.760	1.363	15.190	2.671	90.929	94,56%	(4.946)
	CF 2	1.307.024	1.434.442	1.446.722	39.483	43.637	4.154	8.908	12.280	139.698	31.357	1.499.337	96,49%	(52.615)
	Mitraguna & Others	1.211.757	1.335.736	1.347.040	38.451	40.331	1.880	9.546	11.304	135.284	29.027	1.384.316	97,31%	(37.276)
	Pensium	95.268	98.706	99.682	1.032	3.306	2.274	-638	976	4.414	2.330	115.021	86,66%	(15.339)
Total Pembiayaan		2.396.945	2.731.682	2.771.818	125.845	139.536	13.691	25.347	40.136	374.873	99.400	2.890.216	95,90%	(118.399)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	10.729	1,43%	1,90%	3,26%	4.539	6.288	4.539			
	KUR	3.770	4.599	4.599	9.315	1,29%	1,50%	3,00%	4.715	5.545	4.715			
	Non KUR	671	1.590	1.590	1.414	3,45%	8,28%	7,72%	(176)	743	(176)			
3	PWG	155	-	-	5.697	0,08%	0,00%	1,66%	5.697	5.542	5.697			
	Cilem	155	-	-	5.138	0,13%	0,00%	2,21%	5.138	4.983	5.138			
	Gadai	-	-	-	559	0,00%	0,00%	0,51%	559	559	559			
4	CFG	19.018	28.147	27.679	30.139	1,07%	1,42%	1,52%	2.460	11.122	1.992			
	CF 1	8.456	11.479	12.737	13.065	1,83%	2,44%	2,45%	328	4.609	1.586			
	Total Griya	6.832	10.463	10.710	10.826	1,74%	2,45%	2,42%	116	3.994	364			
	Oto	1.624	1.016	2.026	2.239	2,29%	2,39%	2,60%	212	615	1.223			
	CF 2	10.562	16.669	14.942	17.074	0,81%	1,04%	1,18%	2.132	6.513	406			
	Mitraguna & Others	10.315	16.481	14.431	16.650	0,85%	1,08%	1,24%	2.219	6.336	169			
	Pensium	247	188	511	424	0,26%	0,52%	0,43%	(87)	177	236			
Total Pembiayaan		24.121	34.343	33.868	46.565	1,01%	1,24%	1,68%	12.697	22.444	12.222	1,03%	38,77%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,44%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,57%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	3.892	1,04%	1,57%	1,18%	(1.237)	665	(792)			
	KUR	1.952	4.075	4.391	3.245	0,67%	1,43%	1,04%	(1.146)	1.293	(830)			
	Non KUR	1.274	609	737	646	6,55%	3,84%	3,53%	(91)	(628)	38			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.450	1,90%	1,35%	1,39%	1.141	(6.240)	(316)			
	CF 1	5.942	4.809	5.093	5.624	1,28%	0,98%	1,06%	531	(319)	814			
	Total Griya	5.028	4.373	4.557	5.188	1,28%	1,04%	1,16%	631	159	814			
	Oto	914	436	536	436	1,29%	0,63%	0,51%	(100)	(478)	-			
	CF 2	27.748	22.956	21.216	21.827	2,12%	1,48%	1,51%	611	(5.922)	(1.130)			
	Mitraguna & Others	27.082	22.326	20.725	21.510	2,23%	1,55%	1,60%	785	(5.573)	(816)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.086	1,59%	1,21%	1,19%	(96)	(4.915)	(1.102)	1,41%	-17,84%	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.891	22.033	(911)	(857)	(2.450)	-10,01%	(7.502)	-25,40%	46.170	47,72%	(24.136)
2	Tabungan	75.287	90.912	97.528	98.474	(1.569)	946	7.562	8,32%	23.187	30,80%	96.129	102,44%	2.345
3	Deposito	166.481	116.868	76.413	76.413	(25.835)	0	(40.455)	-34,62%	(90.068)	-54,10%	168.336	45,39%	(91.922)
	Total	271.304	232.264	196.832	196.921	(28.315)	89	(35.343)	-15,22%	(74.383)	-27,42%	310.634	63,39%	(113.713)
	CASA	104.823	115.396	120.418	120.507	(2.480)	89	5.112	4,43%	15.684	14,96%	142.299	84,69%	(21.791)
	(%) CASA	38,64%	49,68%	61,18%	61,20%									
	FDR	71,62%	87,88%	103,66%	103,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.234	20.250		16	723	3,70%	3.986	24,51%	-	0,00%	20.250
2	Giro ISE	12.924	10.849	8.142	7.220		(922)	(3.629)	-33,45%	(5.705)	-44,14%		0,00%	7.220
3	Tabungan ISE	1.712	6.998	12.067	13.006		938	6.008	85,85%	11.294	659,82%		0,00%	13.006
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.401	-	-	0	-130	-132	4.510	132	19.916	72,31%	(5.514)
	Linkage	1.111	804	787	-	-	-	-17	-17	-324	17	5.477	14,37%	(4.690)
	Non-Linkage	8.780	13.729	13.614	-	-	0	-113	-115	4.835	115	14.439	94,29%	(825)
	• Local Champion	6.630	9.079	8.964	-	-	0	-113	-115	2.335	115	9.312	96,26%	(348)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	5.126	90,71%	(476)
2	MBG	65.409	59.042	57.765	1.310	840	-470	-1.380	-1.277	-7.644	2.117	70.008	82,51%	(12.243)
	KUR	63.164	56.360	55.157	1.310	840	-470	-1.263	-1.202	-8.007	2.042	67.553	81,65%	(12.396)
	Non KUR	2.245	2.683	2.608	-	-	0	-118	-75	363	75	2.455	106,24%	153
3	PWG	10.519	15.081	15.630	1.686	1.537	-149	635	549	5.111	989	18.008	86,79%	(2.378)
	Cilem	10.519	15.081	15.630	1.686	1.537	-149	635	549	5.111	989	18.008	86,79%	(2.378)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.246	4.213	3.173	-1.040	147	785	7.769	2.388	134.112	86,68%	(17.866)
	CF 1	58.498	62.127	61.795	2.271	452	-1.819	256	-332	3.297	784	60.416	102,28%	1.379
	Total Griya	56.812	59.059	58.648	1.907	298	-1.610	0	-411	1.836	708	56.783	103,28%	1.865
	• Total Non Program	55.952	58.249	57.844	1.907	298	-1.610	-422	-405	1.892	703	53.414	108,29%	4.430
	• Program	860	810	804	-	-	0	-8	-6	-56	6	3.370	23,87%	(2.565)
	Oto	1.686	3.069	3.147	364	155	-209	256	78	1.461	76	3.633	86,61%	(486)
	CF 2	49.980	53.333	54.451	1.942	2.721	779	-109	1.118	4.471	1.603	73.695	73,89%	(19.244)
	Mitraguna & Others	49.699	53.068	54.191	1.942	2.721	779	-102	1.124	4.492	1.597	72.662	74,58%	(18.471)
	Pensiun	281	266	260	-	-	0	-6	-6	-21	6	1.033	25,13%	(773)
	Total Pembiayaan	194.296	204.118	204.042	7.209	5.550	-1.658	-728	-76	9.747	5.626	242.044	84,30%	(38.001)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.269	1,64%	2,24%	2,20%	(55)	198	(235)			
	KUR	1.022	1.029	880	1.173	1,62%	1,56%	2,13%	293	151	144			
	Non KUR	49	475	444	96	2,19%	16,55%	3,69%	(348)	47	(379)			
3	PWG	95	-	-	249	0,91%	0,00%	1,60%	249	154	249			
	Cilem	95	-	-	249	0,91%	0,00%	1,60%	249	154	249			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	3.013	1,72%	2,07%	2,59%	618	1.149	610			
	CF 1	1.284	1.880	1.863	1.813	2,19%	3,00%	2,93%	(51)	529	(68)			
	Total Griya	1.284	1.880	1.863	1.743	2,26%	3,15%	2,97%	(120)	459	(137)			
	Oto	-	-	-	69	0,00%	0,00%	2,21%	69	69	69			
	CF 2	581	522	532	1.201	1,16%	1,00%	2,20%	668	620	678			
	Mitraguna & Others	581	522	532	1.201	1,17%	1,00%	2,22%	668	620	678			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	4.532	1,56%	1,82%	2,22%	812	1.501	619	0,59%	73,40%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,40%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,65%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	726	0,65%	1,48%	1,26%	(146)	303	(180)			
	KUR	260	859	716	571	0,41%	1,27%	1,03%	(146)	311	(288)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,97%	-	(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	1.240	2,17%	0,32%	1,07%	867	(1.113)	861			
	CF 1	1.777	379	374	1.240	3,04%	0,60%	2,01%	867	(537)	861			
	Total Griya	1.777	379	374	1.240	3,13%	0,63%	2,11%	867	(537)	861			
	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	2.168	1,53%	0,71%	1,06%	721	(804)	686	0,33%	68,72%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	20.018	19.225	(1.392)	(794)	(1.427)	-6,91%	(5.537)	-22,36%	41.105	46,77%	(21.880)
2	Tabungan	139.675	139.420	142.230	143.467	2.493	1.237	4.047	2,90%	3.792	2,71%	160.468	89,41%	(17.001)
3	Deposito	81.953	77.952	88.209	88.109	(820)	(100)	10.157	13,03%	6.156	7,51%	83.487	105,54%	4.622
	Total	246.389	238.023	250.457	250.800	281	343	12.777	5,37%	4.411	1,79%	285.060	87,98%	(34.259)
	CASA	164.436	160.072	162.248	162.692	1.101	443	2.620	1,64%	(1.745)	-1,06%	201.573	80,71%	(38.881)
	(%) CASA	66,74%	67,25%	64,78%	64,87%									
	FDR	63,49%	72,41%	69,63%	69,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	10.416	10.430		14	(448)	-4,11%	(479)	-4,39%	-	0,00%	10.430
2	Giro ISE	6.429	4.866	4.880	5.106		226	241	4,94%	(1.323)	-20,58%		0,00%	5.106
3	Tabungan ISE	3.915	6.012	5.536	5.324		(212)	(688)	-11,44%	1.409	35,98%		0,00%	5.324
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	17.505	-	-	0	-293	-1.397	-1.544	1.397	26.482	66,10%	(8.978)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.505	-	-	0	-293	-1.397	-1.544	1.397	23.245	75,30%	(5.740)
	• Local Champion	15.448	17.199	16.950	-	-	0	-249	-249	1.502	249	17.438	97,20%	(488)
	• Value Chain	3.600	1.702	554	-	-	-	-44	-1.148	-3.046	1.148	5.807	9,55%	(5.253)
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	11.681	1.300	1.854	554	627	1.270	5.844	585	13.639	85,65%	(1.957)
	Cilem	5.838	10.412	11.681	1.300	1.854	554	627	1.270	5.844	585	13.639	85,65%	(1.957)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.213	3.560	4.794	1.234	1.095	2.165	13.670	2.629	152.446	95,25%	(7.234)
	CF 1	81.145	74.508	74.391	634	1.598	964	-233	-117	-6.754	1.715	80.815	92,05%	(6.424)
	Total Griya	74.220	68.592	68.659	634	1.598	964	0	67	-5.561	1.531	72.670	94,48%	(4.011)
	• Total Non Program	73.552	67.965	68.036	634	1.598	964	-1.118	71	-5.515	1.527	70.051	97,12%	(2.014)
	• Program	669	626	623	-	-	0	-4	-4	-46	4	2.619	23,77%	(1.997)
	Oto	6.925	5.916	5.732	-	-	0	-233	-184	-1.193	184	8.145	70,38%	(2.413)
	CF 2	50.397	68.540	70.821	2.926	3.196	270	1.328	2.282	20.424	914	71.632	98,87%	(810)
	Mitraguna & Others	49.913	67.543	69.833	2.824	3.196	372	1.303	2.290	19.920	906	70.238	99,42%	(404)
	Pensiun	484	996	988	102	-	-102	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	174.398	4.860	6.648	1.788	1.428	2.038	17.970	4.611	192.588	90,56%	(18.190)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	249	0,19%	0,00%	2,13%	249	237	249			
	Cilem	11	-	-	249	0,19%	0,00%	2,13%	249	237	249			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	2.417	0,88%	1,52%	1,66%	242	1.256	980			
	CF 1	1.162	1.383	2.039	2.247	1,43%	2,74%	3,02%	208	1.085	863			
	Total Griya	1.162	1.383	1.962	2.213	1,57%	2,86%	3,22%	251	1.051	830			
	Oto	-	-	77	34	0,00%	1,30%	0,59%	(43)	34	34			
	CF 2	-	54	136	170	0,00%	0,20%	0,24%	34	170	117			
	Mitraguna & Others	-	54	136	170	0,00%	0,20%	0,24%	34	170	117			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	2.666	0,75%	1,26%	1,53%	491	1.493	1.229	0,23%	84,83%	-1,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.320	0,59%	1,02%	0,91%	(135)	542	21			
	CF 1	342	585	864	730	0,42%	1,16%	0,98%	(135)	388	145			
	Total Griya	342	585	864	730	0,46%	1,26%	1,06%	(135)	388	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	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	1.320	0,50%	0,84%	0,76%	(135)	542	21	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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	55.453	50.797	3.771	(4.657)	(4.234)	-7,69%	32.022	170,56%	36.087	140,76%	14.709
2	Tabungan	206.902	265.449	269.898	278.281	6.039	8.383	12.832	4,83%	71.379	34,50%	228.586	121,74%	49.695
3	Deposito	118.442	96.974	60.760	60.758	(7.411)	(2)	(36.216)	-37,35%	(57.684)	-48,70%	120.549	50,40%	(59.791)
	Total	344.119	417.454	386.112	389.836	2.400	3.724	(27.619)	-6,62%	45.717	13,29%	385.222	101,20%	4.613
	CASA	225.677	320.480	325.352	329.078	9.811	3.726	8.598	2,68%	103.401	45,82%	264.674	124,33%	64.404
	(%) CASA	65,58%	76,77%	84,26%	84,41%									
	FDR	96,55%	93,29%	102,03%	101,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	4.338	3.635		(704)	90	2,54%	(296)	-7,53%	-	0,00%	3.635
2	Giro ISE	1.420	1.163	2.541	1.831		(710)	668	57,44%	411	28,98%		0,00%	1.831
3	Tabungan ISE	2.001	1.767	1.497	1.503		6	(264)	-14,92%	(498)	-24,88%		0,00%	1.503
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	86.225	3.910	570	-3.340	2.407	-3.757	3.240	4.327	104.800	82,28%	(18.576)
	Linkage	21.612	25.120	24.824	910	570	(340)	-182	-296	3.212	866	31.112	79,79%	(6.289)
	Non-Linkage	61.373	64.862	61.401	3.000	-	-3.000	2.589	-3.461	28	3.461	73.688	83,33%	(12.287)
	• Local Champion	55.173	36.998	35.602	-	-	-	-336	-1.395	-19.570	1.395	61.011	58,35%	(25.409)
	• Value Chain	6.200	27.864	25.798	3.000	-	(3.000)	2.925	-2.066	19.598	2.066	12.677	203,51%	13.122
2	MBG	43.181	44.128	44.546	2.455	2.180	-275	866	419	1.365	1.761	46.897	94,99%	(2.351)
	KUR	40.519	42.067	42.579	2.455	2.180	-275	952	512	2.060	1.668	44.012	96,74%	(1.433)
	Non KUR	2.662	2.060	1.967	-	-	0	-87	-93	-695	93	2.885	68,19%	(918)
3	PWG	26.463	44.214	45.732	7.586	7.486	-101	1.033	1.518	19.269	5.968	38.240	119,59%	7.491
	Cilem	12.356	24.595	25.091	2.038	2.188	150	397	495	12.735	1.693	18.392	136,42%	6.698
	Gadai	14.108	19.618	20.641	5.548	5.297	-251	636	1.023	6.534	4.275	19.848	104,00%	793
4	CFG	179.631	211.118	217.449	5.321	12.949	7.628	3.044	6.330	37.817	6.619	199.790	108,84%	17.659
	CF 1	55.651	68.035	77.205	826	10.127	9.301	208	9.170	21.554	958	59.885	128,92%	17.320
	Total Griya	50.392	59.216	68.642	400	9.962	9.562	0	9.426	18.250	535	52.642	130,40%	16.000
	• Total Non Program	50.392	59.216	68.642	400	9.962	9.562	-368	9.426	18.250	535	52.642	130,40%	16.000
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.563	426	166	-260	208	-257	3.303	422	7.243	118,22%	1.320
	CF 2	123.980	143.083	140.244	4.495	2.822	-1.673	2.836	-2.839	16.264	5.661	139.905	100,24%	339
	Mitraguna & Others	122.658	141.684	138.852	4.495	2.822	-1.673	2.843	-2.832	16.194	5.654	137.456	101,02%	1.396
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	393.951	19.272	23.185	3.913	7.350	4.509	61.690	18.675	389.727	101,08%	4.224

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	-	0,61%	0,00%	0,00%	-	(508)	-			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	-	0,76%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	1.817	0,95%	1,36%	4,08%	1.215	1.407	1.077			
	KUR	305	686	498	1.647	0,75%	1,18%	3,87%	1.149	1.342	960			
	Non KUR	104	53	104	170	3,92%	5,04%	8,62%	66	65	117			
3	PWG	-	-	-	2.336	0,00%	0,00%	5,11%	2.336	2.336	2.336			
	Cilem	-	-	-	1.895	0,00%	0,00%	7,55%	1.895	1.895	1.895			
	Gadai	-	-	-	441	0,00%	0,00%	2,14%	441	441	441			
4	CFG	673	1.279	1.367	3.923	0,37%	0,65%	1,80%	2.556	3.250	2.644			
	CF 1	295	196	490	1.713	0,53%	0,72%	2,22%	1.223	1.418	1.517			
	Total Griya	295	-	227	1.465	0,58%	0,38%	2,13%	1.238	1.170	1.465			
	Oto	-	196	263	248	0,00%	2,98%	2,89%	(15)	248	52			
	CF 2	379	1.083	877	2.210	0,31%	0,61%	1,58%	1.333	1.831	1.127			
	Mitraguna & Others	379	1.083	877	2.210	0,31%	0,62%	1,59%	1.333	1.831	1.127			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	8.076	0,48%	0,51%	2,05%	6.108	6.485	6.057	0,68%	66,82%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	237	0,00%	1,00%	0,53%	(203)	237	28			
	KUR	-	209	440	237	0,00%	1,05%	0,56%	(203)	237	28			
	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	2.239	0,54%	1,06%	1,03%	(1)	1.271	197			
	CF 1	153	113	112	111	0,27%	0,16%	0,14%	(1)	(42)	(3)			
	Total Griya	153	113	112	111	0,30%	0,19%	0,16%	(1)	(42)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,52%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,53%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.518	0,35%	0,70%	0,64%	(204)	1.357	226	1,06%	-65,06%	0,4%

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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	1.998	1.985	40.645	(13)	(41.296)	-95,41%	(17.834)	-89,99%	34.705	5,722%	(32.720)
2	Tabungan	188.323	172.953	174.872	178.751	4.147	3.879	5.798	3,35%	(9.572)	-5,08%	209.136	85,47%	(30.385)
3	Deposito	54.534	66.101	54.894	54.893	(25.458)	(1)	(11.208)	-16,96%	358	0,66%	56.040	97,95%	(1.148)
	Total	262.676	282.334	231.764	235.628	19.334	3.864	(46.706)	-16,54%	(27.048)	-10,30%	299.881	78,57%	(64.253)
	CASA	208.142	216.233	176.870	180.735	44.791	3.865	(35.498)	-16,42%	(27.407)	-13,17%	243.841	74,12%	(63.105)
	(%) CASA	79,24%	76,59%	76,31%	76,70%									
	FDR	66,71%	72,21%	90,19%	88,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	3.961	3.916	(45)	248	6,76%	(2.271)	-36,70%	-	0,00%	3.916	
2	Giro ISE	879	331	624	654	30	323	97,63%	(226)	-25,66%		0,00%	654	
3	Tabungan ISE	5.307	3.337	3.337	3.262	(75)	(75)	-2,24%	(2.045)	-38,53%		0,00%	3.262	
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	11	-	-	0	-421	-1	-6.975	1	6.986	0,16%	(6.975)
	Linkage	26	12	11	-	-	-	-1	-1	-15	1	26	42,69%	(15)
	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	10.128	750	840	90	436	634	9.422	206	5.700	177,71%	4.429
	KUR	498	8.282	8.935	750	840	90	453	653	8.437	187	5.134	174,05%	3.801
	Non KUR	209	1.212	1.194	-	-	0	-17	-19	984	19	566	210,91%	628
3	PWG	23.244	35.104	37.989	7.572	9.193	1.621	1.358	2.885	14.745	6.308	38.714	98,13%	(725)
	Cilem	7.809	11.949	13.709	1.363	2.611	1.248	458	1.760	5.900	851	18.851	72,72%	(5.142)
	Gadai	15.435	23.155	24.280	6.209	6.582	374	899	1.125	8.845	5.458	19.863	122,23%	4.416
4	CFG	144.290	159.268	160.893	3.301	4.031	730	-69	1.625	16.603	2.406	166.155	96,83%	(5.262)
	CF 1	8.588	12.193	12.339	670	250	-420	-25	146	3.750	104	12.165	101,43%	174
	Total Griya	7.701	11.174	11.342	670	250	-420	0	168	3.641	82	10.127	112,00%	1.215
	• Total Non Program	7.409	10.560	10.731	670	250	-420	598	171	3.322	79	8.983	119,46%	1.748
	• Program	292	614	611	-	-	0	-3	-3	319	3	1.144	53,42%	(533)
	Oto	888	1.019	997	-	-	0	-25	-23	109	23	2.038	48,90%	(1.041)
	CF 2	135.702	147.075	148.554	2.631	3.781	1.150	-44	1.479	12.853	2.302	153.990	96,47%	(5.436)
	Mitraguna & Others	125.011	133.616	134.220	2.539	2.632	93	-1	604	9.208	2.028	140.961	95,22%	(6.742)
	Pensiun	10.691	13.459	14.335	92	1.149	1.057	-43	875	3.644	274	13.029	110,02%	1.306
	Total Pembiayaan	175.227	203.879	209.022	11.623	14.064	2.441	1.303	5.142	33.794	8.922	217.555	96,08%	(8.534)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	633	0,00%	1,98%	6,25%	445	633	444			
	KUR	-	-	-	450	0,00%	0,00%	5,04%	450	450	450			
	Non KUR	-	190	188	183	0,00%	15,50%	15,34%	(5)	183	(6)			
3	PWG	-	-	-	396	0,00%	0,00%	1,04%	396	396	396			
	Cilem	-	-	-	396	0,00%	0,00%	2,89%	396	396	396			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.296	3.664	3.194	3.785	1,59%	2,01%	2,35%	591	1.489	122			
	CF 1	66	33	67	1.048	0,77%	0,55%	8,50%	981	982	1.016			
	Total Griya	66	33	67	1.048	0,86%	0,60%	9,24%	981	982	1.016			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	2.737	1,64%	2,13%	1,84%	(390)	507	(894)			
	Mitraguna & Others	2.230	3.631	3.127	2.737	1,78%	2,34%	2,04%	(390)	507	(894)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	3.853	3.382	4.815	1,31%	1,66%	2,30%	1.432	2.519	962	1,63%	29,33%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	4.340	2,86%	2,19%	2,70%	847	220	900			
	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	4.340	3,00%	2,37%	2,92%	847	267	900			
	Mitraguna & Others	4.073	3.440	3.493	4.340	3,26%	2,61%	3,23%	847	267	900			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	4.340	2,35%	1,71%	2,08%	847	220	900	5,73%	-176,13%	3,7%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	377	288	72	(89)	(214)	-42,58%	(1.799)	-86,20%	3.184	9,04%	(2.896)
2	Tabungan	37.117	38.758	39.865	40.344	(407)	478	1.586	4,09%	3.227	8,69%	42.859	94,13%	(2.515)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	52.843	53.232	(334)	389	1.423	2,75%	3.288	6,58%	56.871	93,60%	(3.639)
	CASA	39.204	39.260	40.243	40.632	(336)	389	1.372	3,49%	1.428	3,64%	46.043	88,25%	(5.412)
	(%) CASA	78,50%	75,78%	76,16%	76,33%									
	FDR	145,08%	122,64%	121,41%	120,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	538	538		(0)	41	8,29%	(43)	-7,35%	-	0,00%	538
2	Giro ISE	1	64	2	2		(0)	(62)	-96,94%	1	98,98%		0,00%	2
3	Tabungan ISE	580	433	536	536		0	103	23,86%	(44)	-7,53%		0,00%	536
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	3.899	495	987	492	279	746	2.665	242	2.809	138,83%	1.091
	Cilem	1.235	3.154	3.899	495	987	492	279	746	2.665	242	2.809	138,83%	1.091
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.260	1.326	1.553	227	-65	-125	-10.962	1.678	64.578	93,31%	(4.318)
	CF 1	464	823	815	416	-	-416	415	-9	351	9	457	178,32%	358
	Total Griya	301	269	266	-	-	0	0	-3	-35	3	294	90,50%	(28)
	• Total Non Program	301	269	266	-	-	0	-3	-3	-35	3	294	90,50%	(28)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	416	-	-416	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.445	910	1.553	643	-479	-117	-11.313	1.670	64.121	92,71%	(4.676)
	Mitraguna & Others	66.540	55.109	55.314	910	1.553	643	-326	206	-11.226	1.347	56.810	97,37%	(1.496)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	64.159	1.821	2.540	719	214	620	-8.297	1.920	67.386	95,21%	(3.227)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	20	0,00%	0,00%	0,50%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,50%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	1.239	4,24%	3,25%	2,06%	(723)	(1.784)	(1.098)			
	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	1.239	4,27%	3,29%	2,08%	(723)	(1.784)	(1.098)			
	Mitraguna & Others	2.931	2.337	1.961	1.239	4,41%	3,56%	2,24%	(723)	(1.693)	(1.098)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	1.258	4,17%	3,09%	1,96%	(703)	(1.765)	(1.079)	0,00%	100,00%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	3.705	17,29%	5,97%	6,15%	97	(8.609)	(483)			
	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	3.705	17,40%	6,06%	6,23%	97	(8.609)	(483)			
	Mitraguna & Others	11.834	4.013	3.433	3.705	17,79%	6,23%	6,70%	271	(8.130)	(308)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.705	16,99%	5,68%	5,77%	97	(8.609)	(483)	0,00%	100,00%	-5,8%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	131.061	188.824	136.989	57.763	25.643	15,71%	129.661	219,16%	71.025	265,85%	117.798
2	Tabungan	111.248	121.777	127.795	128.616	2.975	821	6.839	5,62%	17.368	15,61%	125.447	102,53%	3.169
3	Deposito	16.666	20.185	19.005	19.005	815	0	(1.180)	-5,84%	2.339	14,03%	18.148	104,72%	857
	Total	187.077	305.142	277.861	336.445	140.778	58.584	31.303	10,26%	149.368	79,84%	214.620	156,76%	121.825
	CASA	170.411	284.957	258.856	317.440	139.963	58.584	32.482	11,40%	147.029	86,28%	196.472	161,57%	120.967
	(%) CASA	91,09%	93,39%	93,16%	94,35%									
	FDR	105,51%	72,96%	81,38%	67,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.805	4.100		295	1.220	42,34%	280	7,33%	-	0,00%	4.100
2	Giro ISE	954	1.351	1.815	2.106		290	755	55,91%	1.152	120,72%		0,00%	2.106
3	Tabungan ISE	2.866	1.530	1.990	1.994		4	464	30,36%	(872)	-30,41%		0,00%	1.994
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.207	-	-	0	-589	-447	-1.094	447	3.301	66,86%	(1.094)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.207	-	-	0	-589	-447	-1.094	447	3.301	66,86%	(1.094)
	• Local Champion	3.301	2.653	2.207	-	-	0	-589	-447	-1.094	447	3.301	66,86%	(1.094)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.275	2.220	1.860	-360	357	128	4.178	1.732	52.094	96,51%	(1.819)
	KUR	42.963	47.819	48.074	2.220	1.860	-360	487	255	5.112	1.605	48.796	98,52%	(721)
	Non KUR	3.135	2.328	2.201	-	-	0	-130	-127	-934	127	3.298	66,74%	(1.097)
3	PWG	20.876	34.349	37.272	9.307	9.304	-3	2.703	2.923	16.396	6.381	37.410	99,63%	(138)
	Cilem	7.514	14.546	15.322	2.752	1.852	-901	1.847	775	7.807	1.076	18.308	83,69%	(2.986)
	Gadai	13.361	19.803	21.950	6.554	7.452	898	857	2.147	8.589	5.305	19.102	114,91%	2.848
4	CFG	127.111	135.478	136.363	5.077	2.885	-2.192	3.703	885	9.252	2.000	140.604	96,98%	(4.241)
	CF 1	49.510	50.142	49.938	1.179	645	-534	546	-203	429	848	51.291	97,36%	(1.353)
	Total Griya	39.898	39.046	38.877	304	340	36	0	-170	-1.022	510	40.836	95,20%	(1.959)
	• Total Non Program	39.898	39.046	38.877	304	340	36	-132	-170	-1.022	510	40.836	95,20%	(1.959)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.062	875	305	-570	546	-34	1.450	339	10.456	105,80%	606
	CF 2	77.602	85.337	86.425	3.898	2.240	-1.658	3.156	1.088	8.823	1.152	89.313	96,77%	(2.888)
	Mitraguna & Others	75.812	83.282	84.291	3.898	2.140	-1.758	3.177	1.009	8.479	1.131	86.964	96,93%	(2.673)
	Pensiun	1.790	2.055	2.134	-	100	100	-21	79	344	21	2.349	90,85%	(215)
	Total Pembiayaan	197.385	222.628	226.117	16.604	14.049	-2.555	6.174	3.489	28.732	10.560	233.409	96,88%	(7.292)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.432	0,27%	0,73%	2,85%	1.067	1.309	884			
	KUR	68	433	250	1.312	0,16%	0,52%	2,73%	1.063	1.245	879			
	Non KUR	56	115	116	120	1,79%	4,98%	5,45%	4	64	5			
3	PWG	-	-	-	274	0,00%	0,00%	0,74%	274	274	274			
	Cilem	-	-	-	220	0,00%	0,00%	1,43%	220	220	220			
	Gadai	-	-	-	55	0,00%	0,00%	0,25%	55	55	55			
4	CFG	2.018	4.027	4.014	1.023	1,59%	2,96%	0,75%	(2.991)	(995)	(3.004)			
	CF 1	1.770	1.931	2.188	539	3,58%	4,36%	1,08%	(1.649)	(1.232)	(1.393)			
	Total Griya	1.463	1.931	2.032	287	3,67%	5,20%	0,74%	(1.745)	(1.176)	(1.644)			
	Oto	307	-	156	251	3,19%	1,40%	2,27%	96	(56)	251			
	CF 2	248	2.096	1.826	484	0,32%	2,14%	0,56%	(1.342)	236	(1.611)			
	Mitraguna & Others	248	2.096	1.826	484	0,33%	2,19%	0,57%	(1.342)	236	(1.611)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	2.730	1,09%	1,97%	1,21%	(1.650)	588	(1.845)	0,35%	70,94%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	67,97%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	67,97%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	343	1,07%	0,85%	0,68%	(84)	(151)	83			
	KUR	115	169	343	298	0,27%	0,62%	0,62%	(45)	182	129			
	Non KUR	378	91	84	45	12,06%	3,61%	2,04%	(39)	(333)	(46)			
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	1.065	0,26%	0,85%	0,78%	(90)	728	129			
	CF 1	297	90	90	-	0,60%	0,00%	0,00%	(90)	(297)	(90)			
	Total Griya	297	90	90	-	0,74%	0,23%	0,00%	(90)	(297)	(90)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,23%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,26%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	2.907	0,42%	1,38%	1,29%	(175)	2.078	212	0,25%	80,90%	-1,0%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	6.840	6.208	1.942	(632)	2.874	86,21%	4.281	222,11%	12.865	48,25%	(6.657)
2	Tabungan	70.495	83.412	84.741	86.075	1.034	1.334	2.662	3,19%	15.579	22,10%	86.396	99,63%	(322)
3	Deposito	64.264	92.567	92.785	92.663	(828)	(122)	96	0,10%	28.399	44,19%	65.350	141,79%	27.312
	Total	136.686	179.313	184.365	184.945	2.149	580	5.632	3,14%	48.259	35,31%	164.612	112,35%	20.334
	CASA	72.423	86.746	91.580	92.282	2.977	702	5.536	6,38%	19.860	27,42%	99.261	92,97%	(6.979)
	(%) CASA	52,98%	48,38%	49,67%	49,90%									
	FDR	94,77%	84,69%	84,07%	83,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	8.165	5.741	(2.425)	(212)	-3,56%	4.419	334,22%	-	0,00%	5.741
2	Giro ISE	771	687	579	579	(0)	(108)	-15,74%	(192)	-24,94%		0,00%	579
3	Tabungan ISE	551	5.265	7.586	5.162	(2.425)	(104)	-1,97%	4.611	836,67%		0,00%	5.162
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	34.660	935	1.325	390	-419	-232	2.901	1.557	37.072	93,49%	(2.413)
	KUR	29.577	32.463	32.461	860	1.325	465	-418	-2	2.884	1.327	34.653	93,67%	(2.192)
	Non KUR	2.181	2.429	2.199	75	-	-75	-1	-230	18	230	2.419	90,88%	(221)
3	PWG	6.201	9.141	10.766	820	2.254	1.434	200	1.624	4.565	630	14.494	74,28%	(3.728)
	Cilem	6.201	9.141	10.766	820	2.254	1.434	200	1.624	4.565	630	14.494	74,28%	(3.728)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.565	3.232	3.445	212	1.191	1.746	17.984	1.699	102.726	106,66%	6.839
	CF 1	23.474	30.943	31.630	1.782	1.092	-691	982	686	8.155	405	26.735	118,31%	4.895
	Total Griya	17.263	20.411	20.586	599	360	-239	0	175	3.323	185	18.392	111,93%	2.194
	• Total Non Program	17.263	20.411	20.586	599	360	-239	414	175	3.323	185	18.392	111,93%	2.194
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	11.044	1.184	732	-452	982	512	4.832	220	8.343	132,36%	2.700
	CF 2	68.107	76.876	77.936	1.450	2.353	903	208	1.059	9.829	1.294	75.991	102,56%	1.944
	Mitraguna & Others	64.272	73.105	74.192	1.450	2.353	903	236	1.087	9.921	1.266	71.937	103,14%	2.255
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.991	4.987	7.024	2.037	972	3.138	25.450	3.886	154.293	100,45%	698

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	769	0,01%	0,32%	2,22%	659	765	726			
	KUR	-	43	110	609	0,00%	0,34%	1,88%	499	609	566			
	Non KUR	4	-	-	160	0,19%	0,00%	7,27%	160	156	160			
3	PWG	48	-	-	201	0,78%	0,00%	1,86%	201	152	201			
	Cilem	48	-	-	201	0,78%	0,00%	1,86%	201	152	201			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	915	0,60%	0,79%	0,83%	68	367	(507)			
	CF 1	172	1.125	364	561	0,73%	1,18%	1,77%	197	389	(564)			
	Total Griya	-	1.125	207	-	0,00%	1,01%	0,00%	(207)	-	(1.125)			
	Oto	172	-	157	561	2,76%	1,49%	5,08%	404	389	561			
	CF 2	375	297	483	354	0,55%	0,63%	0,45%	(129)	(22)	57			
	Mitraguna & Others	375	297	483	354	0,58%	0,66%	0,48%	(129)	(22)	57			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	1.884	0,46%	0,63%	1,22%	928	1.285	420	0,77%	36,46%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	353	0,54%	0,36%	0,32%	(34)	(139)	(35)			
	CF 1	203	203	203	203	0,87%	0,66%	0,64%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,84%	-	-	-			
	CF 2	289	185	184	150	0,42%	0,24%	0,19%	(34)	(139)	(35)			
	Mitraguna & Others	289	185	184	150	0,45%	0,25%	0,20%	(34)	(139)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	353	0,44%	0,46%	0,23%	(348)	(214)	(350)	0,37%	-63,70%	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	10.488	5.290	(175)	(5.198)	(1.060)	-16,70%	985	22,87%	15.629	33,85%	(10.339)
2	Tabungan	84.533	90.823	88.926	90.427	1.455	1.501	(395)	-0,44%	5.895	6,97%	99.104	91,25%	(8.676)
3	Deposito	19.903	27.815	28.065	27.705	981	(360)	(110)	-0,40%	7.802	39,20%	20.749	133,52%	6.956
	Total	108.741	124.988	127.479	123.423	2.261	(4.056)	(1.565)	-1,25%	14.681	13,50%	135.482	91,10%	(12.060)
	CASA	88.838	97.173	99.414	95.717	1.280	(3.696)	(1.455)	-1,50%	6.879	7,74%	114.733	83,43%	(19.016)
	(%) CASA	81,70%	77,75%	77,98%	77,55%									
	FDR	78,57%	82,40%	82,72%	85,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	2.526	2.602	76	(1.212)	-31,78%	(1.314)	-33,55%	-	0,00%	2.602	
2	Giro ISE	3.001	2.815	1.574	1.666	92	(1.149)	-40,83%	(1.335)	-44,49%		0,00%	1.666	
3	Tabungan ISE	915	999	952	936	(16)	(63)	-6,29%	21	2,34%		0,00%	936	
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	6.268	1.370	1.430	60	1.300	1.095	3.199	335	7.633	82,11%	(1.365)
	KUR	2.657	4.943	6.044	1.370	1.430	60	1.320	1.101	3.387	329	6.955	86,91%	(910)
	Non KUR	412	230	224	-	-	0	-20	-7	-188	7	679	32,95%	(455)
3	PWG	13.521	19.100	19.741	3.816	3.948	132	297	641	6.220	3.308	28.683	68,82%	(8.942)
	Cilem	6.370	9.563	9.972	1.073	1.139	66	275	409	3.602	730	17.921	55,65%	(7.948)
	Gadai	7.151	9.537	9.769	2.743	2.810	66	22	232	2.618	2.578	10.762	90,77%	(994)
4	CFG	68.150	78.720	79.446	2.306	2.276	-30	519	726	11.296	1.550	87.921	90,36%	(8.475)
	CF 1	32.030	33.138	33.226	-	651	651	-302	89	1.196	562	33.769	98,39%	(543)
	Total Griya	25.555	25.944	26.203	-	651	651	0	260	648	391	25.634	102,22%	569
	• Total Non Program	25.555	25.944	26.203	-	651	651	-476	260	648	391	25.634	102,22%	569
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.023	-	-	0	-302	-171	548	171	8.135	86,33%	(1.112)
	CF 2	36.119	45.582	46.219	2.306	1.625	-681	821	637	10.100	988	54.152	85,35%	(7.932)
	Mitraguna & Others	32.486	42.242	42.912	2.306	1.625	-681	855	671	10.426	954	50.435	85,09%	(7.522)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	105.454	7.492	7.654	162	2.115	2.461	20.020	5.193	124.931	84,41%	(19.477)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	163	0,00%	1,89%	2,60%	65	163	63			
	KUR	-	100	98	163	0,00%	1,98%	2,70%	65	163	63			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	200	0,00%	0,00%	0,00%	200	200	200			
	Cilem	-	-	-	200	0,00%	0,00%	2,01%	200	200	200			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.050	794	-	1.064	1,54%	0,00%	1,34%	1.064	13	270			
	CF 1	1.050	669	-	930	3,28%	0,00%	2,80%	930	(121)	261			
	Total Griya	697	669	-	762	2,73%	0,00%	2,91%	762	65	93			
	Oto	353	-	-	168	5,46%	0,00%	2,39%	168	(186)	168			
	CF 2	-	125	-	134	0,00%	0,00%	0,29%	134	134	9			
	Mitraguna & Others	-	125	-	134	0,00%	0,00%	0,31%	134	134	9			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	1.427	1,23%	0,09%	1,35%	1.329	376	534	1,36%	-0,28%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	1,12%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,43%	(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	1.219	0,49%	1,56%	1,53%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,82%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,03%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,05%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,21%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,22%	(7)	125	310	3,93%	-221,56%	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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	11.972	12.497	(1.933)	525	5.070	68,27%	4.816	62,70%	18.391	67,95%	(5.894)
2	Tabungan	96.197	119.337	118.757	118.855	2.870	98	(482)	-0,40%	22.658	23,55%	113.070	105,12%	5.785
3	Deposito	50.701	45.104	43.866	43.867	(846)	1	(1.237)	-2,74%	(6.834)	-13,48%	51.803	84,68%	(7.935)
	Total	154.579	171.868	174.595	175.219	91	624	3.351	1,95%	20.640	13,35%	183.263	95,61%	(8.044)
	CASA	103.878	126.764	130.729	131.352	937	623	4.588	3,62%	27.474	26,45%	131.461	99,92%	(109)
	(%) CASA	67,20%	73,76%	74,88%	74,96%									
	FDR	122,53%	118,75%	119,53%	119,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.581	4.572		(10)	468	11,40%	634	16,09%	-	0,00%	4.572
2	Giro ISE	1.498	2.480	2.697	2.665		(32)	185	7,47%	1.167	77,89%		0,00%	2.665
3	Tabungan ISE	2.310	1.493	1.754	1.776		22	283	18,93%	(533)	-23,10%		0,00%	1.776
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	36.286	1.300	1.915	615	-61	459	1.867	1.456	38.972	93,11%	(2.686)
	KUR	32.500	34.342	34.977	1.300	1.915	615	87	635	2.478	1.280	36.816	95,01%	(1.838)
	Non KUR	1.920	1.484	1.308	-	-	0	-148	-176	-611	176	2.156	60,68%	(848)
3	PWG	17.830	31.815	32.637	9.093	6.666	-2.428	1.711	821	14.806	5.845	32.787	99,54%	(150)
	Cilem	5.164	11.405	12.221	1.724	1.597	-127	802	815	7.057	781	14.806	82,54%	(2.585)
	Gadai	12.666	20.410	20.416	7.369	5.069	-2.300	909	6	7.750	5.063	17.981	113,54%	2.435
4	CFG	137.158	136.453	139.774	2.035	6.097	4.062	-621	3.320	2.616	2.777	147.002	95,08%	(7.229)
	CF 1	38.164	39.712	40.091	450	970	520	-402	379	1.927	591	39.346	101,89%	744
	Total Griya	33.008	34.050	34.137	450	400	-50	0	87	1.129	313	32.660	104,52%	1.477
	• Total Non Program	33.008	34.050	34.137	450	400	-50	-179	87	1.129	313	32.660	104,52%	1.477
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.953	-	570	570	-402	291	798	278	6.686	89,04%	(733)
	CF 2	98.994	96.742	99.683	1.585	5.127	3.542	-219	2.941	689	2.186	107.656	92,59%	(7.973)
	Mitraguna & Others	71.310	70.977	73.517	1.485	4.110	2.625	-6	2.541	2.207	1.569	81.625	90,07%	(8.108)
	Pensiun	27.683	25.765	26.166	100	1.017	917	-213	401	-1.517	616	26.031	100,52%	135
	Total Pembiayaan	189.407	204.095	208.696	12.428	14.678	2.249	1.028	4.601	19.289	10.077	218.761	95,40%	(10.065)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.242	0,69%	2,43%	3,42%	373	1.005	609			
	KUR	105	522	761	1.134	0,32%	2,22%	3,24%	373	1.029	611			
	Non KUR	133	111	109	109	6,92%	7,32%	8,30%	0	(24)	(3)			
3	PWG	-	-	-	346	0,00%	0,00%	1,06%	346	346	346			
	Cilem	-	-	-	298	0,00%	0,00%	2,44%	298	298	298			
	Gadai	-	-	-	48	0,00%	0,00%	0,23%	48	48	48			
4	CFG	1.146	999	1.255	1.939	0,84%	0,92%	1,39%	684	793	939			
	CF 1	198	258	95	95	0,52%	0,24%	0,24%	-	(103)	(163)			
	Total Griya	73	-	-	-	0,22%	0,00%	0,00%	-	(73)	-			
	Oto	125	258	95	95	2,42%	1,67%	1,59%	-	(30)	(163)			
	CF 2	948	741	1.160	1.844	0,96%	1,20%	1,85%	684	896	1.103			
	Mitraguna & Others	799	690	650	1.844	1,12%	0,92%	2,51%	1.194	1.045	1.154			
	Pensiun	149	51	511	-	0,54%	1,98%	0,00%	(511)	(149)	(51)			
	Total Pembiayaan	1.384	1.633	2.124	3.527	0,73%	1,04%	1,69%	1.403	2.143	1.894	1,90%	-12,28%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	274	1,39%	0,86%	0,76%	(34)	(203)	(43)			
	KUR	477	186	177	251	1,47%	0,52%	0,72%	74	(226)	66			
	Non KUR	-	132	131	23	0,00%	8,82%	1,76%	(108)	23	(109)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.433	3,20%	1,79%	1,74%	(7)	(1.961)	(215)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,96%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,97%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	3,90%	-	(72)	-			
	CF 2	3.064	757	851	844	3,10%	0,88%	0,85%	(7)	(2.220)	87			
	Mitraguna & Others	2.968	440	534	527	4,16%	0,75%	0,72%	(7)	(2.441)	87			
	Pensiun	97	317	317	317	0,05%	0,16%	1,21%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.708	2,57%	1,35%	1,30%	(41)	(2.164)	(258)	1,31%	-0,82%	0,0%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	15.608	8.533	(2.547)	(7.075)	(3.877)	-31,24%	(4.263)	-33,32%	28.636	29,80%	(20.104)
2	Tabungan	133.664	151.983	155.071	154.813	904	(258)	2.830	1,86%	21.149	15,82%	155.428	99,60%	(615)
3	Deposito	120.976	138.437	138.106	138.105	135	(1)	(332)	-0,24%	17.129	14,16%	123.058	112,23%	15.047
	Total	267.435	302.828	308.784	301.450	(1.508)	(7.334)	(1.378)	-0,46%	34.015	12,72%	307.123	98,15%	(5.672)
	CASA	146.460	164.392	170.678	163.345	(1.643)	(7.333)	(1.047)	-0,64%	16.886	11,53%	184.064	88,74%	(20.719)
	(%) CASA	54,76%	54,29%	55,27%	54,19%									
	FDR	60,13%	60,18%	59,50%	60,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.093	4.956		(138)	360	7,83%	1.374	38,36%	-	0,00%	4.956
2	Giro ISE	1.025	1.971	1.030	941		(90)	(1.030)	-52,27%	(84)	-8,20%		0,00%	941
3	Tabungan ISE	2.557	2.625	4.063	4.015		(48)	1.390	52,95%	1.458	57,02%		0,00%	4.015
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	39.023	1.910	2.040	130	148	81	-1.630	1.959	44.400	87,89%	(5.377)
	KUR	37.299	36.976	37.134	1.860	2.040	180	255	157	-166	1.883	40.989	90,59%	(3.855)
	Non KUR	3.353	1.966	1.889	50	-	-50	-107	-77	-1.464	77	3.411	55,38%	(1.522)
3	PWG	6.039	14.018	14.922	1.453	1.625	171	655	905	8.884	720	15.570	95,84%	(647)
	Cilem	6.039	14.018	14.922	1.453	1.625	171	655	905	8.884	720	15.570	95,84%	(647)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.783	2.671	3.180	509	-2.381	490	15.675	2.691	123.765	104,86%	6.018
	CF 1	24.580	27.567	27.609	856	533	-323	-369	41	3.028	492	28.235	97,78%	(626)
	Total Griya	19.863	21.592	21.452	856	190	-666	0	-140	1.590	330	21.622	99,22%	(169)
	• Total Non Program	19.863	21.592	21.452	856	190	-666	255	-140	1.590	330	21.622	99,22%	(169)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.157	-	343	343	-369	181	1.439	162	6.614	93,09%	(457)
	CF 2	89.528	101.726	102.174	1.815	2.647	832	-2.012	448	12.647	2.199	95.530	106,96%	6.645
	Mitraguna & Others	89.444	101.119	101.502	1.815	2.577	762	-2.007	383	12.058	2.194	94.659	107,23%	6.843
	Pensiun	84	608	673	-	70	70	-5	65	589	5	871	77,27%	(198)
	Total Pembiayaan	160.799	182.254	183.728	6.034	6.845	810	-1.578	1.475	22.929	5.370	183.735	100,00%	(6)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.472	2,64%	2,37%	3,77%	547	400	675			
	KUR	877	705	854	1.377	2,35%	2,31%	3,71%	523	499	672			
	Non KUR	194	92	70	95	5,80%	3,56%	5,02%	25	(99)	3			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	1.077	0,69%	0,85%	0,83%	(18)	286	916			
	CF 1	630	38	965	547	2,56%	3,50%	1,98%	(418)	(83)	509			
	Total Griya	568	-	567	400	2,86%	2,62%	1,86%	(167)	(169)	400			
	Oto	61	38	398	147	1,30%	6,66%	2,39%	(251)	86	109			
	CF 2	162	123	130	530	0,18%	0,13%	0,52%	400	369	408			
	Mitraguna & Others	162	123	130	530	0,18%	0,13%	0,52%	400	369	408			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	2.549	1,16%	1,11%	1,39%	530	685	1.591	0,41%	70,74%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.187	2,29%	4,18%	3,04%	(439)	256	(438)			
	KUR	399	1.431	1.506	1.010	1,07%	4,07%	2,72%	(496)	611	(422)			
	Non KUR	532	194	120	177	15,87%	6,11%	9,39%	57	(355)	(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	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%	2,61%	-	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	1.820	0,83%	1,24%	0,99%	(439)	489	(500)	0,43%	56,36%	-0,6%

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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	97.534	98.265	(2,054)	731	35.464	56,47%	59.082	150,79%	53.494	183,69%	44.771
2	Tabungan	123.525	150.051	154.720	154.421	3.678	(299)	4.370	2,91%	30.897	25,01%	143.721	107,44%	10.700
3	Deposito	68.863	124.121	123.933	123.913	(185)	(20)	(208)	-0,17%	55.050	79,94%	70.400	176,01%	53.513
	Total	231.570	336.973	376.187	376.599	1.439	412	39.626	11,76%	145.029	62,63%	267.615	140,72%	108.985
	CASA	162.707	212.852	252.254	252.686	1.624	432	39.834	18,71%	89.979	55,30%	197.215	128,13%	55.471
	(%) CASA	70,26%	63,17%	67,06%	67,10%									
	FDR	34,66%	31,39%	28,86%	28,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.664	7.471		(193)	1.347	22,00%	1.580	26,81%	-	0,00%	7.471
2	Giro ISE	3.773	3.366	4.193	4.058		(135)	692	20,56%	285			0,00%	4.058
3	Tabungan ISE	2.118	2.758	3.471	3.413		(58)	655	23,75%	1.295	61,14%		0,00%	3.413
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	10.645	681	1.001	320	-55	109	3.795	892	14.064	75,69%	(3.419)
	Cilem	6.849	10.535	10.645	681	1.001	320	-55	109	3.795	892	14.064	75,69%	(3.419)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	97.930	4.756	4.602	-153	1.676	2.701	24.511	1.901	98.064	99,86%	(134)
	CF 1	59.117	74.995	75.936	3.571	1.704	-1.866	779	941	16.819	763	68.723	110,50%	7.213
	Total Griya	51.507	65.623	65.832	2.539	739	-1.800	0	209	14.325	530	59.856	109,98%	5.976
	• Total Non Program	49.547	63.796	63.849	2.539	572	-1.967	1.792	53	14.302	519	52.179	122,37%	11.670
	• Program	1.960	1.828	1.983	-	167	167	-12	156	23	11	7.678	25,83%	(5.694)
	Oto	7.609	9.371	10.104	1.032	966	-66	779	733	2.494	233	8.867	113,95%	1.237
	CF 2	14.303	20.234	21.994	1.185	2.898	1.713	897	1.760	7.691	1.138	29.341	74,96%	(7.347)
	Mitraguna & Others	14.303	20.222	21.862	1.185	2.778	1.593	897	1.640	7.560	1.138	29.016	75,35%	(7.153)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	108.575	5.437	5.604	167	1.621	2.810	28.306	2.793	112.128	96,83%	(3.553)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	30	0,00%	0,00%	0,28%	30	30	30			
	Cilem	-	-	-	30	0,00%	0,00%	0,28%	30	30	30			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	2.452	0,88%	3,18%	2,50%	(577)	1.802	(316)			
	CF 1	650	2.768	3.029	2.281	1,10%	4,04%	3,00%	(748)	1.631	(487)			
	Total Griya	404	2.588	2.856	2.203	0,79%	4,35%	3,35%	(652)	1.799	(385)			
	Oto	245	180	173	78	3,22%	1,85%	0,77%	(95)	(168)	(102)			
	CF 2	-	-	-	171	0,00%	0,00%	0,78%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,78%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	2.481	0,81%	2,86%	2,29%	(547)	1.832	(286)	1,87%	18,27%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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%	0,55%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,17%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,17%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,49%	-	(266)	(0)	0,87%	-77,57%	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	6.763	6.798	1.118	35	(1.634)	-19,38%	(2.035)	-23,04%	21.699	31,33%	(14.901)
2	Tabungan	83.648	75.662	82.088	81.680	(1.158)	(408)	6.017	7,95%	(1.968)	-2,35%	98.582	82,85%	(16.902)
3	Deposito	21.297	24.150	20.153	20.192	(4.953)	39	(3.959)	-16,39%	(1.105)	-5,19%	21.750	92,83%	(1.559)
	Total	113.778	108.245	109.003	108.669	(4.993)	(334)	425	0,39%	(5.109)	-4,49%	142.031	76,51%	(33.362)
	CASA	92.481	84.094	88.850	88.477	(40)	(373)	4.383	5,21%	(4.004)	-4,33%	120.281	73,56%	(31.803)
	(%) CASA	81,28%	77,69%	81,51%	81,42%									
	FDR	151,33%	184,48%	186,45%	187,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.017	7.940		923	1.725	27,76%	4.524	132,48%	-	0,00%	7.940
2	Giro ISE	1.685	2.429	2.185	1.584		(601)	(845)	-34,80%	(102)	-6,03%		0,00%	1.584
3	Tabungan ISE	1.730	3.786	4.832	6.356		1.524	2.570	67,89%	4.626	267,43%		0,00%	6.356
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	10.831	110	25	-85	-365	-409	-4.669	434	17.862	60,64%	(7.031)
	KUR	13.526	8.301	7.923	-	-	-	-342	-377	-5.603	377	15.819	50,09%	(7.896)
	Non KUR	1.974	2.940	2.908	110	25	-85	-22	-32	934	57	2.043	142,33%	865
3	PWG	14.491	23.899	25.251	4.838	5.072	234	1.063	1.351	10.760	3.721	31.508	80,14%	(6.258)
	Cilem	6.823	11.358	12.113	1.020	1.343	324	329	755	5.290	588	18.964	63,87%	(6.852)
	Gadai	7.668	12.542	13.138	3.819	3.729	-90	734	596	5.470	3.133	12.544	104,74%	594
4	CFG	142.193	164.548	167.156	6.498	5.381	-1.117	1.219	2.608	24.963	2.773	153.708	108,75%	13.447
	CF 1	6.747	8.769	8.617	188	-	-188	58	-153	1.869	153	8.885	96,97%	(269)
	Total Griya	3.465	5.184	5.143	-	-	0	0	-42	1.677	42	4.904	104,86%	238
	• Total Non Program	3.465	5.184	5.143	-	-	0	-42	-42	1.677	42	4.904	104,86%	238
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.474	188	-	-188	58	-111	192	111	3.981	87,26%	(507)
	CF 2	135.445	155.778	158.539	6.310	5.381	-929	1.161	2.761	23.094	2.620	144.823	109,47%	13.716
	Mitraguna & Others	125.884	146.998	149.851	6.036	5.381	-655	1.201	2.853	23.967	2.528	134.362	111,53%	15.489
	Pensiun	9.561	8.780	8.688	274	-	-274	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	203.238	11.446	10.478	-968	1.917	3.550	31.054	6.928	203.079	100,08%	159

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	1.161	8,85%	11,40%	10,72%	(120)	(211)	(21)			
	KUR	1.295	819	765	742	9,57%	9,21%	9,37%	(22)	(552)	(76)			
	Non KUR	77	363	517	419	3,89%	17,57%	14,39%	(98)	342	56			
3	PWG	-	-	-	184	0,00%	0,00%	0,73%	184	184	184			
	Cilem	-	-	-	168	0,00%	0,00%	1,39%	168	168	168			
	Gadai	-	-	-	15	0,00%	0,00%	0,12%	15	15	15			
4	CFG	6	-	290	1.113	0,00%	0,18%	0,67%	823	1.107	1.113			
	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	6	-	290	1.113	0,00%	0,19%	0,70%	823	1.107	1.113			
	Mitraguna & Others	-	-	290	1.113	0,00%	0,20%	0,74%	823	1.113	1.113			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	2.458	0,80%	0,79%	1,21%	886	1.080	1.276	0,00%	100,00%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	947	3,76%	8,56%	8,74%	(15)	364	89			
	KUR	557	837	824	809	4,11%	9,92%	10,20%	(15)	252	(28)			
	Non KUR	26	21	138	138	1,32%	4,71%	4,76%	-	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%	0,56%	-	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%	0,59%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,63%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.888	0,56%	0,95%	0,93%	(15)	917	85	0,11%	88,02%	-0,8%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.176	3.297	633	(879)	1.722	109,35%	2.425	277,86%	1.750	188,45%	1.548
2	Tabungan	63.525	67.931	68.984	70.248	5.369	1.264	2.317	3,41%	6.723	10,58%	71.349	98,46%	(1.101)
3	Deposito	5.722	7.221	7.035	7.035	(206)	0	(186)	-2,57%	1.312	22,94%	5.985	117,54%	1.050
	Total	70.120	76.727	80.195	80.580	5.796	385	3.853	5,02%	10.460	14,92%	79.084	101,89%	1.496
	CASA	64.398	69.506	73.160	73.545	6.002	385	4.039	5,81%	9.147	14,20%	73.098	100,61%	446
	(%) CASA	91,84%	90,59%	91,23%	91,27%									
	FDR	73,73%	85,49%	83,86%	83,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.653	3.605		(48)	(213)	-5,59%	118	3,39%	-	0,00%	3.605
2	Giro ISE	561	449	470	471		1	22	4,99%	(90)	-16,00%		0,00%	471
3	Tabungan ISE	2.926	3.370	3.183	3.134		(49)	(236)	-6,99%	208	7,10%		0,00%	3.134
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	6.385	858	1.183	325	587	864	3.802	319	5.700	112,03%	686
	Cilem	2.583	5.521	6.385	858	1.183	325	587	864	3.802	319	5.700	112,03%	686
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.863	2.100	1.680	-420	1.422	790	11.747	890	59.041	103,09%	1.822
	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	60.863	2.100	1.680	-420	1.422	790	11.747	890	59.041	103,09%	1.822
	Mitraguna & Others	45.066	55.374	55.853	1.780	1.220	-560	1.143	480	10.787	740	51.258	108,97%	4.595
	Pensiun	4.050	4.699	5.009	320	460	140	279	310	960	150	7.783	64,37%	(2.773)
	Total Pembiayaan	51.699	65.594	67.248	2.958	2.863	-95	2.010	1.654	15.549	1.209	64.740	103,87%	2.508

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	20	0,00%	0,00%	0,31%	20	20	20			
	Cilem	-	-	-	20	0,00%	0,00%	0,31%	20	20	20			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	657	0,00%	0,00%	1,08%	657	657	657			
	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	-	-	-	657	0,00%	0,00%	1,08%	657	657	657			
	Mitraguna & Others	-	-	-	657	0,00%	0,00%	1,18%	657	657	657			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	677	0,00%	0,00%	1,01%	677	677	677	2,88%	-186,11%	1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	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	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,37%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,31%	(1)	(15)	(3)	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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	4.274	4.588	198	314	2.428	112,41%	2.504	120,14%	7.185	63,86%	(2.597)
2	Tabungan	153.901	153.184	155.024	155.006	6.509	(18)	1.822	1,19%	1.105	0,72%	170.698	90,81%	(15.693)
3	Deposito	36.197	27.914	28.272	28.022	(1.360)	(250)	108	0,39%	(8.174)	-22,58%	37.242	75,24%	(9.220)
	Total	192.181	183.258	187.570	187.616	5.347	46	4.357	2,38%	(4.566)	-2,38%	215.125	87,21%	(27.509)
	CASA	155.985	155.344	159.298	159.594	6.707	296	4.250	2,74%	3.609	2,31%	177.883	89,72%	(18.290)
	(%) CASA	81,17%	84,77%	84,93%	85,06%									
	FDR	138,97%	164,04%	161,72%	161,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.841	1.816	(26)	131	7,74%	1.287	243,20%	-	0,00%	1.816	
2	Giro ISE	45	683	1.028	1.021	(7)	338	49,40%	976	2162,21%		0,00%	1.021	
3	Tabungan ISE	484	1.002	813	795	(19)	(207)	-20,67%	311	64,21%		0,00%	795	
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.671	115	400	285	-70	178	1.590	222	8.913	74,85%	(2.242)
	KUR	4.827	6.222	6.405	90	400	310	-91	184	1.578	216	8.318	77,01%	(1.913)
	Non KUR	254	271	266	25	-	-25	21	-6	12	6	595	44,62%	(330)
3	PWG	24.335	48.191	50.563	3.088	5.704	2.615	157	2.372	26.228	3.332	43.519	116,19%	7.044
	Cilem	24.335	48.191	50.563	3.088	5.704	2.615	157	2.372	26.228	3.332	43.519	116,19%	7.044
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	246.056	4.515	4.344	-171	-271	175	8.453	4.169	247.553	99,40%	(1.497)
	CF 1	8.506	8.716	8.656	-	112	112	-74	-59	150	171	10.260	84,37%	(1.603)
	Total Griya	6.805	6.817	6.720	-	-	0	0	-97	-85	97	7.278	92,34%	(558)
	• Total Non Program	6.655	6.675	6.579	-	-	0	-135	-96	-76	96	6.693	98,30%	(114)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.936	-	112	112	-74	38	235	74	2.982	64,94%	(1.045)
	CF 2	229.097	237.166	237.400	4.515	4.232	-283	-197	234	8.302	3.998	237.294	100,04%	106
	Mitraguna & Others	203.836	211.595	212.078	4.371	3.968	-403	165	483	8.243	3.485	207.323	102,29%	4.756
	Pensiun	25.262	25.571	25.321	144	264	120	-361	-249	60	513	29.971	84,49%	(4.650)
	Total Pembiayaan	267.076	300.611	303.335	7.718	10.447	2.729	-185	2.724	36.259	7.724	300.041	101,10%	3.293

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	127	0,00%	2,23%	1,90%	(18)	127	105			
	KUR	-	22	145	127	0,00%	2,33%	1,98%	(18)	127	105			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	962	0,00%	0,00%	1,90%	962	962	960			
	Cilem	-	2	-	962	0,00%	0,00%	1,90%	962	962	960			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.694	1,09%	1,37%	1,50%	319	1.109	(25)			
	CF 1	819	854	753	704	9,63%	8,64%	8,14%	(49)	(115)	(149)			
	Total Griya	819	854	753	704	12,04%	11,05%	10,48%	(49)	(115)	(149)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.865	2.621	2.990	0,77%	1,11%	1,26%	368	1.224	124			
	Mitraguna & Others	1.765	2.729	2.621	2.566	0,87%	1,24%	1,21%	(56)	800	(163)			
	Pensiun	-	136	-	424	0,00%	0,00%	1,67%	424	424	287			
	Total Pembiayaan	2.584	3.743	3.520	4.783	0,97%	1,17%	1,58%	1.263	2.199	1.040	0,58%	63,10%	-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	3.712	1,42%	1,34%	1,51%	419	342	214			
	CF 1	340	364	429	424	4,00%	4,92%	4,90%	(4)	84	60			
	Total Griya	340	364	429	424	5,00%	6,29%	6,32%	(4)	84	60			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.288	1,32%	1,21%	1,38%	424	258	154			
	Mitraguna & Others	2.939	2.995	2.864	3.288	1,44%	1,35%	1,55%	424	349	292			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.712	1,26%	1,10%	1,22%	419	342	214	0,50%	58,81%	-0,7%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-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 (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	1.387	144	(1.196)	(1.243)	(472)	-76,58%	(451)	-75,78%	12.197	1,18%	(12.053)
2	Tabungan	46.385	47.818	48.564	49.556	(132)	992	1.738	3,63%	3.171	6,84%	60.559	81,83%	(11.003)
3	Deposito	18.302	57.067	43.407	42.457	10.056	(950)	(14.611)	-25,60%	24.155	131,98%	19.099	222,29%	23.357
	Total	65.283	105.501	93.358	92.157	8.729	(1.201)	(13.345)	-12,65%	26.874	41,17%	91.856	100,33%	301
	CASA	46.981	48.434	49.952	49.700	(1.328)	(251)	1.266	2,61%	2.719	5,79%	72.756	68,31%	(23.056)
	(%) CASA	71,97%	45,91%	53,51%	53,93%									
	FDR	134,21%	93,33%	104,90%	106,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.055	1.050		(5)	(66)	-5,87%	(348)	-24,86%	-	0,00%	1.050
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.054	1.049		(5)	(66)	-5,88%	(309)	-22,75%		0,00%	1.049
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	16.804	620	1.045	425	-110	584	1.366	461	18.223	92,21%	(1.419)
	KUR	14.693	15.717	16.320	620	1.045	425	-95	604	1.627	441	17.333	94,16%	(1.013)
	Non KUR	745	503	483	-	-	0	-15	-19	-261	19	890	54,31%	(407)
3	PWG	3.211	6.891	7.072	1.166	576	-590	791	181	3.862	395	8.588	82,35%	(1.516)
	Cilem	3.211	6.891	7.072	1.166	576	-590	791	181	3.862	395	8.588	82,35%	(1.516)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.056	1.040	1.072	33	-371	-1.299	5.088	2.371	77.811	95,17%	(3.755)
	CF 1	2.071	11.937	12.542	800	682	-117	152	605	10.471	77	5.602	223,89%	6.940
	Total Griya	1.516	10.778	11.111	626	386	-241	0	333	9.595	52	4.181	265,73%	6.930
	• Total Non Program	1.516	5.141	5.167	292	60	-232	261	26	3.651	34	4.181	123,58%	986
	• Program	-	5.637	5.944	334	326	-9	339	307	5.944	19	0	0,00%	5.944
	Oto	555	1.159	1.431	173	296	123	152	272	876	24	1.421	100,74%	11
	CF 2	66.897	63.419	61.514	240	390	150	-523	-1.905	-5.383	2.295	72.209	85,19%	(10.695)
	Mitraguna & Others	64.762	60.622	58.894	240	390	150	-496	-1.728	-5.868	2.118	68.752	85,66%	(9.858)
	Pensiun	2.135	2.797	2.620	-	-	0	-27	-177	485	177	3.457	75,80%	(837)
	Total Pembiayaan	87.617	98.466	97.932	2.826	2.693	-132	309	-534	10.316	3.227	104.622	93,61%	(6.690)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	643	0,98%	1,74%	3,83%	360	492	168			
	KUR	98	475	240	580	0,67%	1,52%	3,55%	340	482	105			
	Non KUR	53	-	43	63	7,15%	8,61%	13,06%	20	10	63			
3	PWG	-	-	-	96	0,00%	0,00%	1,36%	96	96	96			
	Cilem	-	-	-	96	0,00%	0,00%	1,36%	96	96	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	965	1,23%	2,60%	1,30%	(991)	119	(1.831)			
	CF 1	-	-	177	-	0,00%	1,48%	0,00%	(177)	-	-			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	965	1,26%	2,81%	1,57%	(815)	119	(1.831)			
	Mitraguna & Others	846	2.796	1.779	965	1,31%	2,94%	1,64%	(815)	119	(1.831)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	1.704	1,14%	2,27%	1,74%	(535)	707	(1.567)	1,49%	14,17%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,61%	-	(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	3.511	3,51%	5,61%	4,74%	(715)	1.091	(2.162)			
	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	3.511	3,62%	6,66%	5,71%	(715)	1.091	(2.162)			
	Mitraguna & Others	2.420	5.673	4.226	3.511	3,74%	6,97%	5,96%	(715)	1.091	(2.162)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.618	2,89%	4,40%	3,69%	(715)	1.086	(2.162)	3,73%	-1,05%	0,0%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	5.074	5.088	2.360	13	(861)	-14,47%	(789)	-13,43%	16.777	30,33%	(11.689)
2	Tabungan	83.977	101.671	100.595	100.595	9.043	0	(1.076)	-1,06%	16.618	19,79%	98.962	101,65%	1.633
3	Deposito	19.184	13.402	14.076	14.076	(1)	0	674	5,03%	(5.108)	-26,63%	20.015	70,33%	(5.939)
	Total	109.038	121.021	119.745	119.758	11.402	13	(1.263)	-1,04%	10.720	9,83%	135.754	88,22%	(15.995)
	CASA	89.854	107.619	105.669	105.683	11.402	13	(1.937)	-1,80%	15.829	17,62%	115.739	91,31%	(10.056)
	(%) CASA	82,41%	88,93%	88,25%	88,25%									
	FDR	40,48%	52,26%	54,92%	54,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.392	7.477		85	(1.341)	-15,20%	(1.104)	-12,86%	-	0,00%	7.477
2	Giro ISE	1.236	1.518	713	735		21	(783)	-51,59%	(501)	-40,54%		0,00%	735
3	Tabungan ISE	7.345	7.300	6.679	6.742		63	(557)	-7,64%	(603)	-8,21%		0,00%	6.742
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Local Champion	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	15.591	825	1.850	1.025	527	1.422	6.087	428	14.493	107,58%	1.098
	KUR	9.147	13.072	14.521	825	1.850	1.025	555	1.449	5.375	401	13.868	104,71%	653
	Non KUR	358	1.097	1.070	-	-	0	-28	-27	712	27	624	171,29%	445
3	PWG	9.262	11.392	11.590	541	1.300	759	-69	199	2.328	1.101	16.966	68,31%	(5.376)
	Cilem	9.262	11.392	11.590	541	1.300	759	-69	199	2.328	1.101	16.966	68,31%	(5.376)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.985	1.025	1.967	942	282	918	12.608	1.049	47.656	79,71%	(9.671)
	CF 1	14.455	17.388	17.768	-	986	986	-230	380	3.313	606	17.089	103,98%	679
	Total Griya	3.903	8.619	8.956	-	597	597	0	337	5.053	260	4.866	184,05%	4.090
	• Total Non Program	3.903	6.826	7.002	-	430	430	-74	177	3.099	253	4.866	143,90%	2.136
	• Program	-	1.793	1.954	-	167	167	-8	161	1.954	6	0	0,00%	1.954
	Oto	10.552	8.770	8.812	-	389	389	-230	43	-1.740	346	12.223	72,10%	(3.411)
	CF 2	10.922	19.679	20.217	1.025	981	-44	513	538	9.295	443	30.567	66,14%	(10.351)
	Mitraguna & Others	10.683	18.945	19.433	1.025	855	-170	516	488	8.751	367	29.780	65,26%	(10.347)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	65.761	2.891	5.117	2.226	1.225	2.514	21.618	2.603	79.115	83,12%	(13.354)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	-	-	135	0,00%	0,00%	1,16%	135	135	135			
	Cilem	-	-	-	135	0,00%	0,00%	1,16%	135	135	135			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	865	1,42%	1,96%	2,28%	139	505	521			
	CF 1	360	344	708	589	2,49%	4,07%	3,31%	(120)	229	245			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	589	3,41%	8,08%	6,68%	(120)	229	245			
	CF 2	-	-	17	276	0,00%	0,09%	1,37%	259	276	276			
	Mitraguna & Others	-	-	17	276	0,00%	0,09%	1,42%	259	276	276			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	999	0,82%	1,15%	1,52%	274	640	656	2,97%	-95,30%	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	30-Dec-25	31-Dec-24	30-Nov-25	30-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	-	0,00%	0,27%	0,00%	(100)	-	-			
	CF 1	-	-	100	-	0,00%	0,58%	0,00%	(100)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	-	0,00%	1,14%	0,00%	(100)	-	-			
	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	-	0,00%	0,16%	0,00%	(100)	-	-	1,53%	#DIV/0!	1,5%

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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.090	1.055	(165)	(36)	409	63,21%	1.051	30431,34%	6	#####	1.048
2	Tabungan	34.487	32.850	34.660	34.539	1.712	(121)	1.689	5,14%	51	0,15%	40.322	85,66%	(5.784)
3	Deposito	3.517	2.455	2.425	2.425	(50)	0	(30)	-1,22%	(1.092)	-31,06%	3.592	67,51%	(1.167)
	Total	38.008	35.951	38.175	38.018	1.498	(156)	2.067	5,75%	10	0,03%	43.921	86,56%	(5.902)
	CASA	34.491	33.496	35.750	35.593	1.548	(156)	2.097	6,26%	1.103	3,20%	40.329	88,26%	(4.735)
	(%) CASA	90,75%	93,17%	93,65%	93,62%									
	FDR	1,90%	3,20%	3,06%	3,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%	-	0,00%	74	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%		0,00%	74	
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-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	927	88	87	-2	24	13	283	73	1.982	46,76%	(1.055)
	Cilem	644	914	927	88	87	-2	24	13	283	73	1.982	46,76%	(1.055)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	150	10	-140	148	7	165	3	78	310,08%	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	150	10	-140	148	7	165	3	78	310,08%	165
	Mitraguna & Others	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.170	238	97	-142	173	20	448	77	2.061	56,77%	(891)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-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	30-Dec-25	31-Dec-24	30-Nov-25	30-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)