

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.367.244	1.350.294	(97.170)	(16.949)	(63.815)	-4,51%	239.233	21,53%	1.422.021	94,96%	(71.727)
2	Tabungan	4.778.169	5.505.119	5.469.279	5.489.030	387.504	19.751	(16.089)	-0,29%	710.861	14,88%	5.182.062	105,92%	306.967
3	Deposito	1.667.902	1.627.216	1.609.679	1.612.276	(70.429)	2.597	(14.941)	-0,92%	(55.626)	-3,34%	1.695.532	95,09%	(83.257)
Total		7.557.133	8.546.444	8.446.202	8.451.600	219.905	5.398	(94.844)	-1,11%	894.467	11,84%	8.299.616	101,83%	151.984
CASA		5.889.231	6.919.228	6.836.523	6.839.324	290.334	2.801	(79.904)	-1,15%	950.093	16,13%	6.604.083	103,56%	235.241
(% CASA)		77,93%	80,96%	80,94%	80,92%									
FDR		79,28%	79,23%	80,53%	80,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	360.484	361.876		1.392	(3.892)	-1,06%	57.499	18,89%	399.069	90,68%	(37.193)
2	Giro ISE	93.275	88.775	88.573	91.739		3.166	2.964	3,34%	(1.536)	-1,65%	150.822	60,83%	(59.083)
3	Tabungan ISE	174.173	229.504	241.077	239.303		(1.774)	9.799	4,27%	65.130	37,39%	187.112	127,89%	52.191
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	964.428	101.852	1.210	-100.642	174.663	-4.860	139.820	6.070	901.947	106,93%	62.481
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	244.065	1.852	1.210	-642	2.641	-4.860	3.312	6.070	284.676	85,73%	(40.611)
	• Local Champion	177.655	182.232	176.162	1.600	-	-1.600	5.250	-6.070	-1.493	6.070	190.795	92,33%	(14.633)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.058.828	7.871	16.940	9.069	1.690	6.928	33.684	10.012	1.139.485	92,92%	(80.657)
	KUR	965.396	993.508	1.000.165	7.691	16.180	8.489	2.886	6.657	34.769	9.523	1.074.013	93,12%	(73.848)
	Non KUR	59.748	58.392	58.663	180	760	580	-1.196	271	-1.085	489	65.472	89,60%	(6.809)
3	PWG	255.819	538.581	558.082	28.238	43.575	15.337	30.241	19.500	302.262	24.075	601.092	92,84%	(43.010)
	Cilem	149.863	366.173	382.655	8.604	22.738	14.134	19.595	16.482	232.791	6.256	432.657	88,44%	(50.002)
	Gadai	105.956	172.408	175.427	19.634	20.837	1.203	10.646	3.019	69.471	17.819	168.435	104,15%	6.992
4	CFG	3.885.901	4.211.869	4.220.104	23.009	52.107	29.098	23.924	8.236	334.203	43.872	4.354.361	96,92%	(134.257)
	CF 1	838.535	900.893	903.311	3.435	9.307	5.872	4.556	2.419	64.776	6.888	919.422	98,25%	(16.111)
	Total Griya	595.912	600.711	602.897	610	4.258	3.648	0	2.186	6.984	2.072	636.591	94,71%	(33.695)
	• Total Non Program	435.065	452.228	454.213	610	3.780	3.170	-4.115	1.985	19.148	1.795	453.034	100,26%	1.179
	• Program	160.848	148.482	148.684	-	478	478	-1.118	201	-12.164	277	183.557	81,00%	(34.873)
	Oto	242.622	300.182	300.414	2.825	5.049	2.224	4.556	233	57.792	4.816	282.830	106,22%	17.584
	CF 2	3.047.367	3.310.976	3.316.793	19.574	42.800	23.226	19.368	5.817	269.427	36.983	3.434.939	96,56%	(118.146)
	Mitraguna & Others	2.497.673	2.750.501	2.759.418	16.264	40.743	24.750	20.016	8.916	261.745	31.827	2.845.615	96,97%	(86.197)
	Pensiun	549.694	560.475	557.376	3.310	2.057	-1.253	-648	-3.099	7.682	5.156	589.324	94,58%	(31.949)
Total Pembiayaan		5.991.472	6.771.638	6.801.442	160.970	113.833	-47.138	230.518	29.805	809.970	84.028	6.996.885	97,21%	(195.443)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	2.961	0,16%	0,02%	0,31%	2.812	1.670	2.773			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	2.961	0,54%	0,06%	1,21%	2.812	1.670	2.773			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	45.647	1,12%	1,84%	4,31%	26.313	34.172	26.313			
	KUR	9.838	15.519	15.519	39.433	1,02%	1,56%	3,94%	23.914	29.595	23.914			
	Non KUR	1.638	3.815	3.815	6.215	2,74%	6,53%	10,59%	2.400	4.577	2.400			
3	PWG	124	4	4	8.350	0,05%	0,00%	1,50%	8.347	8.226	8.347			
	Cilem	118	-	-	7.025	0,08%	0,00%	1,84%	7.025	6.907	7.025			
	Gadai	7	4	4	1.326	0,01%	0,00%	0,76%	1.322	1.319	1.322			
4	CFG	59.411	72.096	65.976	132.534	1,53%	1,57%	3,14%	66.558	73.123	60.438			
	CF 1	35.165	39.232	37.416	59.534	4,19%	4,15%	6,59%	22.118	24.369	20.302			
	Total Griya	29.490	30.424	28.365	34.796	4,95%	4,72%	5,77%	6.431	5.306	4.372			
	Oto	5.675	8.808	9.051	24.738	2,34%	3,02%	8,23%	15.687	19.064	15.931			
	CF 2	24.246	32.864	28.560	73.000	0,80%	0,86%	2,20%	44.440	48.753	40.136			
	Mitraguna & Others	22.605	29.933	26.523	58.794	0,91%	0,96%	2,13%	32.272	36.189	28.862			
	Pensiun	1.642	2.931	2.037	14.206	0,30%	0,36%	2,55%	12.169	12.564	11.274			
Total Pembiayaan		72.302	91.622	85.462	189.493	1,21%	1,26%	2,79%	104.030	117.191	97.871	1,24%	55,52%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,47%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.228	1,84%	2,28%	2,29%	239	5.351	1.702			
	KUR	14.751	17.487	19.071	19.245	1,53%	1,92%	1,92%	174	4.494	1.758			
	Non KUR	4.126	5.039	4.918	4.983	6,91%	8,42%	8,49%	65	87	(56)			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.391	1,31%	1,54%	1,60%	2.543	16.678	(5.679)			
	CF 1	15.203	26.509	23.133	24.132	1,81%	2,57%	2,67%	999	8.930	(2.376)			
	Total Griya	12.941	22.897	19.164	20.179	2,17%	3,19%	3,35%	1.016	7.238	(2.718)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,32%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.259	1,17%	1,26%	1,30%	1.544	7.749	(3.303)			
	Mitraguna & Others	25.071	43.527	40.668	42.187	1,00%	1,48%	1,53%	1.519	17.116	(1.341)			
	Pensiun	10.439	3.034	1.047	1.072	0,17%	0,02%	0,19%	25	(9.367)	(1.962)			
Total Pembiayaan		71.311	96.779	89.996	92.778	1,19%	1,33%	1,36%	2.783	21.467	(4.001)	1,12%	17,54%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	14.045	14.405	(582)	360	621	4,50%	5.428	60,47%	22.506	64,01%	(8.101)
2	Tabungan	318.561	344.246	320.258	321.370	(2.287)	1.111	(22.877)	-6,65%	2.809	0,88%	339.786	94,58%	(18.416)
3	Deposito	104.995	106.389	106.872	106.913	(1.163)	40	523	0,49%	1.918	1,83%	105.764	101,09%	1.148
	Total	432.533	464.421	441.176	442.688	(4.032)	1.512	(21.733)	-4,68%	10.155	2,35%	468.057	94,58%	(25.369)
	CASA	327.538	358.031	334.303	335.775	(2.869)	1.472	(22.256)	-6,22%	8.237	2,51%	362.292	92,68%	(26.517)
	(%) CASA	75,73%	77,09%	75,78%	75,85%									
	FDR	79,97%	81,04%	85,04%	84,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.462	14.489		28	161	1,12%	4.183	40,59%	-	0,00%	14.489
2	Giro ISE	2.678	2.163	2.065	2.078		13	(84)	-3,89%	(600)	-22,39%		0,00%	2.078
3	Tabungan ISE	7.628	9.166	9.396	9.411		15	245	2,67%	1.783	23,38%		0,00%	9.411
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	33.918	360	900	540	-9	640	1.807	260	37.112	91,40%	(3.193)
	KUR	29.277	30.950	31.412	360	700	340	170	462	2.135	238	34.170	91,93%	(2.758)
	Non KUR	2.834	2.329	2.506	-	200	200	-178	177	-328	23	2.942	85,21%	(435)
3	PWG	33.786	48.657	50.025	2.673	3.707	1.034	1.519	1.368	16.239	2.339	40.601	123,21%	9.424
	Cilem	19.457	29.181	29.511	868	980	113	255	330	10.055	650	22.471	131,33%	7.040
	Gadai	14.329	19.476	20.513	1.805	2.727	922	1.264	1.038	6.184	1.689	18.130	113,15%	2.383
4	CFG	256.811	274.638	271.455	1.105	1.942	837	-800	-3.182	14.644	5.124	271.098	100,13%	357
	CF 1	12.729	15.398	15.253	-	-	0	178	-145	2.524	145	14.486	105,29%	767
	Total Griya	2.031	4.248	4.244	-	-	0	0	-4	2.213	4	2.489	170,51%	1.755
	• Total Non Program	2.031	4.080	4.076	-	-	0	-33	-4	2.045	4	2.489	163,76%	1.587
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	11.009	-	-	0	178	-141	312	141	11.997	91,77%	(988)
	CF 2	244.083	259.239	256.202	1.105	1.942	837	-978	-3.037	12.119	4.979	256.612	99,84%	(410)
	Mitraguna & Others	223.458	235.936	233.316	1.105	1.942	837	-1.295	-2.620	9.857	4.562	234.706	99,41%	(1.391)
	Pensiun	20.624	23.303	22.887	-	-	0	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.192	4.138	6.549	2.411	571	-1.175	29.308	7.724	379.846	98,77%	(4.654)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	18	0,00%	0,09%	0,09%	-	18	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	892	0,71%	4,92%	2,63%	(745)	663	6			
	KUR	230	808	1.439	644	0,78%	4,65%	2,05%	(795)	414	(164)			
	Non KUR	-	79	199	248	0,00%	8,53%	9,91%	50	248	169			
3	PWG	-	-	4	314	0,00%	0,01%	0,63%	310	314	314			
	Cilem	-	-	-	283	0,00%	0,00%	0,96%	283	283	283			
	Gadai	-	-	4	31	0,00%	0,02%	0,15%	27	31	31			
4	CFG	1.832	1.731	1.012	2.588	0,71%	0,37%	0,95%	1.576	756	857			
	CF 1	169	232	59	669	1,33%	0,38%	4,39%	610	500	437			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	669	1,28%	0,53%	6,08%	610	533	455			
	CF 2	1.662	1.499	953	1.919	0,68%	0,37%	0,75%	966	257	420			
	Mitraguna & Others	1.662	1.274	953	1.919	0,74%	0,40%	0,82%	966	257	645			
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	(225)			
	Total Pembiayaan	2.061	2.637	2.671	3.812	0,60%	0,71%	1,02%	1.140	1.750	1.174	0,44%	56,20%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	73	164	244	279	0,23%	0,73%	0,82%	35	206	115			
	KUR	73	164	244	279	0,25%	0,79%	0,89%	35	206	115			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	868	3.519	3.659	3.650	0,34%	1,33%	1,34%	(9)	2.782	131			
	CF 1	-	132	280	280	0,00%	1,82%	1,83%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,54%	-	280	148			
	CF 2	868	3.387	3.380	3.371	0,36%	1,30%	1,32%	(9)	2.503	(17)			
	Mitraguna & Others	868	3.387	3.380	3.371	0,39%	1,43%	1,44%	(9)	2.503	(17)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	3.929	0,27%	1,04%	1,05%	26	2.988	246	0,40%	61,67%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.044	2.117	999	74	(1.480)	-41,14%	631	42,49%	8.643	24,50%	(6.526)
2	Tabungan	231.208	252.124	248.914	248.758	9.602	(156)	(3.366)	-1,34%	17.550	7,59%	249.114	99,86%	(356)
3	Deposito	90.995	77.625	76.636	76.931	(442)	295	(694)	-0,89%	(14.064)	-15,46%	91.892	83,72%	(14.962)
	Total	323.689	333.347	327.594	327.806	10.160	213	(5.540)	-1,66%	4.117	1,27%	349.650	93,75%	(21.844)
	CASA	232.695	255.722	250.957	250.876	10.602	(82)	(4.847)	-1,90%	18.181	7,81%	257.758	97,33%	(6.882)
	(%) CASA	71,89%	76,71%	76,61%	76,53%									
	FDR	38,52%	40,66%	41,89%	41,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.316	9.340		24	52	0,56%	1.579	20,34%	-	0,00%	9.340
2	Giro ISE	590	1.189	698	551		(148)	(638)	-53,67%	(40)	-6,73%		0,00%	551
3	Tabungan ISE	7.171	8.100	8.618	8.790		171	690	8,52%	1.619	22,57%		0,00%	8.790
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%		0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.585	-	100	100	253	-123	-6.780	223	42.922	68,93%	(13.337)
	KUR	33.975	26.732	26.629	-	100	100	11	-102	-7.346	202	40.290	66,09%	(13.661)
	Non KUR	2.390	2.977	2.956	-	-	0	242	-21	566	21	2.632	112,29%	323
3	PWG	10.065	21.247	22.919	1.781	2.454	673	2.110	1.671	12.854	783	26.292	87,17%	(3.373)
	Cilem	6.212	14.127	15.126	634	1.203	569	1.314	999	8.914	204	17.310	87,38%	(2.184)
	Gadai	3.854	7.120	7.793	1.148	1.252	104	796	673	3.939	579	8.982	86,76%	(1.189)
4	CFG	78.172	84.597	84.727	296	776	479	-23	130	6.555	646	93.884	90,25%	(9.157)
	CF 1	15.674	21.488	21.612	266	431	164	443	124	5.938	307	17.607	122,75%	4.005
	Total Griya	3.604	3.894	3.887	-	-	0	0	-8	283	8	4.107	94,64%	(220)
	• Total Non Program	3.604	3.894	3.887	-	-	0	-49	-8	283	8	4.107	94,64%	(220)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.725	266	431	164	443	132	5.655	299	13.500	131,30%	4.225
	CF 2	62.498	63.109	63.115	30	345	315	-466	6	617	339	76.277	82,74%	(13.162)
	Mitraguna & Others	54.964	55.724	55.775	30	255	225	-291	51	811	204	67.334	82,83%	(11.559)
	Pensiun	7.534	7.385	7.339	-	90	90	-175	-46	-194	136	8.943	82,07%	(1.603)
	Total Pembiayaan	124.679	135.553	137.231	2.078	3.330	1.252	2.340	1.678	12.552	1.652	163.174	84,10%	(25.944)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	2.669	2,92%	6,79%	9,02%	651	1.607	386			
	KUR	1.062	2.082	1.533	2.065	3,13%	5,73%	7,75%	532	1.002	(17)			
	Non KUR	-	201	485	604	0,00%	16,29%	20,44%	119	604	403			
3	PWG	-	-	-	117	0,00%	0,00%	0,51%	117	117	117			
	Cilem	-	-	-	110	0,00%	0,00%	0,73%	110	110	110			
	Gadai	-	-	-	7	0,00%	0,00%	0,09%	7	7	7			
4	CFG	113	554	499	2.561	0,14%	0,59%	3,02%	2.061	2.448	2.007			
	CF 1	113	272	293	624	0,72%	1,36%	2,89%	331	511	352			
	Total Griya	-	52	43	130	0,00%	1,10%	3,35%	87	130	78			
	Oto	113	220	250	493	0,93%	1,42%	2,78%	243	381	273			
	CF 2	-	282	207	1.937	0,00%	0,33%	3,07%	1.731	1.937	1.655			
	Mitraguna & Others	-	282	207	1.306	0,00%	0,37%	2,34%	1.099	1.306	1.024			
	Pensiun	-	-	-	631	0,00%	0,00%	8,60%	631	631	631			
	Total Pembiayaan	1.251	2.837	2.517	5.347	1,00%	1,86%	3,90%	2.830	4.096	2.510	2,61%	33,00%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	846	1.012	1.553	1.553	2,33%	5,23%	5,25%	(1)	707	541			
	KUR	846	1.012	1.553	1.553	2,49%	5,81%	5,83%	(1)	707	541			
	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	588	408	408	406	0,75%	0,48%	0,48%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,53%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,37%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	1.959	1,15%	1,45%	1,43%	(3)	525	538	2,79%	-95,64%	1,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.344	27.476	1.491	132	1.580	6,10%	3.585	15,01%	35.529	77,34%	(8.052)
2	Tabungan	197.564	215.010	218.154	217.092	3.190	(1.062)	2.082	0,97%	19.527	9,88%	212.134	102,34%	4.958
3	Deposito	16.291	17.393	17.508	17.304	(1.607)	(204)	(89)	-0,51%	1.012	6,21%	17.162	100,83%	142
	Total	237.746	258.299	263.006	261.871	3.073	(1.135)	3.572	1,38%	24.125	10,15%	264.824	98,88%	(2.953)
	CASA	221.455	240.906	245.498	244.568	4.680	(930)	3.661	1,52%	23.113	10,44%	247.662	98,75%	(3.095)
	(%) CASA	93,15%	93,27%	93,34%	93,39%									
	FDR	68,74%	65,22%	64,77%	65,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	47.643	46.369		(1.274)	2.536	5,78%	15.556	50,49%	-	0,00%	46.369
2	Giro ISE	20.367	24.404	25.991	26.033		42	1.629	6,68%	5.666	27,82%		0,00%	26.033
3	Tabungan ISE	10.446	19.430	21.652	20.336		(1.316)	906	4,66%	9.890	94,67%		0,00%	20.336
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221		0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	45.033	300	1.355	1.055	-776	734	-5.149	621	52.347	86,03%	(7.314)
	KUR	46.016	40.498	41.258	300	1.355	1.055	-694	759	-4.758	596	47.898	86,14%	(6.640)
	Non KUR	4.166	3.801	3.775	-	-	0	-83	-26	-391	26	4.449	84,86%	(674)
3	PWG	5.806	13.714	14.341	766	1.099	333	104	627	8.535	472	23.846	60,14%	(9.505)
	Cilem	4.026	10.294	10.892	183	753	570	-10	598	6.866	155	16.566	65,75%	(5.674)
	Gadai	1.780	3.419	3.449	583	346	-237	115	30	1.669	316	7.281	47,37%	(3.831)
4	CFG	106.465	109.661	110.200	395	1.074	679	965	538	3.735	536	117.867	93,50%	(7.667)
	CF 1	51.093	50.574	51.127	152	774	622	291	553	34	221	52.529	97,33%	(1.402)
	Total Griya	39.118	38.098	38.011	-	-	0	0	-87	-1.107	87	39.521	96,18%	(1.510)
	• Total Non Program	38.883	37.871	37.784	-	-	0	35	-87	-1.099	87	39.253	96,26%	(1.469)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.116	152	774	622	291	640	1.141	134	13.009	100,82%	107
	CF 2	55.372	59.088	59.073	243	300	57	673	-15	3.700	315	65.337	90,41%	(6.265)
	Mitraguna & Others	53.214	55.550	55.562	10	300	290	270	12	2.348	288	62.160	89,39%	(6.598)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	170.361	1.462	3.528	2.066	230	1.899	6.932	1.629	195.035	87,35%	(24.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	2.807	2,41%	6,75%	6,23%	(182)	1.600	572			
	KUR	992	1.476	2.147	2.036	2,15%	5,30%	4,93%	(111)	1.044	560			
	Non KUR	216	758	842	771	5,18%	22,15%	20,42%	(71)	555	13			
3	PWG	-	-	-	713	0,00%	0,00%	4,98%	713	713	713			
	Cilem	-	-	-	683	0,00%	0,00%	6,27%	683	683	683			
	Gadai	-	-	-	30	0,00%	0,00%	0,87%	30	30	30			
4	CFG	1.664	4.473	3.583	3.046	1,56%	3,27%	2,76%	(538)	1.382	(1.428)			
	CF 1	1.143	2.927	3.357	2.820	2,24%	6,64%	5,51%	(538)	1.677	(107)			
	Total Griya	959	2.602	2.936	2.083	2,45%	7,71%	5,48%	(853)	1.124	(519)			
	Oto	185	325	421	737	1,54%	3,38%	5,62%	316	552	412			
	CF 2	521	1.547	226	226	0,94%	0,38%	0,38%	-	(295)	(1.320)			
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,41%	-	(295)	(1.320)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	6.566	1,76%	3,90%	3,85%	(6)	3.695	(142)	2,19%	43,11%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.885	1,16%	4,48%	4,19%	(98)	1.303	238			
	KUR	582	906	1.146	1.048	1,27%	2,83%	2,54%	(98)	466	143			
	Non KUR	-	742	838	837	0,00%	22,04%	22,17%	(1)	837	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.441	2,78%	1,52%	1,31%	(231)	(1.516)	87			
	CF 1	1.322	884	1.202	971	2,59%	2,38%	1,90%	(231)	(351)	87			
	Total Griya	1.322	792	1.110	879	3,38%	2,91%	2,31%	(231)	(443)	87			
	Oto	-	92	92	92	0,00%	0,74%	0,70%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,80%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,85%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.326	2,20%	2,17%	1,95%	(330)	(263)	274	2,95%	-51,16%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	33.556	32.688	11.189	(868)	(3.945)	-10,77%	10.561	47,73%	38.023	85,97%	(5.335)
2	Tabungan	184.167	209.712	202.048	202.926	9.425	877	(6.786)	-3,24%	18.759	10,19%	207.489	97,80%	(4.563)
3	Deposito	54.206	45.633	45.667	46.164	(4.260)	497	531	1,16%	(8.043)	-14,84%	54.846	84,17%	(8.682)
	Total	260.500	291.977	281.271	281.778	16.355	507	(10.199)	-3,49%	21.277	8,17%	300.358	93,81%	(18.580)
	CASA	206.294	246.345	235.604	235.614	20.615	10	(10.731)	-4,36%	29.320	14,21%	245.512	95,97%	(9.898)
	(%) CASA	79,19%	84,37%	83,76%	83,62%									
	FDR	138,97%	141,26%	147,45%	147,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.633	7.670		37	(1.138)	-12,92%	(830)	-9,76%	-	0,00%	7.670
2	Giro ISE	2.572	2.040	834	871		38	(1.168)	-57,28%	(1.701)	-66,13%		0,00%	871
3	Tabungan ISE	5.928	6.769	6.800	6.799		(1)	30	0,45%	871	14,69%		0,00%	6.799
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159		0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	30.016	52,76%	(14.181)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	26.324	60,16%	(10.489)
	• Local Champion	15.491	11.700	11.700	-	-	0	-250	0	-3.791	-	16.943	69,05%	(5.243)
	• Value Chain	6.197	4.136	4.136	-	-	-	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.860	200	350	150	-1.259	-77	-6.432	427	57.818	86,24%	(7.958)
	KUR	53.330	47.520	47.455	200	350	150	-1.164	-65	-5.875	415	54.632	86,86%	(7.177)
	Non KUR	2.961	2.416	2.404	-	-	0	-95	-12	-557	12	3.186	75,46%	(782)
3	PWG	18.519	33.535	34.836	3.341	3.431	90	1.672	1.301	16.317	2.130	34.982	99,58%	(147)
	Cilem	7.342	16.788	17.917	678	1.423	745	1.194	1.129	10.575	294	20.867	85,86%	(2.950)
	Gadai	11.177	16.747	16.918	2.663	2.008	-655	478	172	5.742	1.836	14.115	119,86%	2.803
4	CFG	265.530	313.132	314.203	3.217	3.690	473	7.402	1.071	48.673	2.619	296.169	106,09%	18.035
	CF 1	155.192	153.591	153.231	224	245	21	1.655	-360	-1.961	605	175.968	87,08%	(22.737)
	Total Griya	146.765	137.680	137.352	-	-	0	0	-328	-9.414	328	166.519	82,48%	(29.167)
	• Total Non Program	29.135	30.941	30.826	-	-	0	-286	-115	1.691	115	32.280	95,50%	(1.454)
	• Program	117.630	106.738	106.525	-	-	0	-1.010	-213	-11.105	213	134.238	79,36%	(27.713)
	Oto	8.426	15.911	15.879	224	245	21	1.655	-32	7.453	277	9.450	168,04%	6.430
	CF 2	110.338	159.541	160.972	2.993	3.445	452	5.746	1.432	50.634	2.013	120.201	133,92%	40.772
	Mitraguna & Others	99.558	147.696	149.111	2.993	3.345	352	5.730	1.415	49.553	1.930	108.412	137,54%	40.699
	Pensiun	10.780	11.845	11.862	-	100	100	16	17	1.081	83	11.789	100,62%	73
	Total Pembiayaan	362.027	412.438	414.734	6.758	7.471	713	7.565	2.295	52.706	5.176	418.985	98,99%	(4.251)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	3.066	1,39%	3,33%	6,15%	1.401	2.285	1.006			
	KUR	645	1.815	1.319	2.399	1,21%	2,78%	5,06%	1.080	1.754	584			
	Non KUR	137	245	346	667	4,62%	14,31%	27,75%	321	530	423			
3	PWG	-	-	-	492	0,00%	0,00%	1,41%	492	492	492			
	Cilem	-	-	-	286	0,00%	0,00%	1,60%	286	286	286			
	Gadai	-	-	-	206	0,00%	0,00%	1,22%	206	206	206			
4	CFG	18.567	18.075	17.721	19.961	6,99%	5,66%	6,35%	2.240	1.394	1.886			
	CF 1	18.567	16.819	16.551	17.369	11,96%	10,78%	11,34%	818	(1.198)	550			
	Total Griya	18.403	16.440	16.112	16.350	12,54%	11,70%	11,90%	238	(2.053)	(89)			
	Oto	164	379	439	1.019	1,95%	2,76%	6,42%	580	855	640			
	CF 2	-	1.256	1.170	2.592	0,00%	0,73%	1,61%	1.422	2.592	1.336			
	Mitraguna & Others	-	1.072	984	2.433	0,00%	0,67%	1,63%	1.449	2.433	1.361			
	Pensiun	-	184	186	159	0,00%	1,57%	1,34%	(26)	159	(25)			
	Total Pembiayaan	19.349	20.135	19.386	23.519	5,34%	4,70%	5,67%	4.133	4.170	3.384	0,31%	94,47%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,13%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.096	2,77%	4,06%	4,20%	69	534	295			
	KUR	1.074	1.400	1.759	1.829	2,01%	3,70%	3,85%	70	755	430			
	Non KUR	488	402	269	267	16,47%	11,11%	11,10%	(2)	(221)	(135)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	10.726	1,59%	3,50%	3,41%	(237)	6.510	(608)			
	CF 1	4.193	10.055	10.140	9.876	2,70%	6,60%	6,45%	(263)	5.684	(179)			
	Total Griya	4.144	10.006	10.091	9.827	2,82%	7,33%	7,15%	(263)	5.684	(179)			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	850	0,02%	0,52%	0,53%	26	827	(428)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,55%	-	800	(455)			
	Pensiun	-	-	-	26	0,00%	0,00%	0,22%	26	26	26			
	Total Pembiayaan	5.957	13.315	13.170	13.002	1,65%	3,19%	3,14%	(168)	7.045	(313)	0,66%	78,86%	-2,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	51.303	38.534	6.069	(12.768)	(13.011)	-25,24%	21.924	131,99%	28.863	133,51%	9.672
2	Tabungan	236.060	261.490	272.595	278.422	1.654	5.827	16.932	6,48%	42.362	17,95%	257.992	107,92%	20.430
3	Deposito	132.723	128.999	111.967	111.971	(2.769)	4	(17.028)	-13,20%	(20.752)	-15,64%	133.832	83,66%	(21.862)
	Total	385.393	442.035	435.865	428.927	4.953	(6.937)	(13.107)	-2,97%	43.535	11,30%	420.687	101,96%	8.240
	CASA	252.670	313.035	323.898	316.956	7.723	(6.942)	3.921	1,25%	64.286	25,44%	286.855	110,49%	30.102
	(%) CASA	65,56%	70,82%	74,31%	73,90%									
	FDR	115,76%	125,82%	127,81%	129,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	37.443	38.453	1.010	(14.009)	-26,70%	(3.089)	-7,44%	-	0,00%	38.453	
2	Giro ISE	8.627	8.734	6.058	7.115	1.057	(1.620)	-18,54%	(1.512)	-17,53%		0,00%	7.115	
3	Tabungan ISE	5.900	14.152	18.465	18.418	(47)	4.265	30,14%	12.518	212,17%		0,00%	18.418	
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920	
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%		0,00%	211	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	258.144	-	-	0	85.148	-51	73.749	51	191.222	135,00%	66.922
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.943	-	-	0	-2.559	-51	-4.619	51	26.316	68,18%	(8.373)
	• Local Champion	13.053	13.825	13.774	-	-	0	-322	-51	721	51	14.262	96,58%	(488)
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)
2	MBG	15.807	20.460	20.436	400	200	-200	461	-24	4.629	224	21.559	94,79%	(1.122)
	KUR	15.684	19.746	19.725	400	200	-200	264	-21	4.040	221	21.276	92,71%	(1.551)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	33.039	1.700	2.236	535	1.389	284	13.136	1.952	35.985	91,81%	(2.946)
	Cilem	10.166	18.541	19.419	717	1.334	617	1.349	878	9.253	456	21.740	89,32%	(2.321)
	Gadai	9.737	14.214	13.620	983	901	-82	40	-594	3.883	1.496	14.245	95,61%	(625)
4	CFG	226.020	244.752	245.460	800	4.292	3.492	1.703	707	19.440	3.585	250.409	98,02%	(4.950)
	CF 1	15.856	23.020	24.359	-	1.600	1.600	529	1.339	8.503	261	18.857	129,18%	5.503
	Total Griya	12.125	18.638	20.136	-	1.600	1.600	0	1.498	8.010	102	12.907	156,01%	7.229
	• Total Non Program	12.125	18.638	20.136	-	1.600	1.600	907	1.498	8.010	102	12.907	156,01%	7.229
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.224	-	-	0	529	-159	493	159	5.950	70,99%	(1.726)
	CF 2	210.163	221.732	221.100	800	2.692	1.892	1.174	-632	10.937	3.324	231.552	95,49%	(10.452)
	Mitraguna & Others	179.175	185.964	185.471	800	2.542	1.742	1.766	-493	6.296	3.035	198.377	93,49%	(12.906)
	Pensiun	30.988	35.768	35.629	-	150	150	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	557.078	2.900	6.728	3.827	88.702	916	110.955	5.812	499.175	111,60%	57.903

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	417	254	61	744	2,64%	0,30%	3,64%	684	328	490			
	KUR	294	254	61	744	1,87%	0,31%	3,77%	684	450	490			
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-			
3	PWG	-	-	-	569	0,00%	0,00%	1,72%	569	569	569			
	Cilem	-	-	-	293	0,00%	0,00%	1,51%	293	293	293			
	Gadai	-	-	-	276	0,00%	0,00%	2,03%	276	276	276			
4	CFG	3.141	2.689	4.421	5.920	1,39%	1,81%	2,41%	1.500	2.779	3.231			
	CF 1	52	41	143	229	0,33%	0,62%	0,94%	87	178	188			
	Total Griya	52	41	40	39	0,43%	0,22%	0,20%	(1)	(12)	(2)			
	Oto	-	-	102	190	0,00%	2,34%	4,50%	88	190	190			
	CF 2	3.089	2.648	4.278	5.691	1,47%	1,93%	2,57%	1.413	2.602	3.043			
	Mitraguna & Others	2.920	2.648	3.836	5.249	1,63%	2,06%	2,83%	1.413	2.329	2.601			
	Pensiun	170	-	443	443	0,55%	1,24%	1,24%	-	273	443			
	Total Pembiayaan	3.558	2.943	4.482	7.234	0,80%	0,81%	1,30%	2.752	3.676	4.290	0,34%	73,70%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	123	0,52%	0,91%	0,60%	(63)	40	123			
	KUR	83	-	186	123	0,53%	0,94%	0,62%	(63)	40	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	5.136	4.566	4.262	1,57%	1,87%	1,74%	(304)	704	(874)			
	CF 1	753	301	19	19	4,75%	0,08%	0,08%	-	(734)	(281)			
	Total Griya	312	301	19	19	2,57%	0,10%	0,10%	-	(293)	(281)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.243	1,33%	2,05%	1,92%	(304)	1.438	(593)			
	Mitraguna & Others	2.805	4.836	4.547	4.243	1,57%	2,44%	2,29%	(304)	1.438	(593)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(367)	(290)	(751)	1,06%	-34,44%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	447.829	443.496	(189.493)	(4.333)	(58.786)	-11,70%	(185.475)	-29,49%	710.323	62,44%	(266.827)
2	Tabungan	522.123	612.606	603.257	603.011	78.303	(246)	(9.595)	-1,57%	80.888	15,49%	554.516	108,75%	48.495
3	Deposito	264.012	230.344	227.931	229.523	(13.229)	1.592	(820)	-0,36%	(34.489)	-13,06%	264.620	86,74%	(35.096)
	Total	1.415.106	1.345.232	1.279.017	1.276.030	(124.419)	(2.987)	(69.201)	-5,14%	(139.076)	-9,83%	1.529.459	83,43%	(253.428)
	CASA	1.151.094	1.114.888	1.051.086	1.046.507	(111.190)	(4.579)	(68.381)	-6,13%	(104.587)	-9,09%	1.264.839	82,74%	(218.332)
	(%) CASA	81,34%	82,88%	82,18%	82,01%									
	FDR	55,59%	68,66%	71,93%	72,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	49.251	48.924		(327)	(589)	-1,19%	9.316	23,52%	-	0,00%	48.924
2	Giro ISE	24.819	26.480	27.483	27.468		(15)	989	3,73%	2.649	10,67%		0,00%	27.468
3	Tabungan ISE	14.728	20.972	19.707	19.395		(312)	(1.577)	-7,52%	4.667	31,69%		0,00%	19.395
4	Deposito ISE	61	2.061	2.061	2.061		0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175		0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	581.167	101.752	-	-101.752	90.687	-5.326	88.030	5.326	524.148	110,88%	57.019
	Linkage	388.874	450.575	450.575	100.000	-	(100.000)	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	130.593	1.752	-	-1.752	6.034	-5.326	26.329	5.326	122.246	106,83%	8.346
	• Local Champion	71.739	90.083	84.757	1.500	-	-1.500	6.354	-5.326	13.019	5.326	76.862	110,27%	7.896
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	17.473	250	600	350	766	471	6.294	129	15.758	110,89%	1.716
	KUR	10.795	16.732	17.205	250	600	350	773	473	6.410	127	15.252	112,80%	1.953
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	71.501	4.669	4.704	36	5.374	1.694	29.199	3.010	64.428	110,98%	7.073
	Cilem	16.301	31.198	32.392	842	1.661	819	1.799	1.194	16.090	467	36.881	87,83%	(4.489)
	Gadai	26.001	38.609	39.109	3.827	3.043	-783	3.575	501	13.108	2.543	27.547	141,97%	11.562
4	CFG	239.992	250.295	249.891	1.640	3.796	2.156	-1.767	-404	9.899	4.200	267.745	93,33%	(17.854)
	CF 1	49.326	55.954	56.320	715	800	85	-242	366	6.993	434	52.741	106,79%	3.579
	Total Griya	38.490	43.621	44.172	610	800	190	0	551	5.682	249	39.379	112,17%	4.793
	• Total Non Program	38.490	43.621	44.172	610	800	190	250	551	5.682	249	39.379	112,17%	4.793
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.148	105	-	-105	-242	-184	1.311	184	13.362	90,92%	(1.214)
	CF 2	190.665	194.341	193.571	925	2.996	2.071	-1.526	-770	2.906	3.766	215.005	90,03%	(21.433)
	Mitraguna & Others	156.155	162.005	161.435	925	2.798	1.873	-1.703	-570	5.280	3.368	178.005	90,69%	(16.571)
	Pensiun	34.510	32.337	32.136	-	198	198	178	-201	-2.374	399	36.999	86,86%	(4.863)
	Total Pembiayaan	786.611	923.597	920.033	108.311	9.100	-99.211	95.059	-3.564	133.422	12.664	872.079	105,50%	47.954

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.208	0,00%	0,00%	0,38%	2.208	2.208	2.208			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.208	0,00%	0,00%	1,69%	2.208	2.208	2.208			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	486	0,00%	0,00%	2,78%	486	486	486			
	KUR	-	-	-	486	0,00%	0,00%	2,82%	486	486	486			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.296	0,00%	0,00%	1,81%	1.296	1.296	1.296			
	Cilem	-	-	-	845	0,00%	0,00%	2,61%	845	845	845			
	Gadai	-	-	-	451	0,00%	0,00%	1,15%	451	451	451			
4	CFG	1.445	2.548	3.699	7.847	0,60%	1,48%	3,14%	4.149	6.402	5.299			
	CF 1	161	732	2.349	2.995	0,33%	4,20%	5,32%	646	2.834	2.263			
	Total Griya	152	572	2.195	2.177	0,39%	5,03%	4,93%	(18)	2.025	1.605			
	Oto	9	160	154	818	0,08%	1,25%	6,73%	664	809	658			
	CF 2	1.284	1.816	1.350	4.852	0,67%	0,69%	2,51%	3.503	3.568	3.037			
	Mitraguna & Others	1.284	1.448	979	4.043	0,82%	0,60%	2,50%	3.064	2.759	2.595			
	Pensiun	-	367	370	809	0,00%	1,15%	2,52%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	11.837	0,18%	0,40%	1,29%	8.138	10.392	9.289	0,15%	88,61%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.704	2,03%	1,33%	1,48%	366	(1.176)	(445)			
	CF 1	-	-	-	366	0,00%	0,00%	0,65%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,83%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.338	2,56%	1,72%	1,72%	-	(1.541)	(811)			
	Mitraguna & Others	4.851	4.149	3.338	3.338	3,11%	2,06%	2,07%	-	(1.514)	(811)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,52%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	24.998	25.913	(9.448)	915	(2.549)	-8,96%	(2.230)	-7,92%	39.098	66,28%	(13.185)
2	Tabungan	312.220	335.697	343.338	343.974	573	636	8.277	2,47%	31.754	10,17%	334.511	102,83%	9.463
3	Deposito	88.440	68.089	71.576	71.676	(2.247)	100	3.586	5,27%	(16.764)	-18,96%	89.381	80,19%	(17.705)
	Total	428.803	432.249	439.912	441.563	(11.123)	1.651	9.314	2,15%	12.760	2,98%	462.990	95,37%	(21.427)
	CASA	340.363	364.159	368.336	369.887	(8.875)	1.551	5.728	1,57%	29.524	8,67%	373.609	99,00%	(3.722)
	(%) CASA	79,38%	84,25%	83,73%	83,77%									
	FDR	84,89%	91,40%	90,16%	89,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	45.504	45.768		264	2.088	4,78%	5.487	13,62%	-	0,00%	45.768
2	Giro ISE	7.566	4.370	5.122	5.598		476	1.228	28,09%	(1.968)	-26,01%		0,00%	5.598
3	Tabungan ISE	32.715	39.309	40.382	40.170		(212)	861	2,19%	7.455	22,79%		0,00%	40.170
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.952	-	-	0	-815	0	-5.017	(0)	73.583	71,96%	(20.631)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.327	-	-	0	-517	0	-1.902	(0)	35.153	69,20%	(10.826)
	• Local Champion	25.361	21.619	21.619	-	-	0	-502	0	-3.743	(0)	27.992	77,23%	(6.374)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	30.098	-	300	300	-596	15	-3.904	285	35.710	84,28%	(5.612)
	KUR	32.921	28.859	28.877	-	300	300	-571	18	-4.045	282	34.485	83,74%	(5.608)
	Non KUR	1.081	1.224	1.222	-	-	0	-24	-3	141	3	1.225	99,68%	(4)
3	PWG	9.475	21.262	21.980	1.531	1.834	303	1.878	718	12.505	1.116	29.851	73,63%	(7.871)
	Cilem	5.148	13.382	13.827	586	641	55	1.083	445	8.679	196	19.940	69,34%	(6.114)
	Gadai	4.327	7.880	8.154	945	1.193	248	796	273	3.826	920	9.911	82,27%	(1.757)
4	CFG	262.577	290.785	291.594	1.573	2.681	1.108	1.832	809	29.017	1.872	286.430	101,80%	5.164
	CF 1	159.367	166.652	166.510	59	765	706	-174	-142	7.143	907	162.301	102,59%	4.208
	Total Griya	139.426	143.053	143.256	-	765	765	0	203	3.830	562	140.190	102,19%	3.066
	• Total Non Program	139.426	143.053	143.256	-	765	765	-2.889	203	3.830	562	140.190	102,19%	3.066
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.254	59	-	-59	-174	-345	3.313	345	22.111	105,17%	1.143
	CF 2	103.210	124.133	125.084	1.514	1.916	402	2.007	951	21.874	965	124.128	100,77%	956
	Mitraguna & Others	99.172	118.844	119.839	1.514	1.916	402	2.034	995	20.667	921	117.952	101,60%	1.888
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	Total Pembiayaan	364.023	395.082	396.624	3.105	4.815	1.710	2.300	1.542	32.601	3.273	425.574	93,20%	(28.950)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.593	2,57%	4,72%	5,29%	174	721	(48)			
	KUR	703	1.487	1.263	1.437	2,14%	4,38%	4,98%	174	733	(50)			
	Non KUR	169	154	156	156	15,61%	12,75%	12,77%	-	(13)	2			
3	PWG	-	-	-	388	0,00%	0,00%	1,77%	388	388	388			
	Cilem	-	-	-	388	0,00%	0,00%	2,81%	388	388	388			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.689	3.445	2.895	7.957	1,79%	1,00%	2,73%	5.062	3.268	4.512			
	CF 1	4.583	2.690	2.084	5.231	2,88%	1,25%	3,14%	3.147	648	2.541			
	Total Griya	3.651	1.566	1.079	2.713	2,62%	0,75%	1,89%	1.634	(938)	1.148			
	Oto	932	1.124	1.004	2.518	4,67%	4,26%	10,83%	1.513	1.586	1.394			
	CF 2	106	755	812	2.726	0,10%	0,65%	2,18%	1.914	2.620	1.971			
	Mitraguna & Others	106	755	812	2.726	0,11%	0,68%	2,27%	1.914	2.620	1.971			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	9.938	1,53%	1,09%	2,51%	5.624	4.377	4.822	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,63%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	1.607	1,53%	5,27%	5,34%	20	1.085	(82)			
	KUR	341	1.235	1.136	1.159	1,04%	3,94%	4,01%	22	818	(77)			
	Non KUR	180	453	450	448	16,68%	36,80%	36,67%	(3)	268	(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	2.797	6.941	5.793	6.310	1,07%	1,99%	2,16%	517	3.513	(630)			
	CF 1	2.607	5.622	4.475	4.992	1,64%	2,69%	3,00%	517	2.385	(630)			
	Total Griya	2.357	4.994	3.638	4.396	1,69%	2,54%	3,07%	759	2.039	(597)			
	Oto	250	628	837	596	1,25%	3,55%	2,56%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,05%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,10%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	8.071	0,91%	1,91%	2,03%	537	4.752	(683)	0,00%	100,00%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	80	80	21	0	11	16,26%	(138)	-63,36%	5.816	1,37%	(5.736)
2	Tabungan	144.169	164.349	168.807	168.815	1.752	8	4.466	2,72%	24.646	17,10%	156.198	108,08%	12.617
3	Deposito	10.918	21.051	20.968	20.968	909	0	(84)	-0,40%	10.050	92,05%	11.620	180,44%	9.347
	Total	155.304	185.469	189.855	189.863	2.683	8	4.394	2,37%	34.558	22,25%	173.634	109,35%	16.228
	CASA	144.386	164.418	168.887	168.895	1.774	8	4.477	2,72%	24.509	16,97%	162.014	104,25%	6.881
	(%) CASA	92,97%	88,65%	88,96%	88,96%									
	FDR	134,72%	123,06%	121,00%	120,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.608	1.626		17	110	7,27%	365	29,00%	-	0,00%	1.626
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.608	1.626		17	110	7,27%	366	29,03%		0,00%	1.626
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.353	400	350	-50	-418	-236	4.439	586	61.295	96,83%	(1.943)
	KUR	53.824	58.285	58.065	400	350	-50	-385	-219	4.241	569	59.797	97,10%	(1.731)
	Non KUR	1.089	1.304	1.287	-	-	0	-32	-17	198	17	1.498	85,90%	(211)
3	PWG	2.063	7.845	8.333	32	541	509	79	489	6.270	52	10.922	76,30%	(2.589)
	Cilem	2.063	7.845	8.333	32	541	509	79	489	6.270	52	10.922	76,30%	(2.589)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.181	30	1.542	1.512	1.534	1.226	10.183	316	161.312	99,30%	(1.131)
	CF 1	15.162	18.407	18.381	30	162	132	980	-26	3.219	188	16.602	110,71%	1.779
	Total Griya	4.320	3.786	3.786	-	-	0	0	0	-535	-	4.736	79,92%	(951)
	• Total Non Program	3.984	3.473	3.473	-	-	0	-43	0	-511	-	4.353	79,78%	(880)
	• Program	336	312	312	-	-	0	-2	0	-23	-	383	81,51%	(71)
	Oto	10.841	14.622	14.595	30	162	132	980	-26	3.754	188	11.866	123,00%	2.730
	CF 2	134.836	140.548	141.800	-	1.380	1.380	554	1.252	6.964	128	144.710	97,99%	(2.910)
	Mitraguna & Others	130.780	136.767	138.032	-	1.380	1.380	728	1.265	7.252	115	139.644	98,85%	(1.612)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	Total Pembiayaan	209.233	228.246	229.722	462	2.433	1.971	1.181	1.477	20.489	956	235.787	97,43%	(6.065)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	1.867	0,00%	0,19%	3,15%	1.754	1.867	1.814			
	KUR	-	-	113	1.817	0,00%	0,19%	3,13%	1.704	1.817	1.817			
	Non KUR	-	53	-	50	0,00%	0,00%	3,89%	50	50	(3)			
3	PWG	-	-	-	46	0,00%	0,00%	0,56%	46	46	46			
	Cilem	-	-	-	46	0,00%	0,00%	0,56%	46	46	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	4.922	0,72%	1,37%	3,07%	2.749	3.845	2.317			
	CF 1	278	426	376	1.433	1,83%	2,04%	7,80%	1.057	1.155	1.007			
	Total Griya	278	253	109	348	6,43%	2,87%	9,21%	240	71	95			
	Oto	-	173	267	1.085	0,00%	1,83%	7,43%	817	1.085	912			
	CF 2	799	2.179	1.797	3.489	0,59%	1,28%	2,46%	1.692	2.690	1.310			
	Mitraguna & Others	799	2.179	1.797	2.910	0,61%	1,31%	2,11%	1.114	2.112	732			
	Pensiun	-	-	-	578	0,00%	0,00%	15,35%	578	578	578			
	Total Pembiayaan	1.077	2.658	2.286	7.439	0,51%	1,00%	3,24%	5.154	6.363	4.781	0,45%	85,98%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,43%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	6	0,26%	0,10%	0,01%	(52)	(137)	(1)			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	6	3,71%	4,46%	0,49%	(52)	(34)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.317	0,54%	0,83%	0,82%	-	508	253			
	CF 1	140	132	271	271	0,92%	1,47%	1,48%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,69%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,90%	-	-	-			
	CF 2	670	933	1.046	1.046	0,50%	0,74%	0,74%	-	376	113			
	Mitraguna & Others	670	865	978	978	0,51%	0,72%	0,71%	-	308	113			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.074	0,46%	0,93%	0,90%	(52)	1.120	252	0,14%	84,39%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.242	2.043	(8)	(199)	(181)	-8,12%	1.805	759,27%	5.704	35,81%	(3.661)
2	Tabungan	85.480	97.428	99.726	100.197	3.265	471	2.769	2,84%	14.717	17,22%	95.843	104,54%	4.354
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	143.710	143.982	3.207	272	2.489	1,76%	2.500	1,77%	158.204	91,01%	(14.222)
	CASA	85.718	99.652	101.968	102.240	3.256	272	2.588	2,60%	16.522	19,28%	101.547	100,68%	693
	(%) CASA	60,59%	70,43%	70,95%	71,01%									
	FDR	57,51%	63,37%	62,69%	62,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.392	2.392		0	17	0,71%	2.055	609,84%	-	0,00%	2.392
2	Giro ISE	44	2.016	2.018	2.017		(1)	0	0,02%	1.972	4435,26%		0,00%	2.017
3	Tabungan ISE	293	359	374	376		1	16	4,57%	83	28,37%		0,00%	376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.136	100	300	200	-30	-54	-2.454	354	29.195	89,52%	(3.059)
	KUR	28.019	25.654	25.602	100	300	200	-14	-52	-2.417	352	28.469	89,93%	(2.867)
	Non KUR	572	536	534	-	-	0	-16	-2	-38	2	726	73,57%	(192)
3	PWG	2.056	6.594	6.875	22	348	325	257	282	4.819	66	8.284	83,00%	(1.408)
	Cilem	2.056	6.594	6.875	22	348	325	257	282	4.819	66	8.284	83,00%	(1.408)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	57.083	450	822	372	842	196	6.358	626	59.828	95,41%	(2.745)
	CF 1	3.683	6.276	6.246	-	-	0	-153	-30	2.563	30	4.803	130,05%	1.443
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.895	-	-	0	-153	-28	2.907	28	3.816	154,48%	2.079
	CF 2	47.042	50.610	50.836	450	822	372	995	226	3.794	596	55.025	92,39%	(4.189)
	Mitraguna & Others	38.019	40.795	41.087	450	822	372	1.067	292	3.068	530	45.186	90,93%	(4.099)
	Pensiun	9.023	9.815	9.750	-	-	0	-72	-66	727	66	9.839	99,09%	(90)
	Total Pembiayaan	81.372	89.670	90.094	572	1.470	897	1.069	424	8.722	1.045	97.307	92,59%	(7.213)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	574	300	215	1.191	2,01%	0,82%	4,56%	976	617	891			
	KUR	574	300	215	1.191	2,05%	0,84%	4,65%	976	617	891			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	96	0,00%	0,00%	1,39%	96	96	96			
	Cilem	-	-	-	96	0,00%	0,00%	1,39%	96	96	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	5.301	0,46%	1,03%	9,29%	4.718	5.067	4.368			
	CF 1	134	320	301	764	3,65%	4,79%	12,22%	463	629	444			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	764	4,50%	5,08%	12,95%	463	629	444			
	CF 2	100	613	283	4.538	0,21%	0,56%	8,93%	4.255	4.438	3.924			
	Mitraguna & Others	-	201	203	3.540	0,00%	0,50%	8,62%	3.337	3.540	3.339			
	Pensiun	100	412	80	998	1,10%	0,81%	10,23%	918	898	586			
	Total Pembiayaan	808	1.233	798	6.588	0,99%	0,89%	7,31%	5.790	5.780	5.354	1,87%	74,49%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	315	544	573	525	1,10%	2,19%	2,01%	(47)	210	(18)			
	KUR	178	329	361	315	0,63%	1,41%	1,23%	(46)	137	(14)			
	Non KUR	138	215	212	211	24,08%	39,55%	39,44%	(1)	73	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	198	198	198	0,00%	0,35%	0,35%	-	198	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	198	198	198	0,00%	0,39%	0,39%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,48%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	724	0,39%	0,86%	0,80%	(47)	408	(18)	0,04%	95,28%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	46.110	45.700	1.972	(410)	(1.425)	-3,02%	25.527	126,54%	27.208	167,96%	18.491
2	Tabungan	135.101	153.880	160.092	162.188	8.266	2.095	8.308	5,40%	27.087	20,05%	147.092	110,26%	15.096
3	Deposito	28.599	26.589	26.229	26.229	384	0	(360)	-1,35%	(2.371)	-8,29%	29.253	89,66%	(3.024)
	Total	183.873	227.593	232.431	234.116	10.622	1.685	6.523	2,87%	50.243	27,32%	203.553	115,01%	30.563
	CASA	155.274	201.005	206.202	207.887	10.238	1.685	6.883	3,42%	52.613	33,88%	174.300	119,27%	33.588
	(%) CASA	84,45%	88,32%	88,72%	88,80%									
	FDR	85,47%	88,46%	87,39%	86,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.437	14.453		16	202	1,42%	5.784	66,73%	-	0,00%	14.453
2	Giro ISE	6.094	191	211	205		(6)	14	7,24%	(5.889)	-96,64%		0,00%	205
3	Tabungan ISE	2.575	12.260	12.426	12.448		22	188	1,54%	9.873	383,42%		0,00%	12.448
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.781	250	775	525	273	558	6.892	217	34.712	105,96%	2.069
	KUR	29.147	35.310	35.871	250	775	525	310	561	6.723	214	33.704	106,43%	2.167
	Non KUR	742	913	911	-	-	0	-38	-2	169	2	1.009	90,25%	(98)
3	PWG	5.787	18.975	20.090	620	1.469	849	1.201	1.115	14.303	354	22.274	90,19%	(2.185)
	Cilem	4.662	15.117	16.236	174	1.177	1.003	1.328	1.119	11.574	58	17.028	95,35%	(792)
	Gadai	1.126	3.858	3.854	446	292	-154	-127	-4	2.728	296	5.246	73,45%	(1.393)
4	CFG	121.436	146.124	146.246	146	1.058	912	3.459	122	24.810	936	132.134	110,68%	14.113
	CF 1	20.925	20.500	20.887	-	500	500	-188	387	-38	113	22.241	93,91%	(1.354)
	Total Griya	15.996	15.201	15.679	-	500	500	0	478	-317	22	16.338	95,96%	(660)
	• Total Non Program	15.996	15.201	15.679	-	500	500	-75	478	-317	22	16.338	95,96%	(660)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.930	5.299	5.208	-	-	0	-188	-91	278	91	5.903	88,23%	(695)
	CF 2	100.511	125.624	125.359	146	558	412	3.647	-265	24.849	823	109.892	114,07%	15.467
	Mitraguna & Others	63.905	83.472	83.412	60	500	440	3.336	-60	19.506	560	72.328	115,32%	11.084
	Pensiun	36.606	42.152	41.948	86	58	-28	311	-204	5.342	263	37.565	111,67%	4.383
	Total Pembiayaan	157.150	201.322	203.117	1.016	3.302	2.286	4.933	1.795	45.967	1.507	189.158	107,38%	13.959

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	179	179	32	465	0,60%	0,09%	1,26%	433	286	286			
	KUR	179	124	32	465	0,61%	0,09%	1,30%	433	286	341			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	27	1,27%	0,00%	0,13%	27	(47)	27			
	Cilem	74	-	-	27	1,58%	0,00%	0,17%	27	(47)	27			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.115	2.206	812	8.061	0,92%	0,56%	5,51%	7.249	6.946	5.855			
	CF 1	120	73	-	956	0,57%	0,00%	4,58%	956	836	883			
	Total Griya	-	-	-	888	0,00%	0,00%	5,67%	888	888	888			
	Oto	120	73	-	68	2,43%	0,00%	1,30%	68	(52)	(5)			
	CF 2	995	2.132	812	7.104	0,99%	0,65%	5,67%	6.293	6.110	4.972			
	Mitraguna & Others	254	1.562	492	2.759	0,40%	0,59%	3,31%	2.267	2.505	1.197			
	Pensiun	740	570	319	4.345	2,02%	0,76%	10,36%	4.026	3.605	3.775			
	Total Pembiayaan	1.367	2.384	844	8.552	0,87%	0,42%	4,21%	7.709	7.186	6.168	0,15%	96,37%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	143	281	280	0,12%	0,78%	0,76%	(1)	246	137			
	KUR	-	143	229	229	0,00%	0,65%	0,64%	-	229	86			
	Non KUR	35	-	52	51	4,67%	5,71%	5,63%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.543	0,00%	1,06%	1,06%	(2)	1.543	210			
	CF 1	-	170	170	170	0,00%	0,83%	0,81%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,08%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.374	0,00%	1,10%	1,10%	(2)	1.374	210			
	Mitraguna & Others	-	888	1.102	1.100	0,00%	1,32%	1,32%	(2)	1.100	212			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.824	0,02%	0,91%	0,90%	(3)	1.789	347	0,06%	93,48%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	132	140	8	8	3	2,07%	(321)	-69,61%	5.769	2,43%	(5.629)
2	Tabungan	104.069	106.823	104.490	105.390	1.148	900	(1.433)	-1,34%	1.321	1,27%	114.310	92,20%	(8.920)
3	Deposito	24.703	24.802	24.888	24.889	145	1	87	0,35%	186	0,75%	25.533	97,48%	(644)
	Total	129.233	131.762	129.510	130.419	1.301	909	(1.343)	-1,02%	1.186	0,92%	145.612	89,57%	(15.193)
	CASA	104.530	106.960	104.622	105.530	1.156	908	(1.430)	-1,34%	1.000	0,96%	120.079	87,88%	(14.549)
	(%) CASA	80,88%	81,18%	80,78%	80,92%									
	FDR	125,49%	144,26%	146,07%	145,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.272	2.254		(18)	(253)	-10,09%	(1.780)	-44,13%	-	0,00%	2.254
2	Giro ISE	415	71	69	74		5	3	4,92%	(341)	-82,09%		0,00%	74
3	Tabungan ISE	3.618	2.435	2.202	2.179		(23)	(256)	-10,52%	(1.439)	-39,77%		0,00%	2.179
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.564	190	505	315	-200	242	-331	263	25.007	90,23%	(2.444)
	KUR	22.067	21.177	21.431	110	505	395	-345	254	-635	251	24.038	89,15%	(2.607)
	Non KUR	827	1.144	1.132	80	-	-80	145	-12	305	12	969	116,85%	163
3	PWG	1.733	7.305	7.370	36	187	152	17	65	5.637	122	11.387	64,72%	(4.017)
	Cilem	1.733	7.305	7.370	36	187	152	17	65	5.637	122	11.387	64,72%	(4.017)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	159.237	1.554	2.322	768	2.230	-1.219	21.686	3.541	159.690	99,72%	(453)
	CF 1	5.904	8.366	7.887	187	-	-187	375	-479	1.982	479	8.628	91,41%	(741)
	Total Griya	1.926	1.730	1.725	-	-	0	0	-5	-201	5	2.635	65,46%	(910)
1	• Total Non Program	1.926	1.730	1.725	-	-	0	-18	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.162	187	-	-187	375	-474	2.183	474	5.993	102,82%	169
	CF 2	131.647	152.090	151.351	1.367	2.322	955	1.855	-739	19.704	3.061	151.062	100,19%	289
	Mitraguna & Others	65.693	84.995	84.318	1.267	1.845	578	3.295	-677	18.624	2.522	83.123	101,44%	1.194
	Pensiun	65.954	67.095	67.033	100	477	377	-1.440	-62	1.079	539	67.939	98,67%	(906)
	Total Pembiayaan	162.178	190.083	189.171	1.779	3.014	1.235	2.047	-912	26.993	3.926	196.085	96,47%	(6.914)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	640	514	469	1.025	2,80%	2,10%	4,54%	556	385	511			
	KUR	508	460	469	975	2,30%	2,22%	4,55%	506	466	515			
	Non KUR	132	54	-	50	15,90%	0,00%	4,46%	50	(81)	(3)			
3	PWG	-	-	-	150	0,00%	0,00%	2,04%	150	150	150			
	Cilem	-	-	-	150	0,00%	0,00%	2,04%	150	150	150			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	2.507	0,75%	0,00%	1,57%	2.507	1.473	2.235			
	CF 1	-	-	-	488	0,00%	0,00%	6,19%	488	488	488			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	488	0,00%	0,00%	7,93%	488	488	488			
	CF 2	1.035	272	-	2.019	0,79%	0,00%	1,33%	2.019	984	1.747			
	Mitraguna & Others	403	-	-	1.073	0,61%	0,00%	1,27%	1.073	670	1.073			
	Pensiun	632	272	-	945	0,96%	0,00%	1,41%	945	314	673			
	Total Pembiayaan	1.675	786	469	3.683	1,03%	0,25%	1,95%	3.214	2.008	2.897	1,17%	39,68%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	306	276	440	501	1,34%	1,97%	2,22%	62	196	225			
	KUR	52	180	292	358	0,23%	1,38%	1,67%	66	306	178			
	Non KUR	254	96	147	143	30,69%	12,87%	12,67%	(4)	(111)	48			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	539	0,19%	0,25%	0,28%	62	233	225	0,85%	-199,69%	0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	603.601	603.596	82.583	(5)	3.225	0,54%	442.115	273,79%	170.261	354,51%	433.335
2	Tabungan	199.929	219.924	221.025	220.192	2.987	(833)	267	0,12%	20.262	10,13%	217.689	101,15%	2.502
3	Deposito	133.285	88.384	88.515	88.513	(2.287)	(2)	129	0,15%	(44.772)	-33,59%	135.498	65,32%	(46.985)
	Total	494.695	908.679	913.141	912.300	83.283	(841)	3.622	0,40%	417.605	84,42%	523.448	174,29%	388.853
	CASA	361.410	820.295	824.626	823.787	85.570	(838)	3.492	0,43%	462.377	127,94%	387.950	212,34%	435.837
	(%) CASA	73,06%	90,27%	90,31%	90,30%									
	FDR	29,29%	19,85%	19,90%	19,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.866	20.440	21.083	21.089	6	649	3,17%	19.223	1030,28%	-	0,00%	21.089
2	Giro ISE	28	33	18	20	1	(13)	-40,16%	(9)	-31,14%		0,00%	20
3	Tabungan ISE	1.837	18.807	19.465	19.469	4	662	3,52%	17.632	959,61%		0,00%	19.469
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.646	100	1.100	1.000	220	444	2.837	656	64.246	94,40%	(3.600)
	KUR	55.256	56.946	57.327	100	1.000	900	344	381	2.072	619	61.291	93,53%	(3.963)
	Non KUR	2.553	3.256	3.319	-	100	100	-124	63	766	37	2.956	112,27%	363
3	PWG	4.560	21.203	21.395	429	784	355	1.569	192	16.835	592	17.879	119,67%	3.516
	Cilem	4.560	21.203	21.395	429	784	355	1.569	192	16.835	592	17.879	119,67%	3.516
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	98.464	-	1.053	1.053	1.985	625	17.602	428	93.189	105,66%	5.275
	CF 1	35.630	44.241	44.762	-	853	853	-124	521	9.133	332	37.878	118,18%	6.885
	Total Griya	16.876	22.071	22.192	-	158	158	0	122	5.317	36	18.078	122,76%	4.114
	• Total Non Program	11.817	17.375	17.346	-	-	0	-415	-29	5.529	29	12.305	140,96%	5.041
	• Program	5.059	4.695	4.847	-	158	158	-40	151	-212	6	5.773	83,96%	(926)
	Oto	18.754	22.170	22.570	-	695	695	-124	400	3.816	296	19.800	113,99%	2.770
	CF 2	45.232	53.598	53.702	-	200	200	2.109	104	8.469	96	55.311	97,09%	(1.610)
	Mitraguna & Others	44.353	52.413	52.538	-	200	200	1.854	125	8.186	75	53.401	98,38%	(863)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	181.674	529	2.937	2.408	3.733	1.261	36.787	1.676	176.970	102,66%	4.704

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	-	68,36%	0,00%	0,00%	-	(1.132)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	1.855	0,03%	1,43%	3,06%	996	1.840	980			
	KUR	16	781	764	1.679	0,03%	1,34%	2,93%	915	1.664	898			
	Non KUR	-	94	95	176	0,00%	2,93%	5,31%	81	176	82			
3	PWG	36	-	-	178	0,78%	0,00%	0,83%	178	143	178			
	Cilem	36	-	-	178	0,78%	0,00%	0,83%	178	143	178			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	2.079	1,24%	1,49%	2,11%	626	1.078	473			
	CF 1	1.001	1.606	1.453	2.079	2,81%	3,28%	4,64%	626	1.078	473			
	Total Griya	582	882	696	949	3,45%	3,15%	4,28%	253	367	67			
	Oto	419	724	757	1.130	2,23%	3,41%	5,01%	373	711	406			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	4.113	1,51%	1,28%	2,26%	1.800	1.929	1.632	0,56%	75,29%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	278	-	74	243	0,48%	0,12%	0,40%	169	(35)	243			
	KUR	271	-	74	148	0,49%	0,13%	0,26%	74	(123)	148			
	Non KUR	8	-	-	95	0,30%	0,00%	2,88%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.998	1,72%	2,04%	2,03%	-	610	252			
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,24%	-	310	260			
	Total Griya	592	631	622	622	3,51%	2,82%	2,80%	-	30	(8)			
	Oto	101	112	381	381	0,54%	1,72%	1,69%	-	280	269			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,85%	-	300	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,89%	-	300	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.241	1,15%	1,15%	1,23%	169	574	495	0,04%	96,83%	-1,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	239	236	64	(3)	(100)	-29,72%	203	618,44%	7.711	3,06%	(7.475)
2	Tabungan	95.230	94.353	93.984	93.495	(4.503)	(489)	(858)	-0,91%	(1.735)	-1,82%	105.081	88,97%	(11.586)
3	Deposito	25.200	24.085	24.246	24.310	(648)	64	225	0,93%	(891)	-3,53%	26.127	93,04%	(1.817)
	Total	120.463	118.773	118.468	118.040	(5.087)	(428)	(733)	-0,62%	(2.423)	-2,01%	138.918	84,97%	(20.878)
	CASA	95.263	94.689	94.223	93.731	(4.439)	(492)	(958)	-1,01%	(1.532)	-1,61%	112.792	83,10%	(19.061)
	(%) CASA	79,08%	79,72%	79,53%	79,41%									
	FDR	167,21%	175,24%	177,46%	178,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.404	1.414		10	(135)	-8,70%	398	39,12%	-	0,00%	1.414
2	Giro ISE	1	45	8	2		(6)	(43)	-95,98%	1	251,58%		0,00%	2
3	Tabungan ISE	1.016	1.504	1.396	1.412		16	(92)	-6,11%	396	39,01%		0,00%	1.412
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.947	1.061	620	-441	-239	49	2.529	571	59.109	103,11%	1.838
	KUR	53.406	57.154	57.225	1.061	620	-441	-146	71	3.820	549	53.926	106,12%	3.299
	Non KUR	5.013	3.744	3.722	-	-	0	-92	-22	-1.291	22	5.183	71,80%	(1.461)
3	PWG	7.973	12.469	12.981	93	745	652	107	511	5.008	234	16.407	79,11%	(3.427)
	Cilem	7.973	12.469	12.981	93	745	652	107	511	5.008	234	16.407	79,11%	(3.427)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.304	528	2.054	1.525	-2.928	1.536	1.264	518	162.470	83,90%	(26.166)
	CF 1	25.995	30.348	30.315	318	214	-105	23	-33	4.320	246	29.370	103,22%	946
	Total Griya	13.277	16.005	16.095	-	115	115	0	90	2.817	25	14.156	113,69%	1.938
	• Total Non Program	13.277	16.005	16.095	-	115	115	-149	90	2.817	25	14.156	113,69%	1.938
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.220	318	99	-220	23	-122	1.503	221	15.213	93,47%	(993)
	CF 2	109.045	104.421	105.989	210	1.840	1.630	-2.952	1.569	-3.056	271	133.100	79,63%	(27.111)
	Mitraguna & Others	98.253	93.901	95.442	10	1.750	1.740	-3.105	1.542	-2.811	208	119.849	79,64%	(24.406)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	210.232	1.683	3.419	1.736	-3.060	2.097	8.801	1.322	237.987	88,34%	(27.755)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	4.221	2,02%	2,81%	6,93%	2.509	3.042	2.604			
	KUR	896	1.153	1.281	3.789	1,68%	2,24%	6,62%	2.507	2.893	2.636			
	Non KUR	284	465	431	433	5,67%	11,52%	11,63%	2	148	(32)			
3	PWG	-	-	-	91	0,00%	0,00%	0,70%	91	91	91			
	Cilem	-	-	-	91	0,00%	0,00%	0,70%	91	91	91			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	5.568	0,59%	1,68%	4,08%	3.304	4.773	3.929			
	CF 1	92	107	224	1.293	0,35%	0,74%	4,26%	1.069	1.201	1.186			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	92	107	224	1.293	0,72%	1,56%	9,09%	1.069	1.201	1.186			
	CF 2	704	1.532	2.040	4.275	0,65%	1,95%	4,03%	2.235	3.571	2.743			
	Mitraguna & Others	704	1.532	2.040	4.133	0,72%	2,17%	4,33%	2.093	3.429	2.601			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	9.881	0,98%	1,91%	4,70%	5.904	7.906	6.624	0,88%	81,32%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	695	764	686	654	1,19%	1,13%	1,07%	(32)	(41)	(110)			
	KUR	639	605	528	497	1,20%	0,92%	0,87%	(32)	(142)	(108)			
	Non KUR	56	159	158	158	1,12%	4,21%	4,23%	-	102	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.105	1.241	1.241	1.241	0,82%	0,92%	0,91%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,60%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,96%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,06%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	1.895	0,89%	0,93%	0,90%	(32)	95	(109)	0,13%	85,07%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	201	220	272	19	(307)	-58,23%	(955)	-81,24%	5.025	4,39%	(4.805)
2	Tabungan	91.378	107.649	108.871	109.002	1.819	130	1.353	1,26%	17.624	19,29%	99.264	109,81%	9.738
3	Deposito	20.885	16.970	16.974	16.974	(128)	0	5	0,03%	(3.911)	-18,73%	21.629	78,48%	(4.654)
	Total	113.438	125.146	126.047	126.197	1.964	150	1.050	0,84%	12.758	11,25%	125.918	100,22%	279
	CASA	92.553	108.176	109.073	109.222	2.092	150	1.046	0,97%	16.669	18,01%	104.289	104,73%	4.934
	(%) CASA	81,59%	86,44%	86,53%	86,55%									
	FDR	111,58%	121,41%	122,51%	122,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.441	1.383		(58)	(245)	-15,07%	(31)	-2,17%	-	0,00%	1.383
2	Giro ISE	4	140	58	65		7	(76)	-53,90%	60	1389,01%		0,00%	65
3	Tabungan ISE	1.409	1.488	1.383	1.318		(65)	(170)	-11,41%	(91)	-6,46%		0,00%	1.318
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.344	-	1.550	1.550	781	1.123	4.156	427	67.018	93,03%	(4.674)
	KUR	54.166	56.888	58.022	-	1.550	1.550	910	1.134	3.856	416	62.682	92,57%	(4.660)
	Non KUR	4.022	4.333	4.322	-	-	0	-129	-11	300	11	4.337	99,66%	(15)
3	PWG	2.382	10.305	10.964	147	723	576	897	659	8.581	64	10.963	100,01%	1
	Cilem	2.382	10.305	10.964	147	723	576	897	659	8.581	64	10.963	100,01%	1
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.106	620	982	362	1.572	694	15.163	288	74.165	109,36%	6.942
	CF 1	8.522	7.991	7.842	91	91	91	-69	-149	-681	240	9.534	82,25%	(1.692)
	Total Griya	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
	• Total Non Program	5.933	5.700	5.497	-	-	0	140	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.345	-	91	91	-69	54	-244	37	3.337	70,26%	(992)
	CF 2	57.421	72.421	73.264	620	891	271	1.641	843	15.844	48	64.631	113,36%	8.634
	Mitraguna & Others	56.582	71.055	71.906	620	891	271	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.358	-	-	0	-8	-7	520	7	1.576	86,20%	(218)
	Total Pembiayaan	126.569	151.938	154.414	767	3.255	2.488	3.250	2.476	27.845	779	152.201	101,45%	2.213

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	130	560	553	2.572	0,22%	0,90%	4,13%	2.020	2.443	2.012			
	KUR	123	305	175	1.758	0,23%	0,31%	3,03%	1.583	1.635	1.453			
	Non KUR	6	255	377	814	0,16%	8,71%	18,84%	437	808	559			
3	PWG	-	-	-	321	0,00%	0,00%	2,93%	321	321	321			
	Cilem	-	-	-	321	0,00%	0,00%	2,93%	321	321	321			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	562	0,68%	0,23%	0,69%	376	114	(73)			
	CF 1	217	533	-	376	2,55%	0,00%	4,80%	376	159	(157)			
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	(533)			
	Oto	217	-	-	376	8,39%	0,00%	16,04%	376	159	376			
	CF 2	230	101	186	186	0,40%	0,26%	0,25%	-	(45)	84			
	Mitraguna & Others	230	101	186	186	0,41%	0,26%	0,26%	-	(45)	84			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	3.455	0,46%	0,49%	2,24%	2.717	2.878	2.261	1,31%	41,58%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	47	114	114	187	0,08%	0,19%	0,30%	73	141	73			
	KUR	-	36	36	110	0,00%	0,06%	0,19%	73	110	73			
	Non KUR	47	78	78	78	1,16%	1,79%	1,80%	-	31	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	87	507	507	0,00%	0,63%	0,63%	-	507	421			
	CF 1	-	-	421	421	0,00%	5,26%	5,36%	-	421	421			
	Total Griya	-	-	421	421	0,00%	7,38%	7,65%	-	421	421			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Mitraguna & Others	-	87	87	87	0,00%	0,12%	0,12%	-	87	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	695	0,04%	0,41%	0,45%	73	648	494	0,46%	-1,65%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.529	4.518	263	(12)	978	27,64%	2.640	140,61%	4.551	99,26%	(34)
2	Tabungan	48.550	62.403	56.091	56.621	3.671	530	(5.782)	-9,27%	8.070	16,62%	56.302	100,57%	319
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	74.051	74.569	3.814	518	(4.804)	-6,05%	16.539	28,50%	69.382	107,48%	5.187
	CASA	50.428	65.943	60.620	61.139	3.934	518	(4.804)	-7,29%	10.711	21,24%	60.853	100,47%	285
	(%) CASA	86,90%	83,08%	81,86%	81,99%									
	FDR	148,42%	125,88%	136,31%	135,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	625	636		11	125	24,46%	178	38,86%	-	0,00%	636
2	Giro ISE	360	411	514	521		7	110	26,70%	161	44,81%		0,00%	521
3	Tabungan ISE	99	100	111	116		4	15	15,28%	17	17,15%		0,00%	116
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.898	200	560	360	641	228	4.861	332	53.035	94,09%	(3.137)
	KUR	43.986	48.092	48.334	100	560	460	580	242	4.348	318	51.611	93,65%	(3.277)
	Non KUR	1.052	1.578	1.564	100	-	-100	60	-14	512	14	1.424	109,84%	140
3	PWG	3.221	9.211	9.830	267	689	422	688	619	6.609	70	9.152	107,41%	678
	Cilem	3.221	9.211	9.830	267	689	422	688	619	6.609	70	9.152	107,41%	678
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.213	253	583	330	690	176	3.342	407	44.519	92,57%	(3.306)
	CF 1	26.387	25.220	25.414	253	568	315	-13	194	-974	373	27.205	93,41%	(1.791)
	Total Griya	5.331	5.249	5.232	-	-	0	0	-17	-99	17	5.544	94,37%	(312)
	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-428	16	5.544	88,43%	(641)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.182	253	568	315	-13	211	-875	357	21.662	93,17%	(1.480)
	CF 2	11.484	15.817	15.799	-	15	15	703	-18	4.315	33	17.313	91,25%	(1.514)
	Mitraguna & Others	8.469	10.930	10.935	-	15	15	375	5	2.466	10	13.702	79,80%	(2.768)
	Pensiun	3.015	4.888	4.864	-	-	0	327	-23	1.850	23	3.611	134,71%	1.254
	Total Pembiayaan	86.130	99.919	100.941	720	1.831	1.112	2.019	1.022	14.811	809	106.706	94,60%	(5.765)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	293	285	1.131	0,91%	0,57%	2,27%	846	722	838			
	KUR	384	293	285	949	0,87%	0,59%	1,96%	664	565	656			
	Non KUR	25	-	-	182	2,33%	0,00%	11,64%	182	157	182			
3	PWG	6	-	-	734	0,18%	0,00%	7,46%	734	728	734			
	Cilem	6	-	-	734	0,18%	0,00%	7,46%	734	728	734			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	3.321	3,22%	6,13%	8,06%	805	2.101	1.188			
	CF 1	985	1.070	980	1.784	3,73%	3,88%	7,02%	805	800	714			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)			
	Oto	985	1.007	917	1.784	4,68%	4,59%	8,84%	867	800	777			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,73%	-	1.301	474			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,75%	-	941	377			
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97			
	Total Pembiayaan	1.635	2.426	2.801	5.186	1,90%	2,80%	5,14%	2.384	3.551	2.759	3,31%	35,66%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	324	291	253	292	0,72%	0,51%	0,59%	39	(32)	1			
	KUR	102	208	170	209	0,23%	0,35%	0,43%	39	108	1			
	Non KUR	222	83	83	83	21,14%	5,23%	5,28%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,12%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,44%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,49%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,69%	227	406	227			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	662	938	900	1.167	0,77%	0,90%	1,16%	267	505	229	3,49%	-202,10%	2,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	21.426	22.256	706	830	39	0,18%	(5.931)	-21,04%	36.108	61,64%	(13.852)
2	Tabungan	231.223	248.416	252.432	253.652	7.527	1.220	5.237	2,11%	22.429	9,70%	245.837	103,18%	7.816
3	Deposito	34.752	33.262	33.623	33.616	(6.292)	(8)	354	1,06%	(1.136)	-3,27%	34.808	96,57%	(1.192)
	Total	294.162	303.894	307.482	309.524	1.941	2.043	5.630	1,85%	15.362	5,22%	316.753	97,72%	(7.229)
	CASA	259.410	270.633	273.858	275.908	8.233	2.050	5.276	1,95%	16.498	6,36%	281.944	97,86%	(6.036)
	(%) CASA	88,19%	89,05%	89,06%	89,14%									
	FDR	81,90%	86,14%	85,68%	85,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.716	4.734		17	(203)	-4,11%	246	5,49%	-	0,00%	4.734
2	Giro ISE	733	748	706	706		0	(42)	-5,60%	(27)	-3,70%		0,00%	706
3	Tabungan ISE	3.754	4.189	4.010	4.028		17	(161)	-3,85%	273	7,28%		0,00%	4.028
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	72.432	50	1.100	1.050	73	198	-42	902	73.952	97,94%	(1.520)
	KUR	67.505	67.969	68.207	50	1.100	1.050	201	238	702	862	68.808	99,13%	(601)
	Non KUR	4.969	4.265	4.225	-	-	0	-128	-40	-744	40	5.144	82,13%	(919)
3	PWG	12.827	25.789	26.924	2.061	2.413	352	1.040	1.135	14.097	1.278	30.742	87,58%	(3.818)
	Cilem	7.700	17.570	18.500	663	1.211	548	736	930	10.800	281	21.371	86,57%	(2.871)
	Gadai	5.127	8.219	8.424	1.398	1.202	-196	304	205	3.297	997	9.371	89,89%	(947)
4	CFG	152.377	162.097	162.441	1.503	3.756	2.253	1.627	344	10.063	3.412	175.490	92,56%	(13.049)
	CF 1	49.433	44.315	44.507	-	321	321	-46	192	-4.926	129	55.718	79,88%	(11.211)
	Total Griya	45.444	38.769	39.015	-	321	321	0	247	-6.428	74	49.984	78,06%	(10.968)
	• Total Non Program	21.636	16.200	16.150	-	-	0	-1.885	-50	-5.486	50	22.814	70,79%	(6.664)
	• Program	23.808	22.568	22.865	-	321	321	-274	297	-943	24	27.169	84,16%	(4.304)
	Oto	3.989	5.547	5.492	-	-	0	-46	-55	1.503	55	5.734	95,77%	(243)
	CF 2	102.945	117.781	117.934	1.503	3.435	1.932	1.672	153	14.989	3.282	119.772	98,47%	(1.838)
	Mitraguna & Others	90.697	103.649	103.683	1.503	3.233	1.730	1.760	35	12.987	3.198	105.804	98,00%	(2.120)
	Pensiun	12.248	14.132	14.250	-	202	202	-87	118	2.002	84	13.969	102,02%	282
	Total Pembiayaan	240.919	261.764	263.441	3.614	7.268	3.655	2.684	1.676	22.521	5.592	283.427	92,95%	(19.986)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	935	1.497	3.501	0,26%	2,07%	4,83%	2.004	3.311	2.566			
	KUR	190	589	890	3.208	0,28%	1,31%	4,70%	2.317	3.018	2.618			
	Non KUR	-	346	607	294	0,00%	14,22%	6,95%	(313)	294	(53)			
3	PWG	-	-	-	184	0,00%	0,00%	0,68%	184	184	184			
	Cilem	-	-	-	178	0,00%	0,00%	0,96%	178	178	178			
	Gadai	-	-	-	7	0,00%	0,00%	0,08%	7	7	7			
4	CFG	3.319	4.033	4.628	5.535	2,18%	2,86%	3,41%	907	2.216	1.502			
	CF 1	1.762	3.096	3.322	3.298	3,57%	7,50%	7,41%	(24)	1.535	202			
	Total Griya	1.762	2.831	3.064	2.914	3,88%	7,90%	7,47%	(150)	1.152	83			
	Oto	-	265	258	384	0,00%	4,65%	6,99%	126	384	119			
	CF 2	1.556	937	1.306	2.237	1,51%	1,11%	1,90%	931	681	1.300			
	Mitraguna & Others	1.556	937	1.306	2.118	1,72%	1,26%	2,04%	811	561	1.181			
	Pensiun	-	-	-	119	0,00%	0,00%	0,84%	119	119	119			
	Total Pembiayaan	3.509	4.968	6.125	9.221	1,46%	2,34%	3,50%	3.096	5.712	4.252	8,33%	-138,07%	4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,16%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,63%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	358	0,27%	0,50%	0,49%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,40%	-	271	53			
	Non KUR	191	92	87	83	3,84%	2,05%	1,97%	(4)	(108)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.233	3,15%	1,89%	2,61%	1.170	(562)	(824)			
	CF 1	2.642	3.279	1.534	1.839	5,34%	3,46%	4,13%	305	(803)	(1.439)			
	Total Griya	2.642	3.279	1.534	1.839	5,81%	3,96%	4,71%	305	(803)	(1.439)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	2,03%	865	241	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	2,02%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	2,06%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.643	2,22%	1,33%	1,76%	1.166	(714)	(783)	2,29%	-30,17%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.412	8.424	(1.543)	12	(19)	-0,23%	(5.921)	-41,28%	23.539	35,79%	(15.115)
2	Tabungan	145.625	420.167	359.600	359.178	224.839	(422)	(60.988)	-14,52%	213.553	146,65%	161.588	222,28%	197.590
3	Deposito	70.189	66.097	65.141	65.185	(20.386)	44	(912)	-1,38%	(5.003)	-7,13%	71.125	91,65%	(5.940)
	Total	230.159	494.707	433.153	432.788	202.911	(366)	(61.920)	-12,52%	202.628	88,04%	256.252	168,89%	176.535
	CASA	159.970	428.610	368.012	367.602	223.297	(410)	(61.008)	-14,23%	207.632	129,79%	185.127	198,57%	182.475
	(%) CASA	69,50%	86,64%	84,96%	84,94%									
	FDR	49,05%	25,46%	29,33%	29,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.866	12.785		(80)	(20)	-0,16%	142	1,12%	-	0,00%	12.785
2	Giro ISE	2.499	1.709	1.720	1.720		(0)	11	0,63%	(779)	-31,17%		0,00%	1.720
3	Tabungan ISE	9.095	10.047	10.096	10.016		(80)	(31)	-0,31%	921	10,12%		0,00%	10.016
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.406	-	-	0	-439	-115	-4.843	115	21.257	67,77%	(6.851)
	KUR	17.796	13.144	13.029	-	-	0	-433	-115	-4.767	115	19.713	66,09%	(6.684)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	14.655	646	1.732	1.086	1.707	984	9.476	748	22.093	66,33%	(7.438)
	Cilem	3.578	9.897	10.542	86	874	788	1.123	645	6.964	229	15.061	70,00%	(4.519)
	Gadai	1.600	3.774	4.113	559	858	299	584	339	2.513	519	7.032	58,49%	(2.919)
4	CFG	88.436	97.737	97.983	315	609	294	1.409	246	9.546	363	112.870	86,81%	(14.888)
	CF 1	19.579	25.688	25.544	115	-	-115	240	-144	5.965	144	22.651	112,78%	2.894
	Total Griya	14.822	14.966	14.928	-	-	0	0	-38	105	38	15.677	95,22%	(749)
	• Total Non Program	14.371	14.544	14.505	-	-	0	241	-38	134	38	15.162	95,67%	(657)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.616	115	-	-115	240	-106	5.859	106	6.973	152,25%	3.643
	CF 2	68.857	72.048	72.439	200	609	409	1.169	390	3.582	219	90.220	80,29%	(17.781)
	Mitraguna & Others	68.359	70.944	71.340	200	609	409	942	396	2.981	213	87.538	81,50%	(16.198)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	127.043	960	2.341	1.381	2.677	1.115	14.143	1.226	156.258	81,30%	(29.214)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	495	6,58%	3,54%	3,44%	(19)	(772)	(294)			
	KUR	1.267	789	514	495	7,12%	3,91%	3,80%	(19)	(772)	(294)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	280	0,00%	0,00%	0,00%	280	280	280			
	Cilem	-	-	-	273	0,00%	0,00%	2,59%	273	273	273			
	Gadai	-	-	-	7	0,00%	0,00%	0,16%	7	7	7			
4	CFG	1.470	1.419	1.446	2.844	1,66%	1,48%	2,90%	1.397	1.374	1.424			
	CF 1	117	626	649	2.048	0,60%	2,53%	8,02%	1.399	1.931	1.422			
	Total Griya	-	232	460	610	0,00%	3,07%	4,08%	150	610	377			
	Oto	117	393	189	1.438	2,46%	1,77%	13,55%	1.249	1.321	1.045			
	CF 2	1.353	794	797	796	1,96%	1,11%	1,10%	(1)	(557)	2			
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,12%	(1)	(557)	2			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	3.619	2,42%	1,56%	2,85%	1.658	882	1.411	2,40%	15,73%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.860	52,35%	67,92%	68,44%	(3)	(216)	(131)			
	KUR	8.740	8.674	8.547	8.544	49,11%	65,02%	65,57%	(3)	(196)	(131)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,59%	-	(20)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	989	1.391	1.389	1.389	1,12%	1,42%	1,42%	(1)	400	(2)			
	CF 1	244	232	231	230	1,24%	0,90%	0,90%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,77%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	1,08%	-	115	-			
	CF 2	745	1.159	1.159	1.159	1,08%	1,61%	1,60%	-	413	(1)			
	Mitraguna & Others	745	1.159	1.159	1.159	1,09%	1,63%	1,62%	-	413	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,85%	(4)	183	(134)	1,40%	84,13%	-7,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.932	9.200	779	268	1.961	27,08%	(6.353)	-40,85%	27.974	32,89%	(18.774)
2	Tabungan	146.646	155.279	172.299	172.743	10.278	444	17.464	11,25%	26.097	17,80%	160.366	107,72%	12.377
3	Deposito	29.176	27.653	28.623	28.623	43	0	970	3,51%	(553)	-1,90%	30.350	94,31%	(1.728)
	Total	191.374	190.171	209.854	210.565	11.100	712	20.394	10,72%	19.191	10,03%	218.690	96,28%	(8.125)
	CASA	162.198	162.518	181.231	181.943	11.057	712	19.424	11,95%	19.744	12,17%	188.340	96,60%	(6.398)
	(%) CASA	84,75%	85,46%	86,36%	86,41%									
	FDR	87,12%	105,44%	96,29%	95,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.548	10.069	11.838	1.769	3.290	38,49%	(2.265)	-16,06%	-	0,00%	11.838
2	Giro ISE	4.458	3.516	3.490	5.114	1.625	1.598	45,45%	656	14,72%		0,00%	5.114
3	Tabungan ISE	9.645	5.032	6.580	6.724	144	1.692	33,63%	(2.921)	-30,29%		0,00%	6.724
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.221	600	-	-600	522	-71	3.072	71	22.027	87,26%	(2.806)
	KUR	14.812	18.197	18.136	600	-	-600	555	-61	3.324	61	20.506	88,44%	(2.370)
	Non KUR	1.337	1.095	1.085	-	-	0	-33	-10	-252	10	1.522	71,31%	(437)
3	PWG	15.238	31.852	32.466	1.865	3.533	1.668	2.328	615	17.229	2.918	31.893	101,80%	573
	Cilem	3.814	13.153	13.809	648	944	296	1.117	656	9.994	289	17.213	80,22%	(3.404)
	Gadai	11.423	18.698	18.658	1.217	2.589	1.372	1.211	-41	7.234	2.630	14.680	127,09%	3.977
4	CFG	135.343	149.379	150.381	138	2.540	2.402	3.539	1.003	15.038	1.537	160.306	93,81%	(9.925)
	CF 1	16.023	19.533	19.370	138	200	62	283	-163	3.347	363	19.094	101,44%	276
	Total Griya	9.034	11.740	11.703	-	-	0	0	-38	2.668	38	9.834	119,00%	1.868
	• Total Non Program	9.034	11.740	11.703	-	-	0	1.150	-38	2.668	38	9.834	119,00%	1.868
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.667	138	200	62	283	-125	678	325	9.260	82,80%	(1.593)
	CF 2	119.320	129.846	131.012	-	2.340	2.340	3.256	1.166	11.692	1.174	141.212	92,78%	(10.200)
	Mitraguna & Others	104.787	116.468	117.740	-	2.340	2.340	3.260	1.272	12.953	1.068	124.440	94,62%	(6.700)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	202.069	2.603	6.073	3.470	6.388	1.546	35.339	4.527	214.227	94,32%	(12.158)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	1.106	0,29%	2,29%	5,75%	665	1.060	646			
	KUR	-	460	441	1.106	0,00%	2,43%	6,10%	665	1.106	646			
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	(46)	-			
3	PWG	-	-	-	633	0,00%	0,00%	1,95%	633	633	633			
	Cilem	-	-	-	633	0,00%	0,00%	4,58%	633	633	633			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	993	406	854	1.733	0,73%	0,57%	1,15%	879	740	1.326			
	CF 1	153	406	637	931	0,95%	3,26%	4,81%	293	778	525			
	Total Griya	15	339	341	341	0,16%	2,90%	2,91%	-	326	2			
	Oto	138	67	297	590	1,98%	3,81%	7,70%	293	452	523			
	CF 2	840	-	216	802	0,70%	0,17%	0,61%	585	(38)	802			
	Mitraguna & Others	840	-	216	216	0,80%	0,19%	0,18%	-	(624)	216			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	3.471	0,62%	0,65%	1,72%	2.176	2.432	2.605	2,83%	-65,01%	1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	481	480	479	1,61%	2,49%	2,49%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	1,00%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,35%	(1)	240	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.157	2.483	2.151	2.151	1,59%	1,44%	1,43%	(0)	(6)	(333)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.151	1,79%	1,66%	1,64%	(0)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.151	1,31%	1,85%	1,83%	(0)	783	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,30%	(2)	212	(335)	1,44%	-10,53%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.956	9.897	642	(59)	611	6,59%	1.210	13,93%	21.655	45,70%	(11.758)
2	Tabungan	252.421	256.666	264.071	266.225	(5.161)	2.154	9.559	3,72%	13.804	5,47%	270.553	98,40%	(4.328)
3	Deposito	76.726	62.391	63.195	63.288	(10.114)	93	897	1,44%	(13.438)	-17,51%	78.055	81,08%	(14.768)
	Total	337.834	328.342	337.222	339.409	(14.632)	2.187	11.067	3,37%	1.576	0,47%	370.263	91,67%	(30.854)
	CASA	261.108	265.952	274.027	276.122	(4.518)	2.095	10.170	3,82%	15.014	5,75%	292.208	94,49%	(16.086)
	(%) CASA	77,29%	81,00%	81,26%	81,35%									
	FDR	106,55%	114,80%	112,86%	112,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.431	13.462		31	854	6,77%	5.014	59,35%	-	0,00%	13.462
2	Giro ISE	1.077	1.162	1.128	1.123		(5)	(39)	-3,38%	46	4,26%		0,00%	1.123
3	Tabungan ISE	7.371	11.446	12.303	12.339		36	893	7,80%	4.968	67,40%		0,00%	12.339
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.137	-	1.210	1.210	275	530	-6.271	680	41.107	66,02%	(13.970)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.137	-	1.210	1.210	275	530	-6.267	680	37.670	72,04%	(10.533)
	• Local Champion	29.104	25.708	25.029	-	-	-	275	-680	-4.076	680	30.454	82,18%	(5.426)
	• Value Chain	4.299	898	2.108	-	1.210	1.210	0	1.210	-2.191	-	7.216	29,21%	(5.108)
2	MBG	23.844	26.866	26.579	-	250	250	441	-286	2.735	536	28.156	94,40%	(1.577)
	KUR	21.881	24.944	24.755	-	250	250	572	-188	2.874	438	26.074	94,94%	(1.318)
	Non KUR	1.963	1.922	1.824	-	-	0	-131	-98	-139	98	2.083	87,56%	(259)
3	PWG	18.313	36.508	37.396	2.679	4.460	1.781	1.708	888	19.083	3.572	33.743	110,82%	3.653
	Cilem	9.363	19.245	19.915	253	1.092	839	771	670	10.553	422	21.307	93,47%	(1.391)
	Gadai	8.950	17.263	17.480	2.426	3.368	942	937	217	8.530	3.150	12.436	140,56%	5.044
4	CFG	284.398	286.972	289.490	651	4.962	4.311	-1.641	2.518	5.092	2.444	293.929	98,49%	(4.439)
	CF 1	38.670	35.236	35.046	284	-	-284	141	-190	-3.624	190	39.842	87,96%	(4.796)
	Total Griya	32.928	29.492	29.379	-	-	0	0	-113	-3.549	113	33.233	88,40%	(3.855)
	• Total Non Program	32.928	29.492	29.379	-	-	0	-648	-113	-3.549	113	33.233	88,40%	(3.855)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.667	284	-	-284	141	-76	-74	76	6.609	85,75%	(942)
	CF 2	245.728	251.736	254.444	367	4.962	4.595	-1.782	2.707	8.715	2.255	254.086	100,14%	357
	Mitraguna & Others	226.104	233.173	236.015	-	4.676	4.676	-2.660	2.841	9.911	1.835	233.608	101,03%	2.407
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	359.963	376.951	380.601	3.330	10.882	7.552	783	3.650	20.638	7.232	396.935	95,89%	(16.334)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	678	1,32%	0,82%	2,55%	457	363	511			
	KUR	205	122	138	416	0,94%	0,55%	1,68%	278	211	294			
	Non KUR	109	45	83	262	5,56%	4,33%	14,36%	179	153	217			
3	PWG	-	-	-	490	0,00%	0,00%	1,31%	490	490	490			
	Cilem	-	-	-	344	0,00%	0,00%	1,73%	344	344	344			
	Gadai	-	-	-	146	0,00%	0,00%	0,84%	146	146	146			
4	CFG	4.834	8.636	3.357	7.957	1,70%	1,17%	2,75%	4.599	3.123	(679)			
	CF 1	1.936	3.537	302	2.192	5,01%	0,86%	6,25%	1.890	255	(1.345)			
	Total Griya	1.859	3.167	92	1.357	5,65%	0,31%	4,62%	1.265	(502)	(1.810)			
	Oto	77	370	209	835	1,35%	3,64%	14,73%	625	757	465			
	CF 2	2.897	5.099	3.056	5.765	1,18%	1,21%	2,27%	2.709	2.867	666			
	Mitraguna & Others	2.897	5.099	3.056	5.765	1,28%	1,31%	2,44%	2.709	2.867	666			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	9.209	1,43%	0,97%	2,42%	5.547	4.061	317	0,89%	63,22%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	633	0,47%	2,21%	2,38%	40	521	(2)			
	KUR	77	397	396	436	0,35%	1,59%	1,76%	40	359	39			
	Non KUR	34	237	196	196	1,74%	10,22%	10,77%	-	162	(41)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,44%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,61%	-	-	(159)			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,83%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,13%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.592	0,80%	2,80%	2,78%	39	7.713	(2.239)	2,99%	-7,26%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.522	7.241	672	(281)	540	8,06%	(363)	-4,77%	20.152	35,93%	(12.911)
2	Tabungan	169.083	165.994	169.415	171.055	(2.296)	1.639	5.060	3,05%	1.971	1,17%	184.507	92,71%	(13.453)
3	Deposito	159.534	163.489	163.005	163.003	(4.793)	(1)	(485)	-0,30%	3.470	2,17%	161.298	101,06%	1.705
	Total	336.221	336.184	339.942	341.299	(6.417)	1.357	5.115	1,52%	5.078	1,51%	365.957	93,26%	(24.658)
	CASA	176.687	172.695	176.937	178.296	(1.624)	1.359	5.601	3,24%	1.609	0,91%	204.659	87,12%	(26.363)
	(%) CASA	52,55%	51,37%	52,05%	52,24%									
	FDR	59,93%	63,66%	63,65%	63,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.609	9.677	68	1.225	14,49%	(1.496)	-13,39%	-	0,00%	9.677	
2	Giro ISE	2.226	2.662	2.411	2.407	(3)	(255)	-9,57%	181	8,13%		0,00%	2.407	
3	Tabungan ISE	8.944	5.787	7.196	7.267	71	1.479	25,56%	(1.677)	-18,75%		0,00%	7.267	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.241	1.100	1.350	250	991	1.052	2.537	298	47.802	90,46%	(4.562)
	KUR	38.741	40.577	41.632	1.100	1.350	250	1.044	1.055	2.891	295	45.587	91,32%	(3.956)
	Non KUR	1.963	1.612	1.609	-	-	0	-53	-3	-354	3	2.215	72,63%	(606)
3	PWG	8.703	17.233	17.415	475	1.033	558	638	182	8.712	851	28.179	61,80%	(10.764)
	Cilem	6.698	12.816	13.090	125	754	629	303	274	6.392	480	19.460	67,27%	(6.370)
	Gadai	2.005	4.417	4.325	350	279	-71	334	-92	2.320	372	8.719	49,61%	(4.394)
4	CFG	152.101	154.591	155.702	838	2.015	1.177	9	1.111	3.602	904	178.761	87,10%	(23.059)
	CF 1	24.823	20.454	20.309	-	-	0	-538	-145	-4.514	145	28.103	72,27%	(7.794)
	Total Griya	16.607	12.539	12.508	-	-	0	0	-31	-4.099	31	17.461	71,63%	(4.953)
	• Total Non Program	16.607	12.539	12.508	-	-	0	-125	-31	-4.099	31	17.461	71,63%	(4.953)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	7.801	-	-	0	-538	-114	-415	114	10.641	73,31%	(2.840)
	CF 2	127.278	134.138	135.394	838	2.015	1.177	547	1.256	8.115	759	150.659	89,87%	(15.265)
	Mitraguna & Others	115.000	120.110	121.493	578	2.015	1.437	-38	1.383	6.493	632	135.990	89,34%	(14.497)
	Pensiun	12.278	14.028	13.901	260	-	-260	585	-127	1.622	127	14.669	94,76%	(768)
	Total Pembiayaan	201.507	214.013	216.358	2.413	4.398	1.985	1.638	2.345	14.851	2.053	254.742	84,93%	(38.384)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	866	654	2.186	0,93%	1,55%	5,05%	1.531	1.809	1.319			
	KUR	327	833	622	1.875	0,84%	1,53%	4,50%	1.253	1.548	1.043			
	Non KUR	50	34	32	311	2,53%	2,01%	19,30%	278	261	277			
3	PWG	-	-	-	361	0,00%	0,00%	2,08%	361	361	361			
	Cilem	-	-	-	249	0,00%	0,00%	1,90%	249	249	249			
	Gadai	-	-	-	112	0,00%	0,00%	2,59%	112	112	112			
4	CFG	2.744	3.268	2.491	4.804	1,80%	1,61%	3,09%	2.314	2.060	1.536			
	CF 1	932	577	547	1.533	3,75%	2,68%	7,55%	986	602	957			
	Total Griya	594	-	-	689	3,58%	0,00%	5,51%	689	95	689			
	Oto	337	577	547	844	4,11%	6,91%	10,82%	297	507	267			
	CF 2	1.812	2.691	1.943	3.271	1,42%	1,45%	2,42%	1.328	1.459	580			
	Mitraguna & Others	1.812	2.691	1.943	3.052	1,58%	1,62%	2,51%	1.109	1.240	361			
	Pensiun	-	-	-	219	0,00%	0,00%	1,57%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	7.351	1,55%	1,47%	3,40%	4.206	4.231	3.217	2,62%	22,79%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	499	395	500	500	1,23%	1,19%	1,16%	-	1	105			
	KUR	125	265	370	370	0,32%	0,91%	0,89%	-	245	105			
	Non KUR	374	130	130	130	19,05%	8,06%	8,08%	-	(244)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.545	3.350	3.031	3.024	1,02%	1,96%	1,94%	(7)	1.479	(325)			
	CF 1	114	909	714	714	0,46%	3,49%	3,52%	-	600	(195)			
	Total Griya	114	620	616	616	0,69%	4,91%	4,93%	-	502	(4)			
	Oto	-	289	98	98	0,00%	1,24%	1,26%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.310	1,12%	1,73%	1,71%	(7)	879	(131)			
	Mitraguna & Others	1.388	2.441	2.317	2.310	1,21%	1,93%	1,90%	(7)	922	(131)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,63%	(7)	1.480	(220)	1,39%	14,53%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.703	2.794	272	91	231	9,03%	(10.391)	-78,81%	20.088	13,91%	(17.294)
2	Tabungan	147.923	149.529	146.537	147.162	10.877	626	(2.366)	-1,58%	(760)	-0,51%	159.714	92,14%	(12.551)
3	Deposito	54.920	80.181	79.925	79.923	(2.429)	(3)	(259)	-0,32%	25.002	45,53%	56.101	142,46%	23.822
	Total	216.028	232.273	229.165	229.879	8.720	714	(2.394)	-1,03%	13.851	6,41%	235.903	97,45%	(6.024)
	CASA	161.108	152.091	149.240	149.956	11.149	717	(2.135)	-1,40%	(11.152)	-6,92%	179.802	83,40%	(29.845)
	(%) CASA	74,58%	65,48%	65,12%	65,23%									
	FDR	99,10%	97,25%	98,81%	98,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.225	3.153		(72)	762	31,85%	563	21,75%	-	0,00%	3.153
2	Giro ISE	59	57	50	30		(20)	(27)	-47,36%	(29)	-48,57%		0,00%	30
3	Tabungan ISE	2.531	2.334	3.174	3.123		(52)	789	33,80%	592	23,38%		0,00%	3.123
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.761	900	600	-300	612	-20	4.027	620	51.039	97,50%	(1.278)
	KUR	43.301	47.907	47.911	900	600	-300	674	5	4.610	595	48.404	98,98%	(493)
	Non KUR	2.433	1.874	1.850	-	-	0	-62	-25	-584	25	2.634	70,22%	(785)
3	PWG	2.160	7.107	7.740	20	712	691	238	633	5.579	79	9.538	81,14%	(1.799)
	Cilem	2.160	7.107	7.740	20	712	691	238	633	5.579	79	9.538	81,14%	(1.799)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	168.948	754	1.491	737	-1.580	-49	2.757	1.540	173.605	97,32%	(4.657)
	CF 1	15.140	17.633	17.888	-	426	426	126	255	2.749	171	16.052	111,44%	1.836
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	-	0	-12	-11	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.907	-	426	426	126	266	2.886	160	14.696	115,05%	2.211
	CF 2	151.051	151.364	151.060	754	1.065	311	-1.706	-304	8	1.369	157.553	95,88%	(6.493)
	Mitraguna & Others	120.364	119.927	119.885	-	1.065	1.065	-2.058	-42	-479	1.107	126.201	95,00%	(6.315)
	Pensiun	30.687	31.437	31.174	754	-	-754	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	226.448	1.674	2.803	1.128	-730	564	12.363	2.238	234.182	96,70%	(7.734)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	330	635	554	2.790	0,72%	1,11%	5,61%	2.236	2.460	2.154			
	KUR	190	611	529	2.605	0,44%	1,10%	5,44%	2.076	2.414	1.994			
	Non KUR	139	24	25	185	5,72%	1,31%	9,99%	160	46	161			
3	PWG	3	-	-	78	0,14%	0,00%	1,01%	78	76	78			
	Cilem	3	-	-	78	0,14%	0,00%	1,01%	78	76	78			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	4.367	0,84%	0,93%	2,58%	2.787	2.978	2.946			
	CF 1	197	679	766	2.145	1,30%	4,34%	11,99%	1.379	1.948	1.466			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	2.145	1,41%	4,60%	12,69%	1.379	1.948	1.466			
	CF 2	1.192	742	814	2.222	0,79%	0,54%	1,47%	1.408	1.030	1.480			
	Mitraguna & Others	1.192	354	616	1.677	0,99%	0,51%	1,40%	1.061	485	1.323			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	7.235	0,80%	0,94%	3,20%	5.101	5.513	5.178	0,00%	100,00%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	185	191	214	1,11%	0,38%	0,43%	23	(294)	30			
	KUR	409	147	154	153	0,94%	0,32%	0,32%	(1)	(256)	6			
	Non KUR	100	38	37	62	4,09%	1,98%	3,34%	25	(38)	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.029	0,82%	1,20%	1,20%	-	669	(138)			
	CF 1	113	249	113	113	0,75%	0,64%	0,63%	-	-	(136)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,67%	-	-	(136)			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,27%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,60%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.243	0,87%	0,98%	0,99%	23	375	(108)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	78	73	(7)	(5)	43	144,84%	7	10,26%	2.674	2,73%	(2.601)
2	Tabungan	73.366	68.269	68.834	70.041	92	1.206	1.771	2,59%	(3.326)	-4,53%	79.971	87,58%	(9.930)
3	Deposito	13.172	14.189	14.031	14.031	531	0	(159)	-1,12%	858	6,52%	14.379	97,58%	(348)
	Total	86.605	82.488	82.942	84.144	615	1.202	1.656	2,01%	(2.461)	-2,84%	97.024	86,73%	(12.880)
	CASA	73.432	68.299	68.912	70.114	84	1.202	1.815	2,66%	(3.319)	-4,52%	82.645	84,84%	(12.532)
	(%) CASA	84,79%	82,80%	83,08%	83,33%									
	FDR	98,27%	110,98%	110,30%	108,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	449	474		25	79	19,97%	124	35,57%	-	0,00%	474
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	449	474		25	79	19,97%	124	35,57%	-	0,00%	474
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.423	44	684	640	367	648	5.712	36	5.032	147,52%	2.391
	Cilem	1.711	6.775	7.423	44	684	640	367	648	5.712	36	5.032	147,52%	2.391
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.046	300	274	-26	-246	-705	680	979	91.686	91,67%	(7.640)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	83.598	300	274	-26	-243	-705	501	979	90.394	92,48%	(6.796)
	Mitraguna & Others	38.271	38.205	37.686	300	160	-140	-672	-519	-585	679	44.821	84,08%	(7.135)
	Pensiun	44.827	46.098	45.912	-	114	114	429	-185	1.086	299	45.573	100,75%	340
	Total Pembiayaan	85.106	91.544	91.487	344	958	614	121	-57	6.381	1.015	96.747	94,56%	(5.260)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-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	-	-	-	107	0,00%	0,00%	1,44%	107	107	107			
	Cilem	-	-	-	107	0,00%	0,00%	1,44%	107	107	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	2.727	0,00%	0,46%	3,24%	2.340	2.727	2.337			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	389	387	2.727	0,00%	0,46%	3,26%	2.340	2.727	2.337			
	Mitraguna & Others	-	389	387	1.621	0,00%	1,01%	4,30%	1.234	1.621	1.232			
	Pensiun	-	-	-	1.105	0,00%	0,00%	2,41%	1.105	1.105	1.105			
	Total Pembiayaan	-	389	387	2.833	0,00%	0,42%	3,10%	2.446	2.833	2.444	0,81%	73,85%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-124,92%	0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.139	23.206	26	67	582	2,57%	12.191	110,67%	17.115	135,58%	6.090
2	Tabungan	115.074	111.762	117.073	116.855	3.958	(218)	5.093	4,56%	1.781	1,55%	124.578	93,80%	(7.723)
3	Deposito	23.779	24.785	24.595	24.594	69	(0)	(191)	-0,77%	815	3,43%	24.677	99,66%	(83)
	Total	149.869	159.171	164.807	164.655	4.053	(152)	5.484	3,45%	14.787	9,87%	166.371	98,97%	(1.715)
	CASA	126.089	134.386	140.212	140.061	3.984	(151)	5.675	4,22%	13.971	11,08%	141.693	98,85%	(1.633)
	(%) CASA	84,13%	84,43%	85,08%	85,06%									
	FDR	105,52%	113,31%	109,79%	109,89%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.611	6.659		47	436	7,01%	(713)	-9,68%	-	0,00%	6.659
2	Giro ISE	1.170	279	592	651		59	372	133,32%	(519)	-44,35%		0,00%	651
3	Tabungan ISE	2.302	1.843	1.919	1.907		(11)	64	3,48%	(394)	-17,13%		0,00%	1.907
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	• Local Champion	731	554	551	100	-	-100	70	-3	-180	3	731	75,38%	(180)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.310	200	400	200	425	248	6.856	152	19.012	112,09%	2.299
	KUR	11.979	19.003	19.272	200	400	200	496	269	7.292	131	16.423	117,35%	2.849
	Non KUR	2.475	2.059	2.039	-	-	0	-71	-21	-436	21	2.589	78,76%	(550)
3	PWG	2.088	8.579	8.911	125	449	324	126	331	6.823	117	9.948	89,57%	(1.037)
	Cilem	1.902	8.366	8.680	117	414	297	150	314	6.778	101	9.762	88,91%	(1.082)
	Gadai	186	213	231	8	34	27	-24	18	45	16	186	124,13%	45
4	CFG	140.874	149.252	149.266	900	1.757	857	-564	14	8.392	1.743	153.851	97,02%	(4.585)
	CF 1	3.720	5.449	5.396	-	-	0	-22	-53	1.676	53	5.317	101,49%	79
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.234	-	-	0	-22	-51	936	51	4.479	94,55%	(244)
	CF 2	137.153	143.803	143.870	900	1.757	857	-542	67	6.717	1.690	148.534	96,86%	(4.664)
	Mitraguna & Others	95.850	99.959	100.222	250	1.545	1.295	-1.303	263	4.373	1.282	106.067	94,49%	(5.844)
	Pensiun	41.304	43.844	43.648	650	212	-438	761	-196	2.344	408	42.468	102,78%	1.180
	Total Pembiayaan	158.147	180.352	180.942	1.325	2.606	1.281	38	590	22.795	2.015	183.542	98,58%	(2.600)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.175	0,16%	0,00%	5,51%	1.175	1.151	1.175			
	KUR	24	-	-	1.109	0,20%	0,00%	5,76%	1.109	1.086	1.109			
	Non KUR	-	-	-	65	0,00%	0,00%	3,20%	65	65	65			
3	PWG	-	-	-	191	0,00%	0,00%	2,14%	191	191	191			
	Cilem	-	-	-	191	0,00%	0,00%	2,20%	191	191	191			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.652	0,45%	1,13%	1,78%	970	2.016	1.190			
	CF 1	195	110	334	462	5,25%	6,13%	8,57%	128	267	352			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	462	5,92%	7,79%	10,92%	128	267	352			
	CF 2	441	1.352	1.348	2.190	0,32%	0,94%	1,52%	841	1.749	838			
	Mitraguna & Others	441	1.183	1.348	1.901	0,46%	1,35%	1,90%	552	1.460	718			
	Pensiun	-	169	-	289	0,00%	0,00%	0,66%	289	289	120			
	Total Pembiayaan	660	1.510	1.729	4.065	0,42%	0,96%	2,25%	2.336	3.405	2.555	1,37%	39,10%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,74%	-	(5)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-678,27%	1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	6.144	5.168	(1.908)	(976)	(1.337)	-20,55%	(1.622)	-23,88%	14.374	35,95%	(9.206)
2	Tabungan	175.767	198.253	204.838	205.261	4.592	422	7.008	3,53%	29.494	16,78%	191.167	107,37%	14.094
3	Deposito	41.842	50.886	50.480	50.480	(773)	0	(406)	-0,80%	8.638	20,64%	42.458	118,89%	8.022
	Total	224.399	255.644	261.463	260.909	1.911	(554)	5.265	2,06%	36.510	16,27%	247.999	105,21%	12.910
	CASA	182.557	204.758	210.982	210.429	2.684	(554)	5.671	2,77%	27.872	15,27%	205.541	102,38%	4.888
	(%) CASA	81,35%	80,09%	80,69%	80,65%									
	FDR	108,91%	102,51%	100,38%	100,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.739	5.764		25	(429)	-6,93%	1.681	41,18%	-	0,00%	5.764
2	Giro ISE	1.486	3.178	2.683	2.686		3	(492)	-15,48%	1.200	80,73%		0,00%	2.686
3	Tabungan ISE	2.597	3.016	3.056	3.078		22	63	2,08%	482	18,55%		0,00%	3.078
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.094	150	1.090	940	-1.166	417	-639	673	103.342	93,95%	(6.249)
	KUR	92.544	90.757	91.211	150	1.090	940	-934	454	-1.333	636	97.667	93,39%	(6.455)
	Non KUR	5.189	5.919	5.883	-	-	0	-232	-37	694	37	5.676	103,64%	207
3	PWG	10.721	22.181	22.949	1.740	1.415	-325	1.305	768	12.228	647	32.125	71,44%	(9.176)
	Cilem	6.388	13.681	14.164	464	671	207	943	483	7.776	188	21.573	65,66%	(7.408)
	Gadai	4.333	8.500	8.785	1.277	745	-532	362	285	4.452	460	10.553	83,25%	(1.767)
4	CFG	134.342	140.777	140.004	2.634	1.497	-1.137	1.543	-773	5.661	2.270	156.757	89,31%	(16.754)
	CF 1	27.563	25.063	24.854	-	-	0	-271	-209	-2.709	209	32.202	77,18%	(7.348)
	Total Griya	18.820	16.452	16.373	-	-	0	0	-79	-2.447	79	21.615	75,75%	(5.242)
	• Total Non Program	5.808	4.898	4.851	-	-	0	-59	-47	-957	47	6.766	71,70%	(1.915)
	• Program	13.012	11.553	11.522	-	-	0	-124	-31	-1.490	31	14.849	77,59%	(3.327)
	Oto	8.743	8.611	8.481	-	-	0	-271	-130	-261	130	10.587	80,11%	(2.105)
	CF 2	106.779	115.714	115.149	2.634	1.497	-1.137	1.813	-564	8.370	2.061	124.556	92,45%	(9.406)
	Mitraguna & Others	66.464	74.478	74.386	2.244	1.467	-777	1.897	-92	7.922	1.559	82.423	90,25%	(8.037)
	Pensiun	40.315	41.236	40.763	390	30	-360	-84	-473	448	503	42.133	96,75%	(1.370)
	Total Pembiayaan	244.391	262.053	262.465	4.524	4.002	-522	1.571	412	18.074	3.590	293.820	89,33%	(31.355)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5,19%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	3.342	0,95%	0,81%	3,44%	2.562	2.411	2.396			
	KUR	830	846	683	2.748	0,90%	0,75%	3,01%	2.065	1.918	1.902			
	Non KUR	101	100	97	594	1,95%	1,64%	10,10%	497	493	494			
3	PWG	7	-	-	122	0,06%	0,00%	0,53%	122	115	122			
	Cilem	-	-	-	69	0,00%	0,00%	0,49%	69	69	69			
	Gadai	7	-	-	53	0,15%	0,00%	0,60%	53	46	53			
4	CFG	949	1.067	1.430	6.636	0,71%	1,02%	4,74%	5.206	5.687	5.569			
	CF 1	949	1.067	983	3.463	3,44%	3,92%	13,93%	2.480	2.514	2.397			
	Total Griya	745	834	757	2.657	3,96%	4,60%	16,23%	1.900	1.912	1.823			
	Oto	204	232	226	806	2,34%	2,63%	9,51%	580	602	574			
	CF 2	-	-	446	3.172	0,00%	0,39%	2,76%	2.726	3.172	3.172			
	Mitraguna & Others	-	-	446	3.002	0,00%	0,60%	4,04%	2.555	3.002	3.002			
	Pensiun	-	-	171	171	0,00%	0,00%	0,42%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	10.099	0,81%	0,84%	3,85%	7.890	8.130	8.087	0,17%	95,62%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	850	1,10%	0,87%	0,88%	13	(228)	(156)			
	KUR	744	631	547	547	0,80%	0,60%	0,60%	-	(198)	(84)			
	Non KUR	334	375	290	303	6,43%	4,89%	5,15%	13	(31)	(72)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.387	0,59%	1,32%	1,70%	526	1.594	511			
	CF 1	666	701	687	769	2,42%	2,74%	3,09%	82	102	67			
	Total Griya	558	559	557	638	2,96%	3,38%	3,90%	82	81	79			
	Oto	108	142	130	130	1,24%	1,51%	1,53%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,41%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,18%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.243	0,79%	1,03%	1,24%	539	1.301	355	3,68%	-198,06%	2,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	3.009	3.026	261	17	193	6,82%	(611)	-16,81%	9.639	31,39%	(6.613)
2	Tabungan	133.319	154.882	152.131	153.466	2.042	1.335	(1.416)	-0,91%	20.147	15,11%	144.556	106,16%	8.911
3	Deposito	34.970	33.332	33.582	33.667	560	85	335	1,01%	(1.303)	-3,73%	36.234	92,92%	(2.567)
	Total	171.926	191.046	188.722	190.159	2.862	1.437	(887)	-0,46%	18.233	10,61%	190.428	99,86%	(269)
	CASA	136.957	157.715	155.140	156.492	2.302	1.352	(1.223)	-0,78%	19.536	14,26%	154.194	101,49%	2.298
	(%) CASA	79,66%	82,55%	82,21%	82,30%									
	FDR	77,08%	67,13%	67,72%	67,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.564	2.518		(46)	217	9,43%	484	23,80%	-	0,00%	2.518
2	Giro ISE	95	517	727	727		0	210	40,63%	632	666,27%		0,00%	727
3	Tabungan ISE	1.439	1.285	1.338	1.292		(46)	7	0,56%	(148)	-10,26%		0,00%	1.292
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.906	-	525	525	-1.287	339	-39	186	21.588	87,58%	(2.682)
	KUR	17.446	17.524	17.875	-	525	525	-984	351	429	174	19.977	89,47%	(2.103)
	Non KUR	1.500	1.044	1.032	-	-	0	-302	-12	-468	12	1.611	64,05%	(579)
3	PWG	1.695	7.408	7.715	97	440	342	354	308	6.021	132	6.399	120,58%	1.317
	Cilem	1.695	7.408	7.715	97	440	342	354	308	6.021	132	6.399	120,58%	1.317
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.189	300	575	275	-2.978	-1.083	-10.685	1.658	115.400	87,69%	(14.210)
	CF 1	3.054	2.795	2.767	-	-	0	-55	-28	-287	28	3.488	79,34%	(721)
	Total Griya	942	876	876	-	-	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	-	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.891	-	-	0	-55	-28	-221	28	2.433	77,74%	(542)
	CF 2	108.821	99.477	98.423	300	575	275	-2.923	-1.055	-10.398	1.630	111.912	87,95%	(13.489)
	Mitraguna & Others	34.866	41.418	40.735	300	545	245	-115	-683	5.869	1.228	37.641	108,22%	3.094
	Pensiun	73.955	58.059	57.688	-	30	30	-2.808	-371	-16.267	401	74.271	77,67%	(16.583)
	Total Pembiayaan	132.514	128.248	127.811	397	1.540	1.142	-3.910	-437	-4.703	1.977	143.386	89,14%	(15.575)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	302	530	94	404	1,59%	0,51%	2,14%	310	102	(127)			
	KUR	199	530	94	303	1,14%	0,54%	1,70%	209	104	(227)			
	Non KUR	102	-	-	101	6,82%	0,00%	9,75%	101	(2)	101			
3	PWG	-	-	-	193	0,00%	0,00%	2,50%	193	193	193			
	Cilem	-	-	-	193	0,00%	0,00%	2,50%	193	193	193			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	4.639	0,05%	1,21%	4,58%	3.405	4.581	2.771			
	CF 1	54	31	28	554	1,76%	1,01%	20,03%	526	500	523			
	Total Griya	-	-	-	529	0,00%	0,00%	60,39%	529	529	529			
	Oto	54	31	28	25	2,55%	1,47%	1,35%	(3)	(28)	(5)			
	CF 2	5	1.838	1.206	4.085	0,00%	1,21%	4,15%	2.879	4.080	2.247			
	Mitraguna & Others	5	1.758	1.125	2.688	0,01%	2,72%	6,60%	1.563	2.684	931			
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.316	1.396	1.316			
	Total Pembiayaan	360	2.399	1.328	5.235	0,27%	1,04%	4,10%	3.907	4.875	2.837	3,78%	7,73%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	69	328	366	364	0,37%	1,97%	1,93%	(2)	295	36			
	KUR	60	232	366	364	0,34%	2,09%	2,04%	(2)	305	133			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	1.169	8,75%	0,62%	1,16%	537	(8.619)	(1.450)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	1.169	8,99%	0,64%	1,19%	537	(8.616)	(1.450)			
	Mitraguna & Others	915	322	322	860	2,62%	0,78%	2,11%	537	(55)	537			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,20%	535	(8.324)	(1.413)	2,09%	-73,97%	0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.945	1.964	(204)	19	(351)	-15,15%	(875)	-30,83%	7.495	26,20%	(5.531)
2	Tabungan	118.896	130.042	130.265	131.486	5.288	1.222	1.444	1,11%	12.590	10,59%	132.336	99,36%	(850)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,26%	13.338	116,66%	2.222
	Total	134.257	147.901	147.770	149.010	4.937	1.241	1.109	0,75%	14.753	10,99%	153.169	97,28%	(4.159)
	CASA	121.735	132.356	132.209	133.450	5.084	1.241	1.094	0,83%	11.715	9,62%	139.831	95,44%	(6.381)
	(%) CASA	90,67%	89,49%	89,47%	89,56%									
	FDR	193,63%	185,65%	187,55%	185,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.165	4.183		18	182	4,55%	259	6,59%	-	0,00%	4.183
2	Giro ISE	2.210	1.269	1.061	1.090		28	(179)	-14,13%	(1.121)	-50,71%		0,00%	1.090
3	Tabungan ISE	1.714	2.732	3.104	3.094		(10)	361	13,23%	1.379	80,46%		0,00%	3.094
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.007	930	1.300	370	841	503	-4.254	797	76.854	93,69%	(4.847)
	KUR	69.790	66.016	66.349	930	1.100	170	1.010	333	-3.441	767	70.240	94,46%	(3.892)
	Non KUR	6.471	5.488	5.659	-	200	200	-168	170	-813	30	6.614	85,55%	(955)
3	PWG	2.698	8.741	9.152	121	576	455	301	411	6.454	165	11.023	83,03%	(1.870)
	Cilem	2.698	8.741	9.152	121	576	455	301	411	6.454	165	11.023	83,03%	(1.870)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	195.926	1.002	2.566	1.564	1.026	1.651	15.080	915	199.512	98,20%	(3.586)
	CF 1	24.361	31.792	32.797	197	1.359	1.162	41	1.005	8.436	354	26.703	122,82%	6.094
	Total Griya	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Total Non Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	12	4.445	112,49%	555
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.505	197	1.359	1.162	41	1.017	7.302	342	21.897	125,61%	5.608
	CF 2	156.485	162.483	163.128	805	1.207	402	985	646	6.644	561	172.808	94,40%	(9.680)
	Mitraguna & Others	140.742	148.597	149.370	805	1.207	402	1.270	774	8.628	433	155.396	96,12%	(6.026)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	277.138	2.053	4.442	2.389	2.160	2.556	17.178	1.886	287.544	96,38%	(10.406)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	439	551	2.337	0,00%	0,77%	3,24%	1.786	2.337	1.898			
	KUR	-	398	511	2.085	0,00%	0,77%	3,14%	1.575	2.085	1.688			
	Non KUR	-	41	40	251	0,00%	0,73%	4,44%	211	251	210			
3	PWG	-	-	-	50	0,00%	0,00%	0,55%	50	50	50			
	Cilem	-	-	-	50	0,00%	0,00%	0,55%	50	50	50			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	5.147	2,52%	1,36%	2,63%	2.504	585	3.009			
	CF 1	1.171	1.100	1.509	3.353	4,81%	4,75%	10,22%	1.843	2.182	2.253			
	Total Griya	405	-	379	20	9,74%	7,15%	0,38%	(359)	(385)	20			
	Oto	766	1.100	1.130	3.333	3,79%	4,27%	12,12%	2.202	2.566	2.232			
	CF 2	3.391	1.038	1.134	1.794	2,17%	0,70%	1,10%	660	(1.597)	756			
	Mitraguna & Others	3.391	1.038	1.134	1.430	2,41%	0,76%	0,96%	296	(1.962)	392			
	Pensiun	-	-	-	365	0,00%	0,00%	2,65%	365	365	365			
	Total Pembiayaan	4.563	2.577	3.194	7.534	1,76%	1,16%	2,72%	4.340	2.971	4.957	0,32%	88,34%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	519	518	518	0,06%	0,72%	0,72%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,78%	-	473	(1)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.701	2.455	2.527	2.527	1,49%	1,30%	1,29%	-	(175)	72			
	CF 1	362	709	781	781	1,49%	2,46%	2,38%	-	418	72			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	781	1,79%	2,95%	2,84%	-	418	72			
	CF 2	2.339	1.746	1.746	1.746	1,49%	1,07%	1,07%	-	(593)	0			
	Mitraguna & Others	2.244	1.746	1.746	1.746	1,59%	1,18%	1,17%	-	(498)	0			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.045	1,06%	1,11%	1,10%	-	298	72	1,20%	-9,45%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-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 (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.452	1.516	657	64	491	47,83%	9	0,58%	4.003	37,88%	(2.486)
2	Tabungan	77.097	95.902	98.095	98.656	2.511	562	2.754	2,87%	21.560	27,96%	82.429	119,69%	16.228
3	Deposito	8.333	13.467	13.507	13.507	(12)	0	40	0,30%	5.175	62,10%	9.029	149,59%	4.478
	Total	86.937	110.395	113.054	113.680	3.155	626	3.285	2,98%	26.743	30,76%	95.461	119,09%	18.219
	CASA	78.604	96.928	99.547	100.173	3.167	626	3.245	3,35%	21.568	27,44%	86.431	115,90%	13.741
	(%) CASA	90,42%	87,80%	88,05%	88,12%									
	FDR	27,35%	46,81%	46,56%	46,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	26.724	26.607		(116)	(1.559)	-5,53%	2.175	8,90%	-	0,00%	26.607
2	Giro ISE	1.505	1.023	1.391	1.449		58	427	41,72%	(56)	-3,71%		0,00%	1.449
3	Tabungan ISE	19.127	23.343	21.532	21.358		(174)	(1.985)	-8,50%	2.231	11,66%		0,00%	21.358
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.799	130	760	630	809	676	10.890	84	17.599	106,82%	1.200
	KUR	7.722	16.929	17.350	130	500	370	644	421	9.628	79	17.082	101,57%	268
	Non KUR	188	1.195	1.450	-	260	260	165	254	1.262	6	517	280,29%	932
3	PWG	1.199	7.125	7.582	113	491	378	936	457	6.383	34	7.689	98,61%	(107)
	Cilem	1.199	7.125	7.582	113	491	378	936	457	6.383	34	7.689	98,61%	(107)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.254	549	-	-549	1.114	-169	11.581	169	24.603	106,71%	1.651
	CF 1	4.501	8.858	8.763	249	-	-249	889	-95	4.262	95	5.723	153,12%	3.040
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	• Total Non Program	108	76	76	-	-	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.687	249	-	-249	889	-95	4.294	95	5.297	164,01%	3.390
	CF 2	10.171	17.564	17.490	300	-	-300	224	-73	7.319	73	18.880	92,64%	(1.390)
	Mitraguna & Others	10.171	15.574	15.508	300	-	-300	233	-66	5.337	66	17.990	86,21%	(2.482)
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	52.635	792	1.251	459	2.859	964	28.854	287	49.891	105,50%	2.744

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-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	-	-	-	1.049	0,00%	0,00%	5,58%	1.049	1.049	1.049			
	KUR	-	-	-	1.049	0,00%	0,00%	6,05%	1.049	1.049	1.049			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	56	0,00%	0,00%	0,74%	56	56	56			
	Cilem	-	-	-	56	0,00%	0,00%	0,74%	56	56	56			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	465	0,00%	0,34%	1,77%	374	465	309			
	CF 1	-	156	90	367	0,00%	1,02%	4,19%	277	367	211			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	367	0,00%	1,03%	4,22%	277	367	211			
	CF 2	-	-	-	98	0,00%	0,00%	0,56%	98	98	98			
	Mitraguna & Others	-	-	-	98	0,00%	0,00%	0,63%	98	98	98			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	1.570	0,00%	0,17%	2,98%	1.479	1.570	1.414	0,00%	100,00%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	12.828	12.835	(210)	8	7.405	136,39%	(67.204)	-83,96%	93.470	13,73%	(80.634)
2	Tabungan	33.280	44.566	45.539	45.382	939	(157)	816	1,83%	12.102	36,36%	38.014	119,38%	7.368
3	Deposito	18.866	77.656	77.340	77.340	1.032	0	(316)	-0,41%	58.473	309,93%	19.836	389,91%	57.504
	Total	132.186	127.652	135.706	135.557	1.760	(149)	7.905	6,19%	3.371	2,55%	151.319	89,58%	(15.762)
	CASA	113.319	49.996	58.367	58.217	729	(149)	8.221	16,44%	(55.102)	-48,63%	131.484	44,28%	(73.267)
	(%) CASA	85,73%	39,17%	43,01%	42,95%									
	FDR	12,66%	24,75%	24,01%	24,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	985	987		2	82	9,08%	403	68,95%	-	0,00%	987
2	Giro ISE	18	55	114	114		0	59	106,04%	96	548,36%		0,00%	114
3	Tabungan ISE	567	850	871	873		2	24	2,77%	307	54,08%		0,00%	873
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.428	92	372	280	162	315	2.700	57	3.778	90,74%	(350)
	Cilem	728	3.113	3.428	92	372	280	162	315	2.700	57	3.778	90,74%	(350)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.156	-	860	860	1.046	672	13.148	188	27.778	104,96%	1.378
	CF 1	6.128	9.054	8.998	-	-	0	122	-56	2.870	56	7.576	118,76%	1.422
	Total Griya	4.538	7.289	7.268	-	-	0	0	-21	2.730	21	4.915	147,88%	2.353
	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.173	-	-	0	172	-1	1.173	1	0	0,00%	1.173
	Oto	1.591	1.765	1.730	-	-	0	122	-35	139	35	2.662	65,00%	(931)
	CF 2	9.879	19.429	20.158	-	860	860	924	728	10.279	132	20.202	99,78%	(44)
	Mitraguna & Others	9.209	18.517	19.251	-	860	860	929	734	10.042	126	18.475	104,20%	776
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	32.584	92	1.232	1.140	1.208	987	15.848	245	31.556	103,26%	1.028

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-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	-	-	-	71	0,00%	0,00%	2,07%	71	71	71			
	Cilem	-	-	-	71	0,00%	0,00%	2,07%	71	71	71			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	660	0,00%	0,90%	2,26%	403	660	401			
	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	-	258	257	660	0,00%	1,32%	3,27%	403	660	401			
	Mitraguna & Others	-	258	257	660	0,00%	1,39%	3,43%	403	660	401			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	731	0,00%	0,81%	2,24%	474	731	472	0,29%	87,00%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.446	1.533	(2.713)	87	1.161	311,95%	(214)	-12,27%	8.707	17,61%	(7.174)
2	Tabungan	52.637	67.696	66.498	66.415	3.154	(83)	(1.281)	-1,89%	13.778	26,18%	59.126	112,33%	7.290
3	Deposito	30.502	32.660	31.924	31.924	(207)	0	(737)	-2,26%	1.422	4,66%	31.501	101,34%	422
	Total	84.886	100.728	99.868	99.872	234	4	(856)	-0,85%	14.986	17,65%	99.334	100,54%	538
	CASA	54.385	68.068	67.944	67.948	442	4	(120)	-0,18%	13.564	24,94%	67.833	100,17%	116
	(%) CASA	64,07%	67,58%	68,03%	68,04%									
	FDR	15,32%	28,93%	29,84%	29,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.813	2.773		(41)	1.621	140,69%	794	40,11%	-	0,00%	2.773
2	Giro ISE	1.572	313	1.352	1.304		(48)	990	316,06%	(268)	-17,05%		0,00%	1.304
3	Tabungan ISE	407	839	1.462	1.469		7	630	75,16%	1.062	260,79%		0,00%	1.469
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.847	51	316	265	169	231	4.919	85	5.655	138,77%	2.192
	Cilem	2.928	7.616	7.847	51	316	265	169	231	4.919	85	5.655	138,77%	2.192
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	21.955	517	540	23	925	429	11.877	111	18.905	116,13%	3.049
	CF 1	3.825	6.546	6.478	247	-	-247	135	-68	2.653	68	4.911	131,91%	1.567
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
	• Total Non Program	789	1.474	1.473	-	-	0	-3	-2	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	5.005	247	-	-247	135	-67	1.969	67	3.839	130,37%	1.166
	CF 2	6.254	14.979	15.477	270	540	270	789	498	9.223	42	13.995	110,59%	1.482
	Mitraguna & Others	5.039	13.436	13.925	520	520	520	660	489	8.886	31	11.989	116,15%	1.936
	Pensiun	1.215	1.544	1.552	270	20	-250	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	29.802	569	856	287	1.094	661	16.795	195	24.560	121,34%	5.242

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	169	0,82%	0,37%	0,77%	90	86	138			
	CF 1	83	-	79	77	2,17%	1,21%	1,20%	(2)	(6)	77			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	77	2,73%	1,56%	1,55%	(2)	(6)	77			
	CF 2	-	31	-	92	0,00%	0,00%	0,59%	92	92	61			
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,66%	92	92	61			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	169	0,64%	0,27%	0,57%	90	86	138	8,14%	#####	7,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	14	45	45	0,00%	0,21%	0,21%	-	45	31			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	14	45	45	0,00%	0,30%	0,29%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,32%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

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

PHR & Payroll

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