

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	434.913	308.694	177.355	(126.219)	(110.134)	-26,30%	70.396	29,54%	420.906	73,34%	(112.212)
2	Tabungan	1.732.891	1.903.991	1.964.146	2.013.016	44.961	48.870	109.025	5,73%	280.125	16,17%	2.000.816	100,61%	12.200
3	Deposito	877.742	950.883	852.237	973.935	(55.963)	121.698	23.053	2,42%	96.193	10,96%	896.431	108,65%	77.505
Total		2.848.930	3.273.702	3.251.296	3.295.645	166.354	44.349	21.943	0,67%	446.715	15,68%	3.318.152	99,32%	(22.508)
CASA		1.971.188	2.322.819	2.399.059	2.321.710	222.316	(77.349)	(1.109)	-0,05%	350.522	17,78%	2.421.722	95,87%	(100.012)
(% CASA)		69,19%	70,95%	73,79%	70,45%									
FDR		84,13%	83,44%	85,43%	84,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.355	90.172		(2.184)	2.869	3,29%	10.761	13,55%	118.145	76,32%	(27.973)
2	Giro ISE	37.094	35.022	32.475	30.638		(1.837)	(4.383)	-12,52%	(6.455)	-17,40%	60.551	50,60%	(29.913)
3	Tabungan ISE	39.484	49.856	59.425	59.078		(347)	9.223	18,50%	19.595	49,63%	44.877	131,65%	14.202
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.448	4.410	3.530	-880	1.457	-4.300	-514	7.830	162.236	75,48%	(39.788)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	96.826	3.500	2.960	-540	1.657	-3.985	-3.387	6.945	122.383	79,12%	(25.557)
	• Local Champion	83.501	66.595	66.023	500	2.960	2.460	-804	-571	-17.477	3.531	94.012	70,23%	(27.988)
	• Value Chain	16.712	34.216	30.803	3.000	-	(3.000)	2.461	-3.414	14.091	3.414	28.371	108,57%	2.431
2	MBG	310.816	325.767	328.614	13.920	15.750	1.830	1.228	2.847	17.798	12.903	362.288	90,71%	(33.674)
	KUR	291.370	306.564	310.319	13.660	15.725	2.065	1.900	3.755	18.949	11.970	340.266	91,20%	(29.946)
	Non KUR	19.446	19.203	18.295	260	25	-235	-673	-909	-1.152	934	22.022	83,07%	(3.727)
3	PWG	193.140	323.731	344.187	54.390	62.513	8.123	11.995	20.456	151.047	42.057	362.681	94,90%	(18.494)
	Cilem	122.752	218.666	233.336	22.148	29.821	7.673	7.938	14.670	110.584	15.151	262.581	88,86%	(29.245)
	Gadai	70.389	105.064	110.851	32.242	32.692	450	4.057	5.787	40.462	26.906	100.101	110,74%	10.751
4	CFG	1.770.026	1.955.435	1.982.251	53.125	68.812	15.687	10.668	26.816	212.225	41.996	2.003.011	98,96%	(20.760)
	CF 1	463.002	520.993	532.784	13.642	20.156	6.514	1.760	11.791	69.783	8.365	503.674	105,78%	29.110
	Total Griya	392.209	436.373	446.694	8.985	15.937	6.952	0	10.320	54.485	5.616	412.745	108,22%	33.948
	• Total Non Program	388.279	424.924	434.639	8.650	15.277	6.627	372	9.715	46.360	5.562	397.355	109,38%	37.288
	• Program	3.930	11.449	12.054	334	660	326	302	605	8.124	55	15.395	78,30%	(3.340)
	Oto	70.793	84.620	86.091	4.658	4.220	-438	1.760	1.471	15.298	2.749	90.929	94,68%	(4.838)
	CF 2	1.307.024	1.434.442	1.449.467	39.483	48.656	9.173	8.908	15.025	142.442	33.631	1.499.337	96,67%	(49.871)
	Mitraguna & Others	1.211.757	1.335.736	1.349.785	38.451	45.350	6.899	9.546	14.049	138.028	31.301	1.384.316	97,51%	(34.531)
	Pensiun	95.268	98.706	99.682	1.032	3.306	2.274	-638	976	4.414	2.330	115.021	86,66%	(15.339)
Total Pembiayaan		2.396.945	2.731.682	2.777.501	125.845	150.605	24.760	25.347	45.819	380.556	104.786	2.890.216	96,10%	(112.716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	5.135	1,43%	1,90%	1,56%	(1.055)	694	(1.055)			
	KUR	3.770	4.599	4.599	4.215	1,29%	1,50%	1,36%	(384)	445	(384)			
	Non KUR	671	1.590	1.590	920	3,45%	8,28%	5,03%	(670)	249	(670)			
3	PWG	155	-	-	484	0,08%	0,00%	0,14%	484	329	484			
	Cilem	155	-	-	484	0,13%	0,00%	0,21%	484	329	484			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.018	28.147	27.679	19.001	1,07%	1,42%	0,96%	(8.678)	(17)	(9.147)			
	CF 1	8.456	11.479	12.737	7.961	1,83%	2,44%	1,49%	(4.776)	(495)	(3.518)			
	Total Griya	6.832	10.463	10.710	6.193	1,74%	2,45%	1,39%	(4.517)	(639)	(4.269)			
	Oto	1.624	1.016	2.026	1.768	2,29%	2,39%	2,05%	(258)	144	752			
	CF 2	10.562	16.669	14.942	11.040	0,81%	1,04%	0,76%	(3.903)	478	(5.629)			
	Mitraguna & Others	10.315	16.481	14.431	11.040	0,85%	1,08%	0,82%	(3.392)	725	(5.441)			
	Pensiun	247	188	511	-	0,26%	0,52%	0,00%	(511)	(247)	(188)			
Total Pembiayaan		24.121	34.343	33.868	24.620	1,01%	1,24%	0,89%	(9.249)	499	(9.723)	1,03%	-16,05%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,55%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	3.812	1,04%	1,57%	1,16%	(1.317)	586	(872)			
	KUR	1.952	4.075	4.391	3.166	0,67%	1,43%	1,02%	(1.225)	1.214	(909)			
	Non KUR	1.274	609	737	646	6,55%	3,84%	3,53%	(91)	(628)	37			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	23.375	1,90%	1,35%	1,18%	(2.934)	(10.316)	(4.391)			
	CF 1	5.942	4.809	5.093	5.554	1,28%	0,98%	1,04%	461	(388)	745			
	Total Griya	5.028	4.373	4.557	5.118	1,28%	1,04%	1,15%	562	90	745			
	Oto	914	436	536	436	1,29%	0,63%	0,51%	(100)	(478)	-			
	CF 2	27.748	22.956	21.216	17.820	2,12%	1,48%	1,23%	(3.395)	(9.928)	(5.136)			
	Mitraguna & Others	27.082	22.326	20.725	17.503	2,23%	1,55%	1,30%	(3.221)	(9.579)	(4.822)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	28.931	1,59%	1,21%	1,04%	(4.251)	(9.070)	(5.257)	1,41%	-35,04%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.033	22.582	(911)	549	(1.901)	-7,77%	(6.954)	-23,54%	46.170	48,91%	(23.588)
2	Tabungan	75.287	90.912	98.474	98.280	(1.569)	(194)	7.367	8,10%	22.993	30,54%	96.129	102,24%	2.151
3	Deposito	166.481	116.868	76.413	76.413	(25.835)	0	(40.455)	-34,62%	(90.068)	-54,10%	168.336	45,39%	(91.922)
	Total	271.304	232.264	196.921	197.275	(28.315)	354	(34.989)	-15,06%	(74.029)	-27,29%	310.634	63,51%	(113.359)
	CASA	104.823	115.396	120.507	120.862	(2.480)	354	5.466	4,74%	16.039	15,30%	142.299	84,94%	(21.437)
	(%) CASA	38,64%	49,68%	61,20%	61,27%									
	FDR	71,62%	87,88%	103,82%	103,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.234	20.250		16	723	3,70%	3.986	24,51%	-	0,00%	20.250
2	Giro ISE	12.924	10.849	8.142	7.220		(922)	(3.629)	-33,45%	(5.705)	-44,14%		0,00%	7.220
3	Tabungan ISE	1.712	6.998	12.067	13.006		938	6.008	85,85%	11.294	659,82%		0,00%	13.006
4	Deposito ISE	1.628	1.681	25	25		0	(1.656)	-98,51%	(1.603)	-98,46%		0,00%	25
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.401	-	-	0	-130	-132	4.510	132	19.916	72,31%	(5.514)
	Linkage	1.111	804	787	-	-	-	-17	-17	-324	17	5.477	14,37%	(4.690)
	Non-Linkage	8.780	13.729	13.614	-	-	0	-113	-115	4.835	115	14.439	94,29%	(825)
	• Local Champion	6.630	9.079	8.964	-	-	0	-113	-115	2.335	115	9.312	96,26%	(348)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	-0	2.500	0	5.126	90,71%	(476)
2	MBG	65.409	59.042	57.756	1.310	840	-470	-1.380	-1.287	-7.653	2.127	70.008	82,50%	(12.252)
	KUR	63.164	56.360	55.148	1.310	840	-470	-1.263	-1.212	-8.016	2.052	67.553	81,64%	(12.405)
	Non KUR	2.245	2.683	2.608	-	-	0	-118	-75	363	75	2.455	106,24%	153
3	PWG	10.519	15.081	15.619	1.686	1.537	-149	635	538	5.100	999	18.008	86,73%	(2.389)
	Cilem	10.519	15.081	15.619	1.686	1.537	-149	635	538	5.100	999	18.008	86,73%	(2.389)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.666	4.213	3.603	-610	147	1.205	8.188	2.398	134.112	86,99%	(17.446)
	CF 1	58.498	62.127	61.787	2.271	452	-1.819	256	-341	3.289	793	60.416	102,27%	1.370
	Total Griya	56.812	59.059	58.643	1.907	298	-1.610	0	-416	1.831	713	56.783	103,28%	1.860
	• Total Non Program	55.952	58.249	57.840	1.907	298	-1.610	-422	-410	1.888	707	53.414	108,29%	4.426
	• Program	860	810	803	-	-	0	-8	-6	-57	6	3.370	23,84%	(2.566)
	Oto	1.686	3.069	3.144	364	155	-209	256	75	1.458	79	3.633	86,53%	(489)
	CF 2	49.980	53.333	54.879	1.942	3.151	1.209	-109	1.545	4.899	1.606	73.695	74,47%	(18.816)
	Mitraguna & Others	49.699	53.068	54.619	1.942	3.151	1.209	-102	1.552	4.920	1.599	72.662	75,17%	(18.043)
	Pensiun	281	266	260	-	-	0	-6	-6	-21	6	1.033	25,13%	(773)
	Total Pembiayaan	194.296	204.118	204.442	7.209	5.980	-1.228	-728	324	10.146	5.656	242.044	84,46%	(37.602)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	963	1,64%	2,24%	1,67%	(361)	(108)	(542)			
	KUR	1.022	1.029	880	963	1,62%	1,56%	1,75%	83	(59)	(66)			
	Non KUR	49	475	444	-	2,19%	16,55%	0,00%	(444)	(49)	(475)			
3	PWG	95	-	-	89	0,91%	0,00%	0,57%	89	(6)	89			
	Cilem	95	-	-	89	0,91%	0,00%	0,57%	89	(6)	89			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	1.621	1,72%	2,07%	1,39%	(774)	(243)	(781)			
	CF 1	1.284	1.880	1.863	1.235	2,19%	3,00%	2,00%	(628)	(49)	(646)			
	Total Griya	1.284	1.880	1.863	1.235	2,26%	3,15%	2,11%	(628)	(49)	(646)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	581	522	532	387	1,16%	1,00%	0,70%	(146)	(194)	(136)			
	Mitraguna & Others	581	522	532	387	1,17%	1,00%	0,71%	(146)	(194)	(136)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	2.673	1,56%	1,82%	1,31%	(1.046)	(358)	(1.240)	0,59%	54,82%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,40%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,65%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	726	0,65%	1,48%	1,26%	(146)	303	(180)			
	KUR	260	859	716	571	0,41%	1,27%	1,03%	(146)	311	(288)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,97%	(0)	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	1.240	2,17%	0,32%	1,06%	867	(1.113)	861			
	CF 1	1.777	379	374	1.240	3,04%	0,60%	2,01%	867	(537)	861			
	Total Griya	1.777	379	374	1.240	3,13%	0,63%	2,11%	867	(537)	861			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.168	1,53%	0,71%	1,06%	721	(804)	686	0,33%	68,66%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	19.225	17.804	(1.392)	(1.421)	(2.848)	-13,79%	(6.957)	-28,10%	41.105	43,31%	(23.301)
2	Tabungan	139.675	139.420	143.467	162.215	2.493	18.748	22.795	16,35%	22.540	16,14%	160.468	101,09%	1.747
3	Deposito	81.953	77.952	88.109	88.158	(820)	49	10.206	13,09%	6.205	7,57%	83.487	105,60%	4.671
	Total	246.389	238.023	250.800	268.177	281	17.377	30.154	12,67%	21.788	8,84%	285.060	94,08%	(16.882)
	CASA	164.436	160.072	162.692	180.019	1.101	17.328	19.947	12,46%	15.583	9,48%	201.573	89,31%	(21.554)
	(%) CASA	66,74%	67,25%	64,87%	67,13%									
	FDR	63,49%	72,41%	69,74%	65,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	10.416	10.430		14	(448)	-4,11%	(479)	-4,39%	-	0,00%	10.430
2	Giro ISE	6.429	4.866	4.880	5.106		226	241	4,94%	(1.323)	-20,58%		0,00%	5.106
3	Tabungan ISE	3.915	6.012	5.536	5.324		(212)	(688)	-11,44%	1.409	35,98%		0,00%	5.324
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	17.972	-	2.960	2.960	-293	-929	-1.076	3.889	26.482	67,86%	(8.510)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	17.972	-	2.960	2.960	-293	-929	-1.076	3.889	23.245	77,32%	(5.273)
	• Local Champion	15.448	17.199	17.618	-	2.960	2.960	-249	419	2.169	2.541	17.438	101,03%	180
	• Value Chain	3.600	1.702	354	-	-	-	-44	-1.348	-3.246	1.348	5.807	6,10%	(5.453)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	11.816	1.300	2.004	704	627	1.404	5.978	600	13.639	86,64%	(1.823)
	Cilem	5.838	10.412	11.816	1.300	2.004	704	627	1.404	5.978	600	13.639	86,64%	(1.823)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.125	3.560	4.794	1.234	1.095	2.078	13.583	2.716	152.446	95,20%	(7.321)
	CF 1	81.145	74.508	74.306	634	1.598	964	-233	-202	-6.839	1.800	80.815	91,95%	(6.509)
	Total Griya	74.220	68.592	68.638	634	1.598	964	0	47	-5.582	1.551	72.670	94,45%	(4.032)
	• Total Non Program	73.552	67.965	68.016	634	1.598	964	-1.118	51	-5.535	1.547	70.051	97,10%	(2.035)
	• Program	669	626	622	-	-	0	-4	-4	-47	4	2.619	23,75%	(1.997)
	Oto	6.925	5.916	5.668	-	-	0	-233	-248	-1.257	248	8.145	69,59%	(2.477)
	CF 2	50.397	68.540	70.819	2.926	3.196	270	1.328	2.280	20.422	916	71.632	98,87%	(812)
	Mitraguna & Others	49.913	67.543	69.831	2.824	3.196	372	1.303	2.288	19.918	908	70.238	99,42%	(406)
	Pensiun	484	996	988	102	-	-102	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	174.914	4.860	9.758	4.898	1.428	2.553	18.485	7.205	192.588	90,82%	(17.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	100	0,19%	0,00%	0,85%	100	89	100			
	Cilem	11	-	-	100	0,19%	0,00%	0,85%	100	89	100			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.316	0,88%	1,52%	0,91%	(858)	155	(121)			
	CF 1	1.162	1.383	2.039	1.182	1,43%	2,74%	1,59%	(856)	21	(201)			
	Total Griya	1.162	1.383	1.962	1.182	1,57%	2,86%	1,72%	(780)	21	(201)			
	Oto	-	-	77	-	0,00%	1,30%	0,00%	(77)	-	-			
	CF 2	-	54	136	134	0,00%	0,20%	0,19%	(2)	134	80			
	Mitraguna & Others	-	54	136	134	0,00%	0,20%	0,19%	(2)	134	80			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	1.417	0,75%	1,26%	0,81%	(758)	244	(21)	0,23%	71,37%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.320	0,59%	1,02%	0,91%	(135)	542	21			
	CF 1	342	585	864	730	0,42%	1,16%	0,98%	(135)	388	145			
	Total Griya	342	585	864	730	0,46%	1,26%	1,06%	(135)	388	145			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,85%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.320	0,50%	0,84%	0,75%	(135)	542	21	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	50.797	57.706	3.771	6.909	2.675	4,86%	38.932	207,36%	36.087	159,91%	21.619
2	Tabungan	206.902	265.449	278.281	277.588	6.039	(694)	12.138	4,57%	70.685	34,16%	228.586	121,44%	49.001
3	Deposito	118.442	96.974	60.758	60.749	(7.411)	(8)	(36.225)	-37,36%	(57.693)	-48,71%	120.549	50,39%	(59.799)
	Total	344.119	417.454	389.836	396.043	2.400	6.207	(21.411)	-5,13%	51.924	15,09%	385.222	102,81%	10.821
	CASA	225.677	320.480	329.078	335.294	9.811	6.216	14.813	4,62%	109.617	48,57%	264.674	126,68%	70.620
	(%) CASA	65,58%	76,77%	84,41%	84,66%									
	FDR	96,55%	93,29%	101,29%	99,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	4.338	3.635		(704)	90	2,54%	(296)	-7,53%	-	0,00%	3.635
2	Giro ISE	1.420	1.163	2.541	1.831		(710)	668	57,44%	411	28,98%		0,00%	1.831
3	Tabungan ISE	2.001	1.767	1.497	1.503		6	(264)	-14,92%	(498)	-24,88%		0,00%	1.503
4	Deposito ISE	510	615	300	300		0	(315)	-51,19%	(210)	-41,13%		0,00%	300
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	87.339	3.910	570	-3.340	2.407	-2.643	4.354	3.213	104.800	83,34%	(17.461)
	Linkage	21.612	25.120	24.824	910	570	(340)	-182	-296	3.212	866	31.112	79,79%	(6.289)
	Non-Linkage	61.373	64.862	62.515	3.000	-	-3.000	2.589	-2.346	1.143	2.346	73.688	84,84%	(11.172)
	• Local Champion	55.173	36.998	36.717	-	-	-	-336	-281	-18.456	281	61.011	60,18%	(24.294)
	• Value Chain	6.200	27.864	25.798	3.000	-	(3.000)	2.925	-2.066	19.598	2.066	12.677	203,51%	13.122
2	MBG	43.181	44.128	44.504	2.455	2.180	-275	866	376	1.323	1.804	46.897	94,90%	(2.393)
	KUR	40.519	42.067	42.539	2.455	2.180	-275	952	472	2.020	1.708	44.012	96,65%	(1.473)
	Non KUR	2.662	2.060	1.965	-	-	0	-87	-96	-697	96	2.885	68,10%	(920)
3	PWG	26.463	44.214	45.781	7.586	8.276	690	1.033	1.567	19.317	6.709	38.240	119,72%	7.540
	Cilem	12.356	24.595	25.085	2.038	2.213	175	397	490	12.729	1.723	18.392	136,39%	6.693
	Gadai	14.108	19.618	20.696	5.548	6.063	515	636	1.077	6.588	4.986	19.848	104,27%	848
4	CFG	179.631	211.118	217.240	5.321	13.199	7.878	3.044	6.121	37.608	7.078	199.790	108,73%	17.450
	CF 1	55.651	68.035	77.202	826	10.127	9.301	208	9.167	21.551	960	59.885	128,92%	17.317
	Total Griya	50.392	59.216	68.640	400	9.962	9.562	0	9.424	18.248	538	52.642	130,39%	15.998
1	• Total Non Program	50.392	59.216	68.640	400	9.962	9.562	-368	9.424	18.248	538	52.642	130,39%	15.998
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.562	426	166	-260	208	-257	3.302	423	7.243	118,21%	1.319
	CF 2	123.980	143.083	140.038	4.495	3.072	-1.423	2.836	-3.045	16.058	6.117	139.905	100,09%	132
	Mitraguna & Others	122.658	141.684	138.645	4.495	3.072	-1.423	2.843	-3.038	15.988	6.110	137.456	100,87%	1.190
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	394.863	19.272	24.225	4.953	7.350	5.422	62.603	18.804	389.727	101,32%	5.136

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	-	0,61%	0,00%	0,00%	-	(508)	-			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	-	0,76%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	529	0,95%	1,36%	1,19%	(72)	120	(210)			
	KUR	305	686	498	427	0,75%	1,18%	1,00%	(71)	122	(260)			
	Non KUR	104	53	104	102	3,92%	5,04%	5,21%	(1)	(2)	49			
3	PWG	-	-	-	71	0,00%	0,00%	0,16%	71	71	71			
	Cilem	-	-	-	71	0,00%	0,00%	0,28%	71	71	71			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	673	1.279	1.367	1.400	0,37%	0,65%	0,64%	34	727	121			
	CF 1	295	196	490	462	0,53%	0,72%	0,60%	(28)	167	266			
	Total Griya	295	-	227	230	0,58%	0,38%	0,33%	2	(65)	230			
	Oto	-	196	263	232	0,00%	2,98%	2,71%	(30)	232	36			
	CF 2	379	1.083	877	938	0,31%	0,61%	0,67%	61	560	(144)			
	Mitraguna & Others	379	1.083	877	938	0,31%	0,62%	0,68%	61	560	(144)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	2.001	0,48%	0,51%	0,51%	32	410	(18)	0,68%	-34,24%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	237	0,00%	1,00%	0,53%	(203)	237	28			
	KUR	-	209	440	237	0,00%	1,05%	0,56%	(203)	237	28			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.175	0,54%	1,06%	1,00%	(66)	1.207	133			
	CF 1	153	113	112	111	0,27%	0,16%	0,14%	(1)	(42)	(3)			
	Total Griya	153	113	112	111	0,30%	0,19%	0,16%	(1)	(42)	(3)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	1.928	2.128	2.064	0,66%	1,49%	1,47%	(64)	1.249	136			
	Mitraguna & Others	815	1.928	2.128	2.064	0,66%	1,50%	1,49%	(64)	1.249	136			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.454	0,35%	0,70%	0,62%	(269)	1.293	161	1,06%	-69,78%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	1.985	1.788	40.645	(196)	(41.492)	-95,87%	(18.031)	-90,98%	34.705	5,15%	(32.916)
2	Tabungan	188.323	172.953	178.751	185.639	4.147	6.889	12.686	7,34%	(2.684)	-1,43%	209.136	88,76%	(23.497)
3	Deposito	54.534	66.101	54.893	54.666	(25.458)	(227)	(11.435)	-17,30%	131	0,24%	56.040	97,55%	(1.375)
	Total	262.676	282.334	235.628	242.093	19.334	6.465	(40.241)	-14,25%	(20.583)	-7,84%	299.881	80,73%	(57.788)
	CASA	208.142	216.233	180.735	187.428	44.791	6.692	(28.806)	-13,32%	(20.714)	-9,95%	243.841	76,86%	(56.413)
	(%) CASA	79,24%	76,59%	76,70%	77,42%									
	FDR	66,71%	72,21%	89,00%	86,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	6.187	3.668	3.961	3.916	(45)	248	6,76%	(2.271)	-36,70%	-	0,00%	3.916	
2	Giro ISE	879	331	624	654	30	323	97,63%	(226)	-25,66%		0,00%	654	
3	Tabungan ISE	5.307	3.337	3.337	3.262	(75)	(75)	-2,24%	(2.045)	-38,53%		0,00%	3.262	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%		0,00%	268	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	11	-	-	0	-421	-1	-6.975	1	6.986	0,16%	(6.975)
	Linkage	26	12	11	-	-	-	-1	-1	-15	1	26	42,69%	(15)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	10.122	750	840	90	436	628	9.416	212	5.700	177,60%	4.423
	KUR	498	8.282	8.929	750	840	90	453	647	8.431	193	5.134	173,93%	3.795
	Non KUR	209	1.212	1.194	-	-	0	-17	-19	984	19	566	210,91%	628
3	PWG	23.244	35.104	38.198	7.572	9.475	1.903	1.358	3.095	14.954	6.381	38.714	98,67%	(516)
	Cilem	7.809	11.949	13.886	1.363	2.804	1.441	458	1.937	6.077	867	18.851	73,66%	(4.965)
	Gadai	15.435	23.155	24.312	6.209	6.671	463	899	1.157	8.877	5.514	19.863	122,40%	4.449
4	CFG	144.290	159.268	161.381	3.301	4.811	1.510	-69	2.113	17.091	2.698	166.155	97,13%	(4.774)
	CF 1	8.588	12.193	12.337	670	250	-420	-25	144	3.749	106	12.165	101,42%	172
	Total Griya	7.701	11.174	11.341	670	250	-420	0	167	3.640	83	10.127	111,98%	1.214
	• Total Non Program	7.409	10.560	10.730	670	250	-420	598	170	3.321	80	8.983	119,44%	1.746
	• Program	292	614	611	-	-	0	-3	-3	319	3	1.144	53,42%	(533)
	Oto	888	1.019	997	-	-	0	-25	-23	109	23	2.038	48,90%	(1.041)
	CF 2	135.702	147.075	149.044	2.631	4.561	1.930	-44	1.969	13.342	2.592	153.990	96,79%	(4.946)
	Mitraguna & Others	125.011	133.616	134.709	2.539	3.412	873	-1	1.093	9.698	2.319	140.961	95,56%	(6.252)
	Pensiun	10.691	13.459	14.335	92	1.149	1.057	-43	875	3.644	274	13.029	110,02%	1.306
	Total Pembiayaan	175.227	203.879	209.713	11.623	15.126	3.503	1.303	5.834	34.485	9.293	217.555	96,40%	(7.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	312	0,00%	1,98%	3,08%	124	312	123			
	KUR	-	-	-	129	0,00%	0,00%	1,45%	129	129	129			
	Non KUR	-	190	188	183	0,00%	15,50%	15,34%	(5)	183	(6)			
3	PWG	-	-	-	15	0,00%	0,00%	0,04%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,11%	15	15	15			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.296	3.664	3.194	2.429	1,59%	2,01%	1,51%	(765)	133	(1.234)			
	CF 1	66	33	67	50	0,77%	0,55%	0,40%	(17)	(17)	17			
	Total Griya	66	33	67	50	0,86%	0,60%	0,44%	(17)	(17)	17			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.230	3.631	3.127	2.380	1,64%	2,13%	1,60%	(748)	150	(1.251)			
	Mitraguna & Others	2.230	3.631	3.127	2.380	1,78%	2,34%	1,77%	(748)	150	(1.251)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.296	3.853	3.382	2.757	1,31%	1,66%	1,31%	(626)	461	(1.096)	1,63%	-23,84%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	4.063	2,86%	2,19%	2,52%	571	(57)	623			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	4.063	3,00%	2,37%	2,73%	571	(9)	623			
	Mitraguna & Others	4.073	3.440	3.493	4.063	3,26%	2,61%	3,02%	571	(9)	623			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	4.063	2,35%	1,71%	1,94%	571	(57)	623	5,73%	-195,89%	3,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	288	285	72	(3)	(216)	-43,11%	(1.801)	-86,33%	3.184	8,96%	(2.899)
2	Tabungan	37.117	38.758	40.344	41.136	(407)	792	2.378	6,14%	4.019	10,83%	42.859	95,98%	(1.723)
3	Deposito	10.740	12.549	12.600	12.600	2	0	51	0,41%	1.860	17,32%	10.827	116,37%	1.773
	Total	49.943	51.809	53.232	54.022	(334)	790	2.213	4,27%	4.078	8,17%	56.871	94,99%	(2.849)
	CASA	39.204	39.260	40.632	41.422	(336)	790	2.162	5,51%	2.218	5,66%	46.043	89,96%	(4.622)
	(%) CASA	78,50%	75,78%	76,33%	76,68%									
	FDR	145,08%	122,64%	120,40%	118,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	538	538		(0)	41	8,29%	(43)	-7,35%	-	0,00%	538
2	Giro ISE	1	64	2	2		(0)	(62)	-96,94%	1	98,98%		0,00%	2
3	Tabungan ISE	580	433	536	536		0	103	23,86%	(44)	-7,53%		0,00%	536
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.910	495	1.009	514	279	756	2.675	253	2.809	139,21%	1.101
	Cilem	1.235	3.154	3.910	495	1.009	514	279	756	2.675	253	2.809	139,21%	1.101
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	60.183	1.326	1.553	227	-65	-202	-11.039	1.755	64.578	93,19%	(4.395)
	CF 1	464	823	815	416	-	-416	415	-9	351	9	457	178,32%	358
	Total Griya	301	269	266	-	-	0	0	-3	-35	3	294	90,50%	(28)
	• Total Non Program	301	269	266	-	-	0	-3	-3	-35	3	294	90,50%	(28)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	416	-	-416	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	59.368	910	1.553	643	-479	-194	-11.390	1.747	64.121	92,59%	(4.753)
	Mitraguna & Others	66.540	55.109	55.237	910	1.553	643	-326	129	-11.303	1.424	56.810	97,23%	(1.573)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	64.093	1.821	2.562	741	214	554	-8.364	2.009	67.386	95,11%	(3.293)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	809	4,24%	3,25%	1,34%	(1.152)	(2.214)	(1.528)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	809	4,27%	3,29%	1,36%	(1.152)	(2.214)	(1.528)			
	Mitraguna & Others	2.931	2.337	1.961	809	4,41%	3,56%	1,46%	(1.152)	(2.122)	(1.528)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	809	4,17%	3,09%	1,26%	(1.152)	(2.214)	(1.528)	0,00%	100,00%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	1.685	17,29%	5,97%	2,80%	(1.923)	(10.628)	(2.503)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	1.685	17,40%	6,06%	2,84%	(1.923)	(10.628)	(2.503)			
	Mitraguna & Others	11.834	4.013	3.433	1.685	17,79%	6,23%	3,05%	(1.748)	(10.149)	(2.328)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	1.685	16,99%	5,68%	2,63%	(1.923)	(10.628)	(2.503)	0,00%	100,00%	-2,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	188.824	63.384	136.989	(125.440)	(99.797)	-61,16%	4.221	7,14%	71.025	89,24%	(7.641)
2	Tabungan	111.248	121.777	128.616	129.618	2.975	1.002	7.841	6,44%	18.370	16,51%	125.447	103,33%	4.171
3	Deposito	16.666	20.185	19.005	142.400	815	123.395	122.215	605,48%	125.734	754,42%	18.148	784,67%	124.252
	Total	187.077	305.142	336.445	335.402	140.778	(1.043)	30.260	9,92%	148.325	79,29%	214.620	156,28%	120.782
	CASA	170.411	284.957	317.440	193.002	139.963	(124.438)	(91.955)	-32,27%	22.591	13,26%	196.472	98,23%	(3.470)
	(%) CASA	91,09%	93,39%	94,35%	57,54%									
	FDR	105,51%	72,96%	67,24%	67,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.805	4.100		295	1.220	42,34%	280	7,33%	-	0,00%	4.100
2	Giro ISE	954	1.351	1.815	2.106		290	755	55,91%	1.152	120,72%		0,00%	2.106
3	Tabungan ISE	2.866	1.530	1.990	1.994		4	464	30,36%	(872)	-30,41%		0,00%	1.994
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.085	-	-	0	-589	-569	-1.216	569	3.301	63,17%	(1.216)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.085	-	-	0	-589	-569	-1.216	569	3.301	63,17%	(1.216)
	• Local Champion	3.301	2.653	2.085	-	-	0	-589	-569	-1.216	569	3.301	63,17%	(1.216)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.245	2.220	1.860	-360	357	98	4.148	1.762	52.094	96,45%	(1.849)
	KUR	42.963	47.819	48.048	2.220	1.860	-360	487	229	5.086	1.631	48.796	98,47%	(748)
	Non KUR	3.135	2.328	2.197	-	-	0	-130	-131	-938	131	3.298	66,62%	(1.101)
3	PWG	20.876	34.349	37.525	9.307	9.635	328	2.703	3.176	16.649	6.459	37.410	100,31%	115
	Cilem	7.514	14.546	15.339	2.752	1.876	-877	1.847	793	7.825	1.083	18.308	83,79%	(2.968)
	Gadai	13.361	19.803	22.185	6.554	7.759	1.205	857	2.383	8.824	5.376	19.102	116,14%	3.083
4	CFG	127.111	135.478	136.361	5.077	2.885	-2.192	3.703	883	9.250	2.002	140.604	96,98%	(4.243)
	CF 1	49.510	50.142	49.938	1.179	645	-534	546	-203	429	848	51.291	97,36%	(1.353)
	Total Griya	39.898	39.046	38.877	304	340	36	0	-170	-1.022	510	40.836	95,20%	(1.959)
	• Total Non Program	39.898	39.046	38.877	304	340	36	-132	-170	-1.022	510	40.836	95,20%	(1.959)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.062	875	305	-570	546	-34	1.450	339	10.456	105,80%	606
	CF 2	77.602	85.337	86.423	3.898	2.240	-1.658	3.156	1.086	8.822	1.154	89.313	96,76%	(2.890)
	Mitraguna & Others	75.812	83.282	84.289	3.898	2.140	-1.758	3.177	1.007	8.477	1.133	86.964	96,92%	(2.675)
	Pensiun	1.790	2.055	2.134	-	100	100	-21	79	344	21	2.349	90,85%	(215)
	Total Pembiayaan	197.385	222.628	226.216	16.604	14.380	-2.224	6.174	3.588	28.832	10.792	233.409	96,92%	(7.193)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	548	366	367	0,27%	0,73%	0,73%	1	243	(181)			
	KUR	68	433	250	264	0,16%	0,52%	0,55%	15	197	(169)			
	Non KUR	56	115	116	103	1,79%	4,98%	4,67%	(13)	47	(12)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.018	4.027	4.014	562	1,59%	2,96%	0,41%	(3.452)	(1.456)	(3.465)			
	CF 1	1.770	1.931	2.188	251	3,58%	4,36%	0,50%	(1.936)	(1.519)	(1.680)			
	Total Griya	1.463	1.931	2.032	-	3,67%	5,20%	0,00%	(2.032)	(1.463)	(1.931)			
	Oto	307	-	156	251	3,19%	1,40%	2,27%	96	(56)	251			
	CF 2	248	2.096	1.826	311	0,32%	2,14%	0,36%	(1.516)	63	(1.785)			
	Mitraguna & Others	248	2.096	1.826	311	0,33%	2,19%	0,37%	(1.516)	63	(1.785)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	929	1,09%	1,97%	0,41%	(3.451)	(1.213)	(3.646)	0,35%	14,61%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	71,95%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	71,95%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	343	1,07%	0,85%	0,68%	(84)	(151)	83			
	KUR	115	169	343	298	0,27%	0,62%	0,62%	(45)	182	129			
	Non KUR	378	91	84	45	12,06%	3,61%	2,04%	(39)	(333)	(46)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.065	0,26%	0,85%	0,78%	(90)	728	129			
	CF 1	297	90	90	-	0,60%	0,00%	0,00%	(90)	(297)	(90)			
	Total Griya	297	90	90	-	0,74%	0,23%	0,00%	(90)	(297)	(90)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,23%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,26%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	2.907	0,42%	1,38%	1,29%	(175)	2.078	212	0,25%	80,89%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	6.208	2.746	1.942	(3.462)	(588)	-17,64%	819	42,48%	12.865	21,34%	(10.119)
2	Tabungan	70.495	83.412	86.075	88.775	1.034	2.701	5.363	6,43%	18.280	25,93%	86.396	102,75%	2.379
3	Deposito	64.264	92.567	92.663	92.663	(828)	0	96	0,10%	28.399	44,19%	65.350	141,79%	27.312
	Total	136.686	179.313	184.945	184.184	2.149	(761)	4.870	2,72%	47.498	34,75%	164.612	111,89%	19.572
	CASA	72.423	86.746	92.282	91.521	2.977	(761)	4.775	5,50%	19.098	26,37%	99.261	92,20%	(7.740)
	(%) CASA	52,98%	48,38%	49,90%	49,69%									
	FDR	94,77%	84,69%	83,77%	84,11%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.892	34.584	935	1.325	390	-419	-307	2.826	1.632	37.072	93,29%	(2.488)
	KUR	29.577	32.463	32.395	860	1.325	465	-418	-68	2.818	1.393	34.653	93,49%	(2.257)
	Non KUR	2.181	2.429	2.189	75	-	-75	-1	-240	8	240	2.419	90,47%	(231)
3	PWG	6.201	9.141	10.760	820	2.254	1.434	200	1.619	4.559	635	14.494	74,24%	(3.734)
	Cilem	6.201	9.141	10.760	820	2.254	1.434	200	1.619	4.559	635	14.494	74,24%	(3.734)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.578	3.232	3.460	227	1.191	1.758	17.996	1.702	102.726	106,67%	6.852
	CF 1	23.474	30.943	31.630	1.782	1.092	-691	982	686	8.155	405	26.735	118,31%	4.895
	Total Griya	17.263	20.411	20.586	599	360	-239	0	175	3.323	185	18.392	111,93%	2.194
	• Total Non Program	17.263	20.411	20.586	599	360	-239	414	175	3.323	185	18.392	111,93%	2.194
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	11.044	1.184	732	-452	982	512	4.832	220	8.343	132,36%	2.700
	CF 2	68.107	76.876	77.948	1.450	2.368	918	208	1.072	9.841	1.296	75.991	102,58%	1.957
	Mitraguna & Others	64.272	73.105	74.205	1.450	2.368	918	236	1.099	9.933	1.269	71.937	103,15%	2.268
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.923	4.987	7.039	2.052	972	3.070	25.381	3.969	154.293	100,41%	630

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	38	0,01%	0,32%	0,11%	(72)	34	(5)			
	KUR	-	43	110	38	0,00%	0,34%	0,12%	(72)	38	(5)			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	-	-	16	0,78%	0,00%	0,15%	16	(32)	16			
	Cilem	48	-	-	16	0,78%	0,00%	0,15%	16	(32)	16			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	836	0,60%	0,79%	0,76%	(11)	289	(586)			
	CF 1	172	1.125	364	561	0,73%	1,18%	1,77%	197	389	(564)			
	Total Griya	-	1.125	207	-	0,00%	1,01%	0,00%	(207)	-	(1.125)			
	Oto	172	-	157	561	2,76%	1,49%	5,08%	404	389	561			
	CF 2	375	297	483	275	0,55%	0,63%	0,35%	(208)	(100)	(21)			
	Mitraguna & Others	375	297	483	275	0,58%	0,66%	0,37%	(208)	(100)	(21)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	890	0,46%	0,63%	0,57%	(66)	290	(575)	0,77%	-34,47%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	-	0,23%	0,90%	0,00%	(315)	(75)	(315)			
	KUR	70	315	315	-	0,24%	0,97%	0,00%	(315)	(70)	(315)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	353	0,54%	0,36%	0,32%	(34)	(139)	(35)			
	CF 1	203	203	203	203	0,87%	0,66%	0,64%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,84%	-	-	-			
	CF 2	289	185	184	150	0,42%	0,24%	0,19%	(34)	(139)	(35)			
	Mitraguna & Others	289	185	184	150	0,45%	0,25%	0,20%	(34)	(139)	(35)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	353	0,44%	0,46%	0,23%	(348)	(214)	(350)	0,37%	-63,63%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	5.290	2.817	(175)	(2.473)	(3.533)	-55,64%	(1.489)	-34,58%	15.629	18,02%	(12.812)
2	Tabungan	84.533	90.823	90.427	92.939	1.455	2.512	2.117	2,33%	8.406	9,94%	99.104	93,78%	(6.165)
3	Deposito	19.903	27.815	27.705	27.705	981	0	(110)	-0,40%	7.802	39,20%	20.749	133,52%	6.956
	Total	108.741	124.988	123.423	123.461	2.261	39	(1.527)	-1,22%	14.720	13,54%	135.482	91,13%	(12.021)
	CASA	88.838	97.173	95.717	95.756	1.280	39	(1.417)	-1,46%	6.918	7,79%	114.733	83,46%	(18.977)
	(%) CASA	81,70%	77,75%	77,55%	77,56%									
	FDR	78,57%	82,40%	85,60%	85,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	2.526	2.602		76	(1.212)	-31,78%	(1.314)	-33,55%	-	0,00%	2.602
2	Giro ISE	3.001	2.815	1.574	1.666		92	(1.149)	-40,83%	(1.335)	-44,49%		0,00%	1.666
3	Tabungan ISE	915	999	952	936		(16)	(63)	-6,29%	21	2,34%		0,00%	936
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	6.266	1.370	1.430	60	1.300	1.093	3.197	337	7.633	82,08%	(1.368)
	KUR	2.657	4.943	6.042	1.370	1.430	60	1.320	1.099	3.385	331	6.955	86,88%	(913)
	Non KUR	412	230	224	-	-	0	-20	-7	-188	7	679	32,95%	(455)
3	PWG	13.521	19.100	19.944	3.816	4.270	454	297	844	6.423	3.426	28.683	69,53%	(8.739)
	Cilem	6.370	9.563	10.017	1.073	1.208	135	275	454	3.646	755	17.921	55,90%	(7.904)
	Gadai	7.151	9.537	9.927	2.743	3.062	319	22	390	2.776	2.672	10.762	92,24%	(835)
4	CFG	68.150	78.720	79.440	2.306	2.276	-30	519	720	11.291	1.556	87.921	90,35%	(8.481)
	CF 1	32.030	33.138	33.221	-	651	651	-302	83	1.191	568	33.769	98,38%	(548)
	Total Griya	25.555	25.944	26.200	-	651	651	0	257	645	394	25.634	102,21%	566
	• Total Non Program	25.555	25.944	26.200	-	651	651	-476	257	645	394	25.634	102,21%	566
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.021	-	-	0	-302	-173	546	173	8.135	86,30%	(1.114)
	CF 2	36.119	45.582	46.219	2.306	1.625	-681	821	637	10.100	988	54.152	85,35%	(7.932)
	Mitraguna & Others	32.486	42.242	42.912	2.306	1.625	-681	855	671	10.426	954	50.435	85,09%	(7.522)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	105.649	7.492	7.976	484	2.115	2.657	20.215	5.320	124.931	84,57%	(19.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	100	98	31	0,00%	1,89%	0,49%	(67)	31	(69)			
	KUR	-	100	98	31	0,00%	1,98%	0,51%	(67)	31	(69)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	40	0,00%	0,00%	0,20%	40	40	40			
	Cilem	-	-	-	40	0,00%	0,00%	0,40%	40	40	40			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.050	794	-	578	1,54%	0,00%	0,73%	578	(473)	(216)			
	CF 1	1.050	669	-	444	3,28%	0,00%	1,34%	444	(607)	(225)			
	Total Griya	697	669	-	444	2,73%	0,00%	1,69%	444	(253)	(225)			
	Oto	353	-	-	-	5,46%	0,00%	0,00%	-	(353)	-			
	CF 2	-	125	-	134	0,00%	0,00%	0,29%	134	134	9			
	Mitraguna & Others	-	125	-	134	0,00%	0,00%	0,31%	134	134	9			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	648	1,23%	0,09%	0,61%	550	(402)	(245)	1,36%	-121,18%	0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,12%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,43%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.219	0,49%	1,56%	1,53%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,82%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,03%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,05%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,21%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,22%	(7)	125	310	3,93%	-222,16%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	12.497	12.250	(1.933)	(247)	4.823	64,94%	4.569	59,48%	18.391	66,61%	(6.141)
2	Tabungan	96.197	119.337	118.855	124.484	2.870	5.629	5.147	4,31%	28.287	29,40%	113.070	110,09%	11.414
3	Deposito	50.701	45.104	43.867	43.866	(846)	(2)	(1.239)	-2,75%	(6.836)	-13,48%	51.803	84,68%	(7.937)
	Total	154.579	171.868	175.219	180.599	91	5.380	8.731	5,08%	26.020	16,83%	183.263	98,55%	(2.664)
	CASA	103.878	126.764	131.352	136.734	937	5.382	9.970	7,86%	32.856	31,63%	131.461	104,01%	5.273
	(%) CASA	67,20%	73,76%	74,96%	75,71%									
	FDR	122,53%	118,75%	119,67%	116,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.581	4.572		(10)	468	11,40%	634	16,09%	-	0,00%	4.572
2	Giro ISE	1.498	2.480	2.697	2.665		(32)	185	7,47%	1.167	77,89%		0,00%	2.665
3	Tabungan ISE	2.310	1.493	1.754	1.776		22	283	18,93%	(533)	-23,10%		0,00%	1.776
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	36.266	1.300	1.915	615	-61	440	1.847	1.475	38.972	93,06%	(2.706)
	KUR	32.500	34.342	34.960	1.300	1.915	615	87	618	2.460	1.297	36.816	94,96%	(1.856)
	Non KUR	1.920	1.484	1.306	-	-	0	-148	-178	-614	178	2.156	60,57%	(850)
3	PWG	17.830	31.815	32.831	9.093	6.990	-2.103	1.711	1.016	15.001	5.974	32.787	100,13%	44
	Cilem	5.164	11.405	12.262	1.724	1.644	-80	802	857	7.098	787	14.806	82,82%	(2.544)
	Gadai	12.666	20.410	20.569	7.369	5.346	-2.023	909	159	7.903	5.188	17.981	114,39%	2.588
4	CFG	137.158	136.453	140.584	2.035	6.907	4.872	-621	4.130	3.426	2.777	147.002	95,63%	(6.419)
	CF 1	38.164	39.712	40.091	450	970	520	-402	379	1.927	591	39.346	101,89%	744
	Total Griya	33.008	34.050	34.137	450	400	-50	0	87	1.129	313	32.660	104,52%	1.477
	• Total Non Program	33.008	34.050	34.137	450	400	-50	-179	87	1.129	313	32.660	104,52%	1.477
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.953	-	570	570	-402	291	798	278	6.686	89,04%	(733)
	CF 2	98.994	96.742	100.493	1.585	5.937	4.352	-219	3.751	1.499	2.186	107.656	93,35%	(7.163)
	Mitraguna & Others	71.310	70.977	74.327	1.485	4.920	3.435	-6	3.351	3.017	1.569	81.625	91,06%	(7.298)
	Pensiun	27.683	25.765	26.166	100	1.017	917	-213	401	-1.517	616	26.031	100,52%	135
	Total Pembiayaan	189.407	204.095	209.681	12.428	15.812	3.384	1.028	5.585	20.273	10.227	218.761	95,85%	(9.080)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	825	0,69%	2,43%	2,27%	(45)	587	191			
	KUR	105	522	761	718	0,32%	2,22%	2,06%	(42)	614	196			
	Non KUR	133	111	109	106	6,92%	7,32%	8,13%	(2)	(27)	(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	1.146	999	1.255	1.036	0,84%	0,92%	0,74%	(219)	(110)	36			
	CF 1	198	258	95	95	0,52%	0,24%	0,24%	-	(103)	(163)			
	Total Griya	73	-	-	-	0,22%	0,00%	0,00%	-	(73)	-			
	Oto	125	258	95	95	2,42%	1,67%	1,59%	-	(30)	(163)			
	CF 2	948	741	1.160	941	0,96%	1,20%	0,94%	(219)	(7)	199			
	Mitraguna & Others	799	690	650	941	1,12%	0,92%	1,27%	291	142	251			
	Pensiun	149	51	511	-	0,54%	1,98%	0,00%	(511)	(149)	(51)			
	Total Pembiayaan	1.384	1.633	2.124	1.860	0,73%	1,04%	0,89%	(264)	476	227	1,90%	-113,88%	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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	274	1,39%	0,86%	0,76%	(34)	(203)	(43)			
	KUR	477	186	177	251	1,47%	0,52%	0,72%	74	(226)	66			
	Non KUR	-	132	131	23	0,00%	8,82%	1,77%	(108)	23	(109)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.433	3,20%	1,79%	1,73%	(7)	(1.961)	(215)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,96%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,97%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	3,90%	-	(72)	-			
	CF 2	3.064	757	851	844	3,10%	0,88%	0,84%	(7)	(2.220)	87			
	Mitraguna & Others	2.968	440	534	527	4,16%	0,75%	0,71%	(7)	(2.441)	87			
	Pensiun	97	317	317	317	0,05%	0,16%	0,12%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.708	2,57%	1,35%	1,29%	(41)	(2.164)	(258)	1,31%	-1,30%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,42	2,85	2,92	0,06	0,50
CIF Payroll	1.627	1.557	1.541	(16)	(86)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	8.533	7.443	(2.547)	(1.090)	(4.966)	-40,02%	(5.353)	-41,83%	28.636	25,99%	(21.194)
2	Tabungan	133.664	151.983	154.813	156.767	904	1.955	4.785	3,15%	23.103	17,28%	155.428	100,86%	1.340
3	Deposito	120.976	138.437	138.105	138.102	135	(3)	(335)	-0,24%	17.126	14,16%	123.058	112,22%	15.043
	Total	267.435	302.828	301.450	302.312	(1.508)	862	(517)	-0,17%	34.877	13,04%	307.123	98,43%	(4.811)
	CASA	146.460	164.392	163.345	164.210	(1.643)	865	(182)	-0,11%	17.751	12,12%	184.064	89,21%	(19.854)
	(%) CASA	54,76%	54,29%	54,19%	54,32%									
	FDR	60,13%	60,18%	61,12%	60,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.093	4.956		(138)	360	7,83%	1.374	38,36%	-	0,00%	4.956
2	Giro ISE	1.025	1.971	1.030	941		(90)	(1.030)	-52,27%	(84)	-8,20%		0,00%	941
3	Tabungan ISE	2.557	2.625	4.063	4.015		(48)	1.390	52,95%	1.458	57,02%		0,00%	4.015
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	38.988	1.910	2.040	130	148	46	-1.664	1.994	44.400	87,81%	(5.412)
	KUR	37.299	36.976	37.101	1.860	2.040	180	255	125	-198	1.915	40.989	90,51%	(3.888)
	Non KUR	3.353	1.966	1.887	50	-	-50	-107	-79	-1.466	79	3.411	55,33%	(1.524)
3	PWG	6.039	14.018	14.946	1.453	1.648	194	655	928	8.907	720	15.570	95,99%	(624)
	Cilem	6.039	14.018	14.946	1.453	1.648	194	655	928	8.907	720	15.570	95,99%	(624)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.311	2.671	4.024	1.353	-2.381	1.017	16.203	3.007	123.765	105,29%	6.546
	CF 1	24.580	27.567	27.602	856	533	-323	-369	35	3.021	499	28.235	97,76%	(633)
	Total Griya	19.863	21.592	21.449	856	190	-666	0	-143	1.586	333	21.622	99,20%	(173)
	• Total Non Program	19.863	21.592	21.449	856	190	-666	255	-143	1.586	333	21.622	99,20%	(173)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.153	-	343	343	-369	178	1.435	166	6.614	93,04%	(460)
	CF 2	89.528	101.726	102.709	1.815	3.491	1.676	-2.012	983	13.181	2.508	95.530	107,52%	7.179
	Mitraguna & Others	89.444	101.119	102.036	1.815	3.421	1.606	-2.007	917	12.593	2.504	94.659	107,79%	7.377
	Pensiun	84	608	673	-	70	70	-5	65	589	5	871	77,27%	(198)
	Total Pembiayaan	160.799	182.254	184.245	6.034	7.712	1.677	-1.578	1.991	23.446	5.720	183.735	100,28%	510

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	571	2,64%	2,37%	1,47%	(353)	(500)	(225)			
	KUR	877	705	854	565	2,35%	2,31%	1,52%	(289)	(313)	(140)			
	Non KUR	194	92	70	7	5,80%	3,56%	0,36%	(63)	(188)	(85)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	687	0,69%	0,85%	0,53%	(408)	(104)	526			
	CF 1	630	38	965	360	2,56%	3,50%	1,30%	(605)	(270)	321			
	Total Griya	568	-	567	216	2,86%	2,62%	1,01%	(350)	(352)	216			
	Oto	61	38	398	143	1,30%	6,66%	2,33%	(255)	82	105			
	CF 2	162	123	130	328	0,18%	0,13%	0,32%	197	166	205			
	Mitraguna & Others	162	123	130	328	0,18%	0,13%	0,32%	197	166	205			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	1.259	1,16%	1,11%	0,68%	(760)	(605)	301	0,41%	40,60%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.108	2,29%	4,18%	2,84%	(518)	177	(517)			
	KUR	399	1.431	1.506	931	1,07%	4,07%	2,51%	(575)	532	(500)			
	Non KUR	532	194	120	177	15,87%	6,11%	9,40%	57	(355)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	629	0,35%	0,49%	0,48%	(4)	229	(65)			
	CF 1	315	619	559	557	1,28%	2,03%	2,02%	(2)	242	(62)			
	Total Griya	179	619	559	557	0,90%	2,59%	2,60%	(2)	378	(62)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	72	0,10%	0,07%	0,07%	(2)	(13)	(4)			
	Mitraguna & Others	85	76	74	72	0,10%	0,07%	0,07%	(2)	(13)	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	1.738	0,83%	1,24%	0,94%	(522)	406	(582)	0,43%	54,16%	-0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	98.265	99.563	(2.054)	1.298	36.762	58,54%	60.380	154,10%	53.494	186,12%	46.069
2	Tabungan	123.525	150.051	154.421	154.868	3.678	447	4.817	3,21%	31.343	25,37%	143.721	107,76%	11.147
3	Deposito	68.863	124.121	123.913	123.913	(185)	0	(208)	-0,17%	55.050	79,94%	70.400	176,01%	53.513
	Total	231.570	336.973	376.599	378.344	1.439	1.745	41.370	12,28%	146.773	63,38%	267.615	141,38%	110.729
	CASA	162.707	212.852	252.686	254.431	1.624	1.745	41.579	19,53%	91.723	56,37%	197.215	129,01%	57.216
	(%) CASA	70,26%	63,17%	67,10%	67,25%									
	FDR	34,66%	31,39%	28,87%	28,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.664	7.471		(193)	1.347	22,00%	1.580	26,81%	-	0,00%	7.471
2	Giro ISE	3.773	3.366	4.193	4.058		(135)	692	20,56%	285	7,54%		0,00%	4.058
3	Tabungan ISE	2.118	2.758	3.471	3.413		(58)	655	23,75%	1.295	61,14%		0,00%	3.413
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.712	681	1.070	389	-55	177	3.863	893	14.064	76,17%	(3.352)
	Cilem	6.849	10.535	10.712	681	1.070	389	-55	177	3.863	893	14.064	76,17%	(3.352)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	98.010	4.756	4.687	-68	1.676	2.781	24.591	1.906	98.064	99,94%	(54)
	CF 1	59.117	74.995	75.934	3.571	1.704	-1.866	779	939	16.817	765	68.723	110,49%	7.210
	Total Griya	51.507	65.623	65.832	2.539	739	-1.800	0	209	14.325	530	59.856	109,98%	5.976
	• Total Non Program	49.547	63.796	63.849	2.539	572	-1.967	1.792	53	14.302	519	52.179	122,37%	11.670
	• Program	1.960	1.828	1.983	-	167	167	-12	156	23	11	7.678	25,83%	(5.694)
	Oto	7.609	9.371	10.102	1.032	966	-66	779	730	2.492	235	8.867	113,93%	1.235
	CF 2	14.303	20.234	22.076	1.185	2.983	1.798	897	1.842	7.774	1.141	29.341	75,24%	(7.265)
	Mitraguna & Others	14.303	20.222	21.944	1.185	2.863	1.678	897	1.722	7.642	1.141	29.016	75,63%	(7.071)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	108.722	5.437	5.757	321	1.621	2.958	28.453	2.800	112.128	96,96%	(3.406)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	650	2.768	3.029	2.203	0,88%	3,18%	2,25%	(825)	1.553	(564)			
	CF 1	650	2.768	3.029	2.203	1,10%	4,04%	2,90%	(825)	1.553	(564)			
	Total Griya	404	2.588	2.856	2.203	0,79%	4,35%	3,35%	(652)	1.799	(385)			
	Oto	245	180	173	-	3,22%	1,85%	0,00%	(173)	(245)	(180)			
	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	650	2.768	3.029	2.203	0,81%	2,86%	2,03%	(825)	1.553	(564)	1,87%	7,82%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,54%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,65%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,17%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,17%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,49%	-	(266)	(0)	0,87%	-77,81%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	6.798	6.720	1.118	(78)	(1.712)	-20,30%	(2.113)	-23,92%	21.699	30,97%	(14.979)
2	Tabungan	83.648	75.662	81.680	83.133	(1.158)	1.453	7.471	9,87%	(515)	-0,62%	98.582	84,33%	(15.449)
3	Deposito	21.297	24.150	20.192	20.186	(4.953)	(6)	(3.965)	-16,42%	(1.111)	-5,22%	21.750	92,81%	(1.564)
	Total	113.778	108.245	108.669	110.039	(4.993)	1.370	1.794	1,66%	(3.739)	-3,29%	142.031	77,48%	(31.992)
	CASA	92.481	84.094	88.477	89.853	(40)	1.376	5.759	6,85%	(2.628)	-2,84%	120.281	74,70%	(30.428)
	(%) CASA	81,28%	77,69%	81,42%	81,66%									
	FDR	151,33%	184,48%	187,05%	184,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.017	7.940		923	1.725	27,76%	4.524	132,48%	-	0,00%	7.940
2	Giro ISE	1.685	2.429	2.185	1.584		(601)	(845)	-34,80%	(102)	-6,03%		0,00%	1.584
3	Tabungan ISE	1.730	3.786	4.832	6.356		1.524	2.570	67,89%	4.626	267,43%		0,00%	6.356
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	10.828	110	25	-85	-365	-412	-4.672	437	17.862	60,62%	(7.034)
	KUR	13.526	8.301	7.921	-	-	-	-342	-380	-5.606	380	15.819	50,07%	(7.898)
	Non KUR	1.974	2.940	2.908	110	25	-85	-22	-32	933	57	2.043	142,30%	864
3	PWG	14.491	23.899	25.282	4.838	5.146	308	1.063	1.383	10.792	3.763	31.508	80,24%	(6.226)
	Cilem	6.823	11.358	12.120	1.020	1.355	336	329	762	5.298	593	18.964	63,91%	(6.844)
	Gadai	7.668	12.542	13.162	3.819	3.790	-28	734	621	5.494	3.170	12.544	104,93%	618
4	CFG	142.193	164.548	167.154	6.498	5.381	-1.117	1.219	2.607	24.962	2.774	153.708	108,75%	13.446
	CF 1	6.747	8.769	8.617	188	-	-188	58	-153	1.869	153	8.885	96,97%	(269)
	Total Griya	3.465	5.184	5.143	-	-	0	0	-42	1.677	42	4.904	104,86%	238
	• Total Non Program	3.465	5.184	5.143	-	-	0	-42	-42	1.677	42	4.904	104,86%	238
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.474	188	-	-188	58	-111	192	111	3.981	87,26%	(507)
	CF 2	135.445	155.778	158.538	6.310	5.381	-929	1.161	2.760	23.092	2.621	144.823	109,47%	13.715
	Mitraguna & Others	125.884	146.998	149.849	6.036	5.381	-655	1.201	2.851	23.965	2.530	134.362	111,53%	15.488
	Pensiun	9.561	8.780	8.688	274	-	-274	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	203.265	11.446	10.552	-894	1.917	3.577	31.081	6.974	203.079	100,09%	186

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	1.134	8,85%	11,40%	10,47%	(147)	(238)	(48)			
	KUR	1.295	819	765	715	9,57%	9,21%	9,03%	(49)	(580)	(103)			
	Non KUR	77	363	517	419	3,89%	17,57%	14,40%	(98)	342	56			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6	-	290	429	0,00%	0,18%	0,26%	138	423	429			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	6	-	290	429	0,00%	0,19%	0,27%	138	423	429			
	Mitraguna & Others	-	-	290	429	0,00%	0,20%	0,29%	138	429	429			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	1.563	0,80%	0,79%	0,77%	(9)	185	381	0,00%	100,00%	-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	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	946	3,76%	8,56%	8,74%	(16)	364	88			
	KUR	557	837	824	808	4,11%	9,92%	10,21%	(15)	252	(28)			
	Non KUR	26	21	138	138	1,32%	4,71%	4,74%	(1)	112	116			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,56%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,59%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,63%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.888	0,56%	0,95%	0,93%	(16)	916	84	0,11%	88,02%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	3.297	2.391	633	(906)	817	51,84%	1.519	174,07%	1.750	136,69%	642
2	Tabungan	63.525	67.931	70.248	72.031	5.369	1.783	4.100	6,04%	8.506	13,39%	71.349	100,96%	682
3	Deposito	5.722	7.221	7.035	7.035	(206)	0	(186)	-2,57%	1.312	22,94%	5.985	117,54%	1.050
	Total	70.120	76.727	80.580	81.457	5.796	877	4.730	6,17%	11.337	16,17%	79.084	103,00%	2.374
	CASA	64.398	69.506	73.545	74.422	6.002	877	4.916	7,07%	10.025	15,57%	73.098	101,81%	1.324
	(%) CASA	91,84%	90,59%	91,27%	91,36%									
	FDR	73,73%	85,49%	84,25%	83,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.653	3.605		(48)	(213)	-5,59%	118	3,39%	-	0,00%	3.605
2	Giro ISE	561	449	470	471		1	22	4,99%	(90)	-16,00%		0,00%	471
3	Tabungan ISE	2.926	3.370	3.183	3.134		(49)	(236)	-6,99%	208	7,10%		0,00%	3.134
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	6.467	858	1.265	406	587	946	3.884	319	5.700	113,47%	768
	Cilem	2.583	5.521	6.467	858	1.265	406	587	946	3.884	319	5.700	113,47%	768
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	61.425	2.100	2.295	195	1.422	1.352	12.309	943	59.041	104,04%	2.384
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	61.425	2.100	2.295	195	1.422	1.352	12.309	943	59.041	104,04%	2.384
	Mitraguna & Others	45.066	55.374	56.415	1.780	1.835	55	1.143	1.042	11.349	793	51.258	110,06%	5.158
	Pensiun	4.050	4.699	5.009	320	460	140	279	310	960	150	7.783	64,37%	(2.773)
	Total Pembiayaan	51.699	65.594	67.892	2.958	3.560	601	2.010	2.298	16.193	1.262	64.740	104,87%	3.152

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	-	-	-	2,88%	#DIV/0!	2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	205	0,45%	0,34%	0,33%	(1)	(15)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	205	0,45%	0,34%	0,33%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,36%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,30%	(1)	(15)	(3)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	4.588	4.655	198	67	2.495	115,50%	2.571	123,34%	7.185	64,79%	(2.530)
2	Tabungan	153.901	153.184	155.006	158.998	6.509	3.992	5.814	3,80%	5.097	3,31%	170.698	93,15%	(11.701)
3	Deposito	36.197	27.914	28.022	27.122	(1.360)	(900)	(792)	-2,84%	(9.074)	-25,07%	37.242	72,83%	(10.120)
	Total	192.181	183.258	187.616	190.774	5.347	3.159	7.516	4,10%	(1.407)	-0,73%	215.125	88,68%	(24.350)
	CASA	155.985	155.344	159.594	163.652	6.707	4.059	8.309	5,35%	7.667	4,92%	177.883	92,00%	(14.231)
	(%) CASA	81,17%	84,77%	85,06%	85,78%									
	FDR	138,97%	164,04%	162,12%	159,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	529	1.685	1.841	1.816	(26)	131	7,74%	1.287	243,20%	-	0,00%	1.816
2	Giro ISE	45	683	1.028	1.021	(7)	338	49,40%	976	2162,21%		0,00%	1.021
3	Tabungan ISE	484	1.002	813	795	(19)	(207)	-20,67%	311	64,21%		0,00%	795
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	35	115	115	115	0	0	0,00%	80	228,57%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Local Champion	56	46	45	-	-	0	-1	-1	-12	1	56	79,55%	(12)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.670	115	400	285	-70	178	1.590	222	8.913	74,84%	(2.242)
	KUR	4.827	6.222	6.405	90	400	310	-91	183	1.578	217	8.318	77,00%	(1.913)
	Non KUR	254	271	266	25	-	-25	21	-6	12	6	595	44,62%	(330)
3	PWG	24.335	48.191	50.670	3.088	5.823	2.734	157	2.479	26.335	3.344	43.519	116,43%	7.151
	Cilem	24.335	48.191	50.670	3.088	5.823	2.734	157	2.479	26.335	3.344	43.519	116,43%	7.151
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	246.782	4.515	5.534	1.019	-271	901	9.179	4.633	247.553	99,69%	(771)
	CF 1	8.506	8.716	8.648	-	112	112	-74	-68	142	180	10.260	84,29%	(1.612)
	Total Griya	6.805	6.817	6.711	-	-	0	0	-106	-93	106	7.278	92,22%	(566)
	• Total Non Program	6.655	6.675	6.570	-	-	0	-135	-105	-85	105	6.693	98,17%	(123)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.936	-	112	112	-74	38	235	74	2.982	64,94%	(1.045)
	CF 2	229.097	237.166	238.135	4.515	5.422	907	-197	969	9.037	4.453	237.294	100,35%	841
	Mitraguna & Others	203.836	211.595	212.813	4.371	5.158	787	165	1.218	8.977	3.940	207.323	102,65%	5.490
	Pensiun	25.262	25.571	25.321	144	264	120	-361	-249	60	513	29.971	84,49%	(4.650)
	Total Pembiayaan	267.076	300.611	304.168	7.718	11.756	4.038	-185	3.556	37.092	8.200	300.041	101,38%	4.126

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	22	145	87	0,00%	2,23%	1,31%	(58)	87	65			
	KUR	-	22	145	87	0,00%	2,33%	1,36%	(58)	87	65			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	48	0,00%	0,00%	0,10%	48	48	46			
	Cilem	-	2	-	48	0,00%	0,00%	0,10%	48	48	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.302	1,09%	1,37%	1,34%	(73)	718	(417)			
	CF 1	819	854	753	634	9,63%	8,64%	7,33%	(119)	(185)	(220)			
	Total Griya	819	854	753	634	12,04%	11,05%	9,44%	(119)	(185)	(220)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.765	2.865	2.621	2.668	0,77%	1,11%	1,12%	47	903	(197)			
	Mitraguna & Others	1.765	2.729	2.621	2.668	0,87%	1,24%	1,25%	47	903	(60)			
	Pensiun	-	136	-	-	0,00%	0,00%	0,00%	-	-	(136)			
	Total Pembiayaan	2.584	3.743	3.520	3.437	0,97%	1,17%	1,13%	(82)	853	(305)	0,58%	48,51%	-0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.295	1,42%	1,34%	1,34%	2	(75)	(203)			
	CF 1	340	364	429	357	4,00%	4,92%	4,13%	(72)	17	(7)			
	Total Griya	340	364	429	357	5,00%	6,29%	5,32%	(72)	17	(7)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.938	1,32%	1,21%	1,23%	74	(92)	(196)			
	Mitraguna & Others	2.939	2.995	2.864	2.938	1,44%	1,35%	1,38%	74	(1)	(58)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.295	1,26%	1,10%	1,08%	2	(75)	(203)	0,50%	53,47%	-0,6%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%	0
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%	0
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%	0

Kinerja Pembiayaan

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	144	311	(1.196)	167	(304)	-49,43%	(284)	-47,69%	12.197	2,55%	(11.886)
2	Tabungan	46.385	47.818	49.556	51.204	(132)	1.648	3.386	7,08%	4.819	10,39%	60.559	84,55%	(9.355)
3	Deposito	18.302	57.067	42.457	41.957	10.056	(500)	(15.111)	-26,48%	23.655	129,25%	19.099	219,67%	22.857
	Total	65.283	105.501	92.157	93.472	8.729	1.316	(12.029)	-11,40%	28.190	43,18%	91.856	101,76%	1.616
	CASA	46.981	48.434	49.700	51.516	(1.328)	1.816	3.082	6,36%	4.535	9,65%	72.756	70,81%	(21.241)
	(%) CASA	71,97%	45,91%	53,93%	55,11%									
	FDR	134,21%	93,33%	105,97%	104,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.055	1.050		(5)	(66)	-5,87%	(348)	-24,86%	-	0,00%	1.050
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.054	1.049		(5)	(66)	-5,88%	(309)	-22,75%		0,00%	1.049
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.219	16.795	620	1.045	425	-110	576	1.357	469	18.223	92,16%	(1.428)
	KUR	14.693	15.717	16.312	620	1.045	425	-95	596	1.619	449	17.333	94,11%	(1.021)
	Non KUR	745	503	483	-	-	0	-15	-20	-262	20	890	54,24%	(407)
3	PWG	3.211	6.891	7.073	1.166	588	-578	791	182	3.863	405	8.588	82,36%	(1.515)
	Cilem	3.211	6.891	7.073	1.166	588	-578	791	182	3.863	405	8.588	82,36%	(1.515)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	73.786	1.040	1.426	386	-371	-1.570	4.818	2.995	77.811	94,83%	(4.025)
	CF 1	2.071	11.937	12.892	800	1.036	236	152	955	10.821	80	5.602	230,14%	7.290
	Total Griya	1.516	10.778	11.275	626	553	-73	0	497	9.759	56	4.181	269,64%	7.093
	• Total Non Program	1.516	5.141	5.335	292	227	-64	261	194	3.818	34	4.181	127,58%	1.153
	• Program	-	5.637	5.940	334	326	-9	339	303	5.940	22	0	0,00%	5.940
	Oto	555	1.159	1.617	173	483	309	152	458	1.062	24	1.421	113,86%	197
	CF 2	66.897	63.419	60.894	240	390	150	-523	-2.525	-6.003	2.915	72.209	84,33%	(11.315)
	Mitraguna & Others	64.762	60.622	58.274	240	390	150	-496	-2.348	-6.488	2.738	68.752	84,76%	(10.478)
	Pensiun	2.135	2.797	2.620	-	-	0	-27	-177	485	177	3.457	75,80%	(837)
	Total Pembiayaan	87.617	98.466	97.655	2.826	3.058	233	309	-812	10.038	3.870	104.622	93,34%	(6.968)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	278	0,98%	1,74%	1,66%	(5)	127	(197)			
	KUR	98	475	240	278	0,67%	1,52%	1,70%	38	180	(197)			
	Non KUR	53	-	43	-	7,15%	8,61%	0,00%	(43)	(53)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	1.307	1,23%	2,60%	1,77%	(649)	461	(1.489)			
	CF 1	-	-	177	-	0,00%	1,48%	0,00%	(177)	-	-			
	Total Griya	-	-	177	-	0,00%	1,64%	0,00%	(177)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	1.307	1,26%	2,81%	2,15%	(473)	461	(1.489)			
	Mitraguna & Others	846	2.796	1.779	1.307	1,31%	2,94%	2,24%	(473)	461	(1.489)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	997	3.270	2.239	1.585	1,14%	2,27%	1,62%	(654)	588	(1.686)	1,49%	7,99%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,64%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,43%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,62%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	2.217	3,51%	5,61%	3,00%	(2.009)	(203)	(3.456)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	2.217	3,62%	6,66%	3,64%	(2.009)	(203)	(3.456)			
	Mitraguna & Others	2.420	5.673	4.226	2.217	3,74%	6,97%	3,80%	(2.009)	(203)	(3.456)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	2.324	2,89%	4,40%	2,38%	(2.009)	(208)	(3.456)	3,73%	-56,86%	1,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	5.088	5.211	2.360	124	(737)	-12,39%	(665)	-11,32%	16.777	31,06%	(11.565)
2	Tabungan	83.977	101.671	100.595	100.387	9.043	(208)	(1.284)	-1,26%	16.410	19,54%	98.962	101,44%	1.425
3	Deposito	19.184	13.402	14.076	13.976	(1)	(100)	574	4,28%	(5.208)	-27,15%	20.015	69,83%	(6.039)
	Total	109.038	121.021	119.758	119.574	11.402	(185)	(1.447)	-1,20%	10.536	9,66%	135.754	88,08%	(16.180)
	CASA	89.854	107.619	105.683	105.598	11.402	(85)	(2.021)	-1,88%	15.744	17,52%	115.739	91,24%	(10.140)
	(%) CASA	82,41%	88,93%	88,25%	88,31%									
	FDR	40,48%	52,26%	55,02%	55,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.392	7.477		85	(1.341)	-15,20%	(1.104)	-12,86%	-	0,00%	7.477
2	Giro ISE	1.236	1.518	713	735		21	(783)	-51,59%	(501)	-40,54%		0,00%	735
3	Tabungan ISE	7.345	7.300	6.679	6.742		63	(557)	-7,64%	(603)	-8,21%		0,00%	6.742
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	155	155		0	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Local Champion	-	619	595	500	-	-500	485	-24	595	24	0	0,00%	595
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	15.589	825	1.850	1.025	527	1.420	6.085	430	14.493	107,56%	1.096
	KUR	9.147	13.072	14.519	825	1.850	1.025	555	1.447	5.373	403	13.868	104,69%	651
	Non KUR	358	1.097	1.070	-	-	0	-28	-27	712	27	624	171,29%	445
3	PWG	9.262	11.392	11.725	541	1.436	896	-69	334	2.463	1.103	16.966	69,11%	(5.241)
	Cilem	9.262	11.392	11.725	541	1.436	896	-69	334	2.463	1.103	16.966	69,11%	(5.241)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.982	1.025	1.967	942	282	915	12.605	1.052	47.656	79,70%	(9.674)
	CF 1	14.455	17.388	17.766	-	986	986	-230	378	3.311	609	17.089	103,96%	677
	Total Griya	3.903	8.619	8.956	-	597	597	0	337	5.053	260	4.866	184,05%	4.090
	• Total Non Program	3.903	6.826	7.002	-	430	430	-74	177	3.099	253	4.866	143,90%	2.136
	• Program	-	1.793	1.954	-	167	167	-8	161	1.954	6	0	0,00%	1.954
	Oto	10.552	8.770	8.810	-	389	389	-230	40	-1.742	349	12.223	72,08%	(3.413)
	CF 2	10.922	19.679	20.216	1.025	981	-44	513	537	9.294	444	30.567	66,14%	(10.351)
	Mitraguna & Others	10.683	18.945	19.433	1.025	855	-170	516	488	8.750	367	29.780	65,25%	(10.348)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	65.891	2.891	5.254	2.363	1.225	2.644	21.748	2.609	79.115	83,28%	(13.224)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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	-	-	-	104	0,00%	0,00%	0,00%	104	104	104			
	Cilem	-	-	-	104	0,00%	0,00%	0,89%	104	104	104			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	485	1,42%	1,96%	1,28%	(241)	125	142			
	CF 1	360	344	708	485	2,49%	4,07%	2,73%	(223)	125	142			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	485	3,41%	8,08%	5,51%	(223)	125	142			
	CF 2	-	-	17	-	0,00%	0,09%	0,00%	(17)	-	-			
	Mitraguna & Others	-	-	17	-	0,00%	0,09%	0,00%	(17)	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	589	0,82%	1,15%	0,89%	(136)	229	246	2,97%	-231,86%	2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	-	0,00%	0,27%	0,00%	(100)	-	-			
	CF 1	-	-	100	-	0,00%	0,58%	0,00%	(100)	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	-	0,00%	1,14%	0,00%	(100)	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	-	0,00%	0,16%	0,00%	(100)	-	-	1,53%	#DIV/0!	1,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.055	1.037	(165)	(18)	390	60,38%	1.033	29901,73%	6	#####	1.030
2	Tabungan	34.487	32.850	34.539	34.954	1.712	415	2.104	6,41%	467	1,35%	40.322	86,69%	(5.368)
3	Deposito	3.517	2.455	2.425	2.425	(50)	0	(30)	-1,22%	(1.092)	-31,06%	3.592	67,51%	(1.167)
	Total	38.008	35.951	38.018	38.416	1.498	397	2.464	6,85%	407	1,07%	43.921	87,47%	(5.505)
	CASA	34.491	33.496	35.593	35.991	1.548	397	2.494	7,45%	1.500	4,35%	40.329	89,24%	(4.338)
	(%) CASA	90,75%	93,17%	93,62%	93,69%									
	FDR	1,90%	3,20%	3,08%	3,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%	-	0,00%	74	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	74	74	0	8	11,56%	(85)	-53,67%		0,00%	74	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	927	88	87	-2	24	13	283	73	1.982	46,76%	(1.055)
	Cilem	644	914	927	88	87	-2	24	13	283	73	1.982	46,76%	(1.055)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Mitraguna & Others	78	236	243	150	10	-140	148	7	165	3	78	310,08%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.170	238	97	-142	173	20	448	77	2.061	56,77%	(891)

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

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

PHR & Payroll

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