

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	399.173	399.157	177.355	(16)	(19.671)	-4,70%	160.860	67,50%	420.906	94,83%	(21.748)
2	Tabungan	1.732.891	1.903.991	1.902.544	1.893.119	44.961	(9.426)	(10.873)	-0,57%	160.228	9,25%	2.000.816	94,62%	(107.698)
3	Deposito	877.742	950.883	907.896	907.950	(55.963)	54	(42.933)	-4,52%	30.208	3,44%	896.431	101,29%	11.519
Total		2.848.930	3.273.702	3.209.613	3.200.226	166.354	(9.387)	(73.476)	-2,24%	351.296	12,33%	3.318.152	96,45%	(117.927)
CASA		1.971.188	2.322.819	2.301.717	2.292.276	222.316	(9.441)	(30.543)	-1,31%	321.088	16,29%	2.421.722	94,65%	(129.446)
(% CASA)		69,19%	70,95%	71,71%	71,63%									
FDR		84,13%	83,44%	85,80%	86,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	95.113	94.963		(150)	7.660	8,77%	15.553	19,59%	118.145	80,38%	(23.182)
2	Giro ISE	37.094	35.022	33.943	33.802		(141)	(1.220)	-3,48%	(3.292)	-8,87%	60.551	55,82%	(26.750)
3	Tabungan ISE	39.484	49.856	57.715	57.706		(9)	7.851	15,75%	18.223	46,15%	44.877	128,59%	12.830
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.786	500	140	-360	1.457	-3.962	-176	4.102	162.236	75,68%	(39.450)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	97.258	500	-	-500	1.657	-3.553	-2.954	3.553	122.383	79,47%	(25.125)
	• Local Champion	83.501	66.595	65.857	500	-	-500	-804	-737	-17.643	737	94.012	70,05%	(28.154)
	• Value Chain	16.712	34.216	31.401	-	-	-	2.461	-2.816	14.689	2.816	28.371	110,68%	3.029
2	MBG	310.816	325.767	327.813	8.085	9.205	1.120	1.228	2.046	16.997	7.159	362.288	90,48%	(34.474)
	KUR	291.370	306.564	309.054	7.935	9.180	1.245	1.900	2.490	17.685	6.690	340.266	90,83%	(31.211)
	Non KUR	19.446	19.203	18.759	150	25	-125	-673	-444	-687	469	22.022	85,18%	(3.263)
3	PWG	193.140	323.731	335.545	35.716	36.338	623	11.995	11.814	142.405	24.524	362.681	92,52%	(27.136)
	Cilem	122.752	218.666	228.918	15.614	18.784	3.170	7.938	10.252	106.167	8.532	262.581	87,18%	(33.663)
	Gadai	70.389	105.064	106.627	20.102	17.555	-2.547	4.057	1.562	36.238	15.992	100.101	106,52%	6.526
4	CFG	1.770.026	1.955.435	1.967.683	29.598	36.488	6.890	10.668	12.247	197.656	24.240	2.003.011	98,24%	(35.329)
	CF 1	463.002	520.993	530.259	5.204	12.814	7.610	1.760	9.266	67.257	3.548	503.674	105,28%	26.585
	Total Griya	392.209	436.373	445.120	3.442	10.689	7.248	0	8.747	52.911	1.942	412.745	107,84%	32.375
	• Total Non Program	388.279	424.924	433.694	3.274	10.689	7.415	372	8.770	45.415	1.920	397.355	109,15%	36.343
	• Program	3.930	11.449	11.427	167	-	-167	302	-22	7.497	22	15.395	74,22%	(3.968)
	Oto	70.793	84.620	85.139	1.762	2.124	362	1.760	518	14.346	1.606	90.929	93,63%	(5.790)
	CF 2	1.307.024	1.434.442	1.437.424	24.394	23.674	-720	8.908	2.982	130.399	20.692	1.499.337	95,87%	(61.914)
	Mitraguna & Others	1.211.757	1.335.736	1.339.690	24.058	22.913	-1.145	9.546	3.954	127.933	18.959	1.384.316	96,78%	(44.626)
	Pensiun	95.268	98.706	97.734	336	761	425	-638	-972	2.466	1.733	115.021	84,97%	(17.288)
Total Pembiayaan		2.396.945	2.731.682	2.753.827	73.899	82.171	8.272	25.347	22.145	356.882	60.026	2.890.216	95,28%	(136.389)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	12.707	0,41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	8.057	0,46%	0,00%	8,28%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,06%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	37.559	1,43%	1,90%	11,46%	31.370	33.118	31.370			
	KUR	3.770	4.599	4.599	33.554	1,29%	1,50%	10,86%	28.955	29.784	28.955			
	Non KUR	671	1.590	1.590	4.005	3,45%	8,28%	21,35%	2.415	3.334	2.415			
3	PWG	155	-	-	11.735	0,08%	0,00%	3,50%	11.735	11.580	11.735			
	Cilem	155	-	-	9.695	0,13%	0,00%	4,24%	9.695	9.540	9.695			
	Gadai	-	-	-	2.040	0,00%	0,00%	1,91%	2.040	2.040	2.040			
4	CFG	19.018	28.147	27.679	61.501	1,07%	1,42%	3,13%	33.822	42.484	33.354			
	CF 1	8.456	11.479	12.737	28.670	1,83%	2,44%	5,41%	15.933	20.214	17.191			
	Total Griya	6.832	10.463	10.710	17.377	1,74%	2,45%	3,90%	6.667	10.545	6.914			
	Oto	1.624	1.016	2.026	11.293	2,29%	2,39%	13,26%	9.267	9.669	10.277			
	CF 2	10.562	16.669	14.942	32.831	0,81%	1,04%	2,28%	17.889	22.270	16.163			
	Mitraguna & Others	10.315	16.481	14.431	31.448	0,85%	1,08%	2,35%	17.016	21.133	14.967			
	Pensiun	247	188	511	1.384	0,26%	0,52%	1,42%	873	1.137	1.196			
Total Pembiayaan		24.121	34.343	33.868	123.502	1,01%	1,24%	4,48%	89.634	99.381	89.159	1,03%	77,06%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.845	1,04%	1,57%	1,48%	(283)	1.619	162			
	KUR	1.952	4.075	4.391	4.150	0,67%	1,43%	1,34%	(241)	2.198	75			
	Non KUR	1.274	609	737	695	6,55%	3,84%	3,71%	(42)	(579)	86			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.684	1,90%	1,35%	1,36%	375	(7.007)	(1.082)			
	CF 1	5.942	4.809	5.093	6.110	1,28%	0,98%	1,15%	1.017	167	1.300			
	Total Griya	5.028	4.373	4.557	5.205	1,28%	1,04%	1,17%	648	177	832			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.574	2,12%	1,48%	1,43%	(642)	(7.174)	(2.382)			
	Mitraguna & Others	27.082	22.326	20.725	20.257	2,23%	1,55%	1,51%	(468)	(6.825)	(2.069)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.285	1,59%	1,21%	1,21%	103	(4.716)	(903)	1,41%	-16,38%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.149	22.414	(911)	264	(2.070)	-8,46%	(7.122)	-24,11%	46.170	48,55%	(23.756)
2	Tabungan	75.287	90.912	93.607	93.348	(1.569)	(259)	2.435	2,68%	18.060	23,99%	96.129	97,11%	(2.781)
3	Deposito	166.481	116.868	125.013	125.013	(25.835)	0	8.145	6,97%	(41.468)	-24,91%	168.336	74,26%	(43.322)
	Total	271.304	232.264	240.769	240.774	(28.315)	5	8.511	3,66%	(30.530)	-11,25%	310.634	77,51%	(69.860)
	CASA	104.823	115.396	115.756	115.761	(2.480)	5	365	0,32%	10.938	10,43%	142.299	81,35%	(26.538)
	(%) CASA	38,64%	49,68%	48,08%	48,08%									
	FDR	71,62%	87,88%	85,10%	85,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	20.617	20.637		19	1.109	5,68%	4.372	26,88%	-	0,00%	20.637
2	Giro ISE	12.924	10.849	9.212	9.179		(33)	(1.670)	-15,39%	(3.745)	-28,98%		0,00%	9.179
3	Tabungan ISE	1.712	6.998	11.380	11.432		52	4.434	63,37%	9.721	567,91%		0,00%	11.432
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.494	-	-	0	-130	-40	4.603	40	19.916	72,78%	(5.422)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.689	-	-	0	-113	-40	4.910	40	14.439	94,81%	(749)
	• Local Champion	6.630	9.079	9.039	-	-	0	-113	-40	2.410	40	9.312	97,07%	(273)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.264	1.310	375	-935	-1.380	-778	-7.144	1.153	70.008	83,23%	(11.744)
	KUR	63.164	56.360	55.625	1.310	375	-935	-1.263	-735	-7.540	1.110	67.553	82,34%	(11.929)
	Non KUR	2.245	2.683	2.640	-	-	0	-118	-43	395	43	2.455	107,54%	185
3	PWG	10.519	15.081	15.679	1.157	1.138	-19	635	597	5.160	540	18.008	87,06%	(2.330)
	Cilem	10.519	15.081	15.679	1.157	1.138	-19	635	597	5.160	540	18.008	87,06%	(2.330)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	116.453	2.152	2.742	590	147	992	7.975	1.750	134.112	86,83%	(17.659)
	CF 1	58.498	62.127	62.076	327	298	-30	256	-52	3.578	349	60.416	102,75%	1.659
	Total Griya	56.812	59.059	59.058	327	298	-30	0	-1	2.246	298	56.783	104,01%	2.275
	• Total Non Program	55.952	58.249	58.251	327	298	-30	-422	2	2.300	295	53.414	109,06%	4.838
	• Program	860	810	807	-	-	0	-8	-3	-53	3	3.370	23,95%	(2.563)
	Oto	1.686	3.069	3.017	-	-	0	256	-51	1.332	51	3.633	83,05%	(616)
	CF 2	49.980	53.333	54.377	1.825	2.444	619	-109	1.043	4.397	1.401	73.695	73,79%	(19.318)
	Mitraguna & Others	49.699	53.068	54.116	1.825	2.444	619	-102	1.049	4.417	1.395	72.662	74,48%	(18.546)
	Pensiun	281	266	261	-	-	0	-6	-5	-20	5	1.033	25,24%	(772)
	Total Pembiayaan	194.296	204.118	204.889	4.619	4.254	-365	-728	772	10.594	3.483	242.044	84,65%	(37.154)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	4.650	0,00%	0,00%	32,08%	4.650	4.650	4.644			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	51,44%	4.650	4.650	4.650			
2	MBG	1.071	1.504	1.324	4.413	1,64%	2,24%	7,57%	3.088	3.341	2.908			
	KUR	1.022	1.029	880	3.786	1,62%	1,56%	6,81%	2.906	2.764	2.757			
	Non KUR	49	475	444	626	2,19%	16,55%	23,72%	182	577	151			
3	PWG	95	-	-	764	0,91%	0,00%	4,87%	764	668	764			
	Cilem	95	-	-	764	0,91%	0,00%	4,87%	764	668	764			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.500	1,72%	2,07%	3,86%	2.104	2.635	2.097			
	CF 1	1.284	1.880	1.863	4.318	2,19%	3,00%	6,96%	2.455	3.034	2.438			
	Total Griya	1.284	1.880	1.863	3.962	2,26%	3,15%	6,71%	2.099	2.678	2.082			
	Oto	-	-	-	356	0,00%	0,00%	11,81%	356	356	356			
	CF 2	581	522	532	181	1,16%	1,00%	0,33%	(351)	(399)	(341)			
	Mitraguna & Others	581	522	532	181	1,17%	1,00%	0,33%	(351)	(399)	(341)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	14.326	1,56%	1,82%	6,99%	10.607	11.295	10.413	0,59%	91,55%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	871	0,65%	1,48%	1,49%	(1)	448	(36)			
	KUR	260	859	716	715	0,41%	1,27%	1,29%	(1)	456	(143)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,90%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	990	2,17%	0,32%	0,85%	617	(1.362)	611			
	CF 1	1.777	379	374	990	3,04%	0,60%	1,60%	617	(787)	611			
	Total Griya	1.777	379	374	990	3,13%	0,63%	1,68%	617	(787)	611			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.063	1,53%	0,71%	1,01%	616	(909)	581	0,33%	66,99%	-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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	22.080	22.104	(1.392)	24	1.452	7,03%	(2.657)	-10,73%	41.105	53,77%	(19.001)
2	Tabungan	139.675	139.420	145.660	145.075	2.493	(585)	5.655	4,06%	5.400	3,87%	160.468	90,41%	(15.393)
3	Deposito	81.953	77.952	78.160	78.212	(820)	52	260	0,33%	(3.741)	-4,57%	83.487	93,68%	(5.275)
	Total	246.389	238.023	245.899	245.390	281	(509)	7.367	3,10%	(999)	-0,41%	285.060	86,08%	(39.669)
	CASA	164.436	160.072	167.740	167.179	1.101	(561)	7.107	4,44%	2.743	1,67%	201.573	82,94%	(34.394)
	(%) CASA	66,74%	67,25%	68,21%	68,13%									
	FDR	63,49%	72,41%	71,26%	71,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.205	11.067		(139)	189	1,74%	157	1,44%	-	0,00%	11.067
2	Giro ISE	6.429	4.866	5.499	5.398		(101)	532	10,93%	(1.032)	-16,05%		0,00%	5.398
3	Tabungan ISE	3.915	6.012	5.707	5.669		(37)	(343)	-5,71%	1.754	44,79%		0,00%	5.669
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.129	-	-	0	-293	-773	-920	773	26.482	68,46%	(8.353)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.129	-	-	0	-293	-773	-920	773	23.245	77,99%	(5.116)
	• Local Champion	15.448	17.199	17.196	-	-	0	-249	-3	1.748	3	17.438	98,62%	(241)
	• Value Chain	3.600	1.702	932	-	-	-	-44	-770	-2.668	770	5.807	16,05%	(4.875)
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	11.488	970	1.215	245	627	1.076	5.650	139	13.639	84,23%	(2.151)
	Cilem	5.838	10.412	11.488	970	1.215	245	627	1.076	5.650	139	13.639	84,23%	(2.151)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	145.612	3.008	3.296	288	1.095	2.564	14.069	732	152.446	95,52%	(6.835)
	CF 1	81.145	74.508	74.755	634	620	-14	-233	247	-6.390	373	80.815	92,50%	(6.060)
	Total Griya	74.220	68.592	68.983	634	620	-14	0	392	-5.237	228	72.670	94,93%	(3.687)
	• Total Non Program	73.552	67.965	68.357	634	620	-14	-1.118	392	-5.194	228	70.051	97,58%	(1.694)
	• Program	669	626	626	-	-	0	-4	-1	-43	1	2.619	23,89%	(1.993)
	Oto	6.925	5.916	5.772	-	-	0	-233	-144	-1.153	144	8.145	70,87%	(2.373)
	CF 2	50.397	68.540	70.857	2.374	2.676	302	1.328	2.317	20.459	359	71.632	98,92%	(775)
	Mitraguna & Others	49.913	67.543	69.868	2.374	2.676	302	1.303	2.325	19.955	351	70.238	99,47%	(369)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	175.228	3.978	4.511	533	1.428	2.867	18.799	1.644	192.588	90,99%	(17.360)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	189	0,19%	0,00%	1,64%	189	177	189			
	Cilem	11	-	-	189	0,19%	0,00%	1,64%	189	177	189			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	1.825	0,88%	1,52%	1,25%	(349)	664	388			
	CF 1	1.162	1.383	2.039	1.689	1,43%	2,74%	2,26%	(349)	528	306			
	Total Griya	1.162	1.383	1.962	945	1,57%	2,86%	1,37%	(1.017)	(217)	(439)			
	Oto	-	-	77	745	0,00%	1,30%	12,90%	668	745	745			
	CF 2	-	54	136	136	0,00%	0,20%	0,19%	-	136	82			
	Mitraguna & Others	-	54	136	136	0,00%	0,20%	0,19%	-	136	82			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	2.014	0,75%	1,26%	1,15%	(161)	841	577	0,23%	79,83%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.412	0,59%	1,02%	0,97%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,10%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,19%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,83%	-	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	1.412	0,50%	0,84%	0,81%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	52.070	51.799	3.771	(271)	(3.232)	-5,87%	33.024	175,90%	36.087	143,54%	15.711
2	Tabungan	206.902	265.449	254.542	254.010	6.039	(531)	(11.439)	-4,31%	47.108	22,77%	228.586	111,12%	25.424
3	Deposito	118.442	96.974	69.880	69.880	(7.411)	0	(27.094)	-27,94%	(48.562)	-41,00%	120.549	57,97%	(50.669)
	Total	344.119	417.454	376.491	375.689	2.400	(802)	(41.765)	-10,00%	31.570	9,17%	385.222	97,53%	(9.533)
	CASA	225.677	320.480	306.611	305.809	9.811	(802)	(14.671)	-4,58%	80.132	35,51%	264.674	115,54%	41.136
	(%) CASA	65,58%	76,77%	81,44%	81,40%									
	FDR	96,55%	93,29%	104,36%	104,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.380	3.400		20	(145)	-4,08%	(531)	-13,50%	-	0,00%	3.400
2	Giro ISE	1.420	1.163	1.458	1.503		46	340	29,25%	84	5,88%		0,00%	1.503
3	Tabungan ISE	2.001	1.767	1.622	1.596		(26)	(170)	-9,64%	(405)	-20,22%		0,00%	1.596
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	86.951	-	140	140	2.407	-3.031	3.966	3.171	104.800	82,97%	(17.849)
	Linkage	21.612	25.120	24.711	-	140	140	-182	-409	3.099	549	31.112	79,42%	(6.401)
	Non-Linkage	61.373	64.862	62.240	-	-	0	2.589	-2.622	867	2.622	73.688	84,46%	(11.448)
	• Local Champion	55.173	36.998	36.421	-	-	0	-336	-576	-18.751	576	61.011	59,70%	(24.590)
	• Value Chain	6.200	27.864	25.818	-	-	-	2.925	-2.046	19.618	2.046	12.677	203,67%	13.142
2	MBG	43.181	44.128	44.223	1.705	930	-775	866	95	1.041	835	46.897	94,30%	(2.674)
	KUR	40.519	42.067	42.205	1.705	930	-775	952	137	1.685	793	44.012	95,89%	(1.807)
	Non KUR	2.662	2.060	2.018	-	-	0	-87	-42	-644	42	2.885	69,95%	(867)
3	PWG	26.463	44.214	44.861	4.200	3.879	-320	1.033	648	18.398	3.232	38.240	117,31%	6.621
	Cilem	12.356	24.595	24.734	1.421	1.261	-160	397	139	12.379	1.122	18.392	134,48%	6.342
	Gadai	14.108	19.618	20.127	2.778	2.618	-160	636	509	6.020	2.109	19.848	101,41%	279
4	CFG	179.631	211.118	216.876	2.340	9.720	7.380	3.044	5.757	37.244	3.962	199.790	108,55%	17.086
	CF 1	55.651	68.035	75.706	315	8.066	7.751	208	7.670	20.054	395	59.885	126,42%	15.821
	Total Griya	50.392	59.216	66.843	100	7.900	7.800	0	7.627	16.451	273	52.642	126,98%	14.202
	• Total Non Program	50.392	59.216	66.843	100	7.900	7.800	-368	7.627	16.451	273	52.642	126,98%	14.202
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.862	215	166	-49	208	43	3.603	123	7.243	122,36%	1.619
	CF 2	123.980	143.083	141.170	2.025	1.654	-371	2.836	-1.913	17.190	3.567	139.905	100,90%	1.265
	Mitraguna & Others	122.658	141.684	139.778	2.025	1.654	-371	2.843	-1.906	17.120	3.560	137.456	101,69%	2.322
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	392.910	8.244	14.669	6.425	7.350	3.469	60.650	11.200	389.727	100,82%	3.183

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	8.057	0,61%	0,00%	9,27%	8.057	7.549	8.057			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	8.057	0,76%	0,00%	12,95%	8.057	7.593	8.057			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	4.555	0,95%	1,36%	10,30%	3.954	4.146	3.816			
	KUR	305	686	498	4.162	0,75%	1,18%	9,86%	3.664	3.857	3.475			
	Non KUR	104	53	104	394	3,92%	5,04%	19,50%	290	289	340			
3	PWG	-	-	-	4.387	0,00%	0,00%	9,78%	4.387	4.387	4.387			
	Cilem	-	-	-	3.870	0,00%	0,00%	15,65%	3.870	3.870	3.870			
	Gadai	-	-	-	517	0,00%	0,00%	2,57%	517	517	517			
4	CFG	673	1.279	1.367	9.532	0,37%	0,65%	4,40%	8.166	8.859	8.253			
	CF 1	295	196	490	5.350	0,53%	0,72%	7,07%	4.860	5.056	5.154			
	Total Griya	295	-	227	3.285	0,58%	0,38%	4,91%	3.057	2.990	3.285			
	Oto	-	196	263	2.066	0,00%	2,98%	23,31%	1.803	2.066	1.870			
	CF 2	379	1.083	877	4.182	0,31%	0,61%	2,96%	3.305	3.803	3.099			
	Mitraguna & Others	379	1.083	877	4.182	0,31%	0,62%	2,99%	3.305	3.803	3.099			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	26.531	0,48%	0,51%	6,75%	24.563	24.941	24.513	0,68%	89,93%	-6,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,54%	(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	2.438	0,54%	1,06%	1,12%	198	1.470	396			
	CF 1	153	113	112	310	0,27%	0,16%	0,41%	198	157	196			
	Total Griya	153	113	112	112	0,30%	0,19%	0,17%	-	(41)	(1)			
	Oto	-	-	-	198	0,00%	0,00%	2,23%	198	198	198			
	CF 2	815	1.928	2.128	2.128	0,66%	1,49%	1,51%	(0)	1.313	200			
	Mitraguna & Others	815	1.928	2.128	2.128	0,66%	1,50%	1,52%	(0)	1.313	200			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.717	0,35%	0,70%	0,69%	(5)	1.556	425	1,06%	-52,57%	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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	3.093	3.093	40.645	0	(40.188)	-92,85%	(16.726)	-84,39%	34.705	8,91%	(31.612)
2	Tabungan	188.323	172.953	166.941	166.157	4.147	(784)	(6.796)	-3,93%	(22.166)	-11,77%	209.136	79,45%	(42.979)
3	Deposito	54.534	66.101	57.913	57.915	(25.458)	2	(8.186)	-12,38%	3.380	6,20%	56.040	103,34%	1.874
	Total	262.676	282.334	227.947	227.165	19.334	(782)	(55.169)	-19,54%	(35.512)	-13,52%	299.881	75,75%	(72.716)
	CASA	208.142	216.233	170.034	169.250	44.791	(784)	(46.983)	-21,73%	(38.892)	-18,69%	243.841	69,41%	(74.591)
	(%) CASA	79,24%	76,59%	74,59%	74,51%									
	FDR	66,71%	72,21%	89,92%	90,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	4.149	4.022	(127)	354	9,65%	(2.165)	-34,99%	-	0,00%	4.022
2	Giro ISE	879	331	763	634	(129)	303	91,72%	(245)	-27,88%		0,00%	634
3	Tabungan ISE	5.307	3.337	3.386	3.388	2	50	1,51%	(1.920)	-36,17%		0,00%	3.388
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	10.008	500	610	110	436	514	9.302	96	5.700	175,60%	4.309
	KUR	498	8.282	8.804	500	610	110	453	521	8.306	89	5.134	171,49%	3.670
	Non KUR	209	1.212	1.205	-	-	0	-17	-8	996	8	566	212,88%	639
3	PWG	23.244	35.104	37.102	5.217	5.855	638	1.358	1.998	13.858	3.857	38.714	95,84%	(1.612)
	Cilem	7.809	11.949	13.062	966	1.734	768	458	1.113	5.253	621	18.851	69,29%	(5.789)
	Gadai	15.435	23.155	24.040	4.252	4.122	-130	899	886	8.605	3.236	19.863	121,03%	4.177
4	CFG	144.290	159.268	157.849	1.011	807	-204	-69	-1.419	13.559	2.226	166.155	95,00%	(8.306)
	CF 1	8.588	12.193	12.115	-	-	0	-25	-78	3.527	78	12.165	99,59%	(49)
	Total Griya	7.701	11.174	11.113	-	-	0	0	-60	3.412	60	10.127	109,74%	986
	• Total Non Program	7.409	10.560	10.500	-	-	0	598	-60	3.091	60	8.983	116,88%	1.517
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.002	-	-	0	-25	-17	114	17	2.038	49,18%	(1.036)
	CF 2	135.702	147.075	145.734	1.011	807	-204	-44	-1.341	10.032	2.148	153.990	94,64%	(8.256)
	Mitraguna & Others	125.011	133.616	132.492	919	752	-167	-1	-1.124	7.481	1.876	140.961	93,99%	(8.469)
	Pensiun	10.691	13.459	13.242	92	55	-37	-43	-217	2.551	272	13.029	101,63%	213
	Total Pembiayaan	175.227	203.879	204.972	6.728	7.272	544	1.303	1.093	29.745	6.179	217.555	94,22%	(12.583)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.092	0,00%	1,98%	10,91%	904	1.092	902			
	KUR	-	-	-	754	0,00%	0,00%	8,57%	754	754	754			
	Non KUR	-	190	188	337	0,00%	15,50%	27,98%	149	337	148			
3	PWG	-	-	-	1.012	0,00%	0,00%	2,73%	1.012	1.012	1.012			
	Cilem	-	-	-	668	0,00%	0,00%	5,12%	668	668	668			
	Gadai	-	-	-	343	0,00%	0,00%	1,43%	343	343	343			
4	CFG	2.296	3.664	3.194	8.493	1,59%	2,01%	5,38%	5.298	6.197	4.829			
	CF 1	66	33	67	1.342	0,77%	0,55%	11,08%	1.275	1.275	1.309			
	Total Griya	66	33	67	1.155	0,86%	0,60%	10,39%	1.088	1.089	1.122			
	Oto	-	-	-	187	0,00%	0,00%	18,63%	187	187	187			
	CF 2	2.230	3.631	3.127	7.151	1,64%	2,13%	4,91%	4.023	4.921	3.520			
	Mitraguna & Others	2.230	3.631	3.127	6.816	1,78%	2,34%	5,14%	3.689	4.587	3.185			
	Pensiun	-	-	-	334	0,00%	0,00%	2,53%	334	334	334			
	Total Pembiayaan	2.296	3.853	3.382	10.596	1,31%	1,66%	5,17%	7.213	8.300	6.743	1,63%	68,51%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,21%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,40%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,64%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,70%	-	(627)	53	5,73%	-236,44%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	472	473	72	1	(29)	-5,71%	(1.614)	-77,34%	3.184	14,85%	(2.712)
2	Tabungan	37.117	38.758	38.886	38.874	(407)	(12)	116	0,30%	1.757	4,73%	42.859	90,70%	(3.985)
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	51.958	51.947	(334)	(11)	138	0,27%	2.003	4,01%	56.871	91,34%	(4.924)
	CASA	39.204	39.260	39.358	39.347	(336)	(11)	87	0,22%	143	0,36%	46.043	85,46%	(6.697)
	(%) CASA	78,50%	75,78%	75,75%	75,74%									
	FDR	145,08%	122,64%	122,15%	122,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	525	529		4	32	6,34%	(52)	-9,01%	-	0,00%	529
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	524	528		4	95	21,83%	(52)	-9,04%		0,00%	528
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	3.679	345	586	241	279	525	2.444	61	2.809	130,98%	870
	Cilem	1.235	3.154	3.679	345	586	241	279	525	2.444	61	2.809	130,98%	870
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.787	280	883	603	-65	-598	-11.435	1.481	64.578	92,58%	(4.791)
	CF 1	464	823	818	-	-	0	415	-5	354	5	457	179,00%	361
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	549	-	-	0	415	-5	386	5	163	337,21%	386
	CF 2	70.758	59.562	58.969	280	883	603	-479	-593	-11.789	1.476	64.121	91,97%	(5.152)
	Mitraguna & Others	66.540	55.109	54.838	280	883	603	-326	-270	-11.702	1.153	56.810	96,53%	(1.972)
	Pensiun	4.218	4.453	4.131	-	-	0	-153	-323	-87	323	7.311	56,50%	(3.180)
	Total Pembiayaan	72.457	63.539	63.466	625	1.469	844	214	-73	-8.991	1.542	67.386	94,18%	(3.921)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	2.314	4,24%	3,25%	3,87%	353	(709)	(23)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	2.314	4,27%	3,29%	3,92%	353	(709)	(23)			
	Mitraguna & Others	2.931	2.337	1.961	2.314	4,41%	3,56%	4,22%	353	(617)	(23)			
	Pensiun	92	-	-	-	2,17%	0,00%	0,00%	-	(92)	-			
	Total Pembiayaan	3.023	2.337	1.961	2.314	4,17%	3,09%	3,65%	353	(709)	(23)	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.428	17,29%	5,97%	5,73%	(179)	(8.885)	(760)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.428	17,40%	6,06%	5,81%	(179)	(8.885)	(760)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,25%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	-	0,66%	0,27%	0,00%	(174)	(479)	(176)			
	Total Pembiayaan	12.313	4.188	3.608	3.428	16,99%	5,68%	5,40%	(179)	(8.885)	(760)	0,00%	100,00%	-5,4%

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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	146.766	146.960	136.989	194	(16.221)	-9,94%	87.798	148,40%	71.025	206,91%	75.935
2	Tabungan	111.248	121.777	126.286	125.652	2.975	(634)	3.876	3,18%	14.404	12,95%	125.447	100,16%	205
3	Deposito	16.666	20.185	19.113	19.113	815	0	(1.072)	-5,31%	2.447	14,68%	18.148	105,32%	965
	Total	187.077	305.142	292.166	291.726	140.778	(440)	(13.417)	-4,40%	104.649	55,94%	214.620	135,93%	77.105
	CASA	170.411	284.957	273.052	272.613	139.963	(440)	(12.345)	-4,33%	102.202	59,97%	196.472	138,75%	76.140
	(%) CASA	91,09%	93,39%	93,46%	93,45%									
	FDR	105,51%	72,96%	76,65%	76,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.823	3.877		54	997	34,61%	58	1,51%	-	0,00%	3.877
2	Giro ISE	954	1.351	1.817	1.833		16	483	35,73%	879			0,00%	1.833
3	Tabungan ISE	2.866	1.530	2.006	2.044		38	514	33,63%	(822)	-28,67%		0,00%	2.044
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Local Champion	3.301	2.653	2.536	-	-	0	-589	-117	-764	117	3.301	76,84%	(764)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	50.112	1.210	1.210	0	357	-35	4.015	1.245	52.094	96,20%	(1.982)
	KUR	42.963	47.819	47.859	1.210	1.210	0	487	40	4.896	1.170	48.796	98,08%	(937)
	Non KUR	3.135	2.328	2.253	-	-	0	-130	-75	-882	75	3.298	68,32%	(1.045)
3	PWG	20.876	34.349	35.431	7.070	5.289	-1.781	2.703	1.082	14.556	4.207	37.410	94,71%	(1.979)
	Cilem	7.514	14.546	15.251	2.157	1.305	-852	1.847	705	7.737	601	18.308	83,30%	(3.057)
	Gadai	13.361	19.803	20.180	4.913	3.984	-930	857	377	6.819	3.606	19.102	105,64%	1.078
4	CFG	127.111	135.478	135.873	4.416	1.491	-2.925	3.703	395	8.762	1.096	140.604	96,64%	(4.731)
	CF 1	49.510	50.142	50.279	1.018	531	-487	546	138	770	393	51.291	98,03%	(1.012)
	Total Griya	39.898	39.046	39.242	304	340	36	0	196	-656	144	40.836	96,10%	(1.594)
	• Total Non Program	39.898	39.046	39.242	304	340	36	-132	196	-656	144	40.836	96,10%	(1.594)
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.037	714	191	-523	546	-58	1.426	249	10.456	105,56%	582
	CF 2	77.602	85.337	85.594	3.398	960	-2.438	3.156	257	7.992	703	89.313	95,84%	(3.719)
	Mitraguna & Others	75.812	83.282	83.560	3.398	960	-2.438	3.177	278	7.748	682	86.964	96,09%	(3.404)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	223.953	12.696	7.990	-4.706	6.174	1.324	26.568	6.666	233.409	95,95%	(9.456)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	7.923	0,27%	0,73%	15,81%	7.557	7.799	7.374			
	KUR	68	433	250	7.381	0,16%	0,52%	15,42%	7.132	7.314	6.948			
	Non KUR	56	115	116	541	1,79%	4,98%	24,02%	425	485	426			
3	PWG	-	-	-	1.710	0,00%	0,00%	4,83%	1.710	1.710	1.710			
	Cilem	-	-	-	1.067	0,00%	0,00%	7,00%	1.067	1.067	1.067			
	Gadai	-	-	-	643	0,00%	0,00%	3,19%	643	643	643			
4	CFG	2.018	4.027	4.014	4.637	1,59%	2,96%	3,41%	623	2.619	610			
	CF 1	1.770	1.931	2.188	1.372	3,58%	4,36%	2,73%	(816)	(399)	(559)			
	Total Griya	1.463	1.931	2.032	834	3,67%	5,20%	2,13%	(1.198)	(629)	(1.097)			
	Oto	307	-	156	537	3,19%	1,40%	4,87%	382	230	537			
	CF 2	248	2.096	1.826	3.265	0,32%	2,14%	3,82%	1.439	3.018	1.170			
	Mitraguna & Others	248	2.096	1.826	3.265	0,33%	2,19%	3,91%	1.439	3.018	1.170			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	14.270	1,09%	1,97%	6,37%	9.890	12.128	9.695	0,35%	94,50%	-6,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	59,14%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	384	1,07%	0,85%	0,77%	(43)	(109)	124			
	KUR	115	169	343	339	0,27%	0,72%	0,71%	(4)	224	170			
	Non KUR	378	91	84	45	12,06%	3,61%	1,99%	(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	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,24%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,27%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.039	0,42%	1,38%	1,36%	(43)	2.209	344	0,25%	81,90%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	2.712	2.773	1.942	61	(561)	-16,82%	846	43,89%	12.865	21,55%	(10.092)
2	Tabungan	70.495	83.412	83.812	83.193	1.034	(619)	(220)	-0,26%	12.697	18,01%	86.396	96,29%	(3.204)
3	Deposito	64.264	92.567	95.682	95.682	(828)	0	3.115	3,36%	31.418	48,89%	65.350	146,41%	30.332
	Total	136.686	179.313	182.206	181.648	2.149	(559)	2.334	1,30%	44.961	32,89%	164.612	110,35%	17.036
	CASA	72.423	86.746	86.524	85.966	2.977	(559)	(781)	-0,90%	13.543	18,70%	99.261	86,61%	(13.296)
	(%) CASA	52,98%	48,38%	47,49%	47,33%									
	FDR	94,77%	84,69%	84,70%	84,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	8.760	8.778		18	2.826	47,48%	7.456	563,99%	-	0,00%	8.778
2	Giro ISE	771	687	524	525		1	(161)	-23,51%	(246)	-31,86%		0,00%	525
3	Tabungan ISE	551	5.265	5.236	5.253		17	(12)	-0,24%	4.702	853,19%		0,00%	5.253
4	Deposito ISE	-	-	3.000	3.000		0	3.000	#DIV/0!	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	65	80	80	80		0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	34.477	435	500	65	-419	-415	2.718	915	37.072	93,00%	(2.596)
	KUR	29.577	32.463	32.239	360	500	140	-418	-224	2.662	724	34.653	93,04%	(2.414)
	Non KUR	2.181	2.429	2.237	75	-	-75	-1	-191	56	191	2.419	92,48%	(182)
3	PWG	6.201	9.141	10.356	495	1.519	1.024	200	1.214	4.155	304	14.494	71,45%	(4.138)
	Cilem	6.201	9.141	10.356	495	1.519	1.024	200	1.214	4.155	304	14.494	71,45%	(4.138)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	109.491	2.234	3.032	798	1.191	1.671	17.909	1.361	102.726	106,58%	6.764
	CF 1	23.474	30.943	31.429	784	704	-80	982	486	7.954	218	26.735	117,56%	4.694
	Total Griya	17.263	20.411	20.582	318	250	-68	0	171	3.319	79	18.392	111,91%	2.190
	• Total Non Program	17.263	20.411	20.582	318	250	-68	414	171	3.319	79	18.392	111,91%	2.190
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.847	467	454	-13	982	315	4.635	139	8.343	130,01%	2.504
	CF 2	68.107	76.876	78.062	1.450	2.328	878	208	1.185	9.955	1.143	75.991	102,72%	2.070
	Mitraguna & Others	64.272	73.105	74.318	1.450	2.328	878	236	1.213	10.047	1.115	71.937	103,31%	2.381
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	154.323	3.164	5.051	1.887	972	2.470	24.782	2.580	154.293	100,02%	31

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	3.556	0,01%	0,32%	10,31%	3.446	3.551	3.513			
	KUR	-	43	110	3.200	0,00%	0,34%	9,93%	3.090	3.200	3.157			
	Non KUR	4	-	-	355	0,19%	0,00%	15,88%	355	351	355			
3	PWG	48	-	-	324	0,78%	0,00%	3,13%	324	276	324			
	Cilem	48	-	-	324	0,78%	0,00%	3,13%	324	276	324			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	3.373	0,60%	0,79%	3,08%	2.526	2.825	1.951			
	CF 1	172	1.125	364	2.502	0,73%	1,18%	7,96%	2.138	2.330	1.377			
	Total Griya	-	1.125	207	1.113	0,00%	1,01%	5,41%	906	1.113	(12)			
	Oto	172	-	157	1.389	2,76%	1,49%	12,80%	1.232	1.217	1.389			
	CF 2	375	297	483	871	0,55%	0,63%	1,12%	388	495	574			
	Mitraguna & Others	375	297	483	871	0,58%	0,66%	1,17%	388	495	574			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	7.252	0,46%	0,63%	4,70%	6.296	6.653	5.788	0,77%	83,56%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,65%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,88%	-	-	-			
	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%	-63,00%	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	3.442	3.309	(175)	(133)	(3.041)	-47,89%	(997)	-23,15%	15.629	21,17%	(12.320)
2	Tabungan	84.533	90.823	86.892	86.785	1.455	(107)	(4.038)	-4,45%	2.252	2,66%	99.104	87,57%	(12.319)
3	Deposito	19.903	27.815	27.964	27.964	981	0	149	0,54%	8.061	40,50%	20.749	134,77%	7.215
	Total	108.741	124.988	118.298	118.058	2.261	(240)	(6.930)	-5,54%	9.317	8,57%	135.482	87,14%	(17.424)
	CASA	88.838	97.173	90.334	90.094	1.280	(240)	(7.079)	-7,29%	1.255	1,41%	114.733	78,52%	(24.639)
	(%) CASA	81,70%	77,75%	76,36%	76,31%									
	FDR	78,57%	82,40%	87,44%	87,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	3.916	3.814	3.174	3.176	2	(638)	-16,73%	(739)	-18,88%	-	0,00%	3.176
2	Giro ISE	3.001	2.815	2.132	2.137	5	(678)	-24,08%	(863)	-28,77%		0,00%	2.137
3	Tabungan ISE	915	999	1.041	1.039	(3)	40	3,96%	124	13,54%		0,00%	1.039
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	5.824	570	930	360	1.300	651	2.755	279	7.633	76,30%	(1.809)
	KUR	2.657	4.943	5.599	570	930	360	1.320	656	2.942	274	6.955	80,51%	(1.355)
	Non KUR	412	230	225	-	-	0	-20	-5	-187	5	679	33,13%	(454)
3	PWG	13.521	19.100	19.452	2.457	2.457	-0	297	353	5.931	2.104	28.683	67,82%	(9.230)
	Cilem	6.370	9.563	9.859	574	641	67	275	296	3.489	345	17.921	55,02%	(8.061)
	Gadai	7.151	9.537	9.593	1.883	1.816	-67	22	57	2.443	1.759	10.762	89,14%	(1.169)
4	CFG	68.150	78.720	78.162	1.306	150	-1.156	519	-558	10.012	708	87.921	88,90%	(9.759)
	CF 1	32.030	33.138	32.781	-	-	0	-302	-357	751	357	33.769	97,07%	(988)
	Total Griya	25.555	25.944	25.724	-	-	0	0	-220	168	220	25.634	100,35%	89
	• Total Non Program	25.555	25.944	25.724	-	-	0	-476	-220	168	220	25.634	100,35%	89
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.057	-	-	0	-302	-137	582	137	8.135	86,76%	(1.077)
	CF 2	36.119	45.582	45.381	1.306	150	-1.156	821	-202	9.261	352	54.152	83,80%	(8.771)
	Mitraguna & Others	32.486	42.242	42.074	1.306	150	-1.156	855	-168	9.588	318	50.435	83,42%	(8.361)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,97%	(410)
	Total Pembiayaan	85.434	102.993	103.438	4.333	3.537	-796	2.115	445	18.004	3.091	124.931	82,80%	(21.493)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	207	0,00%	1,89%	3,55%	109	207	107			
	KUR	-	100	98	207	0,00%	1,98%	3,69%	109	207	107			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	334	0,00%	0,00%	1,72%	334	334	334			
	Cilem	-	-	-	226	0,00%	0,00%	2,29%	226	226	226			
	Gadai	-	-	-	108	0,00%	0,00%	1,13%	108	108	108			
4	CFG	1.050	794	-	2.186	1,54%	0,00%	2,80%	2.186	1.136	1.393			
	CF 1	1.050	669	-	1.723	3,28%	0,00%	5,26%	1.723	673	1.054			
	Total Griya	697	669	-	990	2,73%	0,00%	3,85%	990	294	322			
	Oto	353	-	-	732	5,46%	0,00%	10,38%	732	379	732			
	CF 2	-	125	-	464	0,00%	0,00%	1,02%	464	464	339			
	Mitraguna & Others	-	125	-	464	0,00%	0,00%	1,10%	464	464	339			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.050	893	98	2.727	1,23%	0,09%	2,64%	2.630	1.677	1.834	1,36%	48,55%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	1,21%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	31,25%	(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%	1,56%	(5)	882	326			
	CF 1	337	67	276	271	1,05%	0,83%	0,83%	(5)	(66)	203			
	Total Griya	189	67	276	271	0,74%	1,06%	1,05%	(5)	82	203			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,09%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.289	1,36%	1,26%	1,25%	(7)	125	310	3,93%	-215,42%	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	10.862	10.870	(1.933)	8	3.444	46,37%	3.189	41,52%	18.391	59,11%	(7.520)
2	Tabungan	96.197	119.337	124.786	123.850	2.870	(936)	4.513	3,78%	27.653	28,75%	113.070	109,53%	10.780
3	Deposito	50.701	45.104	44.055	44.055	(846)	0	(1.049)	-2,33%	(6.646)	-13,11%	51.803	85,04%	(7.747)
	Total	154.579	171.868	179.704	178.775	91	(928)	6.907	4,02%	24.196	15,65%	183.263	97,55%	(4.488)
	CASA	103.878	126.764	135.649	134.720	937	(928)	7.956	6,28%	30.842	29,69%	131.461	102,48%	3.259
	(%) CASA	67,20%	73,76%	75,48%	75,36%									
	FDR	122,53%	118,75%	115,06%	115,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.367	4.357		(11)	253	6,16%	419	10,63%	-	0,00%	4.357
2	Giro ISE	1.498	2.480	2.496	2.490		(7)	10	0,38%	991	66,16%		0,00%	2.490
3	Tabungan ISE	2.310	1.493	1.741	1.737		(4)	243	16,30%	(573)	-24,79%		0,00%	1.737
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	36.426	1.100	1.500	400	-61	599	2.007	901	38.972	93,47%	(2.546)
	KUR	32.500	34.342	34.974	1.100	1.500	400	87	631	2.474	869	36.816	95,00%	(1.842)
	Non KUR	1.920	1.484	1.452	-	-	0	-148	-32	-467	32	2.156	67,35%	(704)
3	PWG	17.830	31.815	32.168	5.515	3.963	-1.552	1.711	352	14.337	3.611	32.787	98,11%	(619)
	Cilem	5.164	11.405	12.185	1.353	1.165	-188	802	780	7.021	385	14.806	82,30%	(2.621)
	Gadai	12.666	20.410	19.983	4.163	2.798	-1.365	909	-427	7.317	3.225	17.981	111,13%	2.002
4	CFG	137.158	136.453	138.176	1.585	3.221	1.636	-621	1.722	1.018	1.498	147.002	94,00%	(8.826)
	CF 1	38.164	39.712	39.952	-	535	535	-402	240	1.788	295	39.346	101,54%	605
	Total Griya	33.008	34.050	34.311	-	400	400	0	261	1.303	139	32.660	105,05%	1.651
	• Total Non Program	33.008	34.050	34.311	-	400	400	-179	261	1.303	139	32.660	105,05%	1.651
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.641	-	135	135	-402	-21	485	156	6.686	84,37%	(1.045)
	CF 2	98.994	96.742	98.224	1.585	2.686	1.101	-219	1.482	-769	1.204	107.656	91,24%	(9.432)
	Mitraguna & Others	71.310	70.977	72.603	1.485	2.570	1.085	-6	1.626	1.292	944	81.625	88,95%	(9.022)
	Pensiun	27.683	25.765	25.621	100	116	16	-213	-144	-2.062	260	26.031	98,43%	(410)
	Total Pembiayaan	189.407	204.095	206.769	8.200	8.684	484	1.028	2.674	17.362	6.010	218.761	94,52%	(11.992)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	3.278	0,69%	2,43%	9,00%	2.408	3.040	2.644			
	KUR	105	522	761	3.121	0,32%	2,22%	8,92%	2.361	3.016	2.599			
	Non KUR	133	111	109	156	6,92%	7,32%	10,78%	48	24	45			
3	PWG	-	-	-	443	0,00%	0,00%	1,38%	443	443	443			
	Cilem	-	-	-	214	0,00%	0,00%	1,76%	214	214	214			
	Gadai	-	-	-	228	0,00%	0,00%	1,14%	228	228	228			
4	CFG	1.146	999	1.255	4.560	0,84%	0,92%	3,30%	3.305	3.414	3.560			
	CF 1	198	258	95	1.096	0,52%	0,24%	2,74%	1.001	898	838			
	Total Griya	73	-	-	753	0,22%	0,00%	2,19%	753	679	753			
	Oto	125	258	95	344	2,42%	1,67%	6,09%	249	219	85			
	CF 2	948	741	1.160	3.463	0,96%	1,20%	3,53%	2.303	2.516	2.722			
	Mitraguna & Others	799	690	650	2.812	1,12%	0,92%	3,87%	2.162	2.013	2.122			
	Pensiun	149	51	511	652	0,54%	1,98%	2,54%	141	503	601			
	Total Pembiayaan	1.384	1.633	2.124	8.280	0,73%	1,04%	4,00%	6.156	6.896	6.647	1,90%	52,62%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	388	1,39%	0,86%	1,07%	80	(89)	71			
	KUR	477	186	177	257	1,47%	0,52%	0,74%	80	(220)	72			
	Non KUR	-	132	131	131	0,00%	8,82%	9,02%	-	131	(1)			
3	PWG	-	-	-	11	0,00%	0,00%	0,04%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,09%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.528	3,20%	1,79%	1,83%	88	(1.866)	(121)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,98%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232	0,00%	4,10%	4,12%	-	(72)	-			
	CF 2	3.064	757	851	938	3,10%	0,88%	0,96%	88	(2.126)	181			
	Mitraguna & Others	2.968	440	534	621	4,16%	0,75%	0,86%	88	(2.346)	182			
	Pensiun	97	317	317	317	0,05%	0,16%	1,24%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.927	2,57%	1,35%	1,42%	179	(1.944)	(39)	1,31%	7,60%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	13.643	13.594	(2.547)	(49)	1.185	9,55%	799	6,24%	28.636	47,47%	(15.042)
2	Tabungan	133.664	151.983	152.761	151.913	904	(847)	(69)	-0,05%	18.249	13,65%	155.428	97,74%	(3.515)
3	Deposito	120.976	138.437	138.230	138.230	135	0	(206)	-0,15%	17.255	14,26%	123.058	112,33%	15.172
	Total	267.435	302.828	304.634	303.738	(1.508)	(896)	909	0,30%	36.303	13,57%	307.123	98,90%	(3.385)
	CASA	146.460	164.392	166.404	165.507	(1.643)	(896)	1.115	0,68%	19.048	13,01%	184.064	89,92%	(18.557)
	(%) CASA	54,76%	54,29%	54,62%	54,49%									
	FDR	60,13%	60,18%	60,28%	60,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	5.245	5.109		(136)	513	11,16%	1.527	42,64%	-	0,00%	5.109
2	Giro ISE	1.025	1.971	967	968		1	(1.003)	-50,88%	(57)	-5,54%		0,00%	968
3	Tabungan ISE	2.557	2.625	4.279	4.141		(138)	1.516	57,75%	1.584	61,94%		0,00%	4.141
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.021	810	1.030	220	148	79	-1.631	951	44.400	87,89%	(5.379)
	KUR	37.299	36.976	37.084	760	1.030	270	255	108	-215	922	40.989	90,47%	(3.905)
	Non KUR	3.353	1.966	1.937	50	-	-50	-107	-28	-1.416	28	3.411	56,80%	(1.474)
3	PWG	6.039	14.018	14.527	1.082	886	-196	655	509	8.488	377	15.570	93,30%	(1.043)
	Cilem	6.039	14.018	14.527	1.082	886	-196	655	509	8.488	377	15.570	93,30%	(1.043)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	130.088	2.150	2.316	166	-2.381	794	15.980	1.521	123.765	105,11%	6.323
	CF 1	24.580	27.567	27.430	500	139	-361	-369	-137	2.850	276	28.235	97,15%	(805)
	Total Griya	19.863	21.592	21.447	500	-	-500	0	-145	1.584	145	21.622	99,19%	(175)
	• Total Non Program	19.863	21.592	21.447	500	-	-500	255	-145	1.584	145	21.622	99,19%	(175)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	5.984	-	139	139	-369	8	1.266	130	6.614	90,48%	(630)
	CF 2	89.528	101.726	102.658	1.650	2.177	527	-2.012	931	13.130	1.246	95.530	107,46%	7.128
	Mitraguna & Others	89.444	101.119	102.055	1.650	2.177	527	-2.007	936	12.611	1.241	94.659	107,81%	7.396
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	183.636	4.042	4.232	190	-1.578	1.383	22.837	2.849	183.735	99,95%	(98)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	6.575	2,64%	2,37%	16,85%	5.651	5.503	5.778			
	KUR	877	705	854	6.369	2,35%	2,31%	17,17%	5.515	5.492	5.664			
	Non KUR	194	92	70	206	5,80%	3,56%	10,62%	136	11	114			
3	PWG	-	-	-	552	0,00%	0,00%	3,80%	552	552	552			
	Cilem	-	-	-	552	0,00%	0,00%	3,80%	552	552	552			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.405	0,69%	0,85%	1,85%	1.310	1.613	2.244			
	CF 1	630	38	965	1.355	2,56%	3,50%	4,94%	391	725	1.317			
	Total Griya	568	-	567	612	2,86%	2,62%	2,85%	45	44	612			
	Oto	61	38	398	743	1,30%	6,66%	12,42%	345	682	705			
	CF 2	162	123	130	1.049	0,18%	0,13%	1,02%	919	888	927			
	Mitraguna & Others	162	123	130	1.049	0,18%	0,13%	1,03%	919	888	927			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	9.531	1,16%	1,11%	5,19%	7.512	7.668	8.573	0,41%	92,18%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.762	2,29%	4,18%	4,52%	136	832	138			
	KUR	399	1.431	1.506	1.644	1,07%	4,07%	4,43%	138	1.246	213			
	Non KUR	532	194	120	118	15,87%	6,11%	6,09%	(2)	(414)	(76)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,04%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,61%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.395	0,83%	1,24%	1,30%	136	1.064	76	0,43%	66,86%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	99.951	99.903	(2.054)	(49)	37.102	59,08%	60.720	154,97%	53.494	186,76%	46.409
2	Tabungan	123.525	150.051	151.608	150.681	3.678	(927)	630	0,42%	27.156	21,98%	143.721	104,84%	6.959
3	Deposito	68.863	124.121	123.927	123.927	(185)	0	(194)	-0,16%	55.064	79,96%	70.400	176,03%	53.527
	Total	231.570	336.973	375.486	374.510	1.439	(976)	37.537	11,14%	142.940	61,73%	267.615	139,94%	106.896
	CASA	162.707	212.852	251.559	250.583	1.624	(976)	37.731	17,73%	87.876	54,01%	197.215	127,06%	53.368
	(%) CASA	70,26%	63,17%	67,00%	66,91%									
	FDR	34,66%	31,39%	28,42%	28,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	7.345	7.381		35	1.257	20,52%	1.489	25,28%	-	0,00%	7.381
2	Giro ISE	3.773	3.366	4.588	4.613		26	1.248	37,07%	840	22,27%		0,00%	4.613
3	Tabungan ISE	2.118	2.758	2.758	2.767		10	9	0,33%	649	30,65%		0,00%	2.767
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	10.521	504	674	170	-55	-15	3.671	688	14.064	74,81%	(3.543)
	Cilem	6.849	10.535	10.521	504	674	170	-55	-15	3.671	688	14.064	74,81%	(3.543)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	96.186	1.478	1.576	98	1.676	957	22.767	618	98.064	98,09%	(1.878)
	CF 1	59.117	74.995	75.686	1.143	1.116	-27	779	691	16.569	425	68.723	110,13%	6.962
	Total Griya	51.507	65.623	65.954	949	572	-377	0	331	14.447	241	59.856	110,19%	6.098
	• Total Non Program	49.547	63.796	64.134	949	572	-377	1.792	338	14.587	234	52.179	122,91%	11.955
	• Program	1.960	1.828	1.820	-	-	0	-12	-7	-140	7	7.678	23,71%	(5.857)
	Oto	7.609	9.371	9.731	194	544	350	779	360	2.122	184	8.867	109,75%	864
	CF 2	14.303	20.234	20.501	335	460	125	897	267	6.198	193	29.341	69,87%	(8.840)
	Mitraguna & Others	14.303	20.222	20.369	335	340	5	897	147	6.067	193	29.016	70,20%	(8.646)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	106.707	1.982	2.250	268	1.621	943	26.439	1.307	112.128	95,17%	(5.421)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	223	0,00%	0,00%	2,12%	223	223	223			
	Cilem	-	-	-	223	0,00%	0,00%	2,12%	223	223	223			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.551	0,88%	3,18%	3,69%	522	2.901	783			
	CF 1	650	2.768	3.029	3.380	1,10%	4,04%	4,47%	351	2.730	612			
	Total Griya	404	2.588	2.856	2.819	0,79%	4,35%	4,27%	(37)	2.414	231			
	Oto	245	180	173	561	3,22%	1,85%	5,77%	388	316	381			
	CF 2	-	-	-	171	0,00%	0,00%	0,83%	171	171	171			
	Mitraguna & Others	-	-	-	171	0,00%	0,00%	0,84%	171	171	171			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.774	0,81%	2,86%	3,54%	745	3.124	1.006	1,87%	47,19%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-74,51%	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.348	8.332	1.118	(16)	(100)	-1,19%	(501)	-5,68%	21.699	38,40%	(13.367)
2	Tabungan	83.648	75.662	81.436	80.959	(1.158)	(477)	5.297	7,00%	(2.689)	-3,21%	98.582	82,12%	(17.623)
3	Deposito	21.297	24.150	20.117	20.117	(4.953)	0	(4.034)	-16,70%	(1.180)	-5,54%	21.750	92,49%	(1.633)
	Total	113.778	108.245	109.901	109.408	(4.993)	(493)	1.163	1,07%	(4.370)	-3,84%	142.031	77,03%	(32.623)
	CASA	92.481	84.094	89.784	89.291	(40)	(493)	5.197	6,18%	(3.190)	-3,45%	120.281	74,24%	(30.990)
	(%) CASA	81,28%	77,69%	81,70%	81,61%									
	FDR	151,33%	184,48%	182,78%	183,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.367	7.345		(21)	1.131	18,20%	3.930	115,08%	-	0,00%	7.345
2	Giro ISE	1.685	2.429	2.382	2.429		47	1	0,02%	744	44,15%		0,00%	2.429
3	Tabungan ISE	1.730	3.786	4.984	4.916		(68)	1.130	29,85%	3.186	184,18%		0,00%	4.916
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	11.022	-	25	25	-365	-219	-4.479	244	17.862	61,70%	(6.840)
	KUR	13.526	8.301	8.078	-	-	-	-342	-223	-5.448	223	15.819	51,07%	(7.741)
	Non KUR	1.974	2.940	2.944	-	25	25	-22	4	970	21	2.043	144,07%	901
3	PWG	14.491	23.899	24.525	2.850	3.124	274	1.063	626	10.035	2.498	31.508	77,84%	(6.983)
	Cilem	6.823	11.358	11.822	737	906	169	329	465	5.000	441	18.964	62,34%	(7.142)
	Gadai	7.668	12.542	12.703	2.113	2.218	105	734	162	5.035	2.056	12.544	101,27%	159
4	CFG	142.193	164.548	165.326	3.620	1.941	-1.679	1.219	778	23.133	1.163	153.708	107,56%	11.617
	CF 1	6.747	8.769	8.717	-	-	0	58	-53	1.969	53	8.885	98,10%	(169)
	Total Griya	3.465	5.184	5.166	-	-	0	0	-19	1.701	19	4.904	105,33%	261
	• Total Non Program	3.465	5.184	5.166	-	-	0	-42	-19	1.701	19	4.904	105,33%	261
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.551	-	-	0	58	-34	269	34	3.981	89,19%	(430)
	CF 2	135.445	155.778	156.609	3.620	1.941	-1.679	1.161	831	21.164	1.110	144.823	108,14%	11.786
	Mitraguna & Others	125.884	146.998	147.921	3.620	1.941	-1.679	1.201	923	22.037	1.018	134.362	110,09%	13.559
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	200.873	6.470	5.090	-1.380	1.917	1.185	28.689	3.905	203.079	98,91%	(2.206)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	2.994	8,85%	11,40%	27,16%	1.712	1.622	1.812			
	KUR	1.295	819	765	1.914	9,57%	9,21%	23,69%	1.149	619	1.095			
	Non KUR	77	363	517	1.080	3,89%	17,57%	36,69%	563	1.003	717			
3	PWG	-	-	-	928	0,00%	0,00%	3,78%	928	928	928			
	Cilem	-	-	-	728	0,00%	0,00%	6,16%	728	728	728			
	Gadai	-	-	-	200	0,00%	0,00%	1,58%	200	200	200			
4	CFG	6	-	290	3.242	0,00%	0,18%	1,96%	2.952	3.236	3.242			
	CF 1	-	-	-	1.837	0,00%	0,00%	21,08%	1.837	1.837	1.837			
	Total Griya	-	-	-	380	0,00%	0,00%	7,36%	380	380	380			
	Oto	-	-	-	1.457	0,00%	0,00%	41,03%	1.457	1.457	1.457			
	CF 2	6	-	290	1.405	0,00%	0,19%	0,90%	1.115	1.399	1.405			
	Mitraguna & Others	-	-	290	1.405	0,00%	0,20%	0,95%	1.115	1.405	1.405			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	7.164	0,80%	0,79%	3,57%	5.592	5.786	5.982	0,00%	100,00%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.026	3,76%	8,56%	9,31%	64	443	168			
	KUR	557	837	824	887	4,11%	9,92%	10,98%	64	331	51			
	Non KUR	26	21	138	138	1,32%	4,71%	4,70%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,60%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,64%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.967	0,56%	0,95%	0,98%	64	996	164	0,11%	88,64%	-0,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.267	4.186	633	(82)	2.611	165,77%	3.313	379,72%	1.750	239,25%	2.436
2	Tabungan	63.525	67.931	66.789	66.348	5.369	(441)	(1.583)	-2,33%	2.823	4,44%	71.349	92,99%	(5.001)
3	Deposito	5.722	7.221	7.050	7.050	(206)	0	(171)	-2,37%	1.327	23,19%	5.985	117,79%	1.065
	Total	70.120	76.727	78.106	77.584	5.796	(522)	857	1,12%	7.464	10,64%	79.084	98,10%	(1.500)
	CASA	64.398	69.506	71.056	70.534	6.002	(522)	1.028	1,48%	6.136	9,53%	73.098	96,49%	(2.565)
	(%) CASA	91,84%	90,59%	90,97%	90,91%									
	FDR	73,73%	85,49%	84,74%	85,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.863	3.843		(20)	24	0,63%	355	10,19%	-	0,00%	3.843
2	Giro ISE	561	449	466	466		0	17	3,85%	(95)	-16,91%		0,00%	466
3	Tabungan ISE	2.926	3.370	3.397	3.377		(20)	7	0,20%	450	15,39%		0,00%	3.377
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	6.159	370	786	416	587	638	3.576	148	5.700	108,06%	460
	Cilem	2.583	5.521	6.159	370	786	416	587	638	3.576	148	5.700	108,06%	460
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	60.028	920	805	-115	1.422	-45	10.912	850	59.041	101,67%	988
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	60.028	920	805	-115	1.422	-45	10.912	850	59.041	101,67%	988
	Mitraguna & Others	45.066	55.374	55.298	920	625	-295	1.143	-75	10.232	700	51.258	107,88%	4.040
	Pensiun	4.050	4.699	4.730	-	180	180	279	31	680	149	7.783	60,78%	(3.053)
	Total Pembiayaan	51.699	65.594	66.188	1.290	1.591	301	2.010	594	14.489	997	64.740	102,24%	1.447

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	99	0,00%	0,00%	1,61%	99	99	99			
	Cilem	-	-	-	99	0,00%	0,00%	1,61%	99	99	99			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	769	0,00%	0,00%	1,28%	769	769	769			
	Mitraguna & Others	-	-	-	675	0,00%	0,00%	1,22%	675	675	675			
	Pensiun	-	-	-	94	0,00%	0,00%	1,99%	94	94	94			
	Total Pembiayaan	-	-	-	868	0,00%	0,00%	1,31%	868	868	868	2,88%	-119,50%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	205	0,45%	0,34%	0,34%	(1)	(15)	(3)			
	Mitraguna & Others	220	208	207	205	0,49%	0,37%	0,37%	(1)	(15)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	205	0,43%	0,31%	0,31%	(1)	(15)	(3)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.933	2.955	198	22	795	36,82%	871	41,80%	7.185	41,13%	(4.230)
2	Tabungan	153.901	153.184	157.538	156.595	6.509	(943)	3.411	2,23%	2.694	1,75%	170.698	91,74%	(14.103)
3	Deposito	36.197	27.914	28.057	28.057	(1.360)	0	142	0,51%	(8.140)	-22,49%	37.242	75,34%	(9.185)
	Total	192.181	183.258	188.528	187.607	5.347	(921)	4.349	2,37%	(4.575)	-2,38%	215.125	87,21%	(27.518)
	CASA	155.985	155.344	160.471	159.550	6.707	(921)	4.206	2,71%	3.565	2,29%	177.883	89,69%	(18.333)
	(%) CASA	81,17%	84,77%	85,12%	85,04%									
	FDR	138,97%	164,04%	160,29%	161,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.794	1.803		9	118	7,01%	1.274	240,85%	-	0,00%	1.803
2	Giro ISE	45	683	934	930		(4)	247	36,12%	885	1961,08%		0,00%	930
3	Tabungan ISE	484	1.002	860	873		13	(129)	-12,85%	389	80,40%		0,00%	873
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	6.645	50	295	245	-70	152	1.564	143	8.913	74,55%	(2.268)
	KUR	4.827	6.222	6.375	25	295	270	-91	153	1.548	142	8.318	76,64%	(1.943)
	Non KUR	254	271	270	25	-	-25	21	-1	16	1	595	45,32%	(325)
3	PWG	24.335	48.191	50.207	2.126	3.742	1.616	157	2.016	25.872	1.726	43.519	115,37%	6.688
	Cilem	24.335	48.191	50.207	2.126	3.742	1.616	157	2.016	25.872	1.726	43.519	115,37%	6.688
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	245.287	1.845	2.702	857	-271	-594	7.683	3.296	247.553	99,08%	(2.267)
	CF 1	8.506	8.716	8.649	-	-	0	-74	-67	142	67	10.260	84,30%	(1.611)
	Total Griya	6.805	6.817	6.801	-	-	0	0	-16	-4	16	7.278	93,44%	(477)
	• Total Non Program	6.655	6.675	6.660	-	-	0	-135	-16	4	16	6.693	99,50%	(33)
	• Program	149	141	141	-	-	0	-2	-1	-8	1	585	24,09%	(444)
	Oto	1.701	1.899	1.848	-	-	0	-74	-51	146	51	2.982	61,97%	(1.134)
	CF 2	229.097	237.166	236.638	1.845	2.702	857	-197	-527	7.541	3.229	237.294	99,72%	(656)
	Mitraguna & Others	203.836	211.595	211.180	1.701	2.538	837	165	-415	7.344	2.953	207.323	101,86%	3.857
	Pensiun	25.262	25.571	25.458	144	164	20	-361	-112	197	276	29.971	84,94%	(4.513)
	Total Pembiayaan	267.076	300.611	302.184	4.021	6.739	2.718	-185	1.572	35.108	5.166	300.041	100,71%	2.142

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	641	0,00%	2,23%	9,65%	496	641	619			
	KUR	-	22	145	537	0,00%	2,33%	8,43%	392	537	516			
	Non KUR	-	-	-	104	0,00%	0,00%	38,52%	104	104	104			
3	PWG	-	2	-	352	0,00%	0,00%	0,70%	352	352	350			
	Cilem	-	2	-	352	0,00%	0,00%	0,70%	352	352	350			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	3.711	1,09%	1,37%	1,52%	342	1.133	(2)			
	CF 1	819	854	753	489	9,63%	8,64%	5,66%	(264)	(330)	(364)			
	Total Griya	819	854	753	413	12,04%	11,05%	6,07%	(341)	(407)	(441)			
	Oto	-	-	-	77	0,00%	0,00%	4,16%	77	77	77			
	CF 2	1.765	2.865	2.621	3.228	0,77%	1,11%	1,36%	606	1.462	362			
	Mitraguna & Others	1.765	2.729	2.621	3.100	0,87%	1,24%	1,47%	478	1.335	371			
	Pensiun	-	136	-	128	0,00%	0,00%	0,50%	128	128	(9)			
	Total Pembiayaan	2.584	3.743	3.520	4.711	0,97%	1,17%	1,56%	1.191	2.126	968	0,58%	62,67%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	3.367	1,42%	1,34%	1,37%	74	(2)	(131)			
	CF 1	340	364	429	508	4,00%	4,92%	5,87%	79	168	144			
	Total Griya	340	364	429	508	5,00%	6,29%	7,47%	79	168	144			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	2.859	1,32%	1,21%	1,21%	(5)	(170)	(275)			
	Mitraguna & Others	2.939	2.995	2.864	2.859	1,44%	1,35%	1,35%	(5)	(80)	(136)			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.367	1,26%	1,10%	1,11%	74	(2)	(131)	0,50%	54,77%	-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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-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 (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	266	267	(1.196)	1	(349)	-56,63%	(328)	-55,14%	12.197	2,19%	(11.930)
2	Tabungan	46.385	47.818	47.032	46.878	(132)	(154)	(941)	-1,97%	492	1,06%	60.559	77,41%	(13.682)
3	Deposito	18.302	57.067	43.642	43.642	10.056	0	(13.425)	-23,52%	25.341	138,46%	19.099	228,50%	24.543
	Total	65.283	105.501	90.940	90.787	8.729	(153)	(14.714)	-13,95%	25.505	39,07%	91.856	98,84%	(1.069)
	CASA	46.981	48.434	47.298	47.145	(1.328)	(153)	(1.289)	-2,66%	164	0,35%	72.756	64,80%	(25.612)
	(%) CASA	71,97%	45,91%	52,01%	51,93%									
	FDR	134,21%	93,33%	108,24%	108,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.092	1.100		8	(15)	-1,37%	(297)	-21,27%	-	0,00%	1.100
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.091	1.100		8	(15)	-1,37%	(259)	-19,05%		0,00%	1.100
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	16.794	320	800	480	-110	574	1.356	226	18.223	92,16%	(1.429)
	KUR	14.693	15.717	16.299	320	800	480	-95	582	1.606	218	17.333	94,03%	(1.034)
	Non KUR	745	503	495	-	-	0	-15	-8	-250	8	890	55,62%	(395)
3	PWG	3.211	6.891	7.248	973	539	-434	791	357	4.037	182	8.588	84,39%	(1.341)
	Cilem	3.211	6.891	7.248	973	539	-434	791	357	4.037	182	8.588	84,39%	(1.341)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.391	654	387	-266	-371	-965	5.422	1.352	77.811	95,60%	(3.420)
	CF 1	2.071	11.937	12.053	484	167	-316	152	116	9.981	51	5.602	215,15%	6.451
	Total Griya	1.516	10.778	10.804	310	60	-250	0	26	9.288	34	4.181	258,38%	6.623
	• Total Non Program	1.516	5.141	5.176	143	60	-83	261	35	3.659	25	4.181	123,78%	994
	• Program	-	5.637	5.628	167	-	-167	339	-8	5.628	8	0	0,00%	5.628
	Oto	555	1.159	1.249	173	107	-66	152	90	693	18	1.421	87,90%	(172)
	CF 2	66.897	63.419	62.338	170	220	50	-523	-1.081	-4.559	1.301	72.209	86,33%	(9.871)
	Mitraguna & Others	64.762	60.622	59.718	170	220	50	-496	-905	-5.045	1.125	68.752	86,86%	(9.035)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-176	486	176	3.457	75,81%	(836)
	Total Pembiayaan	87.617	98.466	98.433	1.946	1.726	-220	309	-34	10.816	1.760	104.622	94,08%	(6.190)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.633	0,98%	1,74%	9,72%	1.350	1.482	1.159			
	KUR	98	475	240	1.610	0,67%	1,52%	9,88%	1.371	1.512	1.136			
	Non KUR	53	-	43	23	7,15%	8,61%	4,64%	(20)	(30)	23			
3	PWG	-	-	-	46	0,00%	0,00%	0,63%	46	46	46			
	Cilem	-	-	-	46	0,00%	0,00%	0,63%	46	46	46			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	3.820	1,23%	2,60%	5,14%	1.864	2.975	1.024			
	CF 1	-	-	177	307	0,00%	1,48%	2,55%	131	307	307			
	Total Griya	-	-	177	117	0,00%	1,64%	1,08%	(60)	117	117			
	Oto	-	-	-	191	0,00%	0,00%	15,26%	191	191	191			
	CF 2	846	2.796	1.779	3.513	1,26%	2,81%	5,64%	1.734	2.668	717			
	Mitraguna & Others	846	2.796	1.779	3.337	1,31%	2,94%	5,59%	1.558	2.492	542			
	Pensiun	-	-	-	176	0,00%	0,00%	6,71%	176	176	176			
	Total Pembiayaan	997	3.270	2.239	5.499	1,14%	2,27%	5,59%	3.260	4.503	2.229	1,49%	73,28%	-4,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	7,43%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	3.716	3,51%	5,61%	5,00%	(510)	1.296	(1.957)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	3.716	3,62%	6,66%	5,96%	(510)	1.296	(1.957)			
	Mitraguna & Others	2.420	5.673	4.226	3.716	3,74%	6,97%	6,22%	(510)	1.296	(1.957)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	3.823	2,89%	4,40%	3,88%	(510)	1.291	(1.957)	3,73%	3,88%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.862	4.870	2.360	7	(1.079)	-18,14%	(1.007)	-17,14%	16.777	29,03%	(11.907)
2	Tabungan	83.977	101.671	89.432	88.541	9.043	(891)	(13.130)	-12,91%	4.564	5,43%	98.962	89,47%	(10.421)
3	Deposito	19.184	13.402	14.038	14.038	(1)	0	636	4,75%	(5.146)	-26,83%	20.015	70,14%	(5.977)
	Total	109.038	121.021	108.332	107.448	11.402	(883)	(13.573)	-11,22%	(1.590)	-1,46%	135.754	79,15%	(28.305)
	CASA	89.854	107.619	94.294	93.411	11.402	(883)	(14.209)	-13,20%	3.557	3,96%	115.739	80,71%	(22.328)
	(%) CASA	82,41%	88,93%	87,04%	86,94%									
	FDR	40,48%	52,26%	59,68%	60,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	8.333	8.466		133	(351)	-3,98%	(115)	-1,33%	-	0,00%	8.466
2	Giro ISE	1.236	1.518	703	693		(10)	(825)	-54,36%	(543)	-43,94%		0,00%	693
3	Tabungan ISE	7.345	7.300	7.630	7.773		143	474	6,49%	428	5,83%		0,00%	7.773
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.998	75	1.000	925	527	828	5.493	172	14.493	103,48%	505
	KUR	9.147	13.072	13.915	75	1.000	925	555	842	4.768	158	13.868	100,33%	46
	Non KUR	358	1.097	1.083	-	-	0	-28	-14	725	14	624	173,39%	458
3	PWG	9.262	11.392	11.175	319	607	287	-69	-217	1.912	824	16.966	65,86%	(5.792)
	Cilem	9.262	11.392	11.175	319	607	287	-69	-217	1.912	824	16.966	65,86%	(5.792)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	37.856	460	1.410	950	282	789	12.479	622	47.656	79,43%	(9.801)
	CF 1	14.455	17.388	17.814	-	639	639	-230	426	3.359	213	17.089	104,24%	725
	Total Griya	3.903	8.619	8.823	-	250	250	0	205	4.920	45	4.866	181,33%	3.957
	• Total Non Program	3.903	6.826	7.032	-	250	250	-74	207	3.129	43	4.866	144,52%	2.166
	• Program	-	1.793	1.791	-	-	0	-8	-2	1.791	2	0	0,00%	1.791
	Oto	10.552	8.770	8.991	-	389	389	-230	221	-1.561	168	12.223	73,56%	(3.232)
	CF 2	10.922	19.679	20.041	460	771	311	513	363	9.120	408	30.567	65,56%	(10.526)
	Mitraguna & Others	10.683	18.945	19.258	460	645	185	516	313	8.575	332	29.780	64,67%	(10.522)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	64.647	1.354	3.017	1.663	1.225	1.400	20.504	1.617	79.115	81,71%	(14.468)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	-	-	-	694	0,00%	0,00%	4,63%	694	694	694			
	KUR	-	-	-	512	0,00%	0,00%	3,68%	512	512	512			
	Non KUR	-	-	-	182	0,00%	0,00%	16,83%	182	182	182			
3	PWG	-	-	-	372	0,00%	0,00%	3,33%	372	372	372			
	Cilem	-	-	-	372	0,00%	0,00%	3,33%	372	372	372			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	2.578	1,42%	1,96%	6,81%	1.852	2.218	2.234			
	CF 1	360	344	708	1.909	2,49%	4,07%	10,71%	1.200	1.549	1.565			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.909	3,41%	8,08%	21,23%	1.200	1.549	1.565			
	CF 2	-	-	17	669	0,00%	0,09%	3,34%	652	669	669			
	Mitraguna & Others	-	-	17	669	0,00%	0,09%	3,47%	652	669	669			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	3.644	0,82%	1,15%	5,64%	2.918	3.284	3.300	2,97%	47,34%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	271	0,00%	0,27%	0,72%	171	271	271			
	CF 1	-	-	100	271	0,00%	0,58%	1,52%	171	271	271			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	271	0,00%	1,14%	3,01%	171	271	271			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	271	0,00%	0,16%	0,42%	171	271	271	1,53%	-265,29%	1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	1.256	1.256	(165)	0	610	94,36%	1.253	36259,15%	6	#####	1.250
2	Tabungan	34.487	32.850	34.537	34.261	1.712	(276)	1.411	4,29%	(227)	-0,66%	40.322	84,97%	(6.062)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	38.248	37.972	1.498	(276)	2.021	5,62%	(36)	-0,10%	43.921	86,46%	(5.949)
	CASA	34.491	33.496	35.793	35.517	1.548	(276)	2.021	6,03%	1.026	2,97%	40.329	88,07%	(4.812)
	(%) CASA	90,75%	93,17%	93,58%	93,53%									
	FDR	1,90%	3,20%	3,17%	3,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	74	74		0	8	11,48%	(85)	-53,70%	-	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	11,48%	(85)	-53,70%		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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-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	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Cilem	644	914	968	65	80	15	24	54	324	26	1.982	48,82%	(1.015)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	140	10	-130	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.211	205	90	-115	173	61	489	29	2.061	58,77%	(850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	21-Dec-25	31-Dec-24	30-Nov-25	21-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)