

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	464.874	465.668	177.355	795	46.840	11,18%	227.371	95,41%	420.906	110,63%	44.763
2	Tabungan	1.732.891	1.903.991	1.881.483	1.882.453	44.961	970	(21.538)	-1,13%	149.562	8,63%	2.000.816	94,08%	(18.363)
3	Deposito	877.742	950.883	947.472	923.596	(55.963)	(23.876)	(27.287)	-2,87%	45.854	5,22%	896.431	103,03%	27.165
Total		2.848.930	3.273.702	3.293.828	3.271.717	166.354	(22.111)	(1.985)	-0,06%	422.787	14,84%	3.318.152	98,60%	(46.435)
CASA		1.971.188	2.322.819	2.346.356	2.348.121	222.316	1.765	25.302	1,09%	376.933	19,12%	2.421.722	96,96%	(73.601)
(% CASA)		69,19%	70,95%	71,23%	71,77%									
FDR		84,13%	83,44%	83,12%	83,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.970	89.382		1.412	2.079	2,38%	9.972	12,56%	118.145	75,65%	(28.763)
2	Giro ISE	37.094	35.022	32.615	33.320		705	(1.702)	-4,86%	(3.774)	-10,17%	60.551	55,03%	(27.231)
3	Tabungan ISE	39.484	49.856	52.929	50.636		(2.293)	781	1,57%	11.153	28,25%	44.877	112,83%	5.760
4	Deposito ISE	2.833	2.426	2.426	5.426		3.000	3.000	123,68%	2.593	91,52%	12.717	42,67%	(7.291)
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.239	500	-	-500	1.457	-1.509	2.277	1.509	162.236	77,20%	(36.997)
	Linkage	22.750	25.937	25.856	-	-	-200	-200	-81	3.107	81	39.853	64,88%	(13.996)
	Non-Linkage	100.212	100.811	99.383	500	-	-500	1.657	-1.428	-830	1.428	122.383	81,21%	(23.000)
	• Local Champion	83.501	66.595	66.027	500	-	-500	-804	-568	-17.474	568	94.012	70,23%	(27.985)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	325.362	1.035	1.485	450	1.228	-405	14.546	1.890	362.288	89,81%	(36.925)
	KUR	291.370	306.564	306.409	1.035	1.485	450	1.900	-155	15.040	1.640	340.266	90,05%	(33.856)
	Non KUR	19.446	19.203	18.953	-	-	0	-673	-251	-493	251	22.022	86,06%	(3.069)
3	PWG	193.140	323.731	327.691	8.343	14.616	6.273	11.995	3.960	134.551	10.656	362.681	90,35%	(34.990)
	Cilem	122.752	218.666	221.738	2.191	6.864	4.673	7.938	3.071	98.986	3.793	262.581	84,45%	(40.843)
	Gadai	70.389	105.064	105.954	6.152	7.752	1.600	4.057	889	35.565	6.863	100.101	105,85%	5.853
4	CFG	1.770.026	1.955.435	1.959.594	3.214	17.358	14.144	10.668	4.159	189.568	13.199	2.003.011	97,83%	(43.417)
	CF 1	463.002	520.993	529.465	728	10.073	9.345	1.760	8.472	66.463	1.602	503.674	105,12%	25.791
	Total Griya	392.209	436.373	444.853	310	9.242	8.932	0	8.480	52.644	762	412.745	107,78%	32.107
	• Total Non Program	388.279	424.924	433.413	143	9.242	9.099	372	8.489	45.134	753	397.355	109,08%	36.062
	• Program	3.930	11.449	11.440	167	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.612	418	831	414	1.760	-8	13.819	839	90.929	93,05%	(6.316)
	CF 2	1.307.024	1.434.442	1.430.129	2.486	7.285	4.799	8.908	-4.312	123.105	11.597	1.499.337	95,38%	(69.208)
	Mitraguna & Others	1.211.757	1.335.736	1.332.251	2.410	6.898	4.488	9.546	-3.484	120.495	10.382	1.384.316	96,24%	(52.064)
	Pensiun	95.268	98.706	97.878	76	387	311	-638	-828	2.610	1.215	115.021	85,10%	(17.143)
Total Pembiayaan		2.396.945	2.731.682	2.737.887	13.092	33.459	20.367	25.347	6.206	340.942	27.253	2.890.216	94,73%	(152.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	14.425	1,43%	1,90%	4,43%	8.235	9.984	8.235			
	KUR	3.770	4.599	4.599	12.600	1,29%	1,50%	4,11%	8.000	8.830	8.000			
	Non KUR	671	1.590	1.590	1.825	3,45%	8,28%	9,63%	235	1.154	235			
3	PWG	155	-	-	5.521	0,08%	0,00%	1,68%	5.521	5.366	5.521			
	Cilem	155	-	-	4.716	0,13%	0,00%	2,13%	4.716	4.561	4.716			
	Gadai	-	-	-	805	0,00%	0,00%	0,76%	805	805	805			
4	CFG	19.018	28.147	27.679	65.952	1,07%	1,42%	3,37%	38.273	46.934	37.804			
	CF 1	8.456	11.479	12.737	16.361	1,83%	2,44%	3,09%	3.624	7.905	4.882			
	Total Griya	6.832	10.463	10.710	10.406	1,74%	2,45%	2,34%	(304)	3.574	(56)			
	Oto	1.624	1.016	2.026	5.954	2,29%	2,39%	7,04%	3.928	4.331	4.938			
	CF 2	10.562	16.669	14.942	49.591	0,81%	1,04%	3,47%	34.649	39.029	32.922			
	Mitraguna & Others	10.315	16.481	14.431	47.000	0,85%	1,08%	3,53%	32.569	36.686	30.519			
	Pensiun	247	188	511	2.591	0,26%	0,52%	2,65%	2.080	2.344	2.403			
Total Pembiayaan		24.121	34.343	33.868	86.262	1,01%	1,24%	3,15%	52.393	62.140	51.919	1,03%	67,35%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.108	1,04%	1,57%	1,57%	(21)	1.881	424			
	KUR	1.952	4.075	4.391	4.374	0,67%	1,43%	1,43%	(17)	2.422	299			
	Non KUR	1.274	609	737	733	6,55%	3,84%	3,87%	(4)	(541)	124			
3	PWG	-	-	-	12	0,00%	0,00%	0,00%	12	12	12			
	Cilem	-	-	-	12	0,00%	0,00%	0,01%	12	12	12			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.787	1,90%	1,35%	1,42%	1.478	(5.903)	22			
	CF 1	5.942	4.809	5.093	5.828	1,28%	0,98%	1,10%	735	(114)	1.019			
	Total Griya	5.028	4.373	4.557	5.094	1,28%	1,04%	1,15%	537	66	721			
	Oto	914	436	536	734	1,29%	0,63%	0,87%	198	(180)	298			
	CF 2	27.748	22.956	21.216	21.959	2,12%	1,48%	1,54%	743	(5.789)	(997)			
	Mitraguna & Others	27.082	22.326	20.725	21.469	2,23%	1,55%	1,61%	744	(5.614)	(857)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.651	1,59%	1,21%	1,27%	1.469	(3.350)	463	1,41%	-11,14%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	22.068	22.367	(911)	299	(2.117)	-8,64%	(7.169)	-24,27%	46.170	48,45%	(23.803)
2	Tabungan	75.287	90.912	91.943	91.521	(1.569)	(421)	609	0,67%	16.234	21,56%	96.129	95,21%	(4.607)
3	Deposito	166.481	116.868	116.669	116.669	(25.835)	0	(199)	-0,17%	(49.813)	-29,92%	168.336	69,31%	(51.667)
	Total	271.304	232.264	230.679	230.557	(28.315)	(122)	(1.707)	-0,73%	(40.747)	-15,02%	310.634	74,22%	(80.077)
	CASA	104.823	115.396	114.011	113.888	(2.480)	(122)	(1.507)	-1,31%	9.065	8,65%	142.299	80,03%	(28.410)
	(%) CASA	38,64%	49,68%	49,42%	49,40%									
	FDR	71,62%	87,88%	88,47%	88,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	19.516	19.035		(481)	(493)	-2,52%	2.771	17,03%	-	0,00%	19.035
2	Giro ISE	12.924	10.849	8.228	8.584		356	(2.265)	-20,87%	(4.340)	-33,58%		0,00%	8.584
3	Tabungan ISE	1.712	6.998	9.607	8.770		(837)	1.772	25,32%	7.058	412,35%		0,00%	8.770
4	Deposito ISE	1.628	1.681	1.681	1.681		0	0	0,00%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	0	-130	-1	4.642	1	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	0	-113	-1	4.949	1	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	0	-113	-1	2.449	1	9.312	97,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.827	150	75	-75	-1.380	-215	-6.582	290	70.008	84,03%	(11.181)
	KUR	63.164	56.360	56.157	150	75	-75	-1.263	-203	-7.008	278	67.553	83,13%	(11.397)
	Non KUR	2.245	2.683	2.670	-	-	0	-118	-12	426	12	2.455	108,78%	216
3	PWG	10.519	15.081	15.152	35	375	340	635	71	4.634	304	18.008	84,14%	(2.856)
	Cilem	10.519	15.081	15.152	35	375	340	635	71	4.634	304	18.008	84,14%	(2.856)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	115.563	-	629	629	147	102	7.086	527	134.112	86,17%	(18.548)
	CF 1	58.498	62.127	61.997	-	-	0	256	-130	3.500	130	60.416	102,62%	1.581
	Total Griya	56.812	59.059	58.952	-	-	0	0	-107	2.140	107	56.783	103,82%	2.169
	• Total Non Program	55.952	58.249	58.144	-	-	0	-422	-105	2.192	105	53.414	108,86%	4.730
	• Program	860	810	808	-	-	0	-8	-1	-52	1	3.370	23,99%	(2.561)
	Oto	1.686	3.069	3.046	-	-	0	256	-23	1.360	23	3.633	83,82%	(588)
	CF 2	49.980	53.333	53.566	-	629	629	-109	232	3.586	397	73.695	72,69%	(20.129)
	Mitraguna & Others	49.699	53.068	53.301	-	629	629	-102	234	3.602	395	72.662	73,36%	(19.361)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	204.075	185	1.079	894	-728	-42	9.780	1.122	242.044	84,31%	(37.968)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	3.857	1,64%	2,24%	6,56%	2.533	2.786	2.352			
	KUR	1.022	1.029	880	3.283	1,62%	1,56%	5,85%	2.403	2.261	2.254			
	Non KUR	49	475	444	573	2,19%	16,55%	21,46%	129	524	98			
3	PWG	95	-	-	286	0,91%	0,00%	1,88%	286	190	286			
	Cilem	95	-	-	286	0,91%	0,00%	1,88%	286	190	286			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.479	1,72%	2,07%	3,88%	2.083	2.614	2.076			
	CF 1	1.284	1.880	1.863	2.923	2,19%	3,00%	4,71%	1.060	1.639	1.042			
	Total Griya	1.284	1.880	1.863	2.868	2,26%	3,15%	4,87%	1.005	1.584	988			
	Oto	-	-	-	55	0,00%	0,00%	1,79%	55	55	55			
	CF 2	581	522	532	1.556	1,16%	1,00%	2,90%	1.024	975	1.034			
	Mitraguna & Others	581	522	532	1.556	1,17%	1,00%	2,92%	1.024	975	1.034			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	8.621	1,56%	1,82%	4,22%	4.902	5.590	4.708	0,59%	86,01%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	880	0,65%	1,48%	1,50%	8	457	(27)			
	KUR	260	859	716	724	0,41%	1,27%	1,29%	8	465	(134)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,83%	-	(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	954	2,17%	0,32%	0,83%	581	(1.399)	575			
	CF 1	1.777	379	374	954	3,04%	0,60%	1,54%	581	(823)	575			
	Total Griya	1.777	379	374	954	3,13%	0,63%	1,62%	581	(823)	575			
	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	2.036	1,53%	0,71%	1,00%	589	(936)	554	0,33%	66,68%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	262.994	271.304	252.324	(10.670)	
2	Contribution Margin	8.567	11.836	8.958	391	-4,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	2,84	2,86	0,02	(0,11)
CIF Payroll	1.306	1.933	1.950	17	644

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	18.675	18.797	(1.392)	122	(1.855)	-8,98%	(5.964)	-24,09%	41.105	45,73%	(22.308)
2	Tabungan	139.675	139.420	140.234	141.386	2.493	1.152	1.966	1,41%	1.711	1,22%	160.468	88,11%	(19.082)
3	Deposito	81.953	77.952	78.319	78.319	(820)	(0)	367	0,47%	(3.634)	-4,43%	83.487	93,81%	(5.168)
	Total	246.389	238.023	237.228	238.502	281	1.274	478	0,20%	(7.888)	-3,20%	285.060	83,67%	(46.558)
	CASA	164.436	160.072	158.909	160.183	1.101	1.274	111	0,07%	(4.253)	-2,59%	201.573	79,47%	(41.390)
	(%) CASA	66,74%	67,25%	66,99%	67,16%									
	FDR	63,49%	72,41%	72,96%	72,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	11.045	11.096		51	218	2,00%	186	1,70%	-	0,00%	11.096
2	Giro ISE	6.429	4.866	5.140	5.099		(41)	233	4,80%	(1.330)	-20,69%		0,00%	5.099
3	Tabungan ISE	3.915	6.012	5.905	5.997		92	(16)	-0,26%	2.081	53,15%		0,00%	5.997
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	26.482	68,13%	(8.441)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	23.245	77,62%	(5.203)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	842	-	-	-	-44	-860	-2.758	860	5.807	14,50%	(4.965)
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	10.637	22	296	274	627	225	4.799	70	13.639	77,99%	(3.002)
	Cilem	5.838	10.412	10.637	22	296	274	627	225	4.799	70	13.639	77,99%	(3.002)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	144.405	225	1.840	1.615	1.095	1.357	12.862	483	152.446	94,72%	(8.042)
	CF 1	81.145	74.508	74.937	-	620	620	-233	429	-6.209	191	80.815	92,73%	(5.878)
	Total Griya	74.220	68.592	69.110	-	620	620	0	518	-5.111	102	72.670	95,10%	(3.561)
	• Total Non Program	73.552	67.965	68.483	-	620	620	-1.118	518	-5.069	102	70.051	97,76%	(1.568)
	• Program	669	626	626	-	-	0	-4	0	-42	-	2.619	23,92%	(1.993)
	Oto	6.925	5.916	5.827	-	-	0	-233	-89	-1.098	89	8.145	71,55%	(2.317)
	CF 2	50.397	68.540	69.468	225	1.220	995	1.328	928	19.071	292	71.632	96,98%	(2.164)
	Mitraguna & Others	49.913	67.543	68.480	225	1.220	995	1.303	937	18.567	283	70.238	97,50%	(1.758)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	173.084	247	2.136	1.889	1.428	723	16.655	1.413	192.588	89,87%	(19.505)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	-	-	137	0,19%	0,00%	1,29%	137	126	137			
	Cilem	11	-	-	137	0,19%	0,00%	1,29%	137	126	137			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	2.146	0,88%	1,52%	1,49%	(28)	985	709			
	CF 1	1.162	1.383	2.039	1.384	1,43%	2,74%	1,85%	(655)	222	0			
	Total Griya	1.162	1.383	1.962	1.017	1,57%	2,86%	1,47%	(945)	(144)	(366)			
	Oto	-	-	77	367	0,00%	1,30%	6,29%	290	367	367			
	CF 2	-	54	136	763	0,00%	0,20%	1,10%	626	763	709			
	Mitraguna & Others	-	54	136	763	0,00%	0,20%	1,11%	626	763	709			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	2.284	0,75%	1,26%	1,32%	109	1.111	847	0,23%	82,43%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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%	0,98%	(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%	0,85%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,86%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,82%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	236.079	246.389	240.312	4.233	
2	Contribution Margin	16.732	20.650	10.306	(6.426)	38,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,28	3,28	0,00	0,30
CIF Payroll	907	1.162	1.230	68	323

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	53.515	54.001	3.771	486	(1.030)	-1,87%	35.227	187,63%	36.087	149,64%	17.914
2	Tabungan	206.902	265.449	257.039	258.608	6.039	1.569	(6.842)	-2,58%	51.705	24,99%	228.586	113,13%	30.021
3	Deposito	118.442	96.974	95.664	70.961	(7.411)	(24.702)	(26.013)	-26,82%	(47.480)	-40,09%	120.549	58,87%	(49.587)
	Total	344.119	417.454	406.218	383.570	2.400	(22.647)	(33.884)	-8,12%	39.451	11,46%	385.222	99,57%	(1.652)
	CASA	225.677	320.480	310.554	312.609	9.811	2.055	(7.871)	-2,46%	86.932	38,52%	264.674	118,11%	47.935
	(%) CASA	65,58%	76,77%	76,45%	81,50%									
	FDR	96,55%	93,29%	97,76%	103,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.819	3.852		33	307	8,67%	(79)	-2,00%	-	0,00%	3.852
2	Giro ISE	1.420	1.163	1.399	1.448		49	285	24,51%	28	2,00%		0,00%	1.448
3	Tabungan ISE	2.001	1.767	1.805	1.789		(16)	22	1,26%	(212)	-10,60%		0,00%	1.789
4	Deposito ISE	510	615	615	615		0	(0)	-0,00%	105	20,62%		0,00%	615
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.451	-	-	0	2.407	-531	6.466	531	104.800	85,35%	(15.349)
	Linkage	21.612	25.120	25.040	-	-	-	-182	-81	3.427	81	31.112	80,48%	(6.073)
	Non-Linkage	61.373	64.862	64.412	-	-	0	2.589	-450	3.039	450	73.688	87,41%	(9.276)
	• Local Champion	55.173	36.998	36.547	-	-	0	-336	-450	-18.625	450	61.011	59,90%	(24.464)
	• Value Chain	6.200	27.864	27.864	-	-	-	2.925	0	21.664	-	12.677	219,81%	15.188
2	MBG	43.181	44.128	44.442	400	410	10	866	314	1.261	96	46.897	94,77%	(2.455)
	KUR	40.519	42.067	42.396	400	410	10	952	328	1.876	82	44.012	96,33%	(1.616)
	Non KUR	2.662	2.060	2.046	-	-	0	-87	-14	-616	14	2.885	70,92%	(839)
3	PWG	26.463	44.214	44.897	883	1.891	1.008	1.033	683	18.433	1.208	38.240	117,41%	6.656
	Cilem	12.356	24.595	25.029	239	727	488	397	433	12.673	294	18.392	136,08%	6.636
	Gadai	14.108	19.618	19.868	644	1.164	520	636	250	5.760	914	19.848	100,10%	20
4	CFG	179.631	211.118	218.332	-	8.078	8.078	3.044	7.214	38.701	864	199.790	109,28%	18.542
	CF 1	55.651	68.035	75.793	-	7.900	7.900	208	7.758	20.142	142	59.885	126,56%	15.908
	Total Griya	50.392	59.216	67.050	-	7.900	7.900	0	7.834	16.658	66	52.642	127,37%	14.408
	• Total Non Program	50.392	59.216	67.050	-	7.900	7.900	-368	7.834	16.658	66	52.642	127,37%	14.408
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.743	-	-	0	208	-76	3.484	76	7.243	120,71%	1.500
	CF 2	123.980	143.083	142.539	-	178	178	2.836	-543	18.560	721	139.905	101,88%	2.634
	Mitraguna & Others	122.658	141.684	141.147	-	178	178	2.843	-536	18.490	714	137.456	102,69%	3.691
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	397.122	1.283	10.379	9.096	7.350	7.680	64.861	2.699	389.727	101,90%	7.395

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	364	0,61%	0,00%	0,41%	364	(144)	364			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	364	0,76%	0,00%	0,56%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	1.460	0,95%	1,36%	3,29%	859	1.051	721			
	KUR	305	686	498	1.404	0,75%	1,18%	3,31%	906	1.099	717			
	Non KUR	104	53	104	56	3,92%	5,04%	2,75%	(48)	(48)	3			
3	PWG	-	-	-	2.446	0,00%	0,00%	5,45%	2.446	2.446	2.446			
	Cilem	-	-	-	2.061	0,00%	0,00%	8,24%	2.061	2.061	2.061			
	Gadai	-	-	-	384	0,00%	0,00%	1,93%	384	384	384			
4	CFG	673	1.279	1.367	2.065	0,37%	0,65%	0,95%	698	1.392	786			
	CF 1	295	196	490	65	0,53%	0,72%	0,09%	(425)	(230)	(131)			
	Total Griya	295	-	227	-	0,58%	0,38%	0,00%	(227)	(295)	-			
	Oto	-	196	263	65	0,00%	2,98%	0,74%	(198)	65	(131)			
	CF 2	379	1.083	877	2.000	0,31%	0,61%	1,40%	1.123	1.621	917			
	Mitraguna & Others	379	1.083	877	2.000	0,31%	0,62%	1,42%	1.123	1.621	917			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	6.335	0,48%	0,51%	1,60%	4.367	4.744	4.316	0,68%	57,36%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	440	0,00%	1,00%	0,99%	-	440	231			
	KUR	-	209	440	440	0,00%	1,05%	1,04%	-	440	231			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.374	0,54%	1,06%	1,09%	133	1.405	332			
	CF 1	153	113	112	310	0,27%	0,41%	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%	2,26%	198	198	198			
	CF 2	815	1.928	2.128	2.064	0,66%	1,49%	1,45%	(64)	1.249	136			
	Mitraguna & Others	815	1.928	2.128	2.064	0,66%	1,50%	1,46%	(64)	1.249	136			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.856	0,35%	0,70%	0,72%	133	1.695	563	1,06%	-46,72%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	360.860	345.686	405.148	44.288	
2	Contribution Margin	16.269	23.898	15.726	(543)	3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,11	3,18	3,22	0,03	0,11
CIF Payroll	1.112	1.799	1.859	60	747

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	43.157	43.409	40.645	252	129	0,30%	23.590	119,03%	34.705	125,08%	8.705
2	Tabungan	188.323	172.953	171.395	171.045	4.147	(351)	(1.908)	-1,10%	(17.278)	-9,17%	209.136	81,79%	(38.091)
3	Deposito	54.534	66.101	61.521	61.610	(25.458)	89	(4.490)	-6,79%	7.076	12,98%	56.040	109,94%	5.570
	Total	262.676	282.334	276.074	276.064	19.334	(10)	(6.270)	-2,22%	13.388	5,10%	299.881	92,06%	(23.817)
	CASA	208.142	216.233	214.553	214.454	44.791	(99)	(1.780)	-0,82%	6.312	3,03%	243.841	87,95%	(29.387)
	(%) CASA	79,24%	76,59%	77,72%	77,68%									
	FDR	66,71%	72,21%	73,61%	73,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	3.679	3.828	149	160	4,37%	(2.358)	-38,12%	-	0,00%	3.828
2	Giro ISE	879	331	448	494	46	163	49,43%	(385)	-43,79%	-	0,00%	494
3	Tabungan ISE	5.307	3.337	3.230	3.334	104	(3)	-0,09%	(1.973)	-37,18%	-	0,00%	3.334
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	9.479	100	-	-100	436	-16	8.772	16	5.700	166,31%	3.779
	KUR	498	8.282	8.266	100	-	-100	453	-16	7.769	16	5.134	161,02%	3.133
	Non KUR	209	1.212	1.212	-	-	0	-17	0	1.003	-	566	214,24%	647
3	PWG	23.244	35.104	35.406	1.465	2.175	709	1.358	302	12.162	1.872	38.714	91,45%	(3.308)
	Cilem	7.809	11.949	12.097	147	468	321	458	148	4.287	321	18.851	64,17%	(6.755)
	Gadai	15.435	23.155	23.310	1.318	1.706	388	899	155	7.875	1.552	19.863	117,35%	3.446
4	CFG	144.290	159.268	158.327	-	190	190	-69	-941	14.037	1.131	166.155	95,29%	(7.828)
	CF 1	8.588	12.193	12.153	-	-	0	-25	-40	3.565	40	12.165	99,91%	(11)
	Total Griya	7.701	11.174	11.143	-	-	0	0	-31	3.442	31	10.127	110,04%	1.016
	• Total Non Program	7.409	10.560	10.530	-	-	0	598	-30	3.121	30	8.983	117,22%	1.546
	• Program	292	614	614	-	-	0	-3	-1	322	1	1.144	53,64%	(530)
	Oto	888	1.019	1.010	-	-	0	-25	-9	123	9	2.038	49,58%	(1.027)
	CF 2	135.702	147.075	146.174	-	190	190	-44	-901	10.472	1.091	153.990	94,92%	(7.816)
	Mitraguna & Others	125.011	133.616	132.793	-	135	135	-1	-822	7.782	957	140.961	94,21%	(8.168)
	Pensiun	10.691	13.459	13.380	-	55	55	-43	-79	2.690	134	13.029	102,70%	351
	Total Pembiayaan	175.227	203.879	203.225	1.565	2.365	799	1.303	-655	27.997	3.019	217.555	93,41%	(14.331)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	433	0,00%	1,98%	4,56%	245	433	243			
	KUR	-	-	-	245	0,00%	0,00%	2,96%	245	245	245			
	Non KUR	-	190	188	188	0,00%	15,50%	15,50%	-	188	(2)			
3	PWG	-	-	-	661	0,00%	0,00%	1,87%	661	661	661			
	Cilem	-	-	-	584	0,00%	0,00%	4,83%	584	584	584			
	Gadai	-	-	-	77	0,00%	0,00%	0,33%	77	77	77			
4	CFG	2.296	3.664	3.194	14.938	1,59%	2,01%	9,43%	11.743	12.642	11.274			
	CF 1	66	33	67	165	0,77%	0,55%	1,35%	98	98	132			
	Total Griya	66	33	67	51	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	113	0,00%	0,00%	11,20%	113	113	113			
	CF 2	2.230	3.631	3.127	14.773	1,64%	2,13%	10,11%	11.646	12.544	11.143			
	Mitraguna & Others	2.230	3.631	3.127	14.279	1,78%	2,34%	10,75%	11.152	12.049	10.648			
	Pensiun	-	-	-	494	0,00%	0,00%	3,69%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	16.032	1,31%	1,66%	7,89%	12.649	13.736	12.179	1,63%	79,36%	-6,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,21%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,39%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,63%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,72%	-	(627)	53	5,73%	-233,57%	4,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	238.125	264.224	255.742	17.617	
2	Contribution Margin	7.713	11.671	11.315	3.602	-46,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	3,50	3,15	(0,34)	0,47
CIF Payroll	5.559	2.192	3.752	1.560	(1.807)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	442	444	72	2	(57)	-11,38%	(1.642)	-78,70%	3.184	13,96%	(2.740)
2	Tabungan	37.117	38.758	39.341	39.591	(407)	250	833	2,15%	2.474	6,66%	42.859	92,37%	(3.268)
3	Deposito	10.740	12.549	12.549	12.549	2	0	0	0,00%	1.809	16,85%	10.827	115,90%	1.722
	Total	49.943	51.809	52.333	52.584	(334)	252	776	1,50%	2.641	5,29%	56.871	92,46%	(4.287)
	CASA	39.204	39.260	39.784	40.035	(336)	252	776	1,98%	831	2,12%	46.043	86,95%	(6.008)
	(%) CASA	78,50%	75,78%	76,02%	76,14%									
	FDR	145,08%	122,64%	120,32%	119,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	450	524		75	27	5,45%	(57)	-9,77%	-	0,00%	524
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	448	523		75	90	20,81%	(57)	-9,80%		0,00%	523
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	3.193	39	69	30	279	39	1.958	30	2.809	113,67%	384
	Cilem	1.235	3.154	3.193	39	69	30	279	39	1.958	30	2.809	113,67%	384
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.774	-	148	148	-65	-611	-11.448	759	64.578	92,56%	(4.804)
	CF 1	464	823	823	-	-	0	415	0	360	-	457	180,18%	366
	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	554	-	-	0	415	0	391	-	163	340,54%	391
	CF 2	70.758	59.562	58.951	-	148	148	-479	-611	-11.807	759	64.121	91,94%	(5.170)
	Mitraguna & Others	66.540	55.109	54.645	-	148	148	-326	-464	-11.895	612	56.810	96,19%	(2.165)
	Pensiun	4.218	4.453	4.305	-	-	0	-153	-148	87	148	7.311	58,89%	(3.005)
	Total Pembiayaan	72.457	63.539	62.967	39	217	178	214	-573	-9.490	789	67.386	93,44%	(4.420)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	4.103	4,24%	3,25%	6,86%	2.142	1.080	1.766			
	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	4.103	4,27%	3,29%	6,96%	2.142	1.080	1.766			
	Mitraguna & Others	2.931	2.337	1.961	4.045	4,41%	3,56%	7,40%	2.083	1.114	1.708			
	Pensiun	92	-	-	58	2,17%	0,00%	1,35%	58	(34)	58			
	Total Pembiayaan	3.023	2.337	1.961	4.103	4,17%	3,09%	6,52%	2.142	1.080	1.766	0,00%	100,00%	-6,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.602	17,29%	5,97%	6,03%	(5)	(8.711)	(586)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.602	17,40%	6,06%	6,11%	(5)	(8.711)	(586)			
	Mitraguna & Others	11.834	4.013	3.433	3.428	17,79%	6,23%	6,27%	(5)	(8.406)	(584)			
	Pensiun	479	176	174	174	0,66%	0,27%	4,04%	(0)	(305)	(2)			
	Total Pembiayaan	12.313	4.188	3.608	3.602	16,99%	5,68%	5,72%	(5)	(8.711)	(586)	0,00%	100,00%	-5,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	75.007	74.633	65.512	(9.495)	
2	Contribution Margin	609	1.330	4.612	4.003	-657,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,28	2,65	2,60	(0,05)	0,32
CIF Payroll	410	328	431	103	21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	172.277	172.069	136.989	(208)	8.888	5,45%	112.907	190,84%	71.025	242,26%	101,044
2	Tabungan	111.248	121.777	122.191	122.505	2.975	314	729	0,60%	11.257	10,12%	125.447	97,66%	(2,942)
3	Deposito	16.666	20.185	19.998	19.998	815	0	(187)	-0,93%	3.331	19,99%	18.148	110,19%	1.850
	Total	187.077	305.142	314.465	314.572	140.778	107	9.430	3,09%	127.495	68,15%	214.620	146,57%	99,952
	CASA	170.411	284.957	294.468	294.574	139.963	107	9.617	3,37%	124.164	72,86%	196.472	149,93%	98.102
	(%) CASA	91,09%	93,39%	93,64%	93,64%									
	FDR	105,51%	72,96%	70,81%	70,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.957	3.728		(229)	848	29,42%	(92)	-2,41%	-	0,00%	3.728
2	Giro ISE	954	1.351	1.609	1.672		63	321	23,80%	718	75,25%		0,00%	1.672
3	Tabungan ISE	2.866	1.530	2.348	2.056		(292)	526	34,39%	(810)	-28,26%		0,00%	2.056
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	49.887	225	50	-175	357	-261	3.789	311	52.094	95,76%	(2.207)
	KUR	42.963	47.819	47.579	225	50	-175	487	-240	4.617	290	48.796	97,51%	(1.216)
	Non KUR	3.135	2.328	2.307	-	-	0	-130	-21	-828	21	3.298	69,96%	(991)
3	PWG	20.876	34.349	35.214	1.890	2.315	425	2.703	865	14.338	1.450	37.410	94,13%	(2.196)
	Cilem	7.514	14.546	14.952	515	624	110	1.847	406	7.438	218	18.308	81,67%	(3.356)
	Gadai	13.361	19.803	20.262	1.376	1.691	315	857	459	6.901	1.232	19.102	106,07%	1.160
4	CFG	127.111	135.478	135.027	331	191	-140	3.703	-451	7.916	642	140.604	96,03%	(5.577)
	CF 1	49.510	50.142	50.190	331	191	-140	546	49	681	142	51.291	97,85%	(1.101)
	Total Griya	39.898	39.046	39.016	-	-	0	0	-31	-883	31	40.836	95,54%	(1.820)
	• Total Non Program	39.898	39.046	39.016	-	-	0	-132	-31	-883	31	40.836	95,54%	(1.820)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.175	331	191	-140	546	79	1.563	111	10.456	106,88%	719
	CF 2	77.602	85.337	84.837	-	-	0	3.156	-500	7.235	500	89.313	94,99%	(4.476)
	Mitraguna & Others	75.812	83.282	82.803	-	-	0	3.177	-479	6.991	479	86.964	95,21%	(4.161)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	222.664	2.447	2.556	109	6.174	35	25.279	2.520	233.409	95,40%	(10.745)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	769	0,27%	0,73%	1,54%	404	646	221			
	KUR	68	433	250	615	0,16%	0,52%	1,29%	365	547	181			
	Non KUR	56	115	116	155	1,79%	4,98%	6,71%	39	99	40			
3	PWG	-	-	-	580	0,00%	0,00%	1,65%	580	580	580			
	Cilem	-	-	-	456	0,00%	0,00%	3,05%	456	456	456			
	Gadai	-	-	-	123	0,00%	0,00%	0,61%	123	123	123			
4	CFG	2.018	4.027	4.014	2.665	1,59%	2,96%	1,97%	(1.349)	647	(1.362)			
	CF 1	1.770	1.931	2.188	611	3,58%	4,36%	1,22%	(1.576)	(1.159)	(1.320)			
	Total Griya	1.463	1.931	2.032	132	3,67%	5,20%	0,34%	(1.900)	(1.331)	(1.799)			
	Oto	307	-	156	479	3,19%	1,40%	4,29%	323	172	479			
	CF 2	248	2.096	1.826	2.054	0,32%	2,14%	2,42%	227	1.806	(42)			
	Mitraguna & Others	248	2.096	1.826	2.054	0,33%	2,19%	2,48%	227	1.806	(42)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	4.014	1,09%	1,97%	1,80%	(366)	1.872	(561)	0,35%	80,54%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	379	1,07%	0,85%	0,76%	(48)	(115)	119			
	KUR	115	169	343	298	0,27%	0,63%	0,72%	(45)	182	129			
	Non KUR	378	91	84	81	12,06%	3,61%	3,51%	(3)	(297)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,86%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,25%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,29%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.033	0,42%	1,38%	1,36%	(48)	2.204	339	0,25%	81,97%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	194.027	199.917	218.714	24.687	
2	Contribution Margin	10.321	13.833	8.957	(1.364)	13,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	3,13	3,15	0,03	0,29
CIF Payroll	707	933	1.087	154	380

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	2.978	3.102	1.942	124	(231)	-6,94%	1.175	60,98%	12.865	24,12%	(9.763)
2	Tabungan	70.495	83.412	80.629	79.611	1.034	(1.018)	(3.801)	-4,56%	9.116	12,93%	86.396	92,15%	(6.785)
3	Deposito	64.264	92.567	95.577	95.577	(828)	0	3.010	3,25%	31.313	48,73%	65.350	146,25%	30.227
	Total	136.686	179.313	179.184	178.291	2.149	(894)	(1.022)	-0,57%	41.605	30,44%	164.612	108,31%	13.679
	CASA	72.423	86.746	83.607	82.714	2.977	(894)	(4.032)	-4,65%	10.291	14,21%	99.261	83,33%	(16.548)
	(%) CASA	52,98%	48,38%	46,66%	46,39%									
	FDR	94,77%	84,69%	84,93%	85,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.322	5.952	6.255	6.827		572	875	14,70%	5.505	416,40%	-	0,00%	6.827
2	Giro ISE	771	687	707	728		21	41	6,04%	(43)	-5,53%		0,00%	728
3	Tabungan ISE	551	5.265	5.548	3.099		(2.449)	(2.167)	-41,15%	2.548	462,29%		0,00%	3.099
4	Deposito ISE	-	-	-	3.000		3.000	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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	34.604	-	-	0	-419	-287	2.846	287	37.072	93,34%	(2.468)
	KUR	29.577	32.463	32.359	-	-	0	-418	-104	2.782	104	34.653	93,38%	(2.294)
	Non KUR	2.181	2.429	2.245	-	-	0	-1	-183	64	183	2.419	92,80%	(174)
3	PWG	6.201	9.141	9.715	193	697	504	200	574	3.514	124	14.494	67,03%	(4.779)
	Cilem	6.201	9.141	9.715	193	697	504	200	574	3.514	124	14.494	67,03%	(4.779)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	107.868	86	876	790	1.191	48	16.286	828	102.726	105,01%	5.141
	CF 1	23.474	30.943	30.927	86	106	20	982	-17	7.452	123	26.735	115,68%	4.192
	Total Griya	17.263	20.411	20.377	-	-	0	0	-34	3.114	34	18.392	110,79%	1.985
	• Total Non Program	17.263	20.411	20.377	-	-	0	414	-34	3.114	34	18.392	110,79%	1.985
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.550	86	106	20	982	18	4.338	88	8.343	126,45%	2.206
	CF 2	68.107	76.876	76.941	-	770	770	208	65	8.834	705	75.991	101,25%	950
	Mitraguna & Others	64.272	73.105	73.198	-	770	770	236	92	8.926	678	71.937	101,75%	1.261
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	152.187	279	1.574	1.294	972	334	22.646	1.239	154.293	98,64%	(2.106)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	1.054	0,01%	0,32%	3,05%	944	1.049	1.011			
	KUR	-	43	110	1.054	0,00%	0,34%	3,26%	944	1.054	1.011			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	-	-	140	0,78%	0,00%	1,44%	140	91	140			
	Cilem	48	-	-	140	0,78%	0,00%	1,44%	140	91	140			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	4.500	0,60%	0,79%	4,17%	3.654	3.953	3.079			
	CF 1	172	1.125	364	1.504	0,73%	1,18%	4,86%	1.140	1.332	379			
	Total Griya	-	1.125	207	801	0,00%	1,01%	3,93%	594	801	(324)			
	Oto	172	-	157	702	2,76%	1,49%	6,66%	546	531	702			
	CF 2	375	297	483	2.997	0,55%	0,63%	3,89%	2.514	2.621	2.700			
	Mitraguna & Others	375	297	483	2.997	0,58%	0,66%	4,09%	2.514	2.621	2.700			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	5.693	0,46%	0,63%	3,74%	4.737	5.094	4.229	0,77%	79,35%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	315	0,23%	0,90%	0,91%	-	240	(0)			
	KUR	70	315	315	315	0,24%	0,97%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	414	0,54%	0,36%	0,38%	26	(79)	25			
	CF 1	203	203	203	203	0,87%	0,66%	0,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,93%	-	-	-			
	CF 2	289	185	184	210	0,42%	0,24%	0,27%	26	(79)	25			
	Mitraguna & Others	289	185	184	210	0,45%	0,25%	0,29%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	728	0,44%	0,46%	0,48%	26	161	24	0,37%	21,98%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	121.260	136.686	177.864	56.604	
2	Contribution Margin	3.924	5.714	6.093	2.169	-55,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,92	3,04	3,03	(0,01)	0,11
CIF Payroll	939	923	1.022	99	83

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	8.027	7.758	(175)	(269)	1.408	22,17%	3.453	80,20%	15.629	49,64%	(7.871)
2	Tabungan	84.533	90.823	87.403	87.257	1.455	(146)	(3.566)	-3,93%	2.724	3,22%	99.104	88,05%	(11.847)
3	Deposito	19.903	27.815	27.828	27.828	981	0	13	0,05%	7.925	39,82%	20.749	134,12%	7.079
	Total	108.741	124.988	123.258	122.843	2.261	(414)	(2.145)	-1,72%	14.102	12,97%	135.482	90,67%	(12.639)
	CASA	88.838	97.173	95.429	95.015	1.280	(414)	(2.158)	-2,22%	6.177	6,95%	114.733	82,81%	(19.718)
	(%) CASA	81,70%	77,75%	77,42%	77,35%									
	FDR	78,57%	82,40%	83,32%	83,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.920	3.827		(93)	13	0,34%	(88)	-2,25%	-	0,00%	3.827
2	Giro ISE	3.001	2.815	2.878	2.803		(76)	(12)	-0,43%	(198)	-6,59%		0,00%	2.803
3	Tabungan ISE	915	999	1.041	1.025		(17)	25	2,52%	110	11,97%		0,00%	1.025
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	5.161	-	-	0	1.300	-12	2.092	12	7.633	67,61%	(2.472)
	KUR	2.657	4.943	4.932	-	-	0	1.320	-11	2.275	11	6.955	70,92%	(2.023)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	19.144	498	1.332	834	297	44	5.623	1.288	28.683	66,74%	(9.539)
	Cilem	6.370	9.563	9.620	73	257	183	275	57	3.249	200	17.921	53,68%	(8.301)
	Gadai	7.151	9.537	9.524	425	1.075	650	22	-12	2.374	1.088	10.762	88,50%	(1.238)
4	CFG	68.150	78.720	78.397	150	150	0	519	-323	10.248	473	87.921	89,17%	(9.524)
	CF 1	32.030	33.138	32.949	-	-	0	-302	-189	918	189	33.769	97,57%	(821)
	Total Griya	25.555	25.944	25.823	-	-	0	0	-120	268	120	25.634	100,74%	189
	• Total Non Program	25.555	25.944	25.823	-	-	0	-476	-120	268	120	25.634	100,74%	189
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.125	-	-	0	-302	-69	650	69	8.135	87,59%	(1.010)
	CF 2	36.119	45.582	45.449	150	150	0	821	-134	9.329	284	54.152	83,93%	(8.703)
	Mitraguna & Others	32.486	42.242	42.142	150	150	0	855	-100	9.655	250	50.435	83,56%	(8.293)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,98%	(410)
	Total Pembiayaan	85.434	102.993	102.702	648	1.482	834	2.115	-291	17.268	1.772	124.931	82,21%	(22.229)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	100	98	98	0,00%	1,89%	1,89%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,98%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	191	0,00%	0,00%	1,00%	191	191	191			
	Cilem	-	-	-	111	0,00%	0,00%	1,16%	111	111	111			
	Gadai	-	-	-	80	0,00%	0,00%	0,84%	80	80	80			
4	CFG	1.050	794	-	1.504	1,54%	0,00%	1,92%	1.504	454	710			
	CF 1	1.050	669	-	1.226	3,28%	0,00%	3,72%	1.226	176	558			
	Total Griya	697	669	-	776	2,73%	0,00%	3,00%	776	79	107			
	Oto	353	-	-	450	5,46%	0,00%	6,32%	450	97	450			
	CF 2	-	125	-	278	0,00%	0,00%	0,61%	278	278	153			
	Mitraguna & Others	-	125	-	192	0,00%	0,00%	0,45%	192	192	67			
	Pensiun	-	-	-	86	0,00%	0,00%	2,60%	86	86	86			
	Total Pembiayaan	1.050	893	98	1.793	1,23%	0,09%	1,75%	1.695	743	900	1,36%	22,29%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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%	1,36%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	30,68%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.224	0,49%	1,56%	1,56%	-	887	332			
	CF 1	337	67	276	276	1,05%	0,83%	0,84%	-	(61)	209			
	Total Griya	189	67	276	276	0,74%	1,06%	1,07%	-	88	209			
	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	1.294	1,36%	1,26%	1,26%	(1)	130	315	3,93%	-211,87%	2,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	105.804	108.741	121.259	15.455	
2	Contribution Margin	3.733	5.501	4.793	1.060	-28,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,34	3,34	(0,00)	0,29
CIF Payroll	959	1.155	1.225	70	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	8.493	9.308	(1.933)	815	1.882	25,33%	1.627	21,19%	18.391	50,61%	(9.083)
2	Tabungan	96.197	119.337	114.490	113.802	2.870	(689)	(5.536)	-4,64%	17.604	18,30%	113.070	100,65%	731
3	Deposito	50.701	45.104	44.849	44.789	(846)	(60)	(316)	-0,70%	(5.913)	-11,66%	51.803	86,46%	(7.014)
	Total	154.579	171.868	167.833	167.898	91	65	(3.970)	-2,31%	13.319	8,62%	183.263	91,62%	(15.365)
	CASA	103.878	126.764	122.984	123.110	937	126	(3.654)	-2,88%	19.232	18,51%	131.461	93,65%	(8.351)
	(%) CASA	67,20%	73,76%	73,28%	73,32%									
	FDR	122,53%	118,75%	122,29%	122,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	4.034	4.065		31	(39)	-0,94%	127	3,23%	-	0,00%	4.065
2	Giro ISE	1.498	2.480	2.471	2.494		23	14	0,55%	995	66,44%	-	0,00%	2.494
3	Tabungan ISE	2.310	1.493	1.434	1.441		8	(52)	-3,50%	(868)	-37,60%	-	0,00%	1.441
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	35.412	-	50	50	-61	-415	993	465	38.972	90,86%	(3.560)
	KUR	32.500	34.342	33.936	-	50	50	87	-406	1.436	456	36.816	92,18%	(2.880)
	Non KUR	1.920	1.484	1.476	-	-	0	-148	-8	-444	8	2.156	68,45%	(680)
3	PWG	17.830	31.815	32.242	2.051	1.668	-382	1.711	426	14.411	1.242	32.787	98,34%	(545)
	Cilem	5.164	11.405	11.776	377	543	166	802	371	6.612	173	14.806	79,53%	(3.030)
	Gadai	12.666	20.410	20.466	1.674	1.125	-549	909	56	7.800	1.069	17.981	113,82%	2.485
4	CFG	137.158	136.453	137.594	76	1.981	1.905	-621	1.141	436	840	147.002	93,60%	(9.408)
	CF 1	38.164	39.712	40.097	-	535	535	-402	385	1.932	150	39.346	101,91%	750
	Total Griya	33.008	34.050	34.392	-	400	400	0	343	1.384	57	32.660	105,30%	1.732
	• Total Non Program	33.008	34.050	34.392	-	400	400	-179	343	1.384	57	32.660	105,30%	1.732
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.704	-	135	135	-402	42	548	93	6.686	85,32%	(982)
	CF 2	98.994	96.742	97.498	76	1.446	1.370	-219	756	-1.496	690	107.656	90,56%	(10.158)
	Mitraguna & Others	71.310	70.977	71.924	-	1.380	1.380	-6	947	613	433	81.625	88,11%	(9.701)
	Pensiun	27.683	25.765	25.574	76	66	-10	-213	-191	-2.109	257	26.031	98,24%	(457)
	Total Pembiayaan	189.407	204.095	205.248	2.127	3.699	1.573	1.028	1.152	15.840	2.547	218.761	93,82%	(13.513)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	2.090	0,69%	2,43%	5,90%	1.220	1.852	1.456			
	KUR	105	522	761	1.979	0,32%	2,22%	5,83%	1.218	1.874	1.456			
	Non KUR	133	111	109	111	6,92%	7,32%	7,52%	2	(22)	(0)			
3	PWG	-	-	-	218	0,00%	0,00%	0,68%	218	218	218			
	Cilem	-	-	-	128	0,00%	0,00%	1,09%	128	128	128			
	Gadai	-	-	-	90	0,00%	0,00%	0,44%	90	90	90			
4	CFG	1.146	999	1.255	4.717	0,84%	0,92%	3,43%	3.462	3.571	3.717			
	CF 1	198	258	95	850	0,52%	0,24%	2,12%	755	652	592			
	Total Griya	73	-	-	603	0,22%	0,00%	1,75%	603	530	603			
	Oto	125	258	95	247	2,42%	1,67%	4,33%	152	122	(11)			
	CF 2	948	741	1.160	3.867	0,96%	1,20%	3,97%	2.706	2.919	3.125			
	Mitraguna & Others	799	690	650	2.837	1,12%	0,92%	3,94%	2.187	2.038	2.147			
	Pensiun	149	51	511	1.030	0,54%	1,98%	4,03%	519	881	979			
	Total Pembiayaan	1.384	1.633	2.124	7.025	0,73%	1,04%	3,42%	4.901	5.641	5.392	1,90%	44,56%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	307	1,39%	0,86%	0,87%	(1)	(170)	(10)			
	KUR	477	186	177	176	1,47%	0,52%	0,52%	(1)	(301)	(10)			
	Non KUR	-	132	131	131	0,00%	8,82%	8,87%	-	131	(1)			
3	PWG	-	-	-	12	0,00%	0,00%	0,04%	12	12	12			
	Cilem	-	-	-	12	0,00%	0,00%	0,10%	12	12	12			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.394	2.648	2.440	2.534	3,20%	1,79%	1,84%	94	(1.860)	(114)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	3,96%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,95%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,07%	-	(72)	-			
	CF 2	3.064	757	851	945	3,10%	0,88%	0,97%	94	(2.119)	188			
	Mitraguna & Others	2.968	440	534	628	4,16%	0,75%	0,87%	94	(2.340)	188			
	Pensiun	97	317	317	317	0,05%	0,16%	1,24%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.853	2,57%	1,35%	1,39%	105	(2.018)	(113)	1,31%	5,89%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	184.816	193.297	211.772	26.956	
2	Contribution Margin	4.637	6.941	7.375	2.738	-59,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,70	2,86	2,85	(0,01)	0,15
CIF Payroll	1.098	1.553	1.557	4	459

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	14.467	14.667	(2.547)	200	2.258	18,19%	1.871	14,63%	28.636	51,22%	(13.969)
2	Tabungan	133.664	151.983	153.007	152.268	904	(740)	285	0,19%	18.604	13,92%	155.428	97,97%	(3.160)
3	Deposito	120.976	138.437	138.517	138.565	135	49	129	0,09%	17.590	14,54%	123.058	112,60%	15.507
	Total	267.435	302.828	305.991	305.500	(1.508)	(491)	2.671	0,88%	38.065	14,23%	307.123	99,47%	(1.623)
	CASA	146.460	164.392	167.474	166.935	(1.643)	(539)	2.543	1,55%	20.475	13,98%	184.064	90,69%	(17.129)
	(%) CASA	54,76%	54,29%	54,73%	54,64%									
	FDR	60,13%	60,18%	59,68%	59,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.295	4.358		64	(237)	-5,17%	777	21,68%	-	0,00%	4.358
2	Giro ISE	1.025	1.971	1.529	1.554		25	(417)	-21,15%	529	51,64%		0,00%	1.554
3	Tabungan ISE	2.557	2.625	2.766	2.804		38	180	6,84%	247	9,68%		0,00%	2.804
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	39.177	160	400	240	148	235	-1.475	165	44.400	88,24%	(5.223)
	KUR	37.299	36.976	37.214	160	400	240	255	238	-85	162	40.989	90,79%	(3.775)
	Non KUR	3.353	1.966	1.963	-	-	0	-107	-3	-1.390	3	3.411	57,55%	(1.448)
3	PWG	6.039	14.018	14.015	94	225	131	655	-3	7.976	228	15.570	90,01%	(1.555)
	Cilem	6.039	14.018	14.015	94	225	131	655	-3	7.976	228	15.570	90,01%	(1.555)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.409	915	1.419	504	-2.381	115	15.301	1.304	123.765	104,56%	5.644
	CF 1	24.580	27.567	27.608	-	139	139	-369	41	3.028	98	28.235	97,78%	(627)
	Total Griya	19.863	21.592	21.548	-	-	0	0	-44	1.685	44	21.622	99,66%	(74)
	• Total Non Program	19.863	21.592	21.548	-	-	0	255	-44	1.685	44	21.622	99,66%	(74)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.061	-	139	139	-369	85	1.343	53	6.614	91,64%	(553)
	CF 2	89.528	101.726	101.800	915	1.280	365	-2.012	74	12.273	1.206	95.530	106,56%	6.271
	Mitraguna & Others	89.444	101.119	101.197	915	1.280	365	-2.007	79	11.754	1.201	94.659	106,91%	6.539
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	182.601	1.169	2.043	874	-1.578	347	21.802	1.696	183.735	99,38%	(1.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	2.092	2,64%	2,37%	5,34%	1.167	1.020	1.295			
	KUR	877	705	854	1.931	2,35%	2,31%	5,19%	1.077	1.054	1.226			
	Non KUR	194	92	70	161	5,80%	3,56%	8,18%	90	(34)	69			
3	PWG	-	-	-	173	0,00%	0,00%	1,24%	173	173	173			
	Cilem	-	-	-	173	0,00%	0,00%	1,24%	173	173	173			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	2.945	0,69%	0,85%	2,28%	1.850	2.154	2.784			
	CF 1	630	38	965	1.541	2,56%	3,50%	5,58%	576	911	1.503			
	Total Griya	568	-	567	216	2,86%	2,62%	1,00%	(350)	(352)	216			
	Oto	61	38	398	1.325	1,30%	6,66%	21,86%	927	1.264	1.287			
	CF 2	162	123	130	1.404	0,18%	0,13%	1,38%	1.274	1.242	1.282			
	Mitraguna & Others	162	123	130	1.404	0,18%	0,13%	1,39%	1.274	1.242	1.282			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	5.210	1,16%	1,11%	2,85%	3.191	3.347	4.252	0,41%	85,78%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	1.626	2,29%	4,18%	4,15%	(0)	695	1			
	KUR	399	1.431	1.506	1.506	1,07%	4,07%	4,05%	(0)	1.107	75			
	Non KUR	532	194	120	120	15,87%	6,11%	6,12%	-	(412)	(73)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,03%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,59%	-	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	2.259	0,83%	1,24%	1,24%	(0)	928	(60)	0,43%	65,06%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	261.311	267.435	301.762	40.451	
2	Contribution Margin	6.979	10.276	7.840	861	-12,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,20	3,36	3,38	0,02	0,18
CIF Payroll	1.030	1.213	1.363	150	333

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	99.151	98.675	(2.054)	(476)	35.874	57,12%	59.493	151,83%	53.494	184,46%	45.182
2	Tabungan	123.525	150.051	150.688	151.911	3.678	1.223	1.860	1,24%	28.386	22,98%	143.721	105,70%	8.189
3	Deposito	68.863	124.121	123.862	123.862	(185)	0	(260)	-0,21%	54.999	79,87%	70.400	175,94%	53.462
	Total	231.570	336.973	373.701	374.448	1.439	747	37.474	11,12%	142.877	61,70%	267.615	139,92%	106.833
	CASA	162.707	212.852	249.839	250.586	1.624	747	37.734	17,73%	87.879	54,01%	197.215	127,06%	53.371
	(%) CASA	70,26%	63,17%	66,86%	66,92%									
	FDR	34,66%	31,39%	28,40%	28,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	6.469	6.589		120	465	7,59%	697	11,84%	-	0,00%	6.589
2	Giro ISE	3.773	3.366	4.127	4.192		65	827	24,56%	419	11,11%		0,00%	4.192
3	Tabungan ISE	2.118	2.758	2.342	2.396		54	(362)	-13,12%	278	13,13%		0,00%	2.396
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	10.537	42	326	284	-55	2	3.688	324	14.064	74,93%	(3.526)
	Cilem	6.849	10.535	10.537	42	326	284	-55	2	3.688	324	14.064	74,93%	(3.526)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	95.585	-	686	686	1.676	356	22.166	330	98.064	97,47%	(2.479)
	CF 1	59.117	74.995	75.272	-	476	476	779	277	16.155	198	68.723	109,53%	6.549
	Total Griya	51.507	65.623	65.846	-	322	322	0	222	14.339	100	59.856	110,01%	5.989
	• Total Non Program	49.547	63.796	64.021	-	322	322	1.792	225	14.474	97	52.179	122,70%	11.842
	• Program	1.960	1.828	1.825	-	-	0	-12	-3	-135	3	7.678	23,77%	(5.853)
	Oto	7.609	9.371	9.426	-	154	154	779	55	1.817	99	8.867	106,31%	560
	CF 2	14.303	20.234	20.313	-	210	210	897	79	6.010	131	29.341	69,23%	(9.028)
	Mitraguna & Others	14.303	20.222	20.181	-	90	90	897	-41	5.879	131	29.016	69,55%	(8.834)
	Pensiun	-	12	132	-	120	120	-0	120	132	0	325	40,48%	(194)
	Total Pembiayaan	80.269	105.764	106.122	42	1.012	969	1.621	358	25.853	654	112.128	94,64%	(6.006)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	-	-	-	111	0,00%	0,00%	0,00%	111	111	111			
	Cilem	-	-	-	111	0,00%	0,00%	1,06%	111	111	111			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	3.558	0,88%	3,18%	3,72%	529	2.908	790			
	CF 1	650	2.768	3.029	3.558	1,10%	4,04%	4,73%	529	2.908	790			
	Total Griya	404	2.588	2.856	3.139	0,79%	4,35%	4,77%	284	2.735	552			
	Oto	245	180	173	418	3,22%	1,85%	4,44%	245	173	239			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	3.669	0,81%	2,86%	3,46%	641	3.020	902	1,87%	45,98%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,50%	-	(266)	(0)	0,87%	-73,56%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	205.326	231.570	324.232	118.906	
2	Contribution Margin	4.598	6.760	5.281	683	-14,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,54	2,84	2,86	0,02	0,32
CIF Payroll	1.411	1.602	1.677	75	266

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	8.011	8.067	1.118	56	(365)	-4,33%	(766)	-8,67%	21.699	37,18%	(13.632)
2	Tabungan	83.648	75.662	77.852	77.509	(1.158)	(343)	1.847	2,44%	(6.139)	-7,34%	98.582	78,62%	(21.073)
3	Deposito	21.297	24.150	24.229	24.227	(4.953)	(1)	77	0,32%	2.930	13,76%	21.750	111,39%	2.477
	Total	113.778	108.245	110.092	109.804	(4.993)	(288)	1.559	1,44%	(3.975)	-3,49%	142.031	77,31%	(32.228)
	CASA	92.481	84.094	85.863	85.576	(40)	(287)	1.482	1,76%	(6.905)	-7,47%	120.281	71,15%	(34.705)
	(%) CASA	81,28%	77,69%	77,99%	77,94%									
	FDR	151,33%	184,48%	181,15%	181,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	6.428	7.381		952	1.166	18,76%	3.965	116,11%	-	0,00%	7.381
2	Giro ISE	1.685	2.429	2.023	2.081		58	(348)	-14,33%	395	23,46%		0,00%	2.081
3	Tabungan ISE	1.730	3.786	4.406	5.300		894	1.514	40,00%	3.570	206,38%		0,00%	5.300
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	11.128	-	-	0	-365	-112	-4.372	112	17.862	62,30%	(6.734)
	KUR	13.526	8.301	8.193	-	-	0	-342	-107	-5.333	107	15.819	51,80%	(7.625)
	Non KUR	1.974	2.940	2.935	-	-	0	-22	-5	961	5	2.043	143,63%	892
3	PWG	14.491	23.899	24.113	738	1.427	689	1.063	213	9.622	1.214	31.508	76,53%	(7.396)
	Cilem	6.823	11.358	11.589	22	436	414	329	231	4.766	205	18.964	61,11%	(7.376)
	Gadai	7.668	12.542	12.524	716	991	275	734	-18	4.856	1.009	12.544	99,84%	(20)
4	CFG	142.193	164.548	164.185	630	730	100	1.219	-362	21.993	1.092	153.708	106,82%	10.477
	CF 1	6.747	8.769	8.738	-	-	0	58	-32	1.990	32	8.885	98,34%	(148)
	Total Griya	3.465	5.184	5.169	-	-	0	0	-15	1.704	15	4.904	105,41%	265
	• Total Non Program	3.465	5.184	5.169	-	-	0	-42	-15	1.704	15	4.904	105,41%	265
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.568	-	-	0	58	-17	286	17	3.981	89,63%	(413)
	CF 2	135.445	155.778	155.448	630	730	100	1.161	-330	20.002	1.060	144.823	107,34%	10.625
	Mitraguna & Others	125.884	146.998	146.759	630	730	100	1.201	-239	20.875	969	134.362	109,23%	12.398
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	199.426	1.368	2.157	789	1.917	-261	27.242	2.418	203.079	98,20%	(3.652)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	1.887	8,85%	11,40%	16,96%	606	515	705			
	KUR	1.295	819	765	1.371	9,57%	9,21%	16,73%	606	76	552			
	Non KUR	77	363	517	517	3,89%	17,57%	17,60%	-	440	154			
3	PWG	-	-	-	111	0,00%	0,00%	0,46%	111	111	111			
	Cilem	-	-	-	61	0,00%	0,00%	0,53%	61	61	61			
	Gadai	-	-	-	50	0,00%	0,00%	0,40%	50	50	50			
4	CFG	6	-	290	4.240	0,00%	0,18%	2,58%	3.949	4.233	4.240			
	CF 1	-	-	-	371	0,00%	0,00%	4,24%	371	371	371			
	Total Griya	-	-	-	178	0,00%	0,00%	3,45%	178	178	178			
	Oto	-	-	-	192	0,00%	0,00%	5,39%	192	192	192			
	CF 2	6	-	290	3.869	0,00%	0,19%	2,49%	3.578	3.863	3.869			
	Mitraguna & Others	-	-	290	3.869	0,00%	0,20%	2,64%	3.578	3.869	3.869			
	Pensiun	6	-	-	-	0,06%	0,00%	0,00%	-	(6)	-			
	Total Pembiayaan	1.378	1.182	1.572	6.238	0,80%	0,79%	3,13%	4.666	4.860	5.056	0,00%	100,00%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	984	3,76%	8,56%	8,84%	22	401	126			
	KUR	557	837	824	845	4,11%	9,92%	10,32%	22	289	9			
	Non KUR	26	21	138	138	1,32%	4,71%	4,72%	-	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%	0,61%	-	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	1.925	0,56%	0,95%	0,97%	22	954	122	0,11%	88,47%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	175.005	176.155	201.258	26.253	
2	Contribution Margin	6.268	9.134	7.305	1.037	-16,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,05	3,49	3,52	0,03	0,47
CIF Payroll	1.376	1.106	1.114	8	(262)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	4.833	4.725	633	(108)	3.150	199,99%	3.852	441,47%	1.750	270,05%	2.975
2	Tabungan	63.525	67.931	67.598	67.393	5.369	(205)	(538)	-0,79%	3.868	6,09%	71.349	94,46%	(3.956)
3	Deposito	5.722	7.221	7.028	7.028	(206)	0	(193)	-2,67%	1.306	22,82%	5.985	117,42%	1.043
	Total	70.120	76.727	79.459	79.146	5.796	(313)	2.419	3,15%	9.026	12,87%	79.084	100,08%	62
	CASA	64.398	69.506	72.431	72.118	6.002	(313)	2.612	3,76%	7.720	11,99%	73.098	98,66%	(981)
	(%) CASA	91,84%	90,59%	91,16%	91,12%									
	FDR	73,73%	85,49%	82,24%	82,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.540	3.652		112	(166)	-4,35%	165	4,74%	-	0,00%	3.652
2	Giro ISE	561	449	454	454		0	5	1,10%	(107)	-19,11%		0,00%	454
3	Tabungan ISE	2.926	3.370	3.087	3.199		112	(171)	-5,08%	272	9,31%		0,00%	3.199
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	5.707	-	283	283	587	186	3.124	97	5.700	100,13%	8
	Cilem	2.583	5.521	5.707	-	283	283	587	186	3.124	97	5.700	100,13%	8
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	59.640	70	160	90	1.422	-433	10.524	593	59.041	101,02%	599
	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	59.640	70	160	90	1.422	-433	10.524	593	59.041	101,02%	599
	Mitraguna & Others	45.066	55.374	54.982	70	160	90	1.143	-391	9.916	551	51.258	107,27%	3.724
	Pensiun	4.050	4.699	4.658	-	-	0	279	-42	608	42	7.783	59,85%	(3.125)
	Total Pembiayaan	51.699	65.594	65.347	70	443	373	2.010	-247	13.648	689	64.740	100,94%	607

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	-	-	-	21	0,00%	0,00%	0,37%	21	21	21			
	Cilem	-	-	-	21	0,00%	0,00%	0,37%	21	21	21			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.304	0,00%	0,00%	2,19%	1.304	1.304	1.304			
	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	-	-	-	1.304	0,00%	0,00%	2,19%	1.304	1.304	1.304			
	Mitraguna & Others	-	-	-	1.210	0,00%	0,00%	2,20%	1.210	1.210	1.210			
	Pensiun	-	-	-	94	0,00%	0,00%	2,02%	94	94	94			
	Total Pembiayaan	-	-	-	1.325	0,00%	0,00%	2,03%	1.325	1.325	1.325	2,88%	-41,98%	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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,38%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,32%	-	(14)	(1)	3,74%	#####	3,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	66.462	72.064	68.959	2.497	
2	Contribution Margin	2.297	3.362	2.902	605	-26,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,15	3,62	3,56	(0,05)	0,41
CIF Payroll	571	650	826	176	255

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.896	2.451	198	(445)	291	13,47%	367	17,60%	7.185	34,11%	(4.734)
2	Tabungan	153.901	153.184	154.336	153.928	6.509	(407)	745	0,49%	28	0,02%	170.698	90,18%	(16.770)
3	Deposito	36.197	27.914	28.258	28.108	(1.360)	(150)	193	0,69%	(8.089)	-22,35%	37.242	75,47%	(9.134)
	Total	192.181	183.258	185.489	184.487	5.347	(1.002)	1.229	0,67%	(7.694)	-4,00%	215.125	85,76%	(30.638)
	CASA	155.985	155.344	157.231	156.379	6.707	(852)	1.035	0,67%	394	0,25%	177.883	87,91%	(21.504)
	(%) CASA	81,17%	84,77%	84,77%	84,76%									
	FDR	138,97%	164,04%	160,91%	161,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	529	1.685	1.949	2.034	85	349	20,72%	1.505	284,54%	-	0,00%	2.034
2	Giro ISE	45	683	950	969	19	286	41,84%	924	2047,71%		0,00%	969
3	Tabungan ISE	484	1.002	999	1.065	66	63	6,32%	581	120,09%		0,00%	1.065
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.448	-	-	0	-70	-45	1.367	45	8.913	72,34%	(2.465)
	KUR	4.827	6.222	6.177	-	-	0	-91	-45	1.350	45	8.318	74,26%	(2.141)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	48.472	237	1.125	887	157	281	24.137	844	43.519	111,38%	4.953
	Cilem	24.335	48.191	48.472	237	1.125	887	157	281	24.137	844	43.519	111,38%	4.953
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	243.511	10	38	28	-271	-2.370	5.907	2.408	247.553	98,37%	(4.043)
	CF 1	8.506	8.716	8.685	-	-	0	-74	-31	179	31	10.260	84,65%	(1.575)
	Total Griya	6.805	6.817	6.810	-	-	0	0	-7	5	7	7.278	93,57%	(468)
	• Total Non Program	6.655	6.675	6.668	-	-	0	-135	-7	13	7	6.693	99,63%	(25)
	• Program	149	141	141	-	-	0	-2	0	-8	-	585	24,19%	(443)
	Oto	1.701	1.899	1.875	-	-	0	-74	-24	174	24	2.982	62,89%	(1.107)
	CF 2	229.097	237.166	234.826	10	38	28	-197	-2.340	5.729	2.378	237.294	98,96%	(2.468)
	Mitraguna & Others	203.836	211.595	209.422	10	18	8	165	-2.173	5.586	2.191	207.323	101,01%	2.099
	Pensiun	25.262	25.571	25.404	-	20	20	-361	-166	143	186	29.971	84,76%	(4.567)
	Total Pembiayaan	267.076	300.611	298.477	247	1.163	915	-185	-2.135	31.401	3.297	300.041	99,48%	(1.565)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	60	0,00%	2,23%	0,93%	(85)	60	38			
	KUR	-	22	145	60	0,00%	2,33%	0,97%	(85)	60	38			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	43	0,00%	0,00%	0,09%	43	43	41			
	Cilem	-	2	-	43	0,00%	0,00%	0,09%	43	43	41			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	6.264	1,09%	1,37%	2,57%	2.889	3.680	2.545			
	CF 1	819	854	753	712	9,63%	8,64%	8,20%	(41)	(107)	(141)			
	Total Griya	819	854	753	611	12,04%	11,05%	8,98%	(142)	(208)	(242)			
	Oto	-	-	-	101	0,00%	0,00%	5,39%	101	101	101			
	CF 2	1.765	2.865	2.621	5.551	0,77%	1,11%	2,36%	2.930	3.786	2.686			
	Mitraguna & Others	1.765	2.729	2.621	4.900	0,87%	1,24%	2,34%	2.278	3.134	2.171			
	Pensiun	-	136	-	652	0,00%	0,00%	2,57%	652	652	515			
	Total Pembiayaan	2.584	3.743	3.520	6.367	0,97%	1,17%	2,13%	2.847	3.782	2.624	0,58%	72,72%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-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	3.525	1,42%	1,34%	1,45%	232	155	27			
	CF 1	340	364	429	428	4,00%	4,92%	4,93%	(1)	88	64			
	Total Griya	340	364	429	428	5,00%	6,29%	6,29%	(1)	88	64			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.096	1,32%	1,21%	1,32%	232	67	(37)			
	Mitraguna & Others	2.939	2.995	2.864	3.096	1,44%	1,35%	1,48%	232	157	101			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.525	1,26%	1,10%	1,18%	232	155	27	0,50%	57,32%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	165.712	185.257	203.844	38.132	
2	Contribution Margin	4.785	6.968	5.063	278	-5,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,23	3,27	3,24	(0,02)	0,01
CIF Payroll	661	675	720	45	59

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-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 (1-8 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	9-Dec-25	31-Dec-24	30-Nov-25	9-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	9-Dec-25	31-Dec-24	30-Nov-25	9-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,54	3,43	(0,11)	0,27
CIF Payroll	802	682	821	139	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	444	444	(1.196)	0	(172)	-27,89%	(151)	-25,40%	12.197	3,64%	(11.753)
2	Tabungan	46.385	47.818	47.456	47.610	(132)	154	(208)	-0,43%	1.225	2,64%	60.559	78,62%	(12.949)
3	Deposito	18.302	57.067	57.057	57.058	10.056	1	(9)	-0,02%	38.756	211,76%	19.099	298,74%	37.958
	Total	65.283	105.501	104.957	105.112	8.729	155	(389)	-0,37%	39.830	61,01%	91.856	114,43%	13.256
	CASA	46.981	48.434	47.900	48.054	(1.328)	154	(380)	-0,78%	1.074	2,29%	72.756	66,05%	(24.702)
	(%) CASA	71,97%	45,91%	45,64%	45,72%									
	FDR	134,21%	93,33%	93,82%	93,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	1.074	1.098		25	(17)	-1,55%	(299)	-21,41%	-	0,00%	1.098
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	1.073	1.098		25	(17)	-1,55%	(261)	-19,20%		0,00%	1.098
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	16.662	-	500	500	-110	443	1.225	57	18.223	91,44%	(1.561)
	KUR	14.693	15.717	16.162	-	500	500	-95	445	1.469	55	17.333	93,24%	(1.171)
	Non KUR	745	503	500	-	-	0	-15	-2	-244	2	890	56,24%	(389)
3	PWG	3.211	6.891	6.897	126	89	-37	791	6	3.686	84	8.588	80,30%	(1.692)
	Cilem	3.211	6.891	6.897	126	89	-37	791	6	3.686	84	8.588	80,30%	(1.692)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	74.909	310	107	-203	-371	-447	5.940	554	77.811	96,27%	(2.902)
	CF 1	2.071	11.937	12.011	310	107	-203	152	74	9.939	33	5.602	214,40%	6.409
	Total Griya	1.516	10.778	10.751	310	-	-310	0	-27	9.235	27	4.181	257,11%	6.570
	• Total Non Program	1.516	5.141	5.117	143	-	-143	261	-24	3.601	24	4.181	122,38%	936
	• Program	-	5.637	5.634	167	-	-167	339	-3	5.634	3	0	0,00%	5.634
	Oto	555	1.159	1.260	-	107	107	152	101	705	6	1.421	88,68%	(161)
	CF 2	66.897	63.419	62.898	-	-	0	-523	-521	-3.999	521	72.209	87,11%	(9.311)
	Mitraguna & Others	64.762	60.622	60.277	-	-	0	-496	-345	-4.485	345	68.752	87,67%	(8.475)
	Pensiun	2.135	2.797	2.621	-	-	0	-27	-175	486	175	3.457	75,83%	(835)
	Total Pembiayaan	87.617	98.466	98.468	436	696	260	309	2	10.851	695	104.622	94,12%	(6.154)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	491	0,98%	1,74%	2,95%	208	340	16			
	KUR	98	475	240	426	0,67%	1,52%	2,64%	186	328	(49)			
	Non KUR	53	-	43	65	7,15%	8,61%	12,97%	22	12	65			
3	PWG	-	-	-	12	0,00%	0,00%	0,17%	12	12	12			
	Cilem	-	-	-	12	0,00%	0,00%	0,17%	12	12	12			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	4.792	1,23%	2,60%	6,40%	2.836	3.946	1.996			
	CF 1	-	-	177	12	0,00%	1,48%	0,10%	(165)	12	12			
	Total Griya	-	-	177	12	0,00%	1,64%	0,11%	(165)	12	12			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	846	2.796	1.779	4.780	1,26%	2,81%	7,60%	3.001	3.934	1.984			
	Mitraguna & Others	846	2.796	1.779	4.604	1,31%	2,94%	7,64%	2.824	3.758	1.808			
	Pensiun	-	-	-	177	0,00%	0,00%	6,73%	177	177	177			
	Total Pembiayaan	997	3.270	2.239	5.295	1,14%	2,27%	5,38%	3.056	4.298	2.024	1,49%	72,23%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-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%	7,35%	-	(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	4.686	3,51%	5,61%	6,26%	460	2.266	(987)			
	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	4.686	3,62%	6,66%	7,45%	460	2.266	(987)			
	Mitraguna & Others	2.420	5.673	4.226	4.686	3,74%	6,97%	7,77%	460	2.266	(987)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	4.793	2,89%	4,40%	4,87%	460	2.261	(987)	3,73%	23,31%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	87.310	90.194	98.622	11.312	
2	Contribution Margin	1.440	2.111	1.558	118	-8,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,33	2,79	2,79	0,01	(0,54)
CIF Payroll	279	423	453	30	174

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.842	4.786	2.360	(56)	(1.162)	-19,54%	(1.091)	-18,56%	16.777	28,53%	(11.990)
2	Tabungan	83.977	101.671	91.706	92.411	9.043	705	(9.260)	-9,11%	8.434	10,04%	98.962	93,38%	(6.551)
3	Deposito	19.184	13.402	13.093	13.993	(1)	900	592	4,41%	(5.191)	-27,06%	20.015	69,91%	(6.022)
	Total	109.038	121.021	109.641	111.191	11.402	1.549	(9.830)	-8,12%	2.153	1,97%	135.754	81,91%	(24.563)
	CASA	89.854	107.619	96.548	97.197	11.402	649	(10.422)	-9,68%	7.343	8,17%	115.739	83,98%	(18.541)
	(%) CASA	82,41%	88,93%	88,06%	87,42%									
	FDR	40,48%	52,26%	57,48%	56,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	7.466	7.413		(53)	(1.404)	-15,92%	(1.167)	-13,60%	-	0,00%	7.413
2	Giro ISE	1.236	1.518	650	745		95	(773)	-50,91%	(491)	-39,70%		0,00%	745
3	Tabungan ISE	7.345	7.300	6.816	6.668		(148)	(631)	-8,65%	(677)	-9,21%		0,00%	6.668
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	14.135	-	-	0	527	-34	4.631	34	14.493	97,53%	(358)
	KUR	9.147	13.072	13.038	-	-	0	555	-34	3.891	34	13.868	94,01%	(830)
	Non KUR	358	1.097	1.097	-	-	0	-28	0	739	-	624	175,63%	472
3	PWG	9.262	11.392	11.448	28	323	295	-69	57	2.186	266	16.966	67,48%	(5.518)
	Cilem	9.262	11.392	11.448	28	323	295	-69	57	2.186	266	16.966	67,48%	(5.518)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	36.825	410	126	-284	282	-242	11.448	368	47.656	77,27%	(10.832)
	CF 1	14.455	17.388	17.285	-	-	0	-230	-103	2.830	103	17.089	101,15%	196
	Total Griya	3.903	8.619	8.597	-	-	0	0	-21	4.694	21	4.866	176,68%	3.731
	• Total Non Program	3.903	6.826	6.806	-	-	0	-74	-20	2.903	20	4.866	139,86%	1.940
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	8.688	-	-	0	-230	-82	-1.864	82	12.223	71,08%	(3.535)
	CF 2	10.922	19.679	19.540	410	126	-284	513	-139	8.618	265	30.567	63,92%	(11.028)
	Mitraguna & Others	10.683	18.945	18.756	410	-	-410	516	-189	8.074	189	29.780	62,98%	(11.024)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	63.027	938	449	-489	1.225	-220	18.883	669	79.115	79,66%	(16.089)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	-	-	-	136	0,00%	0,00%	0,96%	136	136	136			
	KUR	-	-	-	136	0,00%	0,00%	1,04%	136	136	136			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	366	0,00%	0,00%	3,20%	366	366	366			
	Cilem	-	-	-	366	0,00%	0,00%	3,20%	366	366	366			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	1.733	1,42%	1,96%	4,71%	1.007	1.373	1.389			
	CF 1	360	344	708	1.439	2,49%	4,07%	8,33%	731	1.079	1.096			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	1.439	3,41%	8,08%	16,57%	731	1.079	1.096			
	CF 2	-	-	17	293	0,00%	0,09%	1,50%	276	293	293			
	Mitraguna & Others	-	-	17	293	0,00%	0,09%	1,56%	276	293	293			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	2.234	0,82%	1,15%	3,54%	1.508	1.874	1.890	2,97%	16,26%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	100	0,00%	0,27%	0,27%	-	100	100			
	CF 1	-	-	100	100	0,00%	0,58%	0,58%	-	100	100			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	100	0,00%	1,14%	1,15%	-	100	100			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	100	0,00%	0,16%	0,16%	-	100	100	1,53%	-863,37%	1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.375	109.038	104.501	5.126	
2	Contribution Margin	1.760	2.877	3.589	1.829	-103,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,14	3,16	0,02	0,13
CIF Payroll	602	494	526	32	(76)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	597	596	(165)	(2)	(51)	-7.82%	592	17142,90%	6	9229,16%	589
2	Tabungan	34.487	32.850	34.175	34.097	1.712	(77)	1.247	3,80%	(390)	-1,13%	40.322	84,56%	(6.225)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	37.227	37.148	1.498	(79)	1.197	3,33%	(860)	-2,26%	43.921	84,58%	(6.773)
	CASA	34.491	33.496	34.772	34.693	1.548	(79)	1.197	3,57%	202	0,59%	40.329	86,03%	(5.636)
	(%) CASA	90,75%	93,17%	93,41%	93,39%									
	FDR	1,90%	3,20%	3,08%	3,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	73	73	0	8	11,45%	(85)	-53,71%	-	0,00%	73	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	73	73	0	8	11,45%	(85)	-53,71%		0,00%	73	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-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	903	-	-	0	24	-11	259	11	1.982	45,55%	(1.079)
	Cilem	644	914	903	-	-	0	24	-11	259	11	1.982	45,55%	(1.079)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.146	-	10	10	173	-4	424	14	2.061	55,63%	(914)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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	-	-	-	24	0,00%	0,00%	2,67%	24	24	24			
	Cilem	-	-	-	24	0,00%	0,00%	2,67%	24	24	24			
	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	-	-	-	24	0,00%	0,00%	2,11%	24	24	24	170,91%	#####	168,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,36	2,69	2,55	(0,14)	0,19
CIF Payroll	351	322	410	88	59