

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	33.106	32.871	(10.306)	(235)	(15.872)	-32,56%	(41.299)	-55,68%	247.274	13,29%	(214.403)
2	Tabungan	1.786.724	2.008.954	2.014.685	2.006.934	40.750	(7.751)	(2.020)	-0,10%	220.210	12,32%	2.037.916	98,48%	(30.982)
3	Deposito	649.060	610.498	541.403	541.203	(5.364)	(200)	(69.295)	-11,35%	(107.857)	-16,62%	667.179	81,12%	(125.976)
Total		2.509.954	2.668.196	2.589.193	2.581.008	25.080	(8.185)	(87.188)	-3,27%	71.054	2,83%	2.952.369	87,42%	(371.361)
CASA		1.860.893	2.057.697	2.047.791	2.039.805	30.444	(7.986)	(17.893)	-0,87%	178.911	9,61%	2.285.190	89,26%	(245.385)
(% CASA)		74,14%	77,12%	79,09%	79,03%									
FDR		125,36%	131,30%	136,34%	136,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.484	41.749		266	307	0,74%	(1.090)	-2,54%	83.611	49,93%	(41.862)
2	Giro ISE	4.948	2.786	4.091	3.167		(925)	381	13,66%	(1.782)	-36,01%	29.659	10,68%	(26.493)
3	Tabungan ISE	31.691	34.438	33.174	34.364		1.190	(73)	-0,21%	2.673	8,44%	37.357	91,99%	(2.993)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.265	3.200	3.500	300	615	985	59.695	2.515	223.889	109,10%	20.376
	Linkage	86.431	110.781	110.435	-	-	-	-519	-346	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.830	3.200	3.500	300	1.134	1.332	35.691	2.168	120.072	111,46%	13.759
	• Local Champion	98.139	132.499	133.830	3.200	3.500	300	1.134	1.332	35.691	2.168	116.221	115,15%	17.610
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	446.719	8.915	9.591	676	502	1.877	-158	7.714	507.692	87,99%	(60.973)
	KUR	419.345	420.474	422.202	8.755	9.191	436	1.113	1.728	2.857	7.463	477.116	88,49%	(54.914)
	Non KUR	27.532	24.367	24.517	160	400	240	-610	150	-3.015	250	30.576	80,18%	(6.059)
3	PWG	258.833	422.883	435.534	67.801	61.659	-6.142	16.622	12.651	176.701	49.008	433.208	100,54%	2.326
	Cilem	127.522	228.193	240.509	18.788	19.913	1.125	8.501	12.316	112.987	7.597	267.053	90,06%	(26.544)
	Gadai	131.312	194.690	195.025	49.012	41.746	-7.266	8.121	335	63.714	41.411	166.155	117,38%	28.870
4	CFG	2.256.170	2.392.296	2.403.547	34.284	36.171	1.887	12.190	11.251	147.377	24.920	2.483.471	96,78%	(79.924)
	CF 1	461.418	474.026	475.598	3.412	4.264	853	4.543	1.571	14.180	2.693	498.650	95,38%	(23.052)
	Total Griya	417.205	391.149	390.492	788	683	-106	0	-657	-26.713	1.340	434.485	80,18%	(43.993)
	• Total Non Program	64.148	59.172	59.035	510	220	-290	-157	-136	-5.112	356	71.781	82,24%	(12.745)
	• Program	353.058	331.978	331.457	278	463	185	-1.952	-521	-21.601	984	362.704	91,38%	(31.248)
	Oto	44.213	82.877	85.106	2.624	3.582	958	4.543	2.229	40.893	1.353	64.165	132,64%	20.941
	CF 2	1.794.752	1.918.270	1.927.949	30.872	31.907	1.034	7.647	9.679	133.197	22.227	1.984.822	97,13%	(56.872)
	Mitraguna & Others	1.323.695	1.437.274	1.448.537	24.956	29.068	4.112	6.250	11.263	124.842	17.804	1.494.383	96,93%	(45.846)
	Pensium	471.056	480.996	479.412	5.916	2.839	-3.077	1.397	-1.584	8.356	4.423	490.439	97,75%	(11.026)
Total Pembiayaan		3.146.451	3.503.301	3.530.065	114.200	110.921	-3.279	29.929	26.764	383.614	84.156	3.648.260	96,76%	(118.195)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	6.148	0,10%	0,19%	2,52%	5.688	5.956	5.672			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	6.148	0,20%	0,35%	4,59%	5.688	5.956	5.672			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	53.141	1,09%	3,32%	11,90%	38.368	48.262	38.368			
	KUR	3.627	13.148	13.148	48.270	0,86%	3,13%	11,43%	35.122	44.643	35.122			
	Non KUR	1.252	1.625	1.625	4.871	4,55%	6,67%	19,87%	3.246	3.619	3.246			
3	PWG	275	122	122	18.631	0,11%	0,03%	4,28%	18.508	18.355	18.508			
	Cilem	275	-	-	13.788	0,22%	0,00%	5,73%	13.788	13.513	13.788			
	Gadai	-	122	122	4.843	0,00%	0,06%	2,48%	4.720	4.843	4.720			
4	CFG	67.344	65.451	70.806	148.895	2,98%	2,96%	6,19%	78.089	81.551	83.444			
	CF 1	43.373	41.926	45.314	77.893	9,40%	9,56%	16,38%	32.579	34.520	35.967			
	Total Griya	41.791	40.088	42.848	65.103	10,02%	10,95%	16,67%	22.255	23.312	25.015			
	Oto	1.583	1.838	2.467	12.790	3,58%	2,98%	15,03%	10.323	11.208	10.952			
	CF 2	23.971	23.525	25.491	71.002	1,34%	1,33%	3,68%	45.511	47.031	47.477			
	Mitraguna & Others	22.208	21.186	23.560	66.951	1,68%	1,64%	4,62%	43.391	44.743	45.765			
	Pensium	1.763	2.338	1.931	4.051	0,37%	0,40%	0,85%	2.120	2.288	1.713			
Total Pembiayaan		72.690	80.822	86.161	226.814	2,31%	2,46%	6,43%	140.653	154.124	145.993	2,27%	64,66%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.697	19,34%	13,58%	13,39%	(344)	(2.994)	(367)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.697	36,37%	24,94%	24,43%	(344)	(2.994)	(367)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.038	0,79%	1,97%	2,25%	1.284	6.508	1.530			
	KUR	2.493	6.287	5.977	7.248	0,59%	1,42%	1,72%	1.272	4.756	961			
	Non KUR	1.037	2.221	2.777	2.790	3,77%	11,40%	11,38%	13	1.753	569			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.682	4,40%	5,53%	5,56%	1.456	34.413	(2.222)			
	CF 1	73.505	94.254	94.513	95.464	15,93%	19,94%	20,07%	951	21.959	1.210			
	Total Griya	73.052	92.591	92.778	93.907	17,51%	23,72%	24,05%	1.128	20.855	1.316			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,83%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	38.217	1,44%	1,97%	1,98%	505	12.454	(3.431)			
	Mitraguna & Others	22.415	39.679	34.677	35.501	1,69%	2,41%	2,45%	824	13.086	(4.178)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	176.613	4,41%	4,97%	5,00%	2.409	37.940	(1.045)	3,99%	20,22%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	1.144	7.189	7.469	7.200	286	(269)	11	0,16%	6.055	529,13%	11.144	64,60%	(3.945)
3	Deposito	-	2.650	3.150	3.150	0	0	500	18,87%	3.150	#DIV/0!	352	895,91%	2.798
	Total	1.144	9.839	10.619	10.350	286	(269)	511	5,20%	9.205	804,38%	11.496	90,03%	(1.146)
	CASA	1.144	7.189	7.469	7.200	286	(269)	11	0,16%	6.055	529,13%	11.144	64,60%	(3.945)
	(%) CASA	100,00%	73,07%	70,34%	69,56%									
	FDR	0,00%	33,29%	31,28%	32,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!	-	0,00%	146
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	146		0	6	4,37%	146	#DIV/0!		0,00%	146
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8		0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.322	200	100	-100	435	46	3.322	54	2.402	138,27%	919
	KUR	-	3.040	3.087	200	100	-100	440	46	3.087	54	2.282	135,24%	804
	Non KUR	-	235	235	-	-	0	-5	0	235	-	120	195,97%	115
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	-	3.276	3.322	200	100	-100	435	46	3.322	54	2.402	138,27%	919

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	47	0,00%	0,00%	1,43%	47	47	47			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	47	0,00%	0,00%	20,15%	47	47	47			
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	-	-	-	47	0,00%	0,00%	1,43%	47	47	47	0,00%	100,00%	-1,4%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	1.144	9.552	9.552	
2	Contribution Margin	-	(120)	(795)	(795)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	5.924	5.659	(437)	(265)	(184)	-3,14%	(6.252)	-52,49%	32.340	17,50%	(26.682)
2	Tabungan	224.769	228.193	231.745	230.498	2.933	(1.247)	2.305	1,01%	5.729	2,55%	248.413	92,79%	(17.915)
3	Deposito	43.574	34.668	35.262	35.262	153	0	594	1,71%	(8.312)	-19,08%	44.995	78,37%	(9.733)
	Total	280.254	268.703	272.930	271.418	2.648	(1.512)	2.715	1,01%	(8.836)	-3,15%	325.749	83,32%	(54.330)
	CASA	236.680	234.036	237.669	236.156	2.496	(1.512)	2.121	0,91%	(524)	-0,22%	280.753	84,12%	(44.597)
	(%) CASA	84,45%	87,10%	87,08%	87,01%									
	FDR	105,53%	134,63%	133,18%	133,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.986	6.992	5	397	6,03%	(1.756)	-20,08%	-	0,00%	6.992	
2	Giro ISE	799	583	1.473	516	(957)	(67)	-11,55%	(283)	-35,45%		0,00%	516	
3	Tabungan ISE	1.949	3.011	2.513	3.476	962	465	15,44%	1.527	78,36%		0,00%	3.476	
4	Deposito ISE	6.000	3.000	3.000	3.000	0	0	0,00%	(3.000)	-50,00%		0,00%	3.000	
5	CIF ISE	215	234	234	234	0	0	0,00%	19	8,84%		0,00%	234	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.806	-	2.000	2.000	-931	962	16.898	1.038	40.885	116,93%	6.921
	Linkage	-	2.483	2.483	-	-	-	-162	0	2.483	-	4.262	58,26%	(1.779)
	Non-Linkage	30.908	44.361	45.323	-	2.000	2.000	-769	962	14.415	1.038	36.624	123,75%	8.700
	• Local Champion	30.908	44.361	45.323	-	2.000	2.000	-769	962	14.415	1.038	35.340	128,25%	9.983
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	33.327	500	895	395	-689	247	-1.717	648	39.284	84,84%	(5.957)
	KUR	33.160	31.456	31.523	500	695	195	-660	67	-1.637	628	37.188	84,77%	(5.665)
	Non KUR	1.883	1.624	1.804	-	200	200	-29	179	-79	21	2.096	86,05%	(292)
3	PWG	42.057	65.501	63.089	15.977	11.441	-4.536	262	-2.412	21.033	13.853	61.948	101,84%	1.141
	Cilem	12.529	18.576	19.760	1.403	1.849	447	481	1.184	7.231	665	26.953	73,31%	(7.193)
	Gadai	29.527	46.925	43.329	14.575	9.592	-4.983	-218	-3.596	13.802	13.188	34.995	123,82%	8.334
4	CFG	187.744	216.327	219.279	4.922	5.638	716	3.617	2.951	31.535	2.686	210.406	104,22%	8.873
	CF 1	15.514	21.606	21.669	895	434	-461	1.116	63	6.155	371	18.043	120,09%	3.625
	Total Griya	12.407	11.645	11.669	-	220	220	0	25	-738	195	12.758	91,47%	(1.089)
	• Total Non Program	12.280	11.525	11.549	-	220	220	-163	25	-731	195	12.628	91,46%	(1.079)
	• Program	127	120	120	-	-	0	-1	0	-7	-	130	92,22%	(10)
	Oto	3.107	9.961	9.999	895	214	-681	1.116	38	6.892	175	5.285	189,19%	4.714
	CF 2	172.230	194.722	197.610	4.027	5.204	1.177	2.501	2.888	25.380	2.316	192.363	102,73%	5.247
	Mitraguna & Others	136.376	155.730	158.738	3.321	4.971	1.650	1.883	3.007	22.362	1.964	154.735	102,59%	4.003
	Pensiun	35.854	38.991	38.873	706	233	-473	618	-119	3.019	352	37.628	103,31%	1.245
	Total Pembiayaan	295.752	361.753	363.501	21.399	19.974	-1.425	2.259	1.748	67.749	18.226	352.523	103,11%	10.978

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	1.779	0,00%	0,76%	3,72%	1.422	1.779	1.428			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	351	357	1.779	0,00%	0,80%	3,92%	1.422	1.779	1.428			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	139	1.089	1.249	3.866	0,40%	3,78%	11,60%	2.617	3.727	2.777			
	KUR	69	1.080	1.249	3.779	0,21%	3,97%	11,99%	2.530	3.710	2.699			
	Non KUR	70	10	-	87	3,74%	0,00%	4,82%	87	17	77			
3	PWG	-	-	-	2.621	0,00%	0,00%	4,15%	2.621	2.621	2.621			
	Cilem	-	-	-	1.659	0,00%	0,00%	8,39%	1.659	1.659	1.659			
	Gadai	-	-	-	962	0,00%	0,00%	2,22%	962	962	962			
4	CFG	606	1.400	2.021	7.509	0,32%	0,93%	3,42%	5.488	6.903	6.109			
	CF 1	136	665	679	2.432	0,88%	3,14%	11,23%	1.753	2.297	1.767			
	Total Griya	124	274	277	412	1,00%	2,38%	3,53%	136	289	138			
	Oto	12	391	402	2.020	0,39%	4,04%	20,20%	1.618	2.008	1.629			
	CF 2	470	734	1.342	5.077	0,27%	0,69%	2,57%	3.735	4.606	4.342			
	Mitraguna & Others	382	734	1.199	4.078	0,28%	0,77%	2,57%	2.880	3.696	3.344			
	Pensiun	88	-	143	998	0,24%	0,37%	2,57%	855	910	998			
	Total Pembiayaan	745	2.840	3.627	15.775	0,25%	1,00%	4,34%	12.147	15.030	12.935	1,13%	73,90%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,62%	(344)	(594)	(344)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,71%	(344)	(594)	(344)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	202	499	471	536	0,58%	1,42%	1,61%	65	334	37			
	KUR	-	153	118	186	0,00%	0,38%	0,59%	68	186	33			
	Non KUR	202	346	353	350	10,74%	21,70%	19,39%	(3)	148	4			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.198	2.020	1.455	1.515	1,17%	0,67%	0,69%	59	(683)	(506)			
	CF 1	358	365	365	365	2,31%	1,69%	1,69%	-	7	-			
	Total Griya	358	365	365	365	2,88%	3,14%	3,13%	-	7	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.840	1.655	1.090	1.149	1,07%	0,56%	0,58%	59	(691)	(506)			
	Mitraguna & Others	1.689	1.517	952	1.011	1,24%	0,61%	0,64%	59	(678)	(506)			
	Pensiun	151	138	138	138	0,05%	0,04%	0,36%	-	(13)	(0)			
	Total Pembiayaan	3.769	3.638	3.046	2.825	1,27%	0,84%	0,78%	(220)	(944)	(813)	10,41%	#####	9,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	305.023	311.873	366.827	61.804	
2	Contribution Margin	8.138	8.183	18.701	10.563	-129,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,99	3,07	0,07	0,27
CIF Payroll	2.533	2.652	2.793	141	260

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.181	7.187	(4.227)	6	(7.613)	-51,44%	(4.283)	-37,34%	32.177	22,34%	(24.990)
2	Tabungan	240.508	313.726	304.175	303.093	3.063	(1.081)	(10.633)	-3,39%	62.585	26,02%	264.258	114,70%	38.835
3	Deposito	185.720	182.362	128.519	128.519	1.513	0	(53.843)	-29,53%	(57.201)	-30,80%	187.162	68,67%	(58.643)
	Total	437.698	510.888	439.875	438.800	349	(1.076)	(72.089)	-14,11%	1.102	0,25%	483.598	90,74%	(44.799)
	CASA	251.978	328.526	311.356	310.280	(1.164)	(1.076)	(18.246)	-5,55%	58.302	23,14%	296.436	104,67%	13.844
	(%) CASA	57,57%	64,30%	70,78%	70,71%									
	FDR	88,88%	84,80%	99,16%	99,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.668	5.778		111	730	14,46%	1.653	40,07%	-	0,00%	5.778
2	Giro ISE	544	449	508	539		30	90	20,06%	(5)	-0,95%		0,00%	539
3	Tabungan ISE	3.581	4.600	5.159	5.239		80	640	13,91%	1.658	46,31%		0,00%	5.239
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%		0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	103.783	3.000	-	-3.000	2.060	-933	17.750	933	98.792	105,05%	4.991
	Linkage	44.151	42.730	42.524	-	-	-	-210	-206	-1.627	206	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.259	3.000	-	-3.000	2.270	-727	19.376	727	49.016	124,98%	12.243
	• Local Champion	41.883	61.986	61.259	3.000	-	-3.000	2.270	-727	19.376	727	47.733	128,34%	13.527
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.768	500	1.285	785	-56	805	1.115	480	34.174	90,03%	(3.406)
	KUR	28.300	29.002	29.815	500	1.285	785	-40	813	1.515	472	32.594	91,47%	(2.779)
	Non KUR	1.354	961	953	-	-	0	-16	-8	-400	8	1.580	60,31%	(627)
3	PWG	33.844	48.286	49.852	5.226	6.447	1.221	1.553	1.566	16.008	4.880	53.646	92,93%	(3.793)
	Cilem	16.485	25.714	26.879	1.581	1.987	406	613	1.165	10.394	822	32.084	83,78%	(5.205)
	Gadai	17.360	22.572	22.974	3.645	4.460	815	939	402	5.614	4.058	21.562	106,55%	1.412
4	CFG	239.485	250.290	251.768	3.813	4.396	583	1.387	1.479	12.283	2.917	267.205	94,22%	(15.436)
	CF 1	40.558	44.440	45.040	269	886	617	791	600	4.482	286	44.275	101,73%	765
	Total Griya	29.064	28.761	29.008	-	320	320	0	247	-55	73	30.122	96,30%	(1.114)
	• Total Non Program	12.679	13.464	13.444	-	-	0	-111	-19	765	19	13.290	101,17%	155
	• Program	16.385	15.297	15.564	-	320	320	-100	267	-821	53	16.832	92,46%	(1.268)
	Oto	11.494	15.679	16.032	269	566	297	791	353	4.537	213	14.153	113,27%	1.878
	CF 2	198.927	205.850	206.728	3.544	3.510	-34	596	879	7.802	2.631	222.929	92,73%	(16.201)
	Mitraguna & Others	182.594	188.301	189.323	2.710	3.444	734	-334	1.022	6.728	2.422	204.325	92,66%	(15.003)
	Pensiun	16.332	17.549	17.406	834	66	-768	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	436.172	12.539	12.127	-412	4.943	2.917	47.156	9.210	453.816	96,11%	(17.644)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	97	370	289	2.325	0,33%	0,96%	7,56%	2.036	2.228	1.955			
	KUR	-	370	289	2.325	0,00%	1,00%	7,80%	2.036	2.325	1.955			
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	(97)	-			
3	PWG	78	-	30	3.334	0,23%	0,06%	6,69%	3.304	3.256	3.334			
	Cilem	78	-	-	2.136	0,47%	0,00%	7,95%	2.136	2.058	2.136			
	Gadai	-	-	30	1.198	0,00%	0,13%	5,22%	1.168	1.198	1.198			
4	CFG	3.097	3.356	4.038	19.699	1,29%	1,61%	7,82%	15.661	16.602	16.343			
	CF 1	2.023	2.761	3.429	9.786	4,99%	7,72%	21,73%	6.357	7.762	7.025			
	Total Griya	1.062	2.366	2.482	7.049	3,65%	8,63%	24,30%	4.568	5.987	4.683			
	Oto	961	395	947	2.736	8,36%	6,04%	17,07%	1.789	1.775	2.342			
	CF 2	1.074	595	609	9.913	0,54%	0,30%	4,80%	9.304	8.840	9.319			
	Mitraguna & Others	1.074	500	609	9.764	0,59%	0,32%	5,16%	9.155	8.690	9.264			
	Pensiun	-	95	-	150	0,00%	0,00%	0,86%	150	150	55			
	Total Pembiayaan	3.271	3.726	4.357	25.358	0,84%	1,01%	5,81%	21.001	22.087	21.632	8,37%	-44,05%	2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	31.055	30.829	30.807	30.807	36,10%	29,42%	29,68%	-	(248)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	31.055	30.829	30.807	30.807	74,15%	49,70%	50,29%	-	(248)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	218	271	271	560	0,73%	0,90%	1,82%	289	342	289			
	KUR	191	-	-	289	0,68%	0,00%	0,97%	289	97	289			
	Non KUR	26	271	271	271	1,95%	28,19%	28,44%	-	245	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.658	5.191	4.803	4.916	1,53%	1,92%	1,95%	113	1.257	(275)			
	CF 1	2.180	2.673	2.670	2.787	5,37%	6,01%	6,19%	117	608	114			
	Total Griya	1.878	2.047	2.048	2.169	6,46%	7,12%	7,48%	121	291	122			
	Oto	302	627	622	618	2,62%	3,97%	3,85%	(4)	316	(9)			
	CF 2	1.479	2.517	2.133	2.129	0,74%	1,04%	1,03%	(4)	650	(389)			
	Mitraguna & Others	1.217	2.517	2.041	2.037	0,67%	1,08%	1,08%	(4)	819	(481)			
	Pensiun	262	-	92	92	0,07%	0,02%	0,53%	-	(169)	92			
	Total Pembiayaan	34.931	36.291	35.881	36.283	8,98%	8,28%	8,32%	402	1.352	(9)	13,65%	-64,04%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	417.028	437.801	510.727	93.699	
2	Contribution Margin	8.623	9.961	18.612	9.989	-115,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,38	2,67	2,69	0,02	0,31
CIF Payroll	6.255	6.226	6.185	(41)	(70)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.516	5.992	5.224	5.224	(10.173)	0	(768)	-12,81%	1.708	48,58%	23.250	22,47%	(18.026)
2	Tabungan	249.031	282.568	284.751	284.104	3.113	(646)	1.537	0,54%	35.073	14,08%	269.131	105,56%	14.974
3	Deposito	114.464	71.107	73.310	73.310	9.139	0	2.204	3,10%	(41.154)	-35,95%	115.929	63,24%	(42.618)
	Total	367.012	359.666	363.285	362.639	2.079	(646)	2.973	0,83%	(4.373)	-1,19%	408.310	88,81%	(45.671)
	CASA	252.547	288.559	289.975	289.329	(7.060)	(646)	769	0,27%	36.781	14,56%	292.381	98,96%	(3.052)
	(%) CASA	68,81%	80,23%	79,82%	79,78%									
	FDR	140,41%	152,41%	152,04%	152,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.455	2.470		14	(747)	-23,21%	(935)	-27,47%	-	0,00%	2.470
2	Giro ISE	179	34	11	11		0	(23)	-67,55%	(168)	-93,81%		0,00%	11
3	Tabungan ISE	3.226	3.182	2.444	2.459		14	(723)	-22,74%	(767)	-23,79%		0,00%	2.459
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	267	373	373	373		0	0	0,00%	106	39,70%		0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.492	200	1.500	1.300	-401	1.046	26.375	454	74.700	113,11%	9.792
	Linkage	33.720	57.778	57.710	-	-	-	-74	-67	23.991	67	41.220	140,01%	16.491
	Non-Linkage	24.397	25.667	26.781	200	1.500	1.300	-327	1.114	2.384	386	33.480	79,99%	(6.699)
	• Local Champion	24.397	25.667	26.781	200	1.500	1.300	-327	1.114	2.384	386	32.196	83,18%	(5.415)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.330	650	1.250	600	-757	437	-6.381	813	47.216	76,94%	(10.886)
	KUR	42.080	34.773	35.220	650	1.250	600	-732	447	-6.860	803	46.419	75,87%	(11.199)
	Non KUR	631	1.120	1.110	-	-	0	-25	-10	479	10	797	139,23%	313
3	PWG	35.041	54.796	57.381	8.279	8.545	266	1.923	2.586	22.341	5.959	53.675	106,91%	3.706
	Cilem	13.016	25.836	27.179	2.377	2.129	-248	1.052	1.343	14.164	786	27.246	99,75%	(67)
	Gadai	22.025	28.960	30.202	5.902	6.416	514	871	1.242	8.177	5.173	26.429	114,28%	3.773
4	CFG	379.443	374.048	374.139	2.091	2.554	463	757	91	-5.304	2.464	406.672	92,00%	(32.534)
	CF 1	241.455	234.905	235.144	546	1.038	492	1.425	240	-6.311	798	252.666	93,07%	(17.522)
	Total Griya	235.660	221.091	220.467	-	-	0	0	-624	-15.193	624	244.973	90,00%	(24.506)
	• Total Non Program	5.587	4.754	4.743	-	-	0	-58	-11	-844	11	8.614	55,06%	(3.871)
	• Program	230.073	216.336	215.723	-	-	0	-1.172	-613	-14.349	613	236.359	91,27%	(20.636)
	Oto	5.795	13.814	14.678	546	1.038	492	1.425	864	8.883	174	7.693	190,79%	6.985
	CF 2	137.987	139.143	138.994	1.545	1.516	-29	-668	-149	1.007	1.665	154.006	90,25%	(15.012)
	Mitraguna & Others	90.056	90.516	90.681	1.384	1.392	8	-645	165	625	1.227	104.634	86,67%	(13.953)
	Pensiun	47.932	48.628	48.313	161	124	-37	-24	-315	382	439	49.373	97,85%	(1.059)
	Total Pembiayaan	515.311	548.182	552.342	11.220	13.849	2.629	1.521	4.159	37.031	9.690	582.263	94,86%	(29.921)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	4.266	0,33%	0,00%	5,05%	4.266	4.074	4.266			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	4.266	0,79%	0,00%	15,93%	4.266	4.074	4.266			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.614	2,11%	1,12%	4,44%	1.211	711	1.093			
	KUR	903	418	403	1.473	2,15%	1,16%	4,18%	1.069	570	1.055			
	Non KUR	-	103	-	142	0,00%	0,00%	12,76%	142	142	38			
3	PWG	99	-	-	924	0,28%	0,00%	1,61%	924	826	924			
	Cilem	99	-	-	456	0,76%	0,00%	1,68%	456	357	456			
	Gadai	-	-	-	468	0,00%	0,00%	1,55%	468	468	468			
4	CFG	32.852	30.578	30.678	46.079	8,66%	8,20%	12,32%	15.401	13.227	15.501			
	CF 1	31.606	27.466	28.543	41.290	13,09%	12,15%	17,56%	12.747	9.685	13.825			
	Total Griya	31.469	27.355	28.435	39.036	13,35%	12,86%	17,71%	10.601	7.567	11.681			
	Oto	136	111	108	2.254	2,35%	0,78%	15,36%	2.146	2.118	2.143			
	CF 2	1.247	3.113	2.135	4.789	0,90%	1,53%	3,45%	2.654	3.542	1.676			
	Mitraguna & Others	1.122	2.540	1.807	4.153	1,25%	2,00%	4,58%	2.346	3.031	1.613			
	Pensiun	124	572	328	636	0,26%	0,67%	1,32%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	52.884	6,61%	5,67%	9,57%	21.802	18.838	21.785	0,20%	97,90%	-9,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,49%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.117	1,07%	3,00%	3,08%	40	661	44			
	KUR	456	1.074	979	1.019	1,08%	2,82%	2,89%	40	563	(54)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,82%	-	98	98			
3	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,61%	-	(0)	-			
4	CFG	57.168	72.616	74.308	75.016	15,07%	19,87%	20,05%	708	17.848	2.400			
	CF 1	55.413	69.760	70.022	70.624	22,95%	29,81%	30,03%	602	15.211	864			
	Total Griya	55.413	69.760	70.022	70.624	23,51%	31,67%	32,03%	602	15.211	864			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,16%	106	2.637	1.536			
	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,38%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
	Total Pembiayaan	60.897	74.810	76.505	77.257	11,82%	13,96%	13,99%	752	16.360	2.447	0,02%	99,82%	-14,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.234	530.211	560.444	318.210	
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,71	2,90	2,93	0,03	0,23
CIF Payroll	1.918	1.759	1.773	14	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	70	70	(56)	0	11	18,46%	(1.735)	-96,13%	12.155	0,57%	(12.086)
2	Tabungan	71.593	76.850	82.601	81.867	1.714	(734)	5.017	6,53%	10.274	14,35%	87.712	93,34%	(5.845)
3	Deposito	17.657	22.158	22.358	22.358	(380)	0	200	0,90%	4.702	26,63%	19.029	117,50%	3.329
	Total	91.055	99.068	105.030	104.295	1.278	(734)	5.228	5,28%	13.240	14,54%	118.897	87,72%	(14.602)
	CASA	73.398	76.909	82.671	81.937	1.658	(734)	5.027	6,54%	8.539	11,63%	99.868	82,05%	(17.931)
	(%) CASA	80,61%	77,63%	78,71%	78,56%									
	FDR	229,29%	239,29%	225,43%	227,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.371	1.372		1	206	17,64%	(24)	-1,73%	-	0,00%	1.372
2	Giro ISE	302	41	61	61		0	20	49,01%	(241)	-79,93%		0,00%	61
3	Tabungan ISE	1.094	1.126	1.310	1.312		1	186	16,50%	217	19,85%		0,00%	1.312
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	148	150	150	150		0	0	0,00%	2	1,35%		0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	19.885	350	400	50	117	154	826	246	22.107	89,95%	(2.223)
	KUR	17.594	18.200	18.365	350	400	50	144	165	771	235	20.461	89,76%	(2.096)
	Non KUR	1.464	1.530	1.519	-	-	0	-27	-11	55	11	1.646	92,29%	(127)
3	PWG	15.250	29.854	29.584	5.476	2.461	-3.015	2.752	-270	14.334	2.732	30.315	97,59%	(732)
	Cilem	9.140	17.519	17.927	2.659	1.125	-1.534	1.866	409	8.787	717	21.218	84,49%	(3.290)
	Gadai	6.110	12.335	11.656	2.817	1.336	-1.481	886	-679	5.546	2.015	9.098	128,12%	2.558
4	CFG	174.474	187.470	187.304	3.411	2.041	-1.370	154	-166	12.830	2.207	189.674	98,75%	(2.370)
	CF 1	2.726	4.273	4.231	200	-	-200	-31	-42	1.506	42	3.975	106,44%	256
	Total Griya	1.978	1.974	1.965	200	-	-200	0	-9	-13	9	2.215	88,71%	(250)
	• Total Non Program	1.978	1.974	1.965	200	-	-200	163	-9	-13	9	2.215	88,71%	(250)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.266	-	-	0	-31	-33	1.518	33	1.760	128,76%	506
	CF 2	171.748	183.197	183.072	3.211	2.041	-1.170	185	-124	11.324	2.165	185.699	98,59%	(2.626)
	Mitraguna & Others	111.863	118.892	118.375	2.190	1.234	-956	276	-517	6.512	1.751	124.277	95,25%	(5.902)
	Pensiun	59.885	64.304	64.697	1.021	807	-214	-91	393	4.813	414	61.422	105,33%	3.276
	Total Pembiayaan	208.782	237.055	236.772	9.237	4.902	-4.335	3.023	-283	27.990	5.185	242.096	97,80%	(5.324)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	344	36	3.010	6.441	1,81%	15,26%	32,39%	3.431	6.097	6.405			
	KUR	344	36	2.773	5.920	1,96%	15,23%	32,24%	3.148	5.576	5.884			
	Non KUR	-	-	238	521	0,00%	15,53%	34,27%	283	521	521			
3	PWG	-	-	14	2.496	0,00%	0,05%	8,44%	2.482	2.496	2.496			
	Cilem	-	-	-	2.350	0,00%	0,00%	13,11%	2.350	2.350	2.350			
	Gadai	-	-	14	146	0,00%	0,11%	1,25%	132	146	146			
4	CFG	621	471	2.688	7.629	0,36%	1,43%	4,07%	4.941	7.009	7.159			
	CF 1	122	-	-	741	4,46%	0,00%	17,50%	741	619	741			
	Total Griya	-	-	-	247	0,00%	0,00%	12,58%	247	247	247			
	Oto	122	-	-	493	16,27%	0,00%	21,77%	493	372	493			
	CF 2	499	471	2.688	6.889	0,29%	1,47%	3,76%	4.201	6.390	6.418			
	Mitraguna & Others	499	471	2.587	6.441	0,45%	2,18%	5,44%	3.854	5.942	5.971			
	Pensiun	-	-	101	448	0,00%	0,16%	0,69%	346	448	448			
	Total Pembiayaan	965	507	5.712	16.567	0,46%	2,41%	7,00%	10.854	15.602	16.060	0,61%	91,27%	-6,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	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	110	299	334	321	0,58%	1,69%	1,61%	(13)	211	22			
	KUR	66	299	334	321	0,37%	1,84%	1,75%	(13)	255	22			
	Non KUR	44	-	-	-	3,04%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	40	2.257	1.915	1.915	0,02%	1,02%	1,02%	-	1.875	(342)			
	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	40	2.257	1.915	1.915	0,02%	1,05%	1,05%	-	1.875	(342)			
	Mitraguna & Others	40	2.011	1.669	1.669	0,04%	1,40%	1,41%	-	1.629	(342)			
	Pensiun	-	246	246	246	0,00%	0,10%	0,38%	-	246	(0)			
	Total Pembiayaan	150	2.556	2.249	2.236	0,07%	0,95%	0,94%	(13)	2.086	(321)	1,17%	-24,04%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	216.113	222.249	248.725	32.612	
2	Contribution Margin	8.337	10.360	8.525	188	-2,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,38	3,43	0,05	0,26
CIF Payroll	1.150	1.475	1.490	15	340

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,64%	51	116,57%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	139.118	138.431	4.307	(687)	(7.376)	-5,06%	12.325	9,77%	141.567	97,78%	(3.137)
3	Deposito	46.391	51.246	51.239	51.239	(8.517)	0	(7)	-0,01%	4.848	10,45%	47.572	107,71%	3.667
	Total	172.540	197.134	190.453	189.766	(4.343)	(687)	(7.368)	-3,74%	17.225	9,98%	199.033	95,34%	(9.268)
	CASA	126.150	145.888	139.213	138.527	4.174	(687)	(7.361)	-5,05%	12.377	9,81%	151.462	91,46%	(12.935)
	(%) CASA	73,11%	74,00%	73,10%	73,00%									
	FDR	92,15%	84,68%	87,96%	88,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	717	746		28	(45)	-5,71%	144	23,95%	-	0,00%	746
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	715	743		28	(46)	-5,81%	149	25,17%		0,00%	743
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Local Champion	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.091	400	-	-400	545	-334	3.563	334	20.174	99,59%	(83)
	KUR	15.208	19.215	18.901	400	-	-400	586	-315	3.692	315	18.673	101,22%	228
	Non KUR	1.319	1.210	1.190	-	-	0	-41	-20	-129	20	1.501	79,29%	(311)
3	PWG	4.082	8.586	8.746	311	375	63	-223	160	4.664	214	8.709	100,43%	37
	Cilem	4.082	8.586	8.746	311	375	63	-223	160	4.664	214	8.709	100,43%	37
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.688	2.285	2.210	-75	73	767	355	1.443	151.416	91,59%	(12.729)
	CF 1	3.556	3.661	3.888	278	295	17	-166	227	332	68	5.044	77,08%	(1.156)
	Total Griya	1.390	1.305	1.296	278	-	-278	0	-9	-94	9	1.622	79,91%	(326)
	• Total Non Program	1.390	1.013	1.005	-	-	0	-17	-7	-385	7	1.622	61,97%	(617)
	• Program	-	293	291	278	-	-278	293	-2	291	2	0	0,00%	291
	Oto	2.165	2.356	2.592	-	295	295	-166	236	427	59	3.422	75,74%	(830)
	CF 2	134.777	134.260	134.800	2.007	1.915	-92	239	540	22	1.375	146.373	92,09%	(11.573)
	Mitraguna & Others	92.204	95.035	95.925	2.007	1.915	-92	970	890	3.721	1.025	102.550	93,54%	(6.625)
	Pensiun	42.574	39.224	38.875	-	-	0	-731	-349	-3.699	349	43.822	88,71%	(4.947)
	Total Pembiayaan	158.995	166.938	167.531	2.996	2.585	-412	393	593	8.536	1.992	180.352	92,89%	(12.821)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	8	6	6	0,00%	100,00%	100,00%	-	6	(2)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	172	136	129	3.723	1,04%	0,63%	18,53%	3.594	3.551	3.587			
	KUR	85	-	-	3.431	0,56%	0,00%	18,15%	3.431	3.346	3.431			
	Non KUR	87	136	129	292	6,58%	10,63%	24,51%	163	205	156			
3	PWG	-	1	-	362	0,00%	0,00%	4,14%	362	362	361			
	Cilem	-	1	-	362	0,00%	0,00%	4,14%	362	362	361			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.128	1.500	1.203	4.541	0,82%	0,87%	3,27%	3.338	3.413	3.041			
	CF 1	123	-	147	355	3,46%	4,02%	9,14%	208	232	355			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	123	-	147	355	5,68%	6,24%	13,70%	208	232	355			
	CF 2	1.005	1.500	1.056	4.186	0,75%	0,79%	3,11%	3.129	3.180	2.686			
	Mitraguna & Others	743	1.195	1.056	4.178	0,81%	1,11%	4,36%	3.122	3.435	2.983			
	Pensiun	262	305	-	8	0,62%	0,00%	0,02%	8	(254)	(297)			
	Total Pembiayaan	1.300	1.644	1.338	8.631	0,82%	0,80%	5,15%	7.294	7.331	6.987	0,23%	95,46%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	37	54	53	52	0,22%	0,26%	0,26%	(1)	15	(2)			
	KUR	-	54	53	52	0,00%	0,27%	0,27%	(1)	52	(2)			
	Non KUR	37	-	-	-	2,80%	0,00%	0,00%	-	(37)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.726	874	1.012	1.012	1,97%	0,73%	0,73%	(0)	(1.714)	138			
	CF 1	30	106	-	-	0,85%	0,00%	0,00%	-	(30)	(106)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	30	106	-	-	1,39%	0,00%	0,00%	-	(30)	(106)			
	CF 2	2.696	768	1.012	1.012	2,00%	0,75%	0,75%	(0)	(1.684)	244			
	Mitraguna & Others	2.696	462	707	707	2,92%	0,74%	0,74%	-	(1.988)	245			
	Pensiun	-	305	304	304	0,00%	0,18%	0,78%	(0)	304	(1)			
	Total Pembiayaan	2.762	927	1.064	1.063	1,74%	0,64%	0,63%	(1)	(1.699)	136	0,60%	6,18%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	163.906	172.540	201.477	37.571	
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	472	475	20	3	(6)	-1,23%	(2.931)	-86,06%	12.585	3,77%	(12.110)
2	Tabungan	80.230	94.233	96.695	96.027	4.587	(668)	1.794	1,90%	15.797	19,69%	94.513	101,60%	1.514
3	Deposito	12.294	14.848	14.861	14.861	(2.510)	0	12	0,08%	2.566	20,87%	13.135	113,14%	1.726
	Total	95.930	109.561	112.027	111.362	2.097	(665)	1.801	1,64%	15.432	16,09%	120.233	92,62%	(8.871)
	CASA	83.636	94.713	97.167	96.502	4.608	(665)	1.789	1,89%	12.866	15,38%	107.098	90,11%	(10.596)
	(%) CASA	87,18%	86,45%	86,73%	86,66%									
	FDR	162,31%	168,82%	167,05%	168,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.726	2.726		0	(55)	-2,00%	1.184	76,83%	-	0,00%	2.726
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.541	1.763	1.707	1.707		0	(55)	-3,15%	166	10,75%		0,00%	1.707
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!		0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.453	835	1.760	925	236	854	3.640	906	59.614	96,38%	(2.160)
	KUR	50.217	53.821	54.707	835	1.760	925	366	885	4.490	875	55.758	98,12%	(1.051)
	Non KUR	3.596	2.779	2.747	-	-	0	-130	-32	-849	32	3.856	71,23%	(1.109)
3	PWG	27.769	44.158	45.542	7.435	7.608	173	1.908	1.384	17.773	6.224	41.295	110,28%	4.247
	Cilem	10.764	20.583	22.236	1.475	2.370	896	1.090	1.653	11.472	717	20.846	106,67%	1.390
	Gadai	17.005	23.575	23.306	5.960	5.237	-723	819	-269	6.301	5.507	20.449	113,97%	2.857
4	CFG	73.851	84.100	84.058	2.285	1.536	-749	892	-42	10.206	1.578	86.681	96,97%	(2.623)
	CF 1	1.222	2.030	2.005	-	-	0	-92	-25	783	25	2.492	80,46%	(487)
	Total Griya	938	749	749	-	-	0	0	0	-189	-	1.099	68,18%	(350)
	• Total Non Program	938	749	749	-	-	0	-5	0	-189	-	1.099	68,18%	(350)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.256	-	-	0	-92	-25	972	25	1.393	90,15%	(137)
	CF 2	72.630	82.070	82.053	2.285	1.536	-749	984	-17	9.423	1.553	84.189	97,46%	(2.136)
	Mitraguna & Others	46.537	52.181	52.723	1.127	1.536	409	-235	541	6.186	995	56.880	92,69%	(4.157)
	Pensiun	26.093	29.889	29.330	1.158	-	-1.158	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	187.140	10.555	10.904	349	3.022	2.181	31.440	8.723	187.856	99,62%	(716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	260	704	936	6.477	0,48%	1,65%	11,27%	5.541	6.217	5.773			
	KUR	228	545	766	5.942	0,45%	1,42%	10,86%	5.176	5.715	5.397			
	Non KUR	33	159	170	535	0,91%	6,13%	19,49%	365	502	376			
3	PWG	-	-	-	1.811	0,00%	0,00%	3,98%	1.811	1.811	1.811			
	Cilem	-	-	-	1.672	0,00%	0,00%	7,52%	1.672	1.672	1.672			
	Gadai	-	-	-	139	0,00%	0,00%	0,59%	139	139	139			
4	CFG	61	252	149	643	0,08%	0,18%	0,76%	494	582	391			
	CF 1	-	-	-	21	0,00%	0,00%	1,04%	21	21	21			
	Total Griya	-	-	-	21	0,00%	0,00%	2,78%	21	21	21			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	61	252	149	622	0,08%	0,18%	0,76%	473	561	370			
	Mitraguna & Others	61	208	104	577	0,13%	0,20%	1,09%	473	516	369			
	Pensiun	-	45	45	45	0,00%	0,15%	0,15%	-	45	0			
	Total Pembiayaan	322	957	1.085	8.931	0,21%	0,59%	4,77%	7.846	8.609	7.974	8,76%	-83,61%	4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	546	622	781	0,89%	1,10%	1,36%	159	304	235			
	KUR	257	388	314	473	0,51%	0,58%	0,86%	159	216	86			
	Non KUR	220	159	308	308	6,13%	11,08%	11,21%	-	87	149			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	638	948	611	525	0,86%	0,73%	0,62%	(86)	(112)	(423)			
	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	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)			
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	1,00%	(86)	180	(423)			
	Pensiun	292	-	-	-	0,19%	0,00%	0,00%	-	(292)	-			
	Total Pembiayaan	1.115	1.494	1.233	1.306	0,72%	0,67%	0,70%	73	191	(188)	4,44%	-535,49%	3,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	155.137	159.806	185.656	30.519	
2	Contribution Margin	7.273	9.504	8.539	1.266	-17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,45	2,79	2,84	0,04	0,39
CIF Payroll	1.516	1.551	1.514	(37)	(2)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.062	2.062	5.703	0	(8.765)	-80,96%	(12.619)	-85,96%	28.261	7,30%	(26.199)
2	Tabungan	126.637	123.445	121.979	121.747	634	(232)	(1.698)	-1,38%	(4.891)	-3,86%	141.573	86,00%	(19.826)
3	Deposito	60.864	54.876	55.871	55.871	(1.285)	0	995	1,81%	(4.993)	-8,20%	62.398	89,54%	(6.527)
	Total	202.183	189.147	179.912	179.680	5.053	(232)	(9.467)	-5,01%	(22.503)	-11,13%	232.232	77,37%	(52.552)
	CASA	141.318	134.271	124.041	123.809	6.337	(232)	(10.463)	-7,79%	(17.510)	-12,39%	169.834	72,90%	(46.025)
	(%) CASA	69,90%	70,99%	68,95%	68,91%									
	FDR	127,02%	126,34%	133,07%	133,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.838	3.847		9	349	9,97%	429	12,56%	-	0,00%	3.847
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	3.218	3.299	3.638	3.647		9	349	10,58%	429	13,34%	-	0,00%	3.647
4	Deposito ISE	200	200	200	200		0	0	0,00%	0	0,00%	-	0,00%	200
5	CIF ISE	220	234	234	234		0	0	0,00%	14	6,36%	-	0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	107	-	-	0	-22	-2	-134	2	241	44,36%	(134)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.934	-	-	0	-818	-430	-6.556	430	31.121	67,27%	(10.187)
	KUR	24.649	19.536	19.136	-	-	0	-735	-400	-5.513	400	28.072	68,17%	(8.935)
	Non KUR	2.840	1.828	1.798	-	-	0	-82	-30	-1.043	30	3.049	58,96%	(1.251)
3	PWG	10.361	9.671	9.770	378	378	0	-137	98	-591	280	19.402	50,36%	(9.632)
	Cilem	10.361	9.671	9.770	378	378	0	-137	98	-591	280	19.402	50,36%	(9.632)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	208.592	1.836	2.378	542	-3.776	777	-10.132	1.600	235.220	88,68%	(26.628)
	CF 1	7.216	7.651	7.673	310	143	-168	-89	22	458	121	9.051	84,77%	(1.378)
	Total Griya	3.957	4.371	4.476	310	143	-168	0	105	518	38	4.296	104,17%	179
	• Total Non Program	3.667	3.593	3.556	310	-	-310	268	-37	-110	37	3.998	88,97%	(441)
	• Program	291	778	919	-	143	143	-4	141	628	1	299	307,58%	620
	Oto	3.258	3.280	3.197	-	-	0	-89	-83	-61	83	4.755	67,25%	(1.557)
	CF 2	211.508	200.163	200.919	1.526	2.235	709	-3.687	756	-10.589	1.479	226.169	88,84%	(25.250)
	Mitraguna & Others	176.747	169.319	170.379	1.526	2.235	709	-3.116	1.060	-6.368	1.175	189.944	89,70%	(19.565)
	Pensiun	34.761	30.844	30.540	-	-	0	-571	-305	-4.221	305	36.225	84,31%	(5.685)
	Total Pembiayaan	256.814	238.959	239.403	2.214	2.756	542	-4.753	443	-17.412	2.313	285.983	83,71%	(46.581)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	42	22	22	0,00%	19,92%	20,35%	-	22	(20)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	42	22	22	0,00%	29,93%	30,52%	-	22	(20)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	154	707	979	1.764	0,56%	4,58%	8,43%	785	1.610	1.057			
	KUR	154	428	699	1.692	0,62%	3,58%	8,84%	994	1.539	1.264			
	Non KUR	-	279	280	72	0,00%	15,31%	3,99%	(208)	72	(208)			
3	PWG	25	-	-	180	0,24%	0,00%	1,84%	180	155	180			
	Cilem	25	-	-	180	0,24%	0,00%	1,84%	180	155	180			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	14.908	10.054	9.774	10.968	6,82%	4,70%	5,26%	1.194	(3.939)	914			
	CF 1	-	33	176	768	0,00%	2,30%	10,01%	592	768	736			
	Total Griya	-	-	-	166	0,00%	0,00%	3,70%	166	166	166			
	Oto	-	33	176	603	0,00%	5,36%	18,84%	427	603	570			
	CF 2	14.908	10.021	9.598	10.200	7,05%	4,80%	5,08%	602	(4.708)	179			
	Mitraguna & Others	14.471	9.714	9.403	10.005	8,19%	5,55%	5,87%	602	(4.467)	291			
	Pensiun	436	307	195	195	0,63%	0,64%	0,64%	(0)	(241)	(112)			
	Total Pembiayaan	15.086	10.803	10.774	12.934	5,87%	4,51%	5,40%	2.159	(2.152)	2.131	0,48%	91,07%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	361	1.088	1.146	1.501	1,31%	5,36%	7,17%	355	1.140	413			
	KUR	269	910	967	1.208	1,09%	4,95%	6,31%	240	939	298			
	Non KUR	93	178	178	293	3,26%	9,75%	16,30%	115	200	115			
3	PWG	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,09%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.876	21.945	18.043	18.023	3,60%	8,68%	8,64%	(19)	10.147	(3.922)			
	CF 1	-	216	216	216	0,00%	2,83%	2,82%	-	216	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	216	216	216	0,00%	6,60%	6,77%	-	216	-			
	CF 2	7.876	21.729	17.826	17.807	3,72%	8,91%	8,86%	(19)	9.931	(3.922)			
	Mitraguna & Others	7.422	21.292	17.305	17.286	4,20%	10,22%	10,15%	(19)	9.864	(4.006)			
	Pensiun	454	437	521	521	0,18%	0,22%	1,71%	-	67	84			
	Total Pembiayaan	8.238	23.033	19.188	19.534	3,21%	8,03%	8,16%	345	11.296	(3.500)	1,09%	86,68%	-7,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	262.410	263.262	250.938	(11.472)	
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,58	2,77	2,81	0,03	0,23
CIF Payroll	3.299	2.582	2.636	54	(663)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.158	5.168	(542)	10	(641)	-11,03%	(2.345)	-31,21%	22.127	23,36%	(16.959)
2	Tabungan	148.174	173.709	173.143	172.382	(1.253)	(761)	(1.327)	-0,76%	24.208	16,34%	164.061	105,07%	8.321
3	Deposito	29.593	37.696	26.795	26.795	383	0	(10.902)	-28,92%	(2.799)	-9,46%	30.915	86,67%	(4.121)
	Total	185.281	217.214	205.096	204.345	(1.412)	(751)	(12.869)	-5,92%	19.064	10,29%	217.103	94,12%	(12.758)
	CASA	155.687	179.518	178.301	177.550	(1.795)	(751)	(1.968)	-1,10%	21.863	14,04%	186.188	95,36%	(8.638)
	(%) CASA	84,03%	82,65%	86,94%	86,89%									
	FDR	129,17%	131,26%	141,39%	141,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.801	5.869	68	741	14,46%	(2.491)	-29,80%	-	0,00%	5.869	
2	Giro ISE	1.674	480	593	593	0	113	23,50%	(1.082)	-64,60%		0,00%	593	
3	Tabungan ISE	6.686	4.648	5.209	5.277	68	629	13,52%	(1.409)	-21,08%		0,00%	5.277	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%		0,00%	209	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	47.886	1.350	650	-700	429	-92	1.496	742	51.533	92,92%	(3.647)
	KUR	42.708	44.232	44.154	1.250	650	-600	484	-78	1.446	728	47.624	92,72%	(3.469)
	Non KUR	3.682	3.746	3.732	100	-	-100	-55	-14	49	14	3.910	95,45%	(178)
3	PWG	25.907	49.126	53.591	10.064	9.296	-768	2.667	4.465	27.683	4.831	44.094	121,54%	9.497
	Cilem	11.633	29.592	33.017	4.460	4.647	187	2.140	3.425	21.385	1.222	24.677	133,79%	8.340
	Gadai	14.275	19.533	20.574	5.604	4.649	-955	527	1.040	6.299	3.609	19.416	105,96%	1.157
4	CFG	167.028	188.016	188.506	1.342	2.042	700	1.443	491	21.478	1.552	184.607	102,11%	3.899
	CF 1	10.804	15.629	16.357	49	910	861	820	727	5.553	183	12.990	125,92%	3.367
	Total Griya	4.197	5.377	5.346	-	-	0	0	-31	1.149	31	4.504	118,70%	842
	• Total Non Program	4.197	5.224	5.193	-	-	0	-54	-31	996	31	4.504	115,30%	689
	• Program	-	153	153	-	-	0	-1	0	153	-	0	0,00%	153
	Oto	6.607	10.252	11.010	49	910	861	820	758	4.404	153	8.486	129,75%	2.525
	CF 2	156.224	172.386	172.150	1.293	1.132	-161	623	-237	15.925	1.369	171.617	100,31%	533
	Mitraguna & Others	100.077	114.669	114.438	1.003	718	-285	341	-231	14.361	949	113.744	100,61%	693
	Pensiun	56.148	57.718	57.712	290	414	124	282	-5	1.564	419	57.873	99,72%	(161)
	Total Pembiayaan	239.326	285.120	289.983	12.756	11.989	-768	4.540	4.864	50.657	7.125	280.234	103,48%	9.749

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	198	322	234	6.677	0,43%	0,49%	13,94%	6.444	6.479	6.355			
	KUR	198	249	162	5.234	0,46%	0,37%	11,85%	5.072	5.036	4.985			
	Non KUR	-	74	72	1.443	0,00%	1,92%	38,68%	1.371	1.443	1.370			
3	PWG	-	-	-	2.373	0,00%	0,00%	4,43%	2.373	2.373	2.373			
	Cilem	-	-	-	1.495	0,00%	0,00%	4,53%	1.495	1.495	1.495			
	Gadai	-	-	-	878	0,00%	0,00%	4,27%	878	878	878			
4	CFG	1.021	788	1.127	13.026	0,61%	0,60%	6,91%	11.898	12.004	12.237			
	CF 1	202	371	242	2.369	1,87%	1,55%	14,48%	2.127	2.167	1.998			
	Total Griya	-	212	211	893	0,00%	3,92%	16,70%	682	893	681			
	Oto	202	160	31	1.476	3,06%	0,30%	13,41%	1.445	1.274	1.316			
	CF 2	819	417	885	10.657	0,52%	0,51%	6,19%	9.771	9.838	10.240			
	Mitraguna & Others	819	161	356	9.996	0,82%	0,31%	8,74%	9.640	9.177	9.835			
	Pensiun	-	256	530	660	0,00%	0,92%	1,14%	131	660	405			
	Total Pembiayaan	1.219	1.111	1.361	22.076	0,51%	0,48%	7,61%	20.715	20.857	20.965	1,08%	85,80%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	461	409	479	477	0,99%	1,00%	1,00%	(2)	16	68			
	KUR	366	358	429	428	0,86%	0,97%	0,97%	(1)	62	70			
	Non KUR	95	51	50	49	2,57%	1,33%	1,31%	(1)	(46)	(2)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.648	1.424	1.468	1.468	1,59%	0,78%	0,78%	-	(1.180)	45			
	CF 1	10	294	294	294	0,09%	1,88%	1,80%	-	284	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	10	294	294	294	0,15%	2,87%	2,67%	-	284	-			
	CF 2	2.638	1.130	1.174	1.174	1,69%	0,68%	0,68%	-	(1.464)	45			
	Mitraguna & Others	2.229	1.101	1.101	1.101	2,23%	0,96%	0,96%	-	(1.128)	0			
	Pensiun	410	29	74	74	0,17%	0,03%	0,13%	-	(336)	45			
	Total Pembiayaan	3.109	1.832	1.947	1.945	1,30%	0,68%	0,67%	(2)	(1.164)	113	1,79%	-167,37%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	238.864	242.722	285.171	46.307	
2	Contribution Margin	9.403	12.126	15.378	5.975	-63,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,62	2,76	2,78	0,02	0,17
CIF Payroll	1.924	2.066	2.072	6	148

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	1.028	1.028	(98)	(0)	157	18,09%	(335)	-24,59%	9.620	10,68%	(8.592)
2	Tabungan	77.945	101.306	102.668	102.423	3.787	(245)	1.117	1,10%	24.478	31,40%	90.999	112,55%	11.423
3	Deposito	9.935	10.260	8.474	8.474	433	0	(1.786)	-17,41%	(1.461)	-14,71%	10.702	79,18%	(2.228)
	Total	89.243	112.436	112.170	111.925	4.121	(246)	(512)	-0,46%	22.682	25,42%	111.321	100,54%	603
	CASA	79.307	102.177	103.696	103.451	3.688	(246)	1.274	1,25%	24.143	30,44%	100.619	102,81%	2.831
	(%) CASA	88,87%	90,88%	92,45%	92,43%									
	FDR	131,75%	135,15%	136,63%	136,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.375	2.379		4	(75)	-3,05%	(417)	-14,90%	-	0,00%	2.379
2	Giro ISE	1.018	584	568	568		0	(16)	-2,72%	(450)	-44,24%		0,00%	568
3	Tabungan ISE	1.778	1.870	1.807	1.811		4	(59)	-3,15%	34	1,89%		0,00%	1.811
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.406	24.035	24.254	70	500	430	557	219	4.848	281	22.874	106,03%	1.380
	KUR	19.311	23.042	23.174	70	400	330	578	132	3.863	268	22.603	102,53%	571
	Non KUR	95	993	1.080	-	100	100	-20	87	985	13	271	398,91%	809
3	PWG	2.291	6.450	6.894	265	531	266	-144	444	4.603	86	6.471	106,54%	423
	Cilem	2.291	6.450	6.894	265	531	266	-144	444	4.603	86	6.471	106,54%	423
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	122.112	3.391	1.834	-1.557	4.317	638	26.327	1.196	106.301	114,87%	15.811
	CF 1	18.535	22.457	22.287	594	-	-594	625	-170	3.752	170	20.252	110,05%	2.035
	Total Griya	17.245	15.716	15.667	-	-	0	0	-49	-1.577	49	18.033	86,88%	(2.365)
	• Total Non Program	1.070	691	684	-	-	0	-10	-7	-386	7	1.416	48,30%	(732)
	• Program	16.174	15.025	14.983	-	-	0	-468	-42	-1.191	42	16.616	90,17%	(1.633)
	Oto	1.291	6.741	6.620	594	-	-594	625	-121	5.329	121	2.220	298,22%	4.400
	CF 2	77.250	99.017	99.825	2.797	1.834	-963	3.692	809	22.575	1.025	86.049	116,01%	13.777
	Mitraguna & Others	58.013	80.885	81.795	2.797	1.632	-1.165	3.843	910	23.782	722	65.912	124,10%	15.883
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	153.260	3.726	2.865	-861	4.730	1.302	35.680	1.563	135.743	112,90%	17.518

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	167	622	534	884	0,86%	2,22%	3,65%	350	717	262			
	KUR	167	622	534	884	0,87%	2,32%	3,82%	350	717	262			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	96	0,00%	0,00%	1,39%	96	96	96			
	Cilem	-	-	-	96	0,00%	0,00%	1,39%	96	96	96			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.572	2.138	2.399	3.539	2,69%	1,97%	2,90%	1.140	967	1.402			
	CF 1	1.875	1.540	1.780	2.851	10,12%	7,93%	12,79%	1.071	976	1.312			
	Total Griya	1.875	1.449	1.567	2.627	10,87%	9,97%	16,77%	1.060	752	1.178			
	Oto	-	91	213	224	0,00%	3,16%	3,39%	11	224	133			
	CF 2	697	598	619	688	0,90%	0,63%	0,69%	69	(9)	90			
	Mitraguna & Others	583	598	619	688	1,01%	0,77%	0,84%	69	105	90			
	Pensiun	113	-	-	-	0,59%	0,00%	0,00%	-	(113)	-			
	Total Pembiayaan	2.739	2.759	2.933	4.519	2,33%	1,93%	2,95%	1.586	1.780	1.760	0,81%	72,46%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	664	651	650	0,00%	2,71%	2,68%	(1)	650	(14)			
	KUR	-	664	651	650	0,00%	2,83%	2,81%	(1)	650	(14)			
	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	4.935	5.422	5.300	5.797	5,15%	4,36%	4,75%	496	862	375			
	CF 1	4.826	5.269	4.994	5.235	26,04%	22,24%	23,49%	241	409	(34)			
	Total Griya	4.826	5.269	4.994	5.235	27,99%	31,78%	33,41%	241	409	(34)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	108	153	306	562	0,14%	0,31%	0,56%	255	453	409			
	Mitraguna & Others	108	153	306	562	0,19%	0,38%	0,69%	255	453	409			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.935	6.086	5.951	6.447	4,20%	3,92%	4,21%	495	1.512	360	1,85%	55,93%	-2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.364	119.588	151.084	34.720	
2	Contribution Margin	3.361	4.675	3.878	517	-15,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,15	3,20	0,05	0,23
CIF Payroll	767	815	814	(1)	47

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	96	96	(16)	0	7	7,46%	(66)	-40,87%	8.912	1,07%	(8.816)
2	Tabungan	112.107	105.488	109.101	108.272	2.418	(829)	2.784	2,64%	(3.835)	-3,42%	127.186	85,13%	(18.914)
3	Deposito	7.734	11.503	6.318	6.318	(753)	0	(5.185)	-45,07%	(1.416)	-18,31%	8.925	70,79%	(2.607)
	Total	120.003	117.080	115.515	114.686	1.648	(829)	(2.395)	-2,05%	(5.317)	-4,43%	145.022	79,08%	(30.337)
	CASA	112.269	105.577	109.196	108.367	2.402	(829)	2.790	2,64%	(3.901)	-3,47%	136.097	79,62%	(27.730)
	(%) CASA	93,56%	90,17%	94,53%	94,49%									
	FDR	119,28%	128,26%	129,46%	130,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.582	1.583		0	(165)	-9,46%	34	2,21%	-	0,00%	1.583
2	Giro ISE	6	7	7	7		0	0	0,00%	1	14,04%		0,00%	7
3	Tabungan ISE	1.542	1.741	1.575	1.575		0	(165)	-9,50%	33	2,16%		0,00%	1.575
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	142	158	158	158		0	0	0,00%	16	11,27%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.618	410	301	-109	-145	80	-2.893	221	21.533	72,53%	(5.915)
	KUR	17.071	14.073	14.160	350	301	-49	-164	87	-2.910	214	19.918	71,09%	(5.757)
	Non KUR	1.440	1.465	1.458	60	-	-60	19	-7	17	7	1.615	90,23%	(158)
3	PWG	10.369	18.035	18.271	1.918	2.049	130	1.020	237	7.902	1.812	21.336	85,63%	(3.065)
	Cilem	7.309	11.518	11.613	530	647	117	75	95	4.304	552	15.842	73,30%	(4.229)
	Gadai	3.060	6.516	6.658	1.388	1.402	13	945	142	3.598	1.260	5.494	121,18%	1.164
4	CFG	114.187	116.546	115.610	1.566	1.121	-445	-66	-936	1.423	2.057	125.520	92,10%	(9.910)
	CF 1	709	1.829	1.943	-	142	142	-43	114	1.234	28	1.960	99,11%	(17)
	Total Griya	277	244	244	-	-	0	0	0	-33	-	438	55,62%	(194)
	• Total Non Program	277	244	244	-	-	0	-1	0	-33	-	438	55,62%	(194)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.699	-	142	142	-43	114	1.268	28	1.522	111,63%	177
	CF 2	113.478	114.717	113.667	1.566	979	-587	-23	-1.050	189	2.029	123.560	91,99%	(9.893)
	Mitraguna & Others	95.023	97.391	96.512	1.266	979	-287	-58	-878	1.489	1.857	104.219	92,61%	(7.707)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	143.135	150.169	149.547	3.894	3.470	-424	807	-622	6.412	4.092	168.458	88,77%	(18.911)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	321	728	965	2.019	1,73%	6,21%	12,93%	1.054	1.699	1.291			
	KUR	302	728	923	1.863	1,77%	6,56%	13,16%	941	1.562	1.136			
	Non KUR	19	-	43	156	1,33%	2,90%	10,70%	113	137	156			
3	PWG	-	-	-	603	0,00%	0,00%	3,30%	603	603	603			
	Cilem	-	-	-	337	0,00%	0,00%	2,90%	337	337	337			
	Gadai	-	-	-	266	0,00%	0,00%	4,00%	266	266	266			
4	CFG	617	842	1.148	2.059	0,54%	0,98%	1,78%	911	1.443	1.218			
	CF 1	-	-	-	270	0,00%	0,00%	13,91%	270	270	270			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	270	0,00%	0,00%	15,91%	270	270	270			
	CF 2	617	842	1.148	1.789	0,54%	1,00%	1,57%	641	1.172	947			
	Mitraguna & Others	617	842	1.148	1.789	0,65%	1,18%	1,85%	641	1.172	947			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	937	1.570	2.113	4.682	0,65%	1,41%	3,13%	2.569	3.744	3.112	5,13%	-63,83%	2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	415	1.065	1.037	1.144	2,24%	6,68%	7,33%	107	729	79			
	KUR	236	968	942	1.049	1,38%	6,70%	7,41%	107	813	81			
	Non KUR	179	96	95	95	12,41%	6,48%	6,51%	-	(84)	(1)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.125	1.994	1.184	1.181	1,86%	1,02%	1,02%	(3)	(944)	(813)			
	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	2.125	1.994	1.184	1.181	1,87%	1,03%	1,04%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,20%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.326	1,77%	1,48%	1,56%	104	(215)	(733)	7,80%	-401,62%	6,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	142.452	147.619	152.669	10.217	
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.197	1.197	(22)	0	341	39,75%	(1.808)	-60,15%	13.658	8,77%	(12.460)
2	Tabungan	56.317	64.168	64.497	64.224	392	(272)	56	0,09%	7.907	14,04%	71.329	90,04%	(7.105)
3	Deposito	45.220	60.141	59.736	59.736	(2.889)	0	(404)	-0,67%	14.516	32,10%	46.637	128,09%	13.100
	Total	104.542	125.166	125.430	125.158	(2.519)	(272)	(8)	-0,01%	20.616	19,72%	131.623	95,09%	(6.465)
	CASA	59.322	65.025	65.694	65.422	370	(272)	397	0,61%	6.100	10,28%	84.987	76,98%	(19.565)
	(%) CASA	56,74%	51,95%	52,37%	52,27%									
	FDR	207,64%	192,09%	193,15%	193,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.433	2.469		35	346	16,28%	(342)	-12,16%	-	0,00%	2.469
2	Giro ISE	19	387	615	615		0	228	59,03%	596	3114,71%		0,00%	615
3	Tabungan ISE	2.791	1.736	1.818	1.853		35	117	6,75%	(938)	-33,60%		0,00%	1.853
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%		0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	30.013	220	250	30	-485	-316	-4.562	566	38.794	77,37%	(8.781)
	KUR	29.907	26.736	26.466	220	250	30	-378	-270	-3.441	520	33.893	78,09%	(7.427)
	Non KUR	4.668	3.593	3.547	-	-	0	-107	-46	-1.121	46	4.901	72,38%	(1.354)
3	PWG	5.791	10.002	10.350	266	695	429	-202	348	4.559	348	14.991	69,04%	(4.641)
	Cilem	5.791	10.002	10.350	266	695	429	-202	348	4.559	348	14.991	69,04%	(4.641)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	194.046	3.706	3.663	-42	3.928	1.875	26.037	1.789	186.413	104,09%	7.633
	CF 1	111.105	105.092	104.984	270	398	129	651	-108	-6.121	506	116.457	90,15%	(11.473)
	Total Griya	105.380	96.415	96.129	-	-	0	0	-286	-9.252	286	109.231	88,01%	(13.102)
	• Total Non Program	15.372	12.439	12.426	-	-	0	-116	-14	-2.946	14	16.763	74,13%	(4.337)
	• Program	90.009	83.975	83.703	-	-	0	-499	-272	-6.305	272	92.468	90,52%	(8.765)
	Oto	5.724	8.677	8.855	270	398	129	651	178	3.131	221	7.226	122,54%	1.629
	CF 2	56.904	87.079	89.062	3.436	3.265	-171	3.277	1.983	32.158	1.282	69.956	127,31%	19.106
	Mitraguna & Others	52.060	75.127	77.169	2.335	3.265	930	2.692	2.043	25.110	1.222	63.627	121,28%	13.542
	Pensiun	4.844	11.953	11.893	1.101	-	-1.101	586	-60	7.049	60	6.329	187,91%	5.564
	Total Pembiayaan	217.069	240.436	242.270	4.192	4.609	417	3.170	1.834	25.201	2.775	248.892	97,34%	(6.622)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	471	1.195	1.176	3.367	1,36%	3,88%	11,22%	2.191	2.895	2.172			
	KUR	56	592	740	2.719	0,19%	2,77%	10,27%	1.979	2.663	2.127			
	Non KUR	415	603	436	647	8,89%	12,14%	18,25%	211	233	44			
3	PWG	-	-	-	528	0,00%	0,00%	5,10%	528	528	528			
	Cilem	-	-	-	528	0,00%	0,00%	5,10%	528	528	528			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	7.329	9.702	11.055	20.969	4,36%	5,75%	10,81%	9.913	13.640	11.267			
	CF 1	7.221	8.741	10.093	15.960	6,50%	9,60%	15,20%	5.866	8.739	7.218			
	Total Griya	7.194	8.389	9.787	14.506	6,83%	10,15%	15,09%	4.720	7.312	6.117			
	Oto	26	352	306	1.453	0,46%	3,53%	16,41%	1.147	1.427	1.101			
	CF 2	108	960	962	5.009	0,19%	1,10%	5,62%	4.047	4.901	4.049			
	Mitraguna & Others	-	960	962	4.787	0,00%	1,28%	6,20%	3.825	4.787	3.827			
	Pensiun	108	-	-	222	2,23%	0,00%	1,87%	222	114	222			
	Total Pembiayaan	7.800	10.896	12.231	24.863	3,59%	5,09%	10,26%	12.632	17.063	13.967	0,05%	99,54%	-10,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	2,06%	2,26%	2,28%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	100,00%	100,00%	100,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	262	701	839	1.153	0,76%	2,76%	3,84%	315	891	452			
	KUR	164	99	98	415	0,55%	0,37%	1,57%	317	251	316			
	Non KUR	98	603	740	738	2,11%	20,60%	20,81%	(2)	640	135			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.454	15.754	16.126	16.117	7,41%	8,39%	8,31%	(9)	3.663	364			
	CF 1	10.689	15.097	15.469	15.460	9,62%	14,72%	14,73%	(9)	4.771	364			
	Total Griya	10.577	14.830	15.029	15.193	10,04%	15,59%	15,81%	164	4.616	364			
	Oto	112	267	440	267	1,96%	5,07%	3,01%	(173)	155	-			
	CF 2	1.765	657	657	657	3,10%	0,75%	0,74%	-	(1.108)	(0)			
	Mitraguna & Others	1.765	657	657	657	3,39%	0,87%	0,85%	-	(1.108)	(0)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	12.895	16.634	17.144	17.449	5,94%	7,13%	7,20%	306	4.554	815	0,04%	99,39%	-7,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	215.816	219.091	243.112	27.296	
2	Contribution Margin	725	1.145	2.220	1.495	-206,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,68	2,02	2,01	(0,00)	0,34
CIF Payroll	1.683	2.057	2.107	50	424

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	2.472	2.474	(32)	2	1.166	89,12%	(4.607)	-65,06%	16.932	14,61%	(14.458)
2	Tabungan	82.750	97.023	98.701	98.686	8.832	(15)	1.664	1,71%	15.936	19,26%	97.775	100,93%	911
3	Deposito	20.500	30.747	29.934	29.734	(11)	(200)	(1.013)	-3,30%	9.233	45,04%	21.287	139,68%	8.447
	Total	110.331	129.078	131.107	130.894	8.789	(213)	1.816	1,41%	20.563	18,64%	135.994	96,25%	(5.100)
	CASA	89.831	98.331	101.173	101.160	8.800	(13)	2.829	2,88%	11.329	12,61%	114.707	88,19%	(13.547)
	(%) CASA	81,42%	76,18%	77,17%	77,28%									
	FDR	132,60%	132,08%	132,79%	133,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	997	1.001		4	(1.185)	-54,21%	207	26,00%	-	0,00%	1.001
2	Giro ISE	389	146	179	181		2	35	24,24%	(208)	-53,39%		0,00%	181
3	Tabungan ISE	406	2.040	818	820		2	(1.220)	-59,82%	414	102,12%		0,00%	820
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%		0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.401	1.010	1.050	40	462	248	-250	802	41.294	90,57%	(3.893)
	KUR	36.457	36.207	36.468	1.010	1.050	40	491	261	11	789	39.946	91,29%	(3.478)
	Non KUR	1.194	946	933	-	-	0	-29	-13	-261	13	1.348	69,20%	(415)
3	PWG	14.628	27.021	28.250	4.581	4.662	81	2.042	1.229	13.622	3.433	26.021	108,57%	2.229
	Cilem	6.737	14.413	15.402	1.384	1.504	120	946	989	8.665	515	14.271	107,92%	1.131
	Gadai	7.891	12.608	12.848	3.197	3.158	-39	1.096	240	4.957	2.918	11.750	109,35%	1.099
4	CFG	94.017	106.314	108.451	1.087	3.528	2.441	853	2.137	14.434	1.392	108.286	100,15%	164
	CF 1	1.650	2.775	2.755	-	18	18	-44	-20	1.105	39	2.811	98,01%	(56)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.508	-	18	18	-44	-11	1.205	30	2.302	108,93%	206
	CF 2	92.366	103.539	105.696	1.087	3.510	2.423	897	2.157	13.329	1.353	105.475	100,21%	220
	Mitraguna & Others	54.628	64.218	66.309	1.087	3.100	2.013	1.225	2.091	11.680	1.009	66.375	99,90%	(66)
	Pensiun	37.738	39.321	39.387	-	410	410	-328	66	1.649	344	39.101	100,73%	287
	Total Pembiayaan	146.295	170.488	174.102	6.678	9.241	2.563	3.357	3.614	27.807	5.627	175.601	99,15%	(1.500)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	54	35	2.240	0,22%	0,09%	5,99%	2.206	2.157	2.186			
	KUR	-	19	-	1.997	0,00%	0,00%	5,48%	1.997	1.997	1.979			
	Non KUR	83	35	35	243	6,98%	3,66%	26,04%	208	160	208			
3	PWG	-	-	-	802	0,00%	0,00%	2,84%	802	802	802			
	Cilem	-	-	-	737	0,00%	0,00%	4,78%	737	737	737			
	Gadai	-	-	-	65	0,00%	0,00%	0,51%	65	65	65			
4	CFG	-	732	816	2.351	0,00%	0,77%	2,17%	1.535	2.351	1.619			
	CF 1	-	152	135	414	0,00%	4,88%	15,03%	279	414	262			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	152	135	414	0,00%	5,38%	16,51%	279	414	262			
	CF 2	-	580	680	1.937	0,00%	0,66%	1,83%	1.257	1.937	1.357			
	Mitraguna & Others	-	479	579	1.835	0,00%	0,90%	2,77%	1.257	1.835	1.356			
	Pensiun	-	101	102	102	0,00%	0,26%	0,26%	-	102	1			
	Total Pembiayaan	83	786	850	5.393	0,06%	0,50%	3,10%	4.543	5.310	4.607	0,56%	82,07%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	98	277	144	144	0,26%	0,39%	0,39%	-	46	(133)			
	KUR	98	187	54	54	0,27%	0,15%	0,15%	-	(44)	(133)			
	Non KUR	-	90	90	90	0,00%	9,53%	9,66%	-	90	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	19	3.059	2.744	2.743	0,02%	2,58%	2,53%	(1)	2.725	(316)			
	CF 1	-	-	14	14	0,00%	0,49%	0,49%	-	14	14			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	14	14	0,00%	0,54%	0,54%	-	14	14			
	CF 2	19	3.059	2.731	2.730	0,02%	2,64%	2,58%	(1)	2.711	(329)			
	Mitraguna & Others	19	2.509	2.181	2.180	0,03%	3,40%	3,29%	(1)	2.162	(329)			
	Pensiun	-	550	549	549	0,00%	0,32%	1,40%	-	549	(0)			
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,66%	(1)	2.771	(449)	0,70%	57,66%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	563	573	(337)	10	241	72,43%	417	266,17%	8.656	6,62%	(8.083)
2	Tabungan	45.583	50.262	49.946	49.898	1.727	(48)	(363)	-0,72%	4.315	9,47%	56.511	88,30%	(6.612)
3	Deposito	28.548	6.821	6.674	6.674	6	0	(147)	-2,16%	(21.874)	-76,62%	29.786	22,41%	(23.112)
	Total	74.288	57.415	57.183	57.145	1.396	(38)	(270)	-0,47%	(17.143)	-23,08%	94.953	60,18%	(37.808)
	CASA	45.740	50.594	50.509	50.471	1.390	(38)	(123)	-0,24%	4.732	10,34%	65.167	77,45%	(14.696)
	(%) CASA	61,57%	88,12%	88,33%	88,32%									
	FDR	155,10%	226,45%	229,77%	229,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	795	1.264	1.267	1.232		(35)	(32)	-2,54%	437	54,98%	-	0,00%	1.232
2	Giro ISE	7	72	72	72		0	(0)	-0,02%	65	961,35%		0,00%	72
3	Tabungan ISE	788	1.193	1.195	1.161		(35)	(32)	-2,69%	372	47,23%		0,00%	1.161
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	79	91	91	91		0	0	0,00%	12	15,19%		0,00%	91

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.696	1.420	950	-470	794	418	7.549	532	27.194	116,56%	4.502
	KUR	23.464	30.534	30.856	1.420	850	-570	809	322	7.392	528	26.337	117,16%	4.519
	Non KUR	683	744	840	-	100	100	-15	97	158	3	857	98,10%	(16)
3	PWG	2.751	6.017	6.140	361	225	-136	185	123	3.388	102	7.141	85,97%	(1.002)
	Cilem	2.751	6.017	6.140	361	225	-136	185	123	3.388	102	7.141	85,97%	(1.002)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.551	1.320	1.892	572	-539	831	5.229	1.061	97.427	96,02%	(3.876)
	CF 1	3.542	3.547	3.527	-	-	0	-16	-19	-15	19	4.547	77,58%	(1.020)
	Total Griya	3.385	2.524	2.513	-	-	0	0	-11	-872	11	3.546	70,88%	(1.033)
	• Total Non Program	3.385	2.524	2.513	-	-	0	-29	-11	-872	11	3.546	70,88%	(1.033)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.015	-	-	0	-16	-8	857	8	1.002	101,30%	13
	CF 2	84.780	89.174	90.023	1.320	1.892	572	-523	850	5.244	1.042	92.880	96,92%	(2.856)
	Mitraguna & Others	72.402	77.082	77.742	1.320	1.609	289	-419	660	5.340	949	79.470	97,83%	(1.728)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.387	3.101	3.067	-34	441	1.372	16.166	1.695	131.762	99,72%	(375)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	261	15	86	1.915	1,08%	0,28%	6,04%	1.828	1.654	1.900			
	KUR	188	-	72	1.771	0,80%	0,23%	5,74%	1.699	1.583	1.771			
	Non KUR	73	15	15	144	10,64%	2,01%	17,14%	129	71	129			
3	PWG	-	-	-	206	0,00%	0,00%	3,36%	206	206	206			
	Cilem	-	-	-	206	0,00%	0,00%	3,36%	206	206	206			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	563	1.072	1.795	6.826	0,64%	1,94%	7,30%	5.030	6.262	5.753			
	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	563	1.072	1.795	6.826	0,66%	2,01%	7,58%	5.030	6.262	5.753			
	Mitraguna & Others	408	998	1.795	6.826	0,56%	2,33%	8,78%	5.030	6.417	5.827			
	Pensiun	155	74	-	-	1,25%	0,00%	0,00%	-	(155)	(74)			
	Total Pembiayaan	824	1.087	1.882	8.947	0,72%	1,45%	6,81%	7.065	8.123	7.859	2,44%	64,21%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	26	169	169	169	0,11%	0,54%	0,53%	-	144	(0)			
	KUR	-	110	110	110	0,00%	0,36%	0,36%	-	110	(0)			
	Non KUR	26	60	60	60	3,76%	8,00%	7,08%	-	34	0			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.187	949	952	1.150	1,34%	1,03%	1,23%	198	(37)	202			
	CF 1	-	320	320	320	0,00%	9,03%	9,08%	-	320	-			
	Total Griya	-	320	320	320	0,00%	12,69%	12,75%	-	320	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.187	628	632	830	1,40%	0,71%	0,92%	198	(358)	202			
	Mitraguna & Others	1.187	566	498	696	1,64%	0,65%	0,90%	198	(492)	130			
	Pensiun	-	62	134	134	0,00%	0,10%	1,09%	-	134	72			
	Total Pembiayaan	1.213	1.118	1.121	1.319	1,05%	0,86%	1,00%	198	106	202	1,38%	-36,99%	0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	116.704	117.396	133.028	16.324	
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.563	1.563	44	0	166	11,86%	(6.495)	-80,60%	16.705	9,36%	(15.142)
2	Tabungan	114.229	121.095	122.894	122.615	4.229	(279)	1.520	1,25%	8.386	7,34%	128.618	95,33%	(6.003)
3	Deposito	24.505	17.298	16.784	16.784	(905)	0	(513)	-2,97%	(7.721)	-31,51%	25.776	65,12%	(8.992)
	Total	146.791	139.790	141.241	140.962	3.368	(279)	1.172	0,84%	(5.829)	-3,97%	171.099	82,39%	(30.137)
	CASA	122.286	122.493	124.457	124.178	4.273	(279)	1.685	1,38%	1.892	1,55%	145.323	85,45%	(21.145)
	(%) CASA	83,31%	87,63%	88,12%	88,09%									
	FDR	111,90%	129,28%	129,99%	130,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	912	920		8	137	17,54%	355	62,78%	-	0,00%	920
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%		0,00%	1
3	Tabungan ISE	563	781	910	918		8	137	17,58%	355	63,06%		0,00%	918
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	18.007	900	200	-700	617	-171	-698	371	21.722	82,90%	(3.715)
	KUR	17.857	17.662	17.506	900	200	-700	645	-156	-351	356	20.701	84,57%	(3.195)
	Non KUR	848	516	501	-	-	0	-28	-15	-347	15	1.021	49,05%	(520)
3	PWG	28.691	45.381	48.074	7.263	6.946	-317	3.017	2.693	19.382	4.253	44.164	108,85%	3.910
	Cilem	14.633	23.716	24.595	1.339	1.449	111	760	879	9.962	570	27.201	90,42%	(2.606)
	Gadai	14.059	21.665	23.479	5.924	5.496	-428	2.256	1.814	9.420	3.683	16.963	138,41%	6.516
4	CFG	116.769	117.085	117.444	1.228	1.338	110	-850	359	675	978	127.644	92,01%	(10.199)
	CF 1	2.827	4.132	4.095	-	-	0	-404	-37	1.268	37	4.086	100,22%	9
	Total Griya	979	721	716	-	-	0	0	-6	-263	6	1.140	62,77%	(424)
	• Total Non Program	979	721	716	-	-	0	-13	-6	-263	6	1.140	62,77%	(424)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.379	-	-	0	-404	-31	1.531	31	2.946	114,71%	433
	CF 2	113.942	112.953	113.349	1.228	1.338	110	-446	396	-593	941	123.557	91,74%	(10.208)
	Mitraguna & Others	55.116	57.928	58.429	883	1.038	155	-183	501	3.314	537	63.692	91,74%	(5.263)
	Pensiun	58.827	55.025	54.920	345	300	-45	-264	-104	-3.906	404	59.866	91,74%	(4.945)
	Total Pembiayaan	164.260	180.720	183.601	9.391	8.483	-907	2.784	2.881	19.341	5.602	193.623	94,82%	(10.022)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	75	75	75	0,00%	100,00%	100,00%	-	75	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	617	326	391	1.497	3,30%	2,15%	8,31%	1.106	879	1.171			
	KUR	461	291	368	1.467	2,58%	2,08%	8,38%	1.099	1.006	1.177			
	Non KUR	156	35	23	29	18,40%	4,37%	5,89%	7	(127)	(6)			
3	PWG	74	-	78	2.295	0,26%	0,17%	4,77%	2.217	2.221	2.295			
	Cilem	74	-	-	1.575	0,51%	0,00%	6,41%	1.575	1.501	1.575			
	Gadai	-	-	78	720	0,00%	0,36%	3,07%	642	720	720			
4	CFG	1.969	2.567	1.914	3.057	1,69%	1,63%	2,60%	1.143	1.088	490			
	CF 1	66	197	90	636	2,32%	2,17%	15,52%	546	570	439			
	Total Griya	66	43	90	145	6,70%	12,45%	20,20%	55	79	102			
	Oto	-	154	-	491	0,00%	0,00%	14,53%	491	491	337			
	CF 2	1.904	2.371	1.825	2.422	1,67%	1,62%	2,14%	597	518	51			
	Mitraguna & Others	1.427	1.787	1.337	1.834	2,59%	2,31%	3,14%	497	407	47			
	Pensiun	477	583	488	588	0,81%	0,89%	1,07%	100	111	4			
	Total Pembiayaan	2.661	2.969	2.458	6.924	1,62%	1,36%	3,77%	4.466	4.264	3.956	0,00%	100,00%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	229	643	561	629	1,22%	3,09%	3,49%	68	400	(14)			
	KUR	229	541	459	527	1,28%	2,60%	3,01%	68	298	(14)			
	Non KUR	-	102	102	102	0,00%	19,76%	20,36%	-	102	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.597	1.451	2.303	2.303	1,37%	1,97%	1,96%	-	706	852			
	CF 1	-	154	149	149	0,00%	3,60%	3,63%	-	149	(5)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	154	149	149	0,00%	4,36%	4,40%	-	149	(5)			
	CF 2	1.597	1.297	2.155	2.155	1,40%	1,91%	1,90%	-	558	857			
	Mitraguna & Others	770	1.290	1.939	1.939	1,40%	3,35%	3,32%	-	1.169	649			
	Pensiun	827	8	216	216	0,50%	0,12%	0,39%	-	(611)	209			
	Total Pembiayaan	1.826	2.095	2.864	2.933	1,11%	1,58%	1,60%	68	1.106	838	0,00%	100,00%	-1,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	24.719	24.986	(336)	267	2.225	9,78%	85	0,34%	34.925	71,54%	(9.940)
3	Deposito	2.060	2.117	2.117	2.117	261	0	(0)	-0,00%	57	2,77%	2.439	86,80%	(322)
	Total	26.961	24.878	26.836	27.103	(75)	267	2.225	8,94%	142	0,53%	37.365	72,54%	(10.262)
	CASA	24.901	22.760	24.719	24.986	(336)	267	2.225	9,78%	85	0,34%	34.925	71,54%	(9.940)
	(%) CASA	92,36%	91,49%	92,11%	92,19%									
	FDR	86,03%	80,47%	73,53%	72,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.248	2.259		12	(85)	-3,63%	325	16,82%	-	0,00%	2.259
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	1.934	2.344	2.248	2.259		12	(85)	-3,63%	325	16,82%		0,00%	2.259
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%		0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.733	100	-	-100	-741	-286	-3.462	286	26.655	74,03%	(6.922)
	KUR	21.361	18.943	18.663	100	-	-100	-721	-280	-2.698	280	24.648	75,72%	(5.985)
	Non KUR	1.833	1.076	1.070	-	-	0	-19	-7	-764	7	2.006	53,31%	(937)
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	23.194	20.019	19.733	100	-	-100	-741	-286	-3.462	286	26.655	74,03%	(6.922)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	692	1.173	4.357	8.284	2,98%	21,76%	41,98%	3.927	7.592	7.111			
	KUR	472	1.000	4.171	7.772	2,21%	22,02%	41,64%	3.601	7.299	6.772			
	Non KUR	220	173	185	512	11,98%	17,23%	47,86%	327	292	339			
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	692	1.173	4.357	8.284	2,98%	21,76%	41,98%	3.927	7.592	7.111	5,81%	86,16%	-36,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	178	749	900	804	0,77%	4,50%	4,07%	(97)	626	55			
	KUR	161	483	467	467	0,75%	2,47%	2,50%	-	307	(16)			
	Non KUR	17	266	433	336	0,91%	40,23%	31,45%	(97)	320	71			
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	178	749	900	804	0,77%	4,50%	4,07%	(97)	626	55	24,95%	-512,62%	20,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	23.179	26.961	24.953	1.774	
2	Contribution Margin	810	1.153	943	133	-16,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	443	888	417	(26)	
2	Contribution Margin	(387)	(458)	(226)	161	41,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,63	3,00	3,20	0,20	0,58
CIF Payroll	8	5	5	-	(3)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	CASA	302	344	0	0	9	0	(344)	-99,90%	(301)	-99,89%	302	0,11%	(301)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366	302	335	(31)	
2	Contribution Margin	(96)	(117)	(29)	67	69,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	-	-	-	-	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	483	480	726	(2)	(307)	-38,96%	(3.029)	-86,31%	7.010	6,85%	(6.529)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	483	480	726	(2)	(307)	-38,96%	(3.029)	-86,31%	7.150	6,72%	(6.670)
	CASA	3.509	787	483	480	726	(2)	(307)	-38,96%	(3.029)	-86,31%	7.010	6,85%	(6.529)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.312	3.509	61	(3.251)	
2	Contribution Margin	(343)	(404)	(148)	195	56,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,78	2,50	2,57	0,07	(0,21)
CIF Payroll	18	10	7	(3)	(11)