

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	127.603	131.849	(4.060)	4.246	2.983	2,31%	(24.017)	-15,41%	346.235	38,08%	(214.385)
2	Tabungan	1.803.617	1.980.739	1.992.517	1.993.416	51.335	899	12.677	0,64%	189.799	10,52%	2.083.113	95,69%	(89.698)
3	Deposito	681.198	762.342	766.697	766.130	(32.431)	(567)	3.787	0,50%	84.932	12,47%	699.248	109,56%	66.881
Total		2.640.681	2.871.948	2.886.817	2.891.394	14.844	4.577	19.447	0,68%	250.714	9,49%	3.128.596	92,42%	(237.202)
CASA		1.959.483	2.109.605	2.120.120	2.125.265	47.274	5.145	15.660	0,74%	165.782	8,46%	2.429.348	87,48%	(304.083)
(% CASA		74,20%	73,46%	73,44%	73,50%									
FDR		99,99%	104,53%	103,82%	103,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	81.793	82.670		877	0	0,00%	17.060	26,00%	95.806	86,29%	(13.137)
2	Giro ISE	23.758	19.536	19.389	19.536		146	0	0,00%	(4.223)	-17,77%	42.060	46,45%	(22.524)
3	Tabungan ISE	30.646	53.467	52.736	53.467		731	0	0,00%	22.821	74,46%	34.843	153,45%	18.624
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.803	2.824		21	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.203	900	907	7	3.622	292	19.805	615	115.782	86,54%	(15.579)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.795	900	907	7	3.623	292	10.261	615	85.508	88,64%	(9.714)
	• Local Champion	62.373	72.430	72.741	900	907	7	3.655	311	10.368	596	71.843	101,25%	899
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	389.160	700	1.040	340	2.543	317	21.101	723	422.292	92,15%	(33.132)
	KUR	343.457	362.300	362.568	700	980	280	1.434	268	19.111	712	394.978	91,79%	(32.410)
	Non KUR	24.602	26.544	26.592	-	60	60	1.108	49	1.990	11	27.314	97,36%	(722)
3	PWG	200.888	356.932	358.902	6.198	8.311	2.113	19.828	1.970	158.014	6.341	371.423	96,63%	(12.521)
	Cilem	92.590	195.267	195.784	1.048	2.305	1.258	15.699	517	103.193	1.788	231.018	84,75%	(35.235)
	Gadai	108.298	161.666	163.118	5.151	6.006	855	4.129	1.453	54.821	4.553	140.405	116,18%	22.714
4	CFG	1.991.066	2.156.369	2.148.869	1.339	5.135	3.796	11.052	-7.500	157.803	12.635	2.211.667	97,16%	(62.798)
	CF 1	271.158	283.057	283.050	764	470	-294	1.942	-7	11.892	477	309.258	91,53%	(26.208)
	Total Griya	236.939	232.575	232.683	-	450	450	0	108	-4.256	342	255.971	90,90%	(23.288)
	• Total Non Program	155.508	155.596	155.804	-	450	450	-2.038	207	296	243	163.915	95,05%	(8.111)
	• Program	81.431	76.979	76.880	-	-	0	-302	-99	-4.551	99	92.056	83,51%	(15.176)
	Oto	34.219	50.482	50.367	764	20	-744	1.942	-115	16.148	135	53.287	94,52%	(2.920)
	CF 2	1.719.908	1.873.311	1.865.819	575	4.665	4.090	9.111	-7.493	145.911	12.158	1.902.409	98,08%	(36.590)
	Mitraguna & Others	1.474.657	1.605.638	1.599.605	263	3.975	3.712	8.035	-6.033	124.948	10.008	1.638.476	97,63%	(38.871)
	Pensiun	245.250	267.674	266.214	312	690	378	1.076	-1.460	20.964	2.150	263.933	100,86%	2.281
Total Pembiayaan		2.640.411	3.002.055	2.997.134	9.137	15.393	6.256	37.045	-4.921	356.724	20.314	3.121.164	96,03%	(124.030)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	12.375	0,62%	2,50%	3,18%	2.661	10.101	2.661			
	KUR	1.785	8.311	8.311	10.335	0,52%	2,29%	2,85%	2.023	8.549	2.023			
	Non KUR	489	1.404	1.404	2.041	1,99%	5,29%	7,67%	637	1.551	637			
3	PWG	10	-	-	3.481	0,00%	0,00%	0,97%	3.481	3.471	3.481			
	Cilem	10	-	-	2.733	0,01%	0,00%	1,40%	2.733	2.723	2.733			
	Gadai	-	-	-	748	0,00%	0,00%	0,46%	748	748	748			
4	CFG	19.717	28.500	30.393	57.664	0,99%	1,41%	2,68%	27.270	37.947	29.164			
	CF 1	13.249	16.070	16.284	18.940	4,89%	5,75%	6,69%	2.656	5.691	2.870			
	Total Griya	12.780	15.301	15.217	14.814	5,39%	6,54%	6,37%	(403)	2.034	(487)			
	Oto	469	769	1.066	4.126	1,37%	2,11%	8,19%	3.060	3.657	3.357			
	CF 2	6.468	12.430	14.110	38.723	0,38%	0,75%	2,08%	24.614	32.255	26.294			
	Mitraguna & Others	5.999	11.068	12.494	34.906	0,41%	0,78%	2,18%	22.411	28.907	23.837			
	Pensiun	470	1.361	1.615	3.818	0,19%	0,60%	1,43%	2.203	3.348	2.457			
Total Pembiayaan		22.002	38.215	40.108	73.520	0,83%	1,34%	2,45%	33.412	51.518	35.305	0,87%	64,42%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,04%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,20%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.004	0,70%	0,76%	0,77%	63	431	271			
	KUR	1.118	1.434	1.463	1.638	0,33%	0,40%	0,45%	174	519	204			
	Non KUR	1.455	1.300	1.478	1.367	5,91%	5,57%	5,14%	(112)	(88)	67			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	22.988	1,29%	1,06%	1,07%	233	(2.679)	(503)			
	CF 1	9.750	9.855	10.152	9.942	3,60%	3,59%	3,51%	(210)	192	87			
	Total Griya	9.274	9.315	9.438	9.229	3,91%	4,06%	3,97%	(209)	(45)	(86)			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.046	0,93%	0,67%	0,70%	443	(2.872)	(590)			
	Mitraguna & Others	14.983	12.664	11.647	12.090	1,02%	0,73%	0,76%	443	(2.893)	(574)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.082	1,76%	1,66%	1,67%	296	3.683	(665)	1,79%	-6,94%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	22.825	23.543	2.218	719	(637)	-2,63%	(2.461)	-9,47%	42.690	55,15%	(19.147)
2	Tabungan	211.719	211.403	216.044	218.729	4.525	2.685	7.326	3,47%	7.010	3,31%	235.399	92,92%	(16.670)
3	Deposito	98.613	78.216	78.425	77.915	(26.842)	(509)	(301)	-0,38%	(20.698)	-20,99%	100.158	77,79%	(22.243)
	Total	336.337	313.799	317.293	320.187	(20.100)	2.894	6.389	2,04%	(16.150)	-4,80%	378.247	84,65%	(58.060)
	CASA	237.724	235.583	238.868	242.272	6.742	3.404	6.689	2,84%	4.548	1,91%	278.089	87,12%	(35.817)
	(%) CASA	70,68%	75,07%	75,28%	75,67%									
	FDR	113,34%	133,66%	132,02%	130,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	18.233	18.301		68	0	0,00%	2.827	18,27%	-	0,00%	18.301
2	Giro ISE	9.559	9.188	9.159	9.188		29	0	0,00%	(372)	-3,89%		0,00%	9.188
3	Tabungan ISE	5.622	9.114	9.075	9.114		39	0	0,00%	3.492	62,10%		0,00%	9.114
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	448	449		1	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.483	-	-	0	4.885	0	927	-	26.415	69,97%	(7.932)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.483	-	-	0	4.885	0	927	-	22.557	81,94%	(4.074)
	• Local Champion	16.779	17.786	17.786	-	-	0	4.892	0	1.007	-	19.150	92,88%	(1.364)
	• Value Chain	777	697	697	-	-	-	-8	0	-79	-	3.407	20,46%	(2.710)
2	MBG	48.456	40.571	40.535	-	-	0	-629	-37	-7.922	37	53.547	75,70%	(13.012)
	KUR	46.158	37.777	37.740	-	-	0	-573	-37	-8.418	37	51.001	74,00%	(13.261)
	Non KUR	2.298	2.794	2.794	-	-	0	-56	0	496	-	2.546	109,76%	249
3	PWG	20.904	27.647	27.966	316	997	680	840	319	7.061	677	36.253	77,14%	(8.287)
	Cilem	9.146	13.553	13.590	-	214	214	-228	37	4.444	177	21.665	62,73%	(8.075)
	Gadai	11.759	14.094	14.376	316	782	466	1.067	282	2.617	500	14.588	98,55%	(212)
4	CFG	294.292	332.720	331.918	-	2.042	2.042	2.166	-803	37.626	2.845	310.587	106,87%	21.331
	CF 1	11.437	13.673	13.640	-	-	0	30	-33	2.203	33	13.443	101,47%	197
	Total Griya	7.624	9.813	9.790	-	-	0	0	-24	2.165	24	8.137	120,31%	1.653
	• Total Non Program	7.624	9.813	9.790	-	-	0	-285	-24	2.165	24	8.137	120,31%	1.653
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.850	-	-	0	30	-9	37	9	5.306	72,57%	(1.455)
	CF 2	282.855	319.047	318.278	-	2.042	2.042	2.137	-769	35.423	2.811	297.144	107,11%	21.134
	Mitraguna & Others	252.904	279.776	278.734	-	1.502	1.502	1.839	-1.042	25.830	2.544	265.729	104,89%	13.005
	Pensiun	29.951	39.271	39.544	-	540	540	297	273	9.593	267	31.415	125,87%	8.128
	Total Pembiayaan	381.208	419.421	418.901	316	3.039	2.722	7.261	-520	37.693	3.559	426.801	98,15%	(7.900)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	66	1.481	2.043	1.844	0,14%	5,03%	4,55%	(198)	1.778	363			
	KUR	66	1.317	1.944	1.745	0,14%	5,14%	4,62%	(198)	1.679	428			
	Non KUR	-	163	99	99	0,00%	3,54%	3,54%	-	99	(64)			
3	PWG	-	-	-	61	0,00%	0,00%	0,22%	61	61	61			
	Cilem	-	-	-	41	0,00%	0,00%	0,30%	41	41	41			
	Gadai	-	-	-	20	0,00%	0,00%	0,14%	20	20	20			
4	CFG	-	2.414	1.589	4.603	0,00%	0,48%	1,39%	3.014	4.603	2.189			
	CF 1	-	92	144	685	0,00%	1,05%	5,02%	541	685	593			
	Total Griya	-	-	-	455	0,00%	0,00%	4,65%	455	455	455			
	Oto	-	92	144	229	0,00%	3,72%	5,96%	86	229	137			
	CF 2	-	2.322	1.445	3.918	0,00%	0,45%	1,23%	2.473	3.918	1.596			
	Mitraguna & Others	-	1.933	838	2.934	0,00%	0,30%	1,05%	2.096	2.934	1.001			
	Pensiun	-	389	607	984	0,00%	1,55%	2,49%	377	984	596			
	Total Pembiayaan	66	3.895	3.632	6.508	0,02%	0,87%	1,55%	2.877	6.442	2.613	0,00%	100,00%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,23%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,00%	-	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,81%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,13%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,54%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,75%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,86%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,59%	499	4.310	660	0,70%	56,41%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	367.490	387.886	413.298	45.808	
2	Contribution Margin	15.020	22.233	15.974	954	-6,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,26	3,50	3,46	(0,04)	0,20
CIF Payroll	3.234	3.311	3.545	234	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	9.621	9.670	341	48	113	1,18%	5.382	125,54%	20.184	47,91%	(10.514)
2	Tabungan	160.765	165.013	166.443	165.751	(430)	(692)	738	0,45%	4.986	3,10%	183.329	90,41%	(17.579)
3	Deposito	65.984	39.292	39.309	39.203	(2.258)	(106)	(89)	-0,23%	(26.782)	-40,59%	67.399	58,17%	(28.196)
	Total	231.036	213.861	215.373	214.623	(2.347)	(749)	762	0,36%	(16.413)	-7,10%	270.912	79,22%	(56.289)
	CASA	165.052	174.570	176.064	175.421	(89)	(643)	851	0,49%	10.369	6,28%	203.513	86,20%	(28.093)
	(%) CASA	71,44%	81,63%	81,75%	81,73%									
	FDR	120,56%	147,01%	145,40%	145,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.180	2.218		38	0	0,00%	663	42,67%	-	0,00%	2.218
2	Giro ISE	-	1	1	1		(0)	0	0,00%	1	#DIV/0!	-	0,00%	1
3	Tabungan ISE	1.555	2.217	2.179	2.217		38	0	0,00%	662	42,58%	-	0,00%	2.217
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	164	166		2	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.501	-	907	-	-71	327	4.430	580	4.308	104,48%	193
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.501	-	907	907	-71	327	4.450	580	2.443	184,24%	2.058
	• Local Champion	51	4.174	4.501	-	907	907	-71	327	4.450	580	1.185	379,75%	3.316
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.833	-	-	0	275	-8	5.187	8	18.040	109,94%	1.793
	KUR	12.693	16.593	16.586	-	-	0	-70	-7	3.893	7	15.923	104,17%	663
	Non KUR	1.952	3.247	3.247	-	-	0	345	-1	1.294	1	2.117	153,34%	1.129
3	PWG	16.365	27.522	27.769	238	456	218	1.216	247	11.404	210	30.835	90,06%	(3.066)
	Cilem	8.190	16.328	16.298	93	75	-18	1.079	-30	8.108	104	19.829	82,19%	(3.531)
	Gadai	8.175	11.195	11.471	145	382	237	137	276	3.296	105	11.006	104,23%	465
4	CFG	247.446	262.863	261.046	76	-	-76	1.576	-1.817	13.600	1.817	264.150	98,83%	(3.104)
	CF 1	12.247	10.155	10.141	-	-	0	-71	-13	-2.106	13	14.252	71,16%	(4.111)
	Total Griya	9.062	7.492	7.491	-	-	0	0	-2	-1.572	2	9.532	78,58%	(2.041)
	• Total Non Program	9.062	7.492	7.491	-	-	0	-360	-2	-1.572	2	9.532	78,58%	(2.041)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.651	-	-	0	-71	-12	-534	12	4.720	56,16%	(2.069)
	CF 2	235.199	252.708	250.905	76	-	-76	1.648	-1.803	15.706	1.803	249.898	100,40%	1.007
	Mitraguna & Others	206.067	222.689	221.369	76	-	-76	1.518	-1.320	15.302	1.320	219.260	100,96%	2.108
	Pensiun	29.132	30.019	29.536	-	-	0	130	-483	404	483	30.638	96,41%	(1.101)
	Total Pembiayaan	278.528	314.400	313.149	314	1.363	1.049	2.996	-1.250	34.621	2.613	317.333	98,68%	(4.183)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	79	80	157	0,00%	0,40%	0,79%	77	157	77			
	KUR	-	79	80	114	0,00%	0,48%	0,69%	35	114	35			
	Non KUR	-	-	-	43	0,00%	0,00%	1,31%	43	43	43			
3	PWG	-	-	-	165	0,00%	0,00%	0,60%	165	165	165			
	Cilem	-	-	-	129	0,00%	0,00%	0,79%	129	129	129			
	Gadai	-	-	-	36	0,00%	0,00%	0,31%	36	36	36			
4	CFG	713	728	670	4.582	0,29%	0,25%	1,76%	3.912	3.869	3.854			
	CF 1	8	466	462	501	0,06%	4,55%	4,94%	38	493	35			
	Total Griya	-	257	254	254	0,00%	3,39%	3,39%	-	254	(2)			
	Oto	8	210	208	246	0,24%	7,81%	9,29%	38	239	37			
	CF 2	705	262	208	4.082	0,30%	0,08%	1,63%	3.874	3.376	3.820			
	Mitraguna & Others	705	262	208	4.082	0,34%	0,09%	1,84%	3.874	3.376	3.820			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	713	807	749	4.904	0,26%	0,24%	1,57%	4.155	4.191	4.097	1,18%	24,38%	-0,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,70%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,80%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,56%	(0)	(549)	(299)	5,87%	-943,73%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	275.941	283.958	311.674	35.733	
2	Contribution Margin	12.471	16.708	13.696	1.225	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,66	3,34	2,94	(0,39)	0,28
CIF Payroll	3.665	2.171	3.979	1.808	314

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	28.745	28.272	(952)	(474)	(605)	-2,10%	855	3,12%	37.560	75,27%	(9.288)
2	Tabungan	55.536	64.217	63.481	64.491	(4.016)	1.010	273	0,43%	8.954	16,12%	70.166	91,91%	(5.675)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	1	0,01%	122	2,01%	7.064	87,92%	(854)
	Total	89.042	99.304	98.436	98.973	(5.566)	536	(331)	-0,33%	9.931	11,15%	114.790	86,22%	(15.817)
	CASA	82.953	93.094	92.226	92.762	(4.967)	536	(332)	-0,36%	9.809	11,82%	107.726	86,11%	(14.963)
	(%) CASA	93,16%	93,75%	93,69%	93,73%									
	FDR	82,33%	98,54%	100,06%	99,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.102	1.122		21	0	0,00%	(1.995)	-64,00%	-	0,00%	1.122
2	Giro ISE	560	497	497	497		0	0	0,00%	(63)	-11,33%		0,00%	497
3	Tabungan ISE	2.557	626	605	626		20	0	0,00%	(1.932)	-75,54%		0,00%	626
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	53	54		1	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.576	-	-	0	-51	-160	-246	160	22.370	78,57%	(4.794)
	KUR	16.625	17.059	16.903	-	-	0	-39	-156	278	156	20.952	80,67%	(4.049)
	Non KUR	1.196	676	672	-	-	0	-12	-4	-524	4	1.417	47,44%	(745)
3	PWG	2.171	7.816	7.871	-	70	70	1.321	56	5.700	15	8.900	88,44%	(1.029)
	Cilem	2.171	7.816	7.871	-	70	70	1.321	56	5.700	15	8.900	88,44%	(1.029)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	70.920	-	1.150	1.150	666	749	20.833	401	64.162	110,53%	6.758
	CF 1	13.142	15.768	16.195	-	450	450	128	427	3.054	23	15.592	103,87%	603
	Total Griya	12.152	13.369	13.809	-	450	450	0	439	1.656	11	13.324	103,64%	485
	• Total Non Program	7.615	9.249	9.693	-	450	450	-114	445	2.078	5	8.194	118,29%	1.499
	• Program	4.537	4.121	4.116	-	-	0	-42	-5	-422	5	5.130	80,23%	(1.014)
	Oto	989	2.399	2.387	-	-	0	128	-12	1.397	12	2.268	105,22%	118
	CF 2	36.945	54.402	54.724	-	700	700	538	322	17.779	378	48.570	112,67%	6.155
	Mitraguna & Others	31.987	49.469	49.827	-	700	700	590	358	17.840	342	42.422	117,46%	7.405
	Pensiun	4.958	4.933	4.897	-	-	0	-52	-36	-61	36	6.147	79,66%	(1.250)
	Total Pembiayaan	73.308	97.854	98.499	-	1.220	1.220	1.464	645	25.191	575	98.660	99,84%	(162)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	249	1.229	1.738	1.549	1,40%	9,80%	8,82%	(189)	1.300	320			
	KUR	249	1.229	1.660	1.549	1,50%	9,73%	9,17%	(110)	1.300	320			
	Non KUR	-	-	79	-	0,00%	11,62%	0,00%	(79)	-	-			
3	PWG	-	-	-	82	0,00%	0,00%	1,04%	82	82	82			
	Cilem	-	-	-	82	0,00%	0,00%	1,04%	82	82	82			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	583	2,00%	1,00%	0,82%	(118)	(419)	(206)			
	CF 1	727	789	700	583	5,53%	4,44%	3,60%	(118)	(144)	(206)			
	Total Griya	727	789	700	506	5,98%	5,24%	3,66%	(195)	(221)	(283)			
	Oto	-	-	-	77	0,00%	0,00%	3,23%	77	77	77			
	CF 2	274	-	-	-	0,74%	0,00%	0,00%	-	(274)	-			
	Mitraguna & Others	274	-	-	-	0,86%	0,00%	0,00%	-	(274)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	2.214	1,71%	2,49%	2,25%	(225)	964	196	1,57%	30,18%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	402	4,80%	1,27%	2,29%	178	(453)	244			
	KUR	438	38	106	285	2,63%	0,62%	1,69%	179	(153)	247			
	Non KUR	417	120	119	117	34,85%	17,55%	17,46%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,55%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,49%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,54%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	759	2,47%	0,59%	0,77%	178	(1.055)	(170)	0,74%	3,80%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	73.551	89.045	97.362	23.811	
2	Contribution Margin	1.397	2.395	3.842	2.445	-175,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,76	3,00	3,03	0,03	0,27
CIF Payroll	472	488	488	-	16



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	14.369	14.135	2.186	(234)	(3.093)	-17,95%	(11.583)	-45,04%	36.162	39,09%	(22.027)
2	Tabungan	122.400	140.636	142.609	142.640	2.338	30	2.003	1,42%	20.240	16,54%	137.421	103,80%	5.219
3	Deposito	49.497	49.561	49.688	49.666	(2.738)	(22)	106	0,21%	169	0,34%	50.468	98,41%	(802)
	Total	197.616	207.425	206.667	206.441	1.785	(226)	(984)	-0,47%	8.825	4,47%	224.051	92,14%	(17.610)
	CASA	148.118	157.864	156.979	156.775	4.523	(204)	(1.090)	-0,69%	8.657	5,84%	173.583	90,32%	(16.808)
	(%) CASA	74,95%	76,11%	75,96%	75,94%									
	FDR	74,94%	87,70%	88,02%	88,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	13.218	13.140		(78)	0	0,00%	3.757	40,04%	-	0,00%	13.140
2	Giro ISE	3.509	2.112	2.102	2.112		10	0	0,00%	(1.397)	-39,82%		0,00%	2.112
3	Tabungan ISE	5.874	11.028	11.117	11.028		(89)	0	0,00%	5.154	87,75%		0,00%	11.028
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	121	122		1	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.851	700	-	-700	685	0	2.636	(0)	215	1324,34%	2.636
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.851	700	-	-700	685	0	2.636	(0)	215	1324,34%	2.636
	• Local Champion	215	2.851	2.851	700	-	-700	685	0	2.636	(0)	215	1324,34%	2.636
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.533	-	-	0	-332	-23	5.632	23	39.101	103,66%	1.432
	KUR	33.390	38.124	38.101	-	-	0	-355	-23	4.711	23	37.386	101,91%	716
	Non KUR	1.512	2.432	2.432	-	-	0	23	0	920	-	1.716	141,73%	716
3	PWG	20.337	37.095	37.332	1.089	724	-365	1.166	237	16.995	487	33.298	112,12%	4.034
	Cilem	6.847	17.994	18.052	-	167	167	245	58	11.205	109	16.729	107,91%	1.323
	Gadai	13.490	19.101	19.280	1.089	556	-533	921	179	5.790	378	16.568	116,37%	2.712
4	CFG	92.645	101.402	101.185	-	218	218	711	-216	8.540	435	103.901	97,39%	(2.716)
	CF 1	21.426	20.084	20.094	-	20	20	-11	11	-1.332	10	22.810	88,10%	(2.715)
	Total Griya	17.556	15.276	15.271	-	-	0	0	-6	-2.286	6	17.910	85,26%	(2.639)
	• Total Non Program	17.556	15.276	15.271	-	-	0	-239	-6	-2.286	6	17.910	85,26%	(2.639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	4.824	-	20	20	-11	16	954	4	4.900	98,45%	(76)
	CF 2	71.219	81.318	81.091	-	198	198	722	-227	9.872	425	81.092	100,00%	(1)
	Mitraguna & Others	67.517	77.732	77.548	-	198	198	759	-184	10.031	382	76.380	101,53%	1.168
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	181.901	1.789	942	-847	2.231	-2	33.803	944	176.516	103,05%	5.386

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	131	106	189	800	0,38%	0,47%	1,97%	611	668	694			
	KUR	131	106	189	575	0,39%	0,50%	1,51%	386	443	469			
	Non KUR	-	-	-	225	0,00%	0,00%	9,26%	225	225	225			
3	PWG	-	-	-	598	0,00%	0,00%	1,60%	598	598	598			
	Cilem	-	-	-	446	0,00%	0,00%	2,47%	446	446	446			
	Gadai	-	-	-	152	0,00%	0,00%	0,79%	152	152	152			
4	CFG	616	1.495	1.745	3.014	0,67%	1,72%	2,98%	1.269	2.398	1.520			
	CF 1	588	325	659	1.255	2,74%	3,28%	6,24%	596	667	930			
	Total Griya	588	202	535	863	3,35%	3,50%	5,65%	328	275	661			
	Oto	-	122	123	391	0,00%	2,57%	8,12%	268	391	269			
	CF 2	28	1.170	1.086	1.760	0,04%	1,34%	2,17%	673	1.731	590			
	Mitraguna & Others	28	1.170	1.086	1.760	0,04%	1,40%	2,27%	673	1.731	590			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	4.412	0,50%	1,06%	2,43%	2.479	3.665	2.812	0,05%	97,90%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,55%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,55%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	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	565	996	637	637	0,61%	0,63%	0,63%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-221,36%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	179.071	197.616	228.180	49.109	
2	Contribution Margin	7.331	11.720	9.072	1.741	-23,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,24	2,97	(0,26)	0,18
CIF Payroll	1.443	851	1.572	721	129

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	182	182	(34)	0	1	0,32%	(238)	-56,59%	10.045	1,81%	(9.862)
2	Tabungan	44.796	53.465	53.418	53.763	1.206	345	298	0,56%	8.967	20,02%	58.577	91,78%	(4.813)
3	Deposito	28.737	5.996	6.196	6.196	(136)	0	200	3,34%	(22.541)	-78,44%	29.575	20,95%	(23.379)
	Total	73.953	59.643	59.796	60.141	1.037	345	499	0,84%	(13.811)	-18,68%	98.196	61,25%	(38.054)
	CASA	45.216	53.647	53.600	53.946	1.173	345	299	0,56%	8.730	19,31%	68.621	78,61%	(14.676)
	(%) CASA	61,14%	89,95%	89,64%	89,70%									
	FDR	129,31%	186,39%	187,55%	186,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	2.079	2.219		141	0	0,00%	1.312	144,59%	-	0,00%	2.219
2	Giro ISE	390	176	176	176		0	0	0,00%	(213)	-54,75%		0,00%	176
3	Tabungan ISE	518	2.043	1.903	2.043		141	0	0,00%	1.525	294,55%		0,00%	2.043
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.707	-	500	500	-363	474	-65	26	23.156	85,10%	(3.449)
	KUR	19.175	18.331	18.804	-	500	500	-552	474	-371	26	22.394	83,97%	(3.590)
	Non KUR	597	902	902	-	-	0	189	0	305	-	762	118,44%	140
3	PWG	2.596	8.106	8.538	4	576	572	270	431	5.941	145	9.570	89,22%	(1.032)
	Cilem	2.069	5.806	6.019	-	265	265	-159	213	3.950	52	7.446	80,84%	(1.426)
	Gadai	527	2.300	2.518	4	311	307	429	219	1.991	92	2.124	118,56%	394
4	CFG	73.258	83.093	83.168	162	505	343	1.084	75	9.910	430	84.432	98,50%	(1.264)
	CF 1	2.294	4.232	4.230	-	-	0	608	-1	1.936	1	3.672	115,20%	558
	Total Griya	712	1.588	1.587	-	-	0	0	-1	876	1	1.065	149,02%	522
	• Total Non Program	712	1.588	1.587	-	-	0	-23	-1	876	1	1.065	149,02%	522
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.643	-	-	0	608	0	1.061	-	2.607	101,39%	36
	CF 2	70.963	78.861	78.938	162	505	343	476	77	7.974	428	80.759	97,74%	(1.822)
	Mitraguna & Others	52.047	61.433	61.508	-	355	355	625	75	9.461	280	60.842	101,09%	666
	Pensiun	18.916	17.428	17.430	162	150	-12	-149	1	-1.486	149	19.917	87,51%	(2.487)
	Total Pembiayaan	95.626	111.165	112.146	166	1.581	1.415	986	981	16.520	600	117.158	95,72%	(5.012)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	67	314	347	312	0,34%	1,80%	1,58%	(35)	245	(2)			
	KUR	67	286	321	247	0,35%	1,75%	1,31%	(74)	180	(39)			
	Non KUR	-	28	26	65	0,00%	2,91%	7,21%	39	65	37			
3	PWG	-	-	-	37	0,00%	0,00%	0,44%	37	37	37			
	Cilem	-	-	-	37	0,00%	0,00%	0,62%	37	37	37			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1	2.308	1.642	1.752	0,00%	1,98%	2,11%	110	1.751	(556)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1	2.308	1.642	1.752	0,00%	2,08%	2,22%	110	1.751	(556)			
	Mitraguna & Others	1	2.308	1.370	1.480	0,00%	2,23%	2,41%	110	1.479	(828)			
	Pensiun	-	-	272	272	0,00%	1,56%	1,56%	-	272	272			
	Total Pembiayaan	68	2.623	1.989	2.101	0,07%	1,79%	1,87%	112	2.034	(521)	4,10%	-118,73%	2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	181	120	135	135	0,91%	0,70%	0,69%	-	(45)	15			
	KUR	181	120	135	135	0,94%	0,74%	0,72%	-	(45)	15			
	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	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	488	0,19%	0,44%	0,43%	-	307	15	8,57%	#####	8,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	93.994	96.931	109.099	15.105	
2	Contribution Margin	2.948	4.400	3.519	571	-19,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,69	2,93	2,96	0,03	0,27
CIF Payroll	483	469	508	39	25

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	20.597	20.015	(958)	(582)	(1.008)	-4,80%	(18.564)	-48,12%	54.014	37,05%	(33.999)
2	Tabungan	168.056	194.347	186.478	184.609	20.638	(1.869)	(9.738)	-5,01%	16.554	9,85%	190.494	96,91%	(5.885)
3	Deposito	55.027	66.644	66.971	67.022	(946)	50	377	0,57%	11.995	21,80%	56.479	118,67%	10.543
	Total	261.662	282.015	274.047	271.646	18.734	(2.401)	(10.369)	-3,68%	9.984	3,82%	300.987	90,25%	(29.341)
	CASA	206.634	215.370	207.075	204.624	19.680	(2.451)	(10.746)	-4,99%	(2.010)	-0,97%	244.508	83,69%	(39.884)
	(%) CASA	78,97%	76,37%	75,56%	75,33%									
	FDR	64,72%	70,65%	72,46%	73,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	3.455	3.494		39	0	0,00%	454	14,95%	-	0,00%	3.494
2	Giro ISE	335	359	360	359		(0)	0	0,00%	25	7,36%		0,00%	359
3	Tabungan ISE	2.705	3.134	3.096	3.134		39	0	0,00%	430	15,88%		0,00%	3.134
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	163	164		1	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	24.977	-	-	0	-242	-8	203	8	32.098	77,81%	(7.121)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	24.977	-	-	0	-242	-8	203	8	28.908	86,40%	(3.932)
	• Local Champion	24.387	24.639	24.631	-	-	0	-238	-8	244	8	26.347	93,49%	(1.716)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	25.091	-	100	100	743	50	3.150	50	25.317	99,11%	(226)
	KUR	20.349	23.692	23.743	-	100	100	772	51	3.394	49	23.561	100,77%	182
	Non KUR	1.592	1.349	1.348	-	-	0	-29	-1	-244	1	1.756	76,78%	(408)
3	PWG	23.945	38.099	37.933	1.216	800	-416	1.696	-166	13.988	966	38.282	99,09%	(349)
	Cilem	8.631	16.931	16.913	42	155	113	1.195	-18	8.282	173	20.185	83,79%	(3.272)
	Gadai	15.314	21.168	21.020	1.174	644	-529	501	-148	5.706	792	18.097	116,15%	2.923
4	CFG	98.692	111.123	110.579	607	-	-607	1.111	-544	11.887	544	115.254	95,94%	(4.675)
	CF 1	13.574	20.547	20.514	607	-	-607	453	-33	6.940	33	15.606	131,46%	4.909
	Total Griya	9.477	14.186	14.184	-	-	0	0	-2	4.706	2	9.997	141,87%	4.186
	• Total Non Program	9.477	14.186	14.184	-	-	0	157	-2	4.706	2	9.997	141,87%	4.186
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.331	607	-	-607	453	-30	2.234	30	5.608	112,88%	723
	CF 2	85.118	90.576	90.065	-	-	0	658	-511	4.947	511	99.648	90,38%	(9.584)
	Mitraguna & Others	51.909	56.147	55.847	-	-	0	757	-300	3.938	300	64.959	85,97%	(9.112)
	Pensiun	33.208	34.428	34.218	-	-	0	-99	-210	1.010	210	34.690	98,64%	(472)
	Total Pembiayaan	169.351	199.247	198.580	1.823	900	-923	3.308	-667	29.229	1.567	210.951	94,14%	(12.371)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	113	71	435	630	0,51%	1,74%	2,51%	196	518	560			
	KUR	113	11	213	572	0,55%	0,90%	2,41%	359	459	561			
	Non KUR	-	60	222	59	0,00%	16,47%	4,36%	(164)	59	(1)			
3	PWG	-	-	-	561	0,00%	0,00%	1,48%	561	561	561			
	Cilem	-	-	-	378	0,00%	0,00%	2,24%	378	378	378			
	Gadai	-	-	-	183	0,00%	0,00%	0,87%	183	183	183			
4	CFG	211	851	488	3.063	0,21%	0,44%	2,77%	2.575	2.852	2.212			
	CF 1	-	505	348	776	0,00%	1,70%	3,78%	428	776	271			
	Total Griya	-	349	348	348	0,00%	2,46%	2,46%	-	348	(0)			
	Oto	-	156	-	428	0,00%	0,00%	6,76%	428	428	272			
	CF 2	211	347	140	2.287	0,25%	0,15%	2,54%	2.147	2.076	1.941			
	Mitraguna & Others	211	13	13	1.905	0,41%	0,02%	3,41%	1.892	1.694	1.893			
	Pensiun	-	334	127	382	0,00%	0,37%	1,12%	255	382	48			
	Total Pembiayaan	324	922	923	4.255	0,19%	0,46%	2,14%	3.332	3.931	3.333	0,35%	83,79%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,96%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,96%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	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	2.124	1.478	1.665	1.665	2,15%	1,50%	1,51%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,96%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,72%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,40%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,90%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,34%	-	2.484	187	1,28%	45,49%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	241.297	261.587	268.263	26.966	
2	Contribution Margin	7.706	12.167	8.223	517	-6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,46	2,67	2,62	(0,05)	0,16
CIF Payroll	1.460	1.621	1.821	200	361

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	824	974	120	150	151	18,36%	(3.633)	-78,86%	14.468	6,73%	(13.494)
2	Tabungan	52.069	52.710	52.754	52.238	1.187	(516)	(472)	-0,90%	169	0,32%	66.297	78,79%	(14.058)
3	Deposito	11.396	8.232	8.232	8.315	10	83	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	61.810	61.527	1.317	(283)	(238)	-0,39%	(6.546)	-9,62%	93.052	66,12%	(31.526)
	CASA	56.676	53.533	53.578	53.212	1.307	(366)	(321)	-0,60%	(3.464)	-6,11%	80.764	65,89%	(27.552)
	(%) CASA	83,26%	86,67%	86,68%	86,49%									
	FDR	200,44%	258,79%	257,49%	258,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.371	1.380		9	0	0,00%	(203)	-12,83%	-	0,00%	1.380
2	Giro ISE	116	4	4	4		(0)	0	0,00%	(111)	-96,24%		0,00%	4
3	Tabungan ISE	1.468	1.376	1.367	1.376		9	0	0,00%	(92)	-6,27%		0,00%	1.376
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	133	137		4	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	39.654	40.666	40.605	-	-	0	-445	-61	951	61	42.833	94,80%	(2.227)
	KUR	35.878	37.940	37.879	-	-	0	-396	-61	2.001	61	38.902	97,37%	(1.024)
	Non KUR	3.776	2.727	2.727	-	-	0	-49	0	-1.050	-	3.930	69,37%	(1.204)
3	PWG	12.336	26.900	27.050	283	1.214	930	289	150	14.714	1.064	22.523	120,10%	4.527
	Cilem	3.767	9.204	9.288	76	158	82	743	84	5.520	74	9.302	99,84%	(14)
	Gadai	8.569	17.696	17.762	208	1.056	848	-454	66	9.194	990	13.221	134,35%	4.542
4	CFG	84.451	92.273	91.502	-	-	0	1.205	-771	7.051	771	96.059	95,26%	(4.557)
	CF 1	4.785	7.190	7.182	-	-	0	-8	-8	2.396	8	6.182	116,18%	1.000
	Total Griya	4.537	6.323	6.315	-	-	0	0	-8	1.777	8	4.928	128,14%	1.387
	• Total Non Program	4.383	5.674	5.665	-	-	0	-46	0	1.282	8	4.754	119,17%	911
	• Program	154	649	649	-	-	0	-3	0	495	-	174	372,95%	475
	Oto	248	867	867	-	-	0	-8	0	619	-	1.253	69,15%	(387)
	CF 2	79.665	85.083	84.320	-	-	0	1.213	-762	4.655	762	89.878	93,82%	(5.557)
	Mitraguna & Others	63.755	66.325	65.683	-	-	0	997	-642	1.927	642	72.922	90,07%	(7.239)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	159.158	283	1.214	930	1.049	-682	22.717	1.896	161.415	98,60%	(2.257)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	187	302	661	1.563	0,47%	1,63%	3,85%	902	1.376	1.261			
	KUR	48	302	528	802	0,13%	1,39%	2,12%	274	754	500			
	Non KUR	140	-	133	761	3,70%	4,88%	27,93%	628	622	761			
3	PWG	-	-	-	106	0,00%	0,00%	0,39%	106	106	106			
	Cilem	-	-	-	71	0,00%	0,00%	0,77%	71	71	71			
	Gadai	-	-	-	35	0,00%	0,00%	0,20%	35	35	35			
4	CFG	1.300	445	814	3.419	1,54%	0,88%	3,74%	2.605	2.119	2.975			
	CF 1	-	-	371	371	0,00%	5,16%	5,17%	-	371	371			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	371	371	0,00%	42,84%	42,84%	-	371	371			
	CF 2	1.300	445	443	3.048	1,63%	0,52%	3,61%	2.605	1.748	2.603			
	Mitraguna & Others	1.135	445	443	3.048	1,78%	0,67%	4,64%	2.605	1.913	2.603			
	Pensiun	165	-	-	-	1,04%	0,00%	0,00%	-	(165)	-			
	Total Pembiayaan	1.487	747	1.475	5.089	1,09%	0,92%	3,20%	3.614	3.601	4.342	0,50%	84,26%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	442	232	232	0,00%	0,57%	0,57%	-	232	(210)			
	KUR	-	238	159	159	0,00%	0,42%	0,42%	-	159	(79)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,68%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	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	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	514	0,47%	0,32%	0,32%	-	(129)	(373)	0,59%	-83,82%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	129.714	140.227	159.236	29.522	
2	Contribution Margin	4.510	6.037	5.712	1.202	-26,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,25	3,22	(0,03)	0,32
CIF Payroll	486	669	712	43	226



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	6.414	6.585	(1.873)	171	2.567	63,91%	2.204	50,32%	14.235	46,26%	(7.651)
2	Tabungan	121.239	138.582	135.148	136.960	11.673	1.812	(1.622)	-1,17%	15.722	12,97%	135.409	101,15%	1.552
3	Deposito	26.839	21.172	21.582	21.584	(118)	2	412	1,94%	(5.255)	-19,58%	27.773	77,72%	(6.189)
	Total	152.459	163.772	163.144	165.129	9.683	1.986	1.357	0,83%	12.671	8,31%	177.417	93,07%	(12.287)
	CASA	125.619	142.600	141.562	143.545	9.801	1.984	945	0,66%	17.926	14,27%	149.644	95,92%	(6.099)
	(%) CASA	82,40%	87,07%	86,77%	86,93%									
	FDR	80,08%	78,58%	78,75%	77,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.158	3.178		20	0	0,00%	(73)	-2,24%	-	0,00%	3.178
2	Giro ISE	1.707	1.640	1.639	1.640		1	0	0,00%	(67)	-3,92%		0,00%	1.640
3	Tabungan ISE	1.544	1.538	1.519	1.538		19	0	0,00%	(6)	-0,38%		0,00%	1.538
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	166	168		2	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.582	-	-	0	-3	-19	-303	19	14.885	97,96%	(303)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.879	-	-	0	-3	-19	-303	19	4.183	92,75%	(303)
	• Local Champion	2.186	2.080	2.080	-	-	0	-3	0	-106	-	2.186	95,14%	(106)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.156	-	-	0	1.444	-32	-2.030	32	34.587	84,30%	(5.431)
	KUR	27.378	26.486	26.455	-	-	0	1.513	-31	-923	31	30.615	86,41%	(4.159)
	Non KUR	3.809	2.702	2.701	-	-	0	-69	-1	-1.108	1	3.973	67,99%	(1.271)
3	PWG	1.449	5.298	5.234	50	70	20	309	-64	3.785	134	7.317	71,53%	(2.083)
	Cilem	1.449	5.298	5.234	50	70	20	309	-64	3.785	134	7.317	71,53%	(2.083)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	79.499	-	610	610	-144	-100	4.936	710	88.282	90,05%	(8.783)
	CF 1	26.770	24.458	24.421	-	-	0	-85	-38	-2.350	38	28.904	84,49%	(4.483)
	Total Griya	26.477	21.402	21.378	-	-	0	0	-24	-5.099	24	27.398	78,03%	(6.020)
	• Total Non Program	23.147	18.529	18.510	-	-	0	-264	-19	-4.637	19	23.633	78,32%	(5.123)
	• Program	3.330	2.873	2.868	-	-	0	-40	-5	-462	5	3.765	76,19%	(896)
	Oto	293	3.056	3.043	-	-	0	-85	-14	2.749	14	1.506	202,09%	1.537
	CF 2	47.792	55.141	55.079	-	610	610	-59	-62	7.286	672	59.379	92,76%	(4.300)
	Mitraguna & Others	41.537	46.597	46.586	-	610	610	-97	-11	5.049	621	51.936	89,70%	(5.350)
	Pensiun	6.255	8.544	8.493	-	-	0	38	-51	2.237	51	7.443	114,10%	1.050
	Total Pembiayaan	122.084	128.687	128.472	50	680	630	1.607	-215	6.388	895	145.072	88,56%	(16.600)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	1.351	0,27%	3,71%	4,63%	268	1.268	638			
	KUR	83	159	731	1.000	0,30%	2,76%	3,78%	268	916	841			
	Non KUR	-	554	352	352	0,00%	13,01%	13,01%	-	352	(203)			
3	PWG	10	-	-	103	0,69%	0,00%	1,96%	103	93	103			
	Cilem	10	-	-	103	0,69%	0,00%	1,96%	103	93	103			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	2.968	2,19%	4,19%	3,73%	(367)	1.332	(135)			
	CF 1	1.522	2.499	2.687	2.483	5,68%	10,99%	10,17%	(204)	961	(17)			
	Total Griya	1.522	2.499	2.687	2.225	5,75%	12,56%	10,41%	(462)	703	(274)			
	Oto	-	-	-	258	0,00%	0,00%	8,48%	258	258	258			
	CF 2	114	603	648	485	0,24%	1,18%	0,88%	(163)	371	(118)			
	Mitraguna & Others	114	603	648	299	0,27%	1,39%	0,64%	(349)	185	(304)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,18%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	4.422	1,42%	3,43%	3,44%	4	2.692	606	0,93%	72,93%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.559	80,49%	86,01%	86,13%	-	577	-			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,85%	-	577	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.090	1,54%	3,75%	3,74%	(4)	611	34			
	KUR	111	479	256	251	0,41%	0,97%	0,95%	(4)	140	(228)			
	Non KUR	368	577	839	839	9,65%	31,03%	31,04%	-	471	262			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.603	1,83%	1,98%	2,02%	26	238	337			
	CF 1	1.118	388	699	725	4,18%	2,86%	2,97%	26	(393)	337			
	Total Griya	1.118	388	699	725	4,22%	3,27%	3,39%	26	(393)	337			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,59%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,88%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.252	11,32%	11,83%	11,87%	22	1.426	371	1,27%	89,31%	-10,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	147.627	152.359	156.566	8.939	
2	Contribution Margin	8.227	12.583	5.539	(2.688)	32,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,80	3,04	3,06	0,02	0,26
CIF Payroll	812	901	929	28	117

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	4.774	4.794	(595)	20	1.968	69,66%	(1.125)	-19,01%	16.485	29,08%	(11.691)
2	Tabungan	49.567	51.826	52.913	53.447	(1.999)	534	1.622	3,13%	3.881	7,83%	64.759	82,53%	(11.311)
3	Deposito	19.983	50.082	53.082	53.082	(145)	0	3.000	5,99%	33.099	165,63%	20.965	253,19%	32.117
	Total	75.469	104.733	110.769	111.323	(2.739)	554	6.590	6,29%	35.854	47,51%	102.209	108,92%	9.114
	CASA	55.486	54.651	57.687	58.241	(2.594)	554	3.590	6,57%	2.755	4,97%	81.244	71,69%	(23.003)
	(%) CASA	73,52%	52,18%	52,08%	52,32%									
	FDR	164,25%	131,16%	123,54%	122,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	850	851		1	0	0,00%	(318)	-27,22%	-	0,00%	851
2	Giro ISE	176	1	1	1		(0)	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	699	700		1	0	0,00%	(294)	-29,56%		0,00%	700
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	4.867	132	24	-109	587	-44	2.364	68	9.300	52,33%	(4.433)
	Cilem	2.503	4.911	4.867	132	24	-109	587	-44	2.364	68	9.300	52,33%	(4.433)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	131.978	-	150	150	173	-481	10.538	631	134.385	98,21%	(2.406)
	CF 1	4.796	5.941	5.926	-	-	0	83	-14	1.131	14	6.387	92,78%	(461)
	Total Griya	4.549	4.720	4.710	-	-	0	0	-11	160	11	4.956	95,03%	(247)
	• Total Non Program	4.549	4.720	4.710	-	-	0	-44	-11	160	11	4.956	95,03%	(247)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.217	-	-	0	83	-3	971	3	1.431	85,02%	(214)
	CF 2	116.645	126.519	126.052	-	150	150	90	-467	9.407	617	127.997	98,48%	(1.945)
	Mitraguna & Others	110.497	118.905	118.507	-	150	150	160	-397	8.011	547	120.687	98,19%	(2.179)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	136.846	132	174	41	760	-525	12.888	699	143.781	95,18%	(6.936)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	-	-	151	0,00%	0,00%	3,10%	151	151	151			
	Cilem	-	-	-	151	0,00%	0,00%	3,10%	151	151	151			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	3.990	0,00%	2,60%	3,02%	546	3.990	2.483			
	CF 1	-	-	130	111	0,00%	2,19%	1,88%	(19)	111	111			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	111	0,00%	10,64%	9,15%	(19)	111	111			
	CF 2	-	1.507	3.315	3.879	0,00%	2,62%	3,08%	564	3.879	2.372			
	Mitraguna & Others	-	1.507	3.315	3.879	0,00%	2,79%	3,27%	564	3.879	2.372			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	4.141	0,00%	2,51%	3,03%	696	4.141	2.634	0,79%	73,81%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-949,28%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	123.358	127.118	137.675	14.317	
2	Contribution Margin	3.119	3.873	4.104	985	-31,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,28	3,45	3,45	0,00	0,18
CIF Payroll	708	800	858	58	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.164	1.938	771	(226)	(723)	-27,18%	337	21,05%	16.568	11,70%	(14.630)
2	Tabungan	117.228	124.352	129.023	128.129	(5.693)	(895)	3.777	3,04%	10.901	9,30%	138.543	92,48%	(10.414)
3	Deposito	47.162	44.209	44.240	44.240	(74)	0	30	0,07%	(2.923)	-6,20%	48.540	91,14%	(4.301)
	Total	165.991	171.222	175.427	174.306	(4.996)	(1.121)	3.084	1,80%	8.315	5,01%	203.651	85,59%	(29.345)
	CASA	118.829	127.013	131.187	130.067	(4.922)	(1.121)	3.054	2,40%	11.238	9,46%	155.111	83,85%	(25.044)
	(%) CASA	71,59%	74,18%	74,78%	74,62%									
	FDR	85,30%	89,69%	87,68%	88,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	4.427	4.575		148	0	0,00%	1.508	49,18%	-	0,00%	4.575
2	Giro ISE	515	1.528	1.522	1.528		6	0	0,00%	1.013	196,83%		0,00%	1.528
3	Tabungan ISE	2.552	3.048	2.905	3.048		143	0	0,00%	495	19,40%		0,00%	3.048
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	121	122		1	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.990	-	380	380	-287	373	3.442	7	26.741	100,93%	249
	KUR	22.685	26.059	26.433	-	380	380	-266	373	3.748	7	25.722	102,76%	710
	Non KUR	863	558	558	-	-	0	-21	0	-306	-	1.019	54,73%	(461)
3	PWG	16.913	31.730	32.123	505	731	225	2.791	393	15.210	338	31.322	102,56%	801
	Cilem	9.701	21.303	21.587	61	393	332	2.741	283	11.886	110	21.277	101,46%	310
	Gadai	7.212	10.427	10.537	444	338	-107	50	110	3.325	228	10.045	104,90%	492
4	CFG	101.109	95.227	94.701	-	-	0	-999	-526	-6.408	526	115.283	82,15%	(20.582)
	CF 1	13.632	14.370	14.355	-	-	0	307	-15	722	15	15.375	93,36%	(1.020)
	Total Griya	12.067	11.849	11.837	-	-	0	0	-12	-230	12	12.512	94,61%	(675)
	• Total Non Program	12.067	11.849	11.837	-	-	0	-193	-12	-230	12	12.512	94,61%	(675)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.517	-	-	0	307	-3	952	3	2.863	87,94%	(345)
	CF 2	87.476	80.857	80.346	-	-	0	-1.306	-510	-7.130	510	99.908	80,42%	(19.562)
	Mitraguna & Others	79.108	72.826	72.380	-	-	0	-1.610	-446	-6.728	446	90.268	80,18%	(17.888)
	Pensiun	8.368	8.031	7.966	-	-	0	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	153.814	505	1.111	605	1.505	241	12.224	870	173.366	88,72%	(19.552)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	679	0,81%	2,55%	2,52%	-	490	679			
	KUR	-	-	679	679	0,00%	2,61%	2,57%	-	679	679			
	Non KUR	190	-	-	-	21,98%	0,00%	0,00%	-	(190)	-			
3	PWG	-	-	-	10	0,00%	0,00%	0,03%	10	10	10			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	10	0,00%	0,00%	0,10%	10	10	10			
4	CFG	854	82	883	6.214	0,84%	0,93%	6,56%	5.330	5.359	6.132			
	CF 1	-	82	227	873	0,00%	1,58%	6,08%	646	873	791			
	Total Griya	-	70	216	381	0,00%	1,82%	3,22%	165	381	311			
	Oto	-	11	11	492	0,00%	0,42%	19,55%	481	492	481			
	CF 2	854	-	657	5.341	0,98%	0,81%	6,65%	4.684	4.486	5.341			
	Mitraguna & Others	854	-	657	5.341	1,08%	0,90%	7,38%	4.684	4.486	5.341			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	6.903	0,74%	1,02%	4,49%	5.340	5.859	6.822	0,71%	84,07%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-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	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,05%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	5,99%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,12%	-	(494)	(896)	0,84%	-634,11%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	164.736	165.991	176.048	11.312	
2	Contribution Margin	5.710	8.178	6.671	961	-16,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,86	2,99	2,99	(0,00)	0,13
CIF Payroll	974	923	1.012	89	38

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	4.083	4.156	(318)	73	201	5,10%	(1.906)	-31,45%	20.486	20,28%	(16.330)
2	Tabungan	115.416	132.994	133.194	133.162	5.618	(32)	168	0,13%	17.746	15,38%	135.976	97,93%	(2.814)
3	Deposito	39.351	38.307	39.109	39.183	1.801	73	876	2,29%	(168)	-0,43%	40.694	96,29%	(1.512)
	Total	160.829	175.254	176.386	176.500	7.101	114	1.246	0,71%	15.671	9,74%	197.156	89,52%	(20.656)
	CASA	121.478	136.948	137.277	137.318	5.300	41	370	0,27%	15.839	13,04%	156.462	87,76%	(19.145)
	(%) CASA	75,53%	78,14%	77,83%	77,80%									
	FDR	76,61%	86,29%	85,67%	85,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	3.239	3.254		15	0	0,00%	1.773	119,70%	-	0,00%	3.254
2	Giro ISE	43	228	228	228		(0)	0	0,00%	185	434,57%		0,00%	228
3	Tabungan ISE	1.438	3.026	3.011	3.026		15	0	0,00%	1.588	110,37%		0,00%	3.026
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	473	474		1	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.309	-	-	0	-263	-1	975	1	10.980	84,78%	(1.671)
	KUR	8.171	9.135	9.134	-	-	0	-258	-1	963	1	10.688	85,46%	(1.554)
	Non KUR	163	175	175	-	-	0	-5	0	12	-	292	59,91%	(117)
3	PWG	22.470	33.523	33.883	828	816	-13	1.078	360	11.412	456	36.072	93,93%	(2.189)
	Cilem	8.736	16.980	17.228	316	346	30	1.241	248	8.492	98	19.753	87,22%	(2.525)
	Gadai	13.734	16.542	16.654	512	470	-43	-163	112	2.920	358	16.319	102,06%	336
4	CFG	92.027	106.936	106.464	125	305	180	1.273	-471	14.437	776	104.206	102,17%	2.258
	CF 1	36.305	37.194	37.159	-	-	0	123	-35	854	35	37.801	98,30%	(642)
	Total Griya	33.468	33.428	33.399	-	-	0	0	-29	-70	29	33.850	98,67%	(452)
	• Total Non Program	33.468	31.094	31.064	-	-	0	-80	-29	-2.404	29	33.850	91,77%	(2.786)
	• Program	-	2.334	2.334	-	-	0	332	0	2.334	-	0	0,00%	2.334
	Oto	2.837	3.766	3.761	-	-	0	123	-6	924	6	3.951	95,18%	(190)
	CF 2	55.722	69.741	69.305	125	305	180	1.150	-436	13.583	741	66.405	104,37%	2.900
	Mitraguna & Others	47.599	56.199	55.842	125	305	180	849	-357	8.243	662	57.188	97,65%	(1.346)
	Pensiun	8.123	13.543	13.463	-	-	0	301	-80	5.340	80	9.216	146,07%	4.246
	Total Pembiayaan	123.205	151.225	151.104	1.153	1.121	-33	2.272	-121	27.900	1.241	151.631	99,65%	(527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	-	94	244	244	0,00%	2,62%	2,62%	-	244	150			
	KUR	-	94	244	244	0,00%	2,67%	2,67%	-	244	150			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	230	0,00%	0,00%	0,68%	230	230	230			
	Cilem	-	-	-	127	0,00%	0,00%	0,74%	127	127	127			
	Gadai	-	-	-	103	0,00%	0,00%	0,62%	103	103	103			
4	CFG	1.195	701	288	1.903	1,30%	0,27%	1,79%	1.614	707	1.201			
	CF 1	69	536	95	266	0,19%	0,25%	0,71%	171	197	(270)			
	Total Griya	69	536	95	266	0,21%	0,28%	0,80%	171	197	(270)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.127	165	194	1.637	2,02%	0,28%	2,36%	1.444	511	1.472			
	Mitraguna & Others	1.127	165	194	1.470	2,37%	0,34%	2,63%	1.277	344	1.305			
	Pensiun	-	-	-	167	0,00%	0,00%	1,24%	167	167	167			
	Total Pembiayaan	1.195	795	532	2.377	0,97%	0,35%	1,57%	1.844	1.181	1.581	0,48%	69,52%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,00%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,02%	-	93	(0)			
	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	802	819	851	851	0,87%	0,80%	0,80%	-	49	32			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	691	1,36%	0,99%	1,00%	-	(64)	34			
	Mitraguna & Others	629	470	629	629	1,32%	1,12%	1,13%	-	(0)	159			
	Pensiun	127	188	63	63	0,10%	0,04%	0,04%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.318	0,95%	0,87%	0,87%	-	143	32	0,08%	91,13%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.176	160.829	164.968	4.792	
2	Contribution Margin	4.673	6.838	8.092	3.419	-73,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,13	3,37	3,35	(0,02)	0,22
CIF Payroll	888	1.027	1.066	39	178



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	4.864	4.764	(610)	(100)	(174)	-3,52%	(1.965)	-29,21%	22.902	20,80%	(18.138)
2	Tabungan	220.302	240.640	247.340	245.235	4.326	(2.105)	4.595	1,91%	24.933	11,32%	243.291	100,80%	1.944
3	Deposito	143.210	175.577	175.643	175.415	3.891	(228)	(162)	-0,09%	32.205	22,49%	144.726	121,21%	30.689
	Total	370.242	421.155	427.847	425.414	7.607	(2.432)	4.259	1,01%	55.172	14,90%	410.919	103,53%	14.496
	CASA	227.032	245.578	252.204	249.999	3.716	(2.205)	4.421	1,80%	22.968	10,12%	266.193	93,92%	(16.194)
	(%) CASA	61,32%	58,31%	58,95%	58,77%									
	FDR	58,19%	64,52%	63,42%	63,78%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	21.952	22.373		422	0	0,00%	1.862	9,08%	-	0,00%	22.373
2	Giro ISE	3.669	2.672	2.579	2.672		94	0	0,00%	(997)	-27,17%		0,00%	2.672
3	Tabungan ISE	6.637	10.184	9.856	10.184		328	0	0,00%	3.547	53,44%		0,00%	10.184
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	174	177		3	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.164	-	-	0	-1.028	0	12.135	-	11.017	110,41%	1.147
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.596	-	-	0	-1.027	0	2.568	-	6.232	41,66%	(3.635)
	• Local Champion	28	2.386	2.386	-	-	0	-1.007	0	2.358	-	2.969	80,36%	(583)
	• Value Chain	-	210	210	-	-	-	-20	0	210	-	3.262	6,44%	(3.052)
2	MBG	7.817	12.945	12.926	-	-	0	870	-19	5.110	19	12.716	101,66%	210
	KUR	7.418	12.544	12.527	-	-	0	876	-17	5.109	17	12.079	103,71%	448
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	36.498	550	636	86	4.588	42	17.108	594	33.462	109,07%	3.036
	Cilem	9.334	18.717	18.422	148	77	-71	3.910	-295	9.088	372	20.079	91,75%	(1.658)
	Gadai	10.057	17.739	18.076	402	559	157	678	337	8.020	222	13.383	135,07%	4.693
4	CFG	188.225	210.165	209.738	-	125	125	1.935	-427	21.513	552	203.074	103,28%	6.664
	CF 1	13.467	13.402	13.279	-	-	0	-139	-123	-187	123	15.350	86,51%	(2.071)
	Total Griya	8.915	8.509	8.399	-	-	0	0	-109	-516	109	9.380	89,54%	(981)
	• Total Non Program	8.915	8.509	8.399	-	-	0	-264	-109	-516	109	9.380	89,54%	(981)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.880	-	-	0	-139	-14	329	14	5.970	81,74%	(1.090)
	CF 2	174.758	196.763	196.459	-	125	125	2.074	-304	21.701	429	187.724	104,65%	8.735
	Mitraguna & Others	169.164	191.102	190.833	-	125	125	2.115	-269	21.668	394	180.802	105,55%	10.031
	Pensiun	5.594	5.661	5.626	-	-	0	-42	-35	32	35	6.922	81,28%	(1.295)
	Total Pembiayaan	215.460	271.730	271.326	550	761	211	6.365	-404	55.866	1.164	260.269	104,25%	11.057

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	181	66	66	66	2,32%	0,51%	0,51%	-	(115)	0			
	KUR	181	-	-	-	2,44%	0,00%	0,00%	-	(181)	-			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	345	0,00%	0,00%	0,94%	345	345	345			
	Cilem	-	-	-	309	0,00%	0,00%	1,68%	309	309	309			
	Gadai	-	-	-	36	0,00%	0,00%	0,20%	36	36	36			
4	CFG	461	-	-	426	0,24%	0,00%	0,20%	426	(35)	426			
	CF 1	356	-	-	230	2,64%	0,00%	1,73%	230	(126)	230			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	356	-	-	230	7,82%	0,00%	4,71%	230	(126)	230			
	CF 2	105	-	-	197	0,06%	0,00%	0,10%	197	92	197			
	Mitraguna & Others	105	-	-	197	0,06%	0,00%	0,10%	197	92	197			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	837	0,30%	0,02%	0,31%	771	195	772	0,11%	63,83%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	366.144	370.242	428.782	62.638	
2	Contribution Margin	12.598	17.513	13.836	1.238	-9,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,52	3,62	3,65	0,02	0,13
CIF Payroll	1.007	1.106	1.137	31	130

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.438	9.080	(5.987)	4.643	4.426	95,10%	8.935	6142,74%	5.050	179,80%	4.030
2	Tabungan	93.148	116.881	118.676	119.567	2.876	891	2.686	2,30%	26.419	28,36%	107.697	111,02%	11.870
3	Deposito	25.397	122.898	122.698	122.848	849	150	(50)	-0,04%	97.451	383,71%	26.335	466,49%	96.514
	Total	118.690	244.434	245.813	251.496	(2.262)	5.683	7.062	2,89%	132.806	111,89%	139.082	180,83%	112.414
	CASA	93.293	121.536	123.114	128.647	(3.111)	5.533	7.112	5,85%	35.354	37,90%	112.747	114,10%	15.900
	(%) CASA	78,60%	49,72%	50,08%	51,15%									
	FDR	96,89%	56,70%	56,23%	54,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	2.070	2.071		1	0	0,00%	1.254	153,37%	-	0,00%	2.071
2	Giro ISE	33	60	60	60		(0)	0	0,00%	26	79,17%		0,00%	60
3	Tabungan ISE	784	2.012	2.010	2.012		1	0	0,00%	1.227	156,51%		0,00%	2.012
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	82	83		1	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-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	29.770	35.479	35.440	200	-	-200	855	-38	5.670	38	33.908	104,52%	1.532
	KUR	28.200	33.600	33.564	200	-	-200	932	-36	5.364	36	32.137	104,44%	1.427
	Non KUR	1.570	1.879	1.876	-	-	0	-77	-2	307	2	1.771	105,96%	105
3	PWG	4.527	10.075	10.086	53	58	5	381	12	5.559	46	11.726	86,01%	(1.640)
	Cilem	4.527	10.075	10.086	53	58	5	381	12	5.559	46	11.727	86,01%	(1.641)
	Gadai	-	-	-	-	-	0	0	0	0	-	-0	0,00%	0
4	CFG	80.701	93.041	92.697	158	-	-158	-86	-344	11.996	344	93.904	98,72%	(1.206)
	CF 1	1.386	8.677	8.667	158	-	-158	787	-10	7.281	10	3.013	287,63%	5.654
	Total Griya	404	3.742	3.740	-	-	0	0	-2	3.337	2	820	455,95%	2.920
	• Total Non Program	404	3.742	3.740	-	-	0	-10	-2	3.337	2	820	455,95%	2.920
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.926	158	-	-158	787	-9	3.945	9	2.193	224,66%	2.734
	CF 2	79.315	84.364	84.030	-	-	0	-872	-334	4.715	334	90.890	92,45%	(6.860)
	Mitraguna & Others	60.800	65.509	65.273	-	-	0	-349	-236	4.473	236	71.191	91,69%	(5.918)
	Pensiun	18.515	18.855	18.757	-	-	0	-524	-98	242	98	19.699	95,22%	(943)
	Total Pembiayaan	114.997	138.594	138.223	410	58	-353	1.150	-371	23.226	429	139.538	99,06%	(1.314)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	214	349	1.169	1.266	0,72%	3,30%	3,57%	96	1.052	916			
	KUR	129	349	935	1.093	0,46%	2,78%	3,26%	158	964	744			
	Non KUR	85	-	234	172	5,40%	12,46%	9,19%	(62)	88	172			
3	PWG	-	-	-	317	0,00%	0,00%	3,15%	317	317	317			
	Cilem	-	-	-	317	0,00%	0,00%	3,15%	317	317	317			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	5.765	0,00%	1,82%	6,22%	4.073	5.762	5.299			
	CF 1	-	177	-	982	0,00%	0,00%	11,33%	982	982	805			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	982	0,00%	0,00%	19,94%	982	982	805			
	CF 2	3	289	1.692	4.783	0,00%	2,01%	5,69%	3.091	4.780	4.494			
	Mitraguna & Others	3	289	1.527	3.931	0,01%	2,33%	6,02%	2.404	3.928	3.642			
	Pensiun	-	-	165	852	0,00%	0,88%	4,54%	687	852	852			
	Total Pembiayaan	217	816	2.861	7.348	0,19%	2,06%	5,32%	4.487	7.131	6.532	0,06%	98,79%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.887	3,10%	3,10%	3,11%	(0)	384	133			
	CF 1	-	23	197	197	0,00%	2,27%	2,27%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,52%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.691	3,16%	3,19%	3,20%	-	187	(40)			
	Mitraguna & Others	2.503	2.517	2.476	2.476	4,12%	3,78%	3,79%	-	(27)	(40)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,14%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.894	2,36%	2,17%	2,09%	(111)	179	21	0,09%	95,50%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	117.980	122.107	239.698	121.718	
2	Contribution Margin	4.200	6.210	4.042	(158)	3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,82	3,04	3,01	(0,04)	0,18
CIF Payroll	978	830	947	117	(31)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	2.482	2.443	864	(39)	(291)	-10,64%	(1.013)	-29,31%	18.681	13,08%	(16.238)
2	Tabungan	145.385	157.293	160.671	159.617	6.451	(1.054)	2.324	1,48%	14.232	9,79%	166.928	95,62%	(7.311)
3	Deposito	14.811	12.473	12.473	12.413	(133)	(60)	(60)	-0,48%	(2.398)	-16,19%	16.208	76,58%	(3.796)
	Total	163.652	172.500	175.626	174.473	7.182	(1.154)	1.973	1,14%	10.820	6,61%	201.817	86,45%	(27.345)
	CASA	148.841	160.027	163.153	162.060	7.315	(1.093)	2.033	1,27%	13.219	8,88%	185.609	87,31%	(23.549)
	(%) CASA	90,95%	92,77%	92,90%	92,89%									
	FDR	119,93%	124,79%	121,82%	122,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.176	2.214	38	0	0,00%	(320)	-12,61%	-	0,00%	2.214	
2	Giro ISE	1.520	841	836	841	5	0	0,00%	(678)	-44,63%		0,00%	841	
3	Tabungan ISE	1.014	1.373	1.339	1.373	33	0	0,00%	359	35,36%		0,00%	1.373	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	275	295	294	295	1	0	0,00%	20	7,27%		0,00%	295	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	37.794	500	60	-440	701	-120	1.869	180	40.296	93,79%	(2.502)
	KUR	33.748	34.564	34.385	500	-	-500	468	-179	637	179	37.907	90,71%	(3.522)
	Non KUR	2.176	3.350	3.409	-	60	60	233	59	1.233	1	2.389	142,70%	1.020
3	PWG	12.551	26.160	26.017	376	181	-195	2.174	-143	13.467	324	26.104	99,67%	(87)
	Cilem	6.245	14.255	14.214	-	46	46	854	-41	7.969	86	17.229	82,50%	(3.014)
	Gadai	6.305	11.905	11.803	376	135	-241	1.320	-102	5.498	237	8.875	132,99%	2.928
4	CFG	143.228	146.957	145.909	42	-	-42	636	-1.048	2.681	1.048	160.820	90,73%	(14.911)
	CF 1	29.589	26.185	26.107	-	-	0	-145	-78	-3.482	78	34.824	74,97%	(8.717)
	Total Griya	26.165	23.465	23.396	-	-	0	0	-69	-2.769	69	30.110	77,70%	(6.714)
	• Total Non Program	3.355	2.399	2.397	-	-	0	-40	-2	-959	2	4.324	55,42%	(1.928)
	• Program	22.810	21.066	20.999	-	-	0	-169	-67	-1.811	67	25.786	81,44%	(4.787)
	Oto	3.424	2.720	2.711	-	-	0	-145	-8	-712	8	4.714	57,52%	(2.002)
	CF 2	113.639	120.772	119.801	42	-	-42	781	-971	6.163	971	125.996	95,08%	(6.194)
	Mitraguna & Others	94.023	97.434	96.636	42	-	-42	125	-798	2.613	798	105.113	91,93%	(8.478)
	Pensiun	19.615	23.338	23.166	-	-	0	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	213.943	918	241	-677	3.495	-1.311	17.673	1.552	231.787	92,30%	(17.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	635	91	422	911	1,77%	1,11%	2,41%	489	277	820			
	KUR	580	91	417	810	1,72%	1,21%	2,36%	393	230	719			
	Non KUR	55	-	5	101	2,54%	0,15%	2,97%	96	46	101			
3	PWG	-	-	-	400	0,00%	0,00%	1,54%	400	400	400			
	Cilem	-	-	-	247	0,00%	0,00%	1,74%	247	247	247			
	Gadai	-	-	-	153	0,00%	0,00%	1,30%	153	153	153			
4	CFG	3.895	3.612	3.411	3.139	2,72%	2,32%	2,15%	(272)	(756)	(473)			
	CF 1	3.671	2.934	3.216	2.901	12,41%	12,28%	11,11%	(315)	(770)	(33)			
	Total Griya	3.671	2.934	3.216	2.703	14,03%	13,71%	11,55%	(513)	(968)	(231)			
	Oto	-	-	-	198	0,00%	0,00%	7,30%	198	198	198			
	CF 2	224	678	194	237	0,20%	0,16%	0,20%	43	13	(440)			
	Mitraguna & Others	224	678	194	237	0,24%	0,20%	0,25%	43	13	(440)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	4.450	2,31%	1,78%	2,08%	617	(80)	747	3,64%	-74,93%	1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,51%	-	(140)	(5)			
	KUR	146	145	143	143	0,43%	0,41%	0,42%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,51%	-	(137)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.210	2,51%	2,38%	2,20%	(290)	(380)	(192)			
	CF 1	3.133	3.018	3.178	2.944	10,59%	12,14%	11,28%	(235)	(189)	(74)			
	Total Griya	3.118	3.018	3.178	2.944	11,91%	13,55%	12,58%	(235)	(174)	(74)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,28%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.543	4,11%	3,64%	3,53%	(290)	(523)	(197)	3,61%	-2,25%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	199.916	206.366	215.712	15.796	
2	Contribution Margin	7.972	11.176	10.149	2.177	-27,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,85	3,01	3,06	0,05	0,21
CIF Payroll	1.884	2.250	2.281	31	397

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	1.221	1.299	766	78	87	7,16%	759	140,42%	16.705	7,78%	(15.407)
2	Tabungan	125.992	136.380	134.324	135.077	2.634	754	(1.303)	-0,96%	9.086	7,21%	148.828	90,76%	(13.751)
3	Deposito	49.100	43.473	42.839	42.839	(4.993)	0	(635)	-1,46%	(6.262)	-12,75%	50.576	84,70%	(7.738)
	Total	175.632	181.065	178.383	179.215	(1.593)	831	(1.851)	-1,02%	3.583	2,04%	216.109	82,93%	(36.895)
	CASA	126.532	137.592	135.545	136.376	3.400	831	(1.216)	-0,88%	9.844	7,78%	165.533	82,39%	(29.157)
	(%) CASA	72,04%	75,99%	75,99%	76,10%									
	FDR	182,36%	177,72%	179,99%	179,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	2.144	2.138		(6)	0	0,00%	886	70,73%	-	0,00%	2.138
2	Giro ISE	222	228	226	228		2	0	0,00%	6	2,84%		0,00%	228
3	Tabungan ISE	1.030	1.910	1.917	1.910		(8)	0	0,00%	879	85,34%		0,00%	1.910
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	222	223		1	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	18.653	75,63%	(4.545)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	16.922	83,37%	(2.814)
	• Local Champion	14.678	14.108	14.108	-	-	0	-293	0	-570	(0)	15.742	89,62%	(1.634)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	33.666	-	-	0	24	-82	-608	82	38.605	87,21%	(4.939)
	KUR	31.590	30.397	30.314	-	-	0	-618	-82	-1.276	82	35.711	84,89%	(5.397)
	Non KUR	2.684	3.351	3.351	-	-	0	642	-0	668	0	2.894	115,82%	458
3	PWG	22.430	35.595	35.735	557	961	404	1.123	140	13.304	821	36.459	98,01%	(724)
	Cilem	9.274	16.096	16.114	77	188	111	1.481	18	6.840	170	20.279	79,46%	(4.165)
	Gadai	13.156	19.499	19.620	480	773	292	-358	122	6.464	651	16.180	121,27%	3.441
4	CFG	248.904	238.340	237.564	170	30	-140	-257	-776	-11.340	806	273.169	86,97%	(35.606)
	CF 1	66.307	61.181	61.139	-	-	0	-118	-42	-5.169	42	76.049	80,39%	(14.910)
	Total Griya	63.771	57.411	57.380	-	-	0	0	-32	-6.391	32	72.051	79,64%	(14.671)
	• Total Non Program	13.172	11.476	11.467	-	-	0	-233	-9	-1.705	9	14.850	77,22%	(3.383)
	• Program	50.599	45.935	45.913	-	-	0	-380	-22	-4.686	22	57.201	80,27%	(11.288)
	Oto	2.536	3.769	3.759	-	-	0	-118	-10	1.222	10	3.998	94,03%	(239)
	CF 2	182.596	177.159	176.425	170	30	-140	-139	-734	-6.171	764	197.121	89,50%	(20.696)
	Mitraguna & Others	145.742	143.496	143.031	20	30	10	-245	-465	-2.711	495	158.776	90,08%	(15.745)
	Pensiun	36.854	33.663	33.394	150	-	-150	106	-269	-3.461	269	38.344	87,09%	(4.950)
	Total Pembiayaan	320.285	321.790	321.072	727	991	264	597	-718	786	1.709	366.886	87,51%	(45.815)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	158	548	559	1.002	0,46%	1,66%	2,97%	443	843	454			
	KUR	138	452	371	904	0,44%	1,22%	2,98%	533	766	453			
	Non KUR	20	96	187	97	0,75%	5,59%	2,90%	(90)	77	1			
3	PWG	-	-	-	313	0,00%	0,00%	0,88%	313	313	313			
	Cilem	-	-	-	293	0,00%	0,00%	1,82%	293	293	293			
	Gadai	-	-	-	20	0,00%	0,00%	0,10%	20	20	20			
4	CFG	7.829	9.999	9.690	12.243	3,15%	4,07%	5,15%	2.552	4.414	2.244			
	CF 1	6.309	7.665	7.244	6.924	9,51%	11,84%	11,33%	(320)	615	(741)			
	Total Griya	6.204	7.665	7.165	6.813	9,73%	12,48%	11,87%	(351)	610	(852)			
	Oto	105	-	79	111	4,15%	2,10%	2,96%	32	6	111			
	CF 2	1.520	2.334	2.446	5.318	0,83%	1,38%	3,01%	2.872	3.798	2.985			
	Mitraguna & Others	1.215	1.695	2.002	4.343	0,83%	1,39%	3,04%	2.341	3.127	2.647			
	Pensiun	305	638	445	976	0,83%	1,32%	2,92%	531	671	337			
	Total Pembiayaan	7.988	10.547	10.249	13.557	2,49%	3,18%	4,22%	3.308	5.570	3.011	0,61%	85,46%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,86%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,86%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	333	0,50%	0,99%	0,99%	(0)	163	125			
	KUR	12	193	326	326	0,04%	1,07%	1,08%	(0)	314	133			
	Non KUR	158	15	7	7	5,88%	0,21%	0,21%	-	(151)	(8)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	6.318	2,65%	2,65%	2,66%	(1)	(280)	219			
	CF 1	4.154	4.894	4.930	4.930	6,26%	8,06%	8,06%	(1)	776	36			
	Total Griya	4.071	4.811	4.848	4.847	6,38%	8,44%	8,45%	(1)	776	36			
	Oto	82	82	82	82	3,25%	2,19%	2,19%	-	-	-			
	CF 2	2.444	1.205	1.388	1.388	1,34%	0,78%	0,79%	-	(1.056)	183			
	Mitraguna & Others	1.967	1.059	1.056	1.056	1,35%	0,74%	0,74%	-	(911)	(3)			
	Pensiun	477	145	332	332	0,15%	0,10%	0,99%	-	(145)	187			
	Total Pembiayaan	7.031	6.570	6.915	6.914	2,20%	2,15%	2,15%	(1)	(117)	344	0,30%	86,13%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	314.605	324.841	329.291	14.686	
2	Contribution Margin	8.505	12.657	13.658	5.153	-60,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,10	3,06	(0,04)	0,20
CIF Payroll	2.199	2.333	2.316	(17)	117