

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.207.227	1.207.780	(97.170)	552	(206.329)	-14,59%	96.718	8,71%	1.422.021	84,93%	(214.242)
2	Tabungan	4.778.169	5.505.119	5.473.188	5.468.877	387.504	(4.311)	(36.242)	-0,66%	690.708	14,46%	5.182.062	105,53%	286.815
3	Deposito	1.667.902	1.627.216	1.595.676	1.595.675	(70.429)	(1)	(31.542)	-1,94%	(72.227)	-4,33%	1.695.532	94,11%	(99.858)
Total		7.557.133	8.546.444	8.276.091	8.272.331	219.905	(3.760)	(274.113)	-3,21%	715.199	9,46%	8.299.616	99,67%	(27.284)
CASA		5.889.231	6.919.228	6.680.416	6.676.657	290.334	(3.759)	(242.571)	-3,51%	787.426	13,37%	6.604.083	101,10%	72.573
(% CASA		77,93%	80,96%	80,72%	80,71%									
FDR		79,28%	79,23%	82,63%	82,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.274	362.096	-	(178)	(3.673)	-1,00%	57.718	18,96%	399.069	90,74%	(36.973)
2	Giro ISE	93.275	88.775	92.988	94.801	-	1.813	6.026	6,79%	1.526	1,64%	150.822	62,86%	(56.021)
3	Tabungan ISE	174.173	229.504	238.452	236.461	-	(1.992)	6.956	3,03%	62.287	35,76%	187.112	126,37%	49.348
4	Deposito ISE	36.929	47.489	30.834	30.834	-	0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694	-	0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	947.543	179.502	1.400	-178.102	174.663	-21.745	122.935	23.145	901.947	105,06%	45.596
	Linkage	583.855	720.364	715.279	-	-	-	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	232.264	179.502	1.400	-178.102	2.641	-16.660	-8.488	18.060	284.672	81,59%	(52.411)
	• Local Champion	177.655	182.232	168.645	179.250	-	-179.250	5.250	-13.587	-9.010	13.587	190.795	88,39%	(22.150)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	-2.610	-3.073	522	4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.063.839	38.847	45.676	6.829	1.690	11.939	38.694	33.737	1.139.485	93,36%	(75.646)
	KUR	965.396	993.508	1.005.411	37.887	44.035	6.148	2.886	11.902	40.015	32.133	1.074.013	93,61%	(68.602)
	Non KUR	59.748	58.392	58.428	960	1.641	681	-1.196	36	-1.320	1.605	65.472	89,24%	(7.044)
3	PWG	255.819	538.581	571.168	90.236	91.539	1.303	30.241	32.587	315.349	58.951	601.092	95,02%	(29.923)
	Cilem	149.863	366.173	393.172	40.820	47.117	6.297	19.595	26.999	243.308	20.118	432.657	90,87%	(39.485)
	Gadai	105.956	172.408	177.997	49.416	44.422	-4.994	10.646	5.589	72.041	38.833	168.435	105,68%	9.562
4	CFG	3.885.901	4.211.869	4.256.284	106.557	123.459	16.902	23.924	44.415	370.383	79.044	4.354.361	97,75%	(98.077)
	CF 1	838.535	900.893	912.147	15.819	26.221	10.402	4.556	11.255	73.612	14.967	919.422	99,21%	(7.275)
	Total Griya	595.912	600.711	606.740	4.614	11.791	7.177	0	6.029	10.828	5.762	636.591	95,31%	(29.851)
	• Total Non Program	435.065	452.228	458.754	4.456	11.152	6.696	-4.115	6.526	23.689	4.627	453.034	101,26%	5.720
	• Program	160.848	148.482	147.986	158	639	481	-1.118	-496	-12.862	1.135	183.557	80,62%	(35.571)
	Oto	242.622	300.182	305.407	11.206	14.431	3.225	4.556	5.225	62.785	9.205	282.830	107,98%	22.577
	CF 2	3.047.367	3.310.976	3.344.137	90.738	97.238	6.500	19.368	33.161	296.770	64.077	3.434.939	97,36%	(90.802)
	Mitraguna & Others	2.497.673	2.750.501	2.782.098	81.633	89.559	7.926	20.016	31.596	284.425	57.963	2.845.615	97,77%	(63.517)
	Pensiun	549.694	560.475	562.039	9.105	7.679	-1.426	-648	1.564	12.345	6.115	589.324	95,37%	(27.285)
Total Pembiayaan		5.991.472	6.771.638	6.838.834	415.142	262.074	-153.068	230.518	67.197	847.362	194.878	6.996.885	97,74%	(158.051)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	6.835	0,16%	0,02%	0,72%	6.686	5.544	6.647			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	6.835	0,54%	0,06%	2,94%	6.686	5.544	6.647			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	54.021	1,12%	1,84%	5,08%	34.687	42.545	34.687			
	KUR	9.838	15.519	15.519	46.668	1,02%	1,56%	4,64%	31.149	36.830	31.149			
	Non KUR	1.638	3.815	3.815	7.353	2,74%	6,53%	12,58%	3.538	5.715	3.538			
3	PWG	124	4	4	23.936	0,05%	0,00%	4,19%	23.932	23.812	23.932			
	Cilem	118	-	-	18.983	0,08%	0,00%	4,83%	18.983	18.865	18.983			
	Gadai	7	4	4	4.953	0,01%	0,00%	2,78%	4.949	4.947	4.949			
4	CFG	59.411	72.096	65.976	117.090	1,53%	1,57%	2,75%	51.114	57.678	44.994			
	CF 1	35.165	39.232	37.416	63.816	4,19%	4,15%	7,00%	26.400	28.651	24.584			
	Total Griya	29.490	30.424	28.365	44.024	4,95%	4,72%	7,26%	15.659	14.534	13.600			
	Oto	5.675	8.808	9.051	19.792	2,34%	3,02%	6,48%	10.741	14.117	10.984			
	CF 2	24.246	32.864	28.560	53.273	0,80%	0,86%	1,59%	24.714	29.027	20.410			
	Mitraguna & Others	22.605	29.933	26.523	48.601	0,91%	0,96%	1,75%	22.079	25.997	18.669			
	Pensiun	1.642	2.931	2.037	4.672	0,30%	0,36%	0,83%	2.635	3.030	1.741			
Total Pembiayaan		72.302	91.622	85.462	201.881	1,21%	1,26%	2,95%	116.419	129.579	110.260	1,24%	58,02%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,50%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	26.370	1,84%	2,28%	2,48%	2.381	7.493	3.844			
	KUR	14.751	17.487	19.071	20.906	1,53%	1,92%	2,08%	1.835	6.155	3.419			
	Non KUR	4.126	5.039	4.918	5.464	6,91%	8,42%	9,35%	546	1.338	425			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.495	1,31%	1,54%	1,59%	2.647	16.782	(5.575)			
	CF 1	15.203	26.509	23.133	24.478	1,81%	2,57%	2,68%	1.345	9.275	(2.031)			
	Total Griya	12.941	22.897	19.164	20.329	2,17%	3,19%	3,35%	1.165	7.388	(2.568)			
	Oto	2.262	3.611	3.970	4.149	0,93%	1,32%	1,36%	179	1.887	538			
	CF 2	35.510	46.561	41.714	43.017	1,17%	1,26%	1,29%	1.302	7.507	(3.545)			
	Mitraguna & Others	25.071	43.527	40.668	41.786	1,00%	1,48%	1,50%	1.118	16.715	(1.742)			
	Pensiun	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	95.024	1,19%	1,33%	1,39%	5.028	23.713	(1.756)	1,12%	19,05%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	15.884	15.887	(582)	4	2.102	15,25%	6.910	76,97%	22.506	70,59%	(6.619)
2	Tabungan	318.561	344.246	361.353	360.635	(2.287)	(718)	16.389	4,76%	42.074	13,21%	339.786	106,14%	20.849
3	Deposito	104.995	106.389	106.317	106.317	(1.163)	1	(72)	-0,07%	1.322	1,26%	105.764	100,52%	553
	Total	432.533	464.421	483.553	482.840	(4.032)	(713)	18.419	3,97%	50.307	11,63%	468.057	103,16%	14.783
	CASA	327.538	358.031	377.237	376.523	(2.869)	(714)	18.491	5,16%	48.984	14,96%	362.292	103,93%	14.230
	(%) CASA	75,73%	77,09%	78,01%	77,98%									
	FDR	79,97%	81,04%	77,63%	77,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	13.866	14.038		172	(291)	-2,03%	3.732	36,21%	-	0,00%	14.038
2	Giro ISE	2.678	2.163	2.528	2.535		7	373	17,23%	(143)	-5,33%		0,00%	2.535
3	Tabungan ISE	7.628	9.166	8.338	8.503		165	(663)	-7,24%	875	11,47%		0,00%	8.503
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	31.035	60,12%	(12.378)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	18.657	-	-	0	-139	-1.137	-4.519	1.137	27.536	67,75%	(8.879)
	• Local Champion	13.476	11.751	11.632	-	-	0	-121	-118	-1.844	118	14.852	78,32%	(3.220)
	• Value Chain	9.700	8.043	7.025	-	-	-	-18	-1.018	-2.675	1.018	12.685	55,38%	(5.660)
2	MBG	32.111	33.279	33.836	1.110	1.500	390	-9	557	1.724	943	37.112	91,17%	(3.276)
	KUR	29.277	30.950	31.374	1.110	1.300	190	170	424	2.097	876	34.170	91,82%	(2.796)
	Non KUR	2.834	2.329	2.462	-	200	200	-178	133	-372	67	2.942	83,70%	(479)
3	PWG	33.786	48.657	50.665	7.333	7.171	-162	1.519	2.009	16.880	5.163	40.601	124,79%	10.064
	Cilem	19.457	29.181	29.403	2.077	2.089	13	255	222	9.946	1.868	22.471	130,85%	6.931
	Gadai	14.329	19.476	21.263	5.257	5.082	-175	1.264	1.787	6.934	3.295	18.130	117,28%	3.133
4	CFG	256.811	274.638	272.230	7.089	5.883	-1.205	-800	-2.408	15.419	8.291	271.098	100,42%	1.132
	CF 1	12.729	15.398	15.574	158	565	408	178	176	2.846	390	14.486	107,51%	1.088
	Total Griya	2.031	4.248	4.373	158	158	0	0	126	2.342	32	2.489	175,71%	1.884
	• Total Non Program	2.031	4.080	4.206	-	158	158	-33	126	2.175	31	2.489	169,00%	1.717
	• Program	-	168	167	158	-	-158	168	-1	167	1	0	0,00%	167
	Oto	10.697	11.151	11.201	-	408	408	178	50	503	357	11.997	93,36%	(796)
	CF 2	244.083	259.239	256.656	6.931	5.318	-1.613	-978	-2.583	12.573	7.901	256.612	100,02%	44
	Mitraguna & Others	223.458	235.936	233.769	6.417	5.318	-1.099	-1.295	-2.167	10.311	7.485	234.706	99,60%	(937)
	Pensiun	20.624	23.303	22.887	514	-	-514	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.388	15.532	14.555	-977	571	-978	29.504	15.533	379.846	98,83%	(4.458)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	20	18	1.412	0,00%	0,09%	7,57%	1.394	1.412	1.392			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	20	18	1.412	0,00%	0,09%	7,57%	1.394	1.412	1.392			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	230	887	1.638	2.429	0,71%	4,92%	7,18%	792	2.200	1.543			
	KUR	230	808	1.439	1.967	0,78%	4,65%	6,27%	528	1.738	1.160			
	Non KUR	-	79	199	462	0,00%	8,53%	18,76%	263	462	383			
3	PWG	-	-	4	1.754	0,00%	0,01%	3,46%	1.750	1.754	1.754			
	Cilem	-	-	-	1.198	0,00%	0,00%	4,07%	1.198	1.198	1.198			
	Gadai	-	-	4	556	0,00%	0,02%	2,61%	552	556	556			
4	CFG	1.832	1.731	1.012	1.916	0,71%	0,37%	0,70%	903	84	185			
	CF 1	169	232	59	858	1,33%	0,38%	5,51%	799	689	626			
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)			
	Oto	136	214	59	858	1,28%	0,53%	7,66%	799	722	644			
	CF 2	1.662	1.499	953	1.058	0,68%	0,37%	0,41%	104	(605)	(441)			
	Mitraguna & Others	1.662	1.274	953	690	0,74%	0,40%	0,30%	(263)	(972)	(583)			
	Pensiun	-	225	-	367	0,00%	0,00%	1,61%	367	367	142			
	Total Pembiayaan	2.061	2.637	2.671	7.510	0,60%	0,71%	2,00%	4.839	5.449	4.873	0,44%	77,76%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	73	164	244	371	0,23%	0,73%	1,10%	127	299	208			
	KUR	73	164	244	371	0,25%	0,79%	1,18%	127	299	208			
	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	868	3.519	3.659	3.876	0,34%	1,33%	1,42%	217	3.008	357			
	CF 1	-	132	280	280	0,00%	1,82%	1,80%	-	280	148			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	132	280	280	0,00%	2,51%	2,50%	-	280	148			
	CF 2	868	3.387	3.380	3.596	0,36%	1,30%	1,40%	217	2.728	209			
	Mitraguna & Others	868	3.387	3.380	3.596	0,39%	1,43%	1,54%	217	2.728	209			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	941	3.683	3.903	4.247	0,27%	1,04%	1,13%	344	3.306	564	0,40%	64,52%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	430.242	432.533	468.453	38.211	
2	Contribution Margin	20.385	25.135	19.956	(429)	2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Payroll	1.496	1.761	1.757	(4)	261

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.423	2.449	999	26	(1.148)	-31,92%	963	64,83%	8.643	28,34%	(6.194)
2	Tabungan	231.208	252.124	248.604	248.141	9.602	(462)	(3.983)	-1,58%	16.933	7,32%	249.114	99,61%	(973)
3	Deposito	90.995	77.625	76.756	76.757	(442)	1	(868)	-1,12%	(14.238)	-15,65%	91.892	83,53%	(15.136)
	Total	323.689	333.347	327.783	327.348	10.160	(435)	(5.999)	-1,80%	3.659	1,13%	349.650	93,62%	(22.302)
	CASA	232.695	255.722	251.027	250.591	10.602	(436)	(5.131)	-2,01%	17.896	7,69%	257.758	97,22%	(7.167)
	(%) CASA	71,89%	76,71%	76,58%	76,55%									
	FDR	38,52%	40,66%	42,52%	42,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.946	9.936		(10)	648	6,98%	2.175	28,02%	-	0,00%	9.936
2	Giro ISE	590	1.189	692	745		53	(443)	-37,30%	155	26,21%	-	0,00%	745
3	Tabungan ISE	7.171	8.100	9.254	9.191		(63)	1.091	13,47%	2.020	28,17%	-	0,00%	9.191
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85		0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.686	1.300	950	-350	253	-23	-6.679	973	42.922	69,16%	(13.237)
	KUR	33.975	26.732	26.648	1.000	800	-200	11	-84	-7.327	884	40.290	66,14%	(13.642)
	Non KUR	2.390	2.977	3.038	300	150	-150	242	61	648	89	2.632	115,41%	406
3	PWG	10.065	21.247	24.109	4.302	4.488	187	2.110	2.862	14.044	1.626	26.292	91,70%	(2.182)
	Cilem	6.212	14.127	15.748	1.945	2.269	325	1.314	1.621	9.536	648	17.310	90,98%	(1.562)
	Gadai	3.854	7.120	8.361	2.357	2.219	-138	796	1.241	4.508	978	8.982	93,09%	(621)
4	CFG	78.172	84.597	85.591	1.408	2.619	1.211	-23	995	7.419	1.624	93.884	91,17%	(8.293)
	CF 1	15.674	21.488	21.810	948	971	23	443	322	6.136	649	17.607	123,87%	4.203
	Total Griya	3.604	3.894	3.853	-	-	0	0	-42	249	42	4.107	93,81%	(254)
	• Total Non Program	3.604	3.894	3.853	-	-	0	-49	-42	249	42	4.107	93,81%	(254)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.957	948	971	23	443	364	5.887	607	13.500	133,02%	4.457
	CF 2	62.498	63.109	63.781	460	1.648	1.188	-466	672	1.283	976	76.277	83,62%	(12.496)
	Mitraguna & Others	54.964	55.724	56.038	410	1.150	740	-291	314	1.073	836	67.334	83,22%	(11.297)
	Pensiun	7.534	7.385	7.743	50	498	448	-175	359	210	139	8.943	86,59%	(1.199)
	Total Pembiayaan	124.679	135.553	139.386	7.010	8.057	1.047	2.340	3.834	14.708	4.223	163.174	85,42%	(23.788)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	2.228	2,92%	6,79%	7,51%	210	1.166	(55)			
	KUR	1.062	2.082	1.533	1.918	3,13%	5,73%	7,20%	385	855	(165)			
	Non KUR	-	201	485	311	0,00%	16,29%	10,23%	(174)	311	110			
3	PWG	-	-	-	399	0,00%	0,00%	1,65%	399	399	399			
	Cilem	-	-	-	377	0,00%	0,00%	2,39%	377	377	377			
	Gadai	-	-	-	22	0,00%	0,00%	0,26%	22	22	22			
4	CFG	113	554	499	1.304	0,14%	0,59%	1,52%	805	1.191	750			
	CF 1	113	272	293	538	0,72%	1,36%	2,47%	246	426	266			
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)			
	Oto	113	220	250	498	0,93%	1,42%	2,77%	248	385	277			
	CF 2	-	282	207	765	0,00%	0,33%	1,20%	559	765	484			
	Mitraguna & Others	-	282	207	765	0,00%	0,37%	1,37%	559	765	484			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.251	2.837	2.517	3.931	1,00%	1,86%	2,82%	1.414	2.680	1.094	2,61%	7,43%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	846	1.012	1.553	1.765	2,33%	5,23%	5,94%	211	918	753			
	KUR	846	1.012	1.553	1.676	2,49%	5,81%	6,29%	123	830	664			
	Non KUR	-	-	-	88	0,00%	0,00%	2,90%	88	88	88			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	588	408	408	406	0,75%	0,48%	0,47%	(2)	(182)	(2)			
	CF 1	-	15	15	12	0,00%	0,07%	0,06%	(2)	12	(2)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	15	15	12	0,00%	0,08%	0,07%	(2)	12	(2)			
	CF 2	588	393	393	393	0,94%	0,62%	0,62%	(0)	(194)	0			
	Mitraguna & Others	588	293	293	293	1,07%	0,53%	0,52%	(0)	(295)	0			
	Pensiun	-	101	101	101	0,00%	0,07%	1,30%	-	101	-			
	Total Pembiayaan	1.434	1.420	1.962	2.170	1,15%	1,45%	1,56%	209	736	750	2,79%	-79,32%	1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	324.335	323.821	323.321	(1.014)	
2	Contribution Margin	10.181	13.391	12.000	1.819	-17,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,17	3,64	3,66	0,02	0,49
CIF Payroll	1.136	1.395	1.458	63	322

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	28.017	27.992	1.491	(24)	2.096	8,09%	4.102	17,17%	35.529	78,79%	(7.536)
2	Tabungan	197.564	215.010	220.615	220.108	3.190	(506)	5.099	2,37%	22.544	11,41%	212.134	103,76%	7.974
3	Deposito	16.291	17.393	17.608	17.609	(1.607)	2	216	1,24%	1.318	8,09%	17.162	102,61%	447
	Total	237.746	258.299	266.239	265.710	3.073	(529)	7.411	2,87%	27.963	11,76%	264.824	100,33%	886
	CASA	221.455	240.906	248.631	248.101	4.680	(531)	7.194	2,99%	26.646	12,03%	247.662	100,18%	438
	(%) CASA	93,15%	93,27%	93,39%	93,37%									
	FDR	68,74%	65,22%	64,68%	64,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	46.480	44.366	(2.114)	532	1,21%	13.553	43,98%	-	0,00%	44.366	
2	Giro ISE	20.367	24.404	26.341	26.224	(116)	1.820	7,46%	5.857	28,76%		0,00%	26.224	
3	Tabungan ISE	10.446	19.430	20.139	18.142	(1.997)	(1.288)	-6,63%	7.696	73,67%		0,00%	18.142	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%		0,00%	221	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Local Champion	975	787	775	-	-	0	-63	-13	-201	13	975	79,41%	(201)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.703	650	1.825	1.175	-776	404	-5.479	1.421	52.347	85,40%	(7.644)
	KUR	46.016	40.498	40.961	650	1.825	1.175	-694	463	-5.055	1.362	47.898	85,52%	(6.937)
	Non KUR	4.166	3.801	3.742	-	-	0	-83	-59	-424	59	4.449	84,12%	(707)
3	PWG	5.806	13.714	15.286	1.762	2.776	1.014	104	1.573	9.480	1.203	23.846	64,10%	(8.560)
	Cilem	4.026	10.294	11.722	662	2.066	1.404	-10	1.428	7.696	638	16.566	70,76%	(4.844)
	Gadai	1.780	3.419	3.564	1.100	709	-390	115	145	1.784	565	7.281	48,95%	(3.716)
4	CFG	106.465	109.661	111.451	2.937	3.218	281	965	1.790	4.986	1.428	117.867	94,56%	(6.416)
	CF 1	51.093	50.574	51.035	1.164	1.153	-11	291	461	-58	692	52.529	97,16%	(1.494)
	Total Griya	39.118	38.098	38.119	550	379	-171	0	20	-999	359	39.521	96,45%	(1.402)
	• Total Non Program	38.883	37.871	37.892	550	379	-171	35	21	-991	358	39.253	96,53%	(1.361)
	• Program	235	227	227	-	-	0	-1	-1	-8	1	268	84,60%	(41)
	Oto	11.975	12.476	12.916	614	774	160	291	441	941	333	13.009	99,29%	(92)
	CF 2	55.372	59.088	60.416	1.773	2.065	292	673	1.329	5.044	736	65.337	92,47%	(4.921)
	Mitraguna & Others	53.214	55.550	56.905	1.340	2.065	725	270	1.355	3.691	710	62.160	91,55%	(5.255)
	Pensiun	2.158	3.537	3.511	433	-	-433	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	172.215	5.349	7.818	2.470	230	3.753	8.786	4.065	195.035	88,30%	(22.820)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.207	2.234	2.989	3.261	2,41%	6,75%	7,30%	272	2.054	1.027			
	KUR	992	1.476	2.147	2.535	2,15%	5,30%	6,19%	388	1.544	1.059			
	Non KUR	216	758	842	726	5,18%	22,15%	19,39%	(116)	510	(33)			
3	PWG	-	-	-	1.468	0,00%	0,00%	9,60%	1.468	1.468	1.468			
	Cilem	-	-	-	1.007	0,00%	0,00%	8,59%	1.007	1.007	1.007			
	Gadai	-	-	-	461	0,00%	0,00%	12,92%	461	461	461			
4	CFG	1.664	4.473	3.583	5.922	1,56%	3,27%	5,31%	2.339	4.259	1.449			
	CF 1	1.143	2.927	3.357	5.432	2,24%	6,64%	10,64%	2.075	4.289	2.506			
	Total Griya	959	2.602	2.936	4.643	2,45%	7,71%	12,18%	1.707	3.684	2.041			
	Oto	185	325	421	790	1,54%	3,38%	6,11%	368	605	464			
	CF 2	521	1.547	226	490	0,94%	0,38%	0,81%	264	(31)	(1.057)			
	Mitraguna & Others	521	1.547	226	490	0,98%	0,41%	0,86%	264	(31)	(1.057)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.871	6.708	6.572	10.651	1,76%	3,90%	6,18%	4.079	7.780	3.943	2,19%	64,55%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	50	50	-	-	5,14%	0,00%	0,00%	-	(50)	(50)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	582	1.648	1.984	1.948	1,16%	4,48%	4,36%	(36)	1.366	300			
	KUR	582	906	1.146	1.029	1,27%	2,83%	2,51%	(117)	447	124			
	Non KUR	-	742	838	919	0,00%	22,04%	24,56%	81	919	177			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.957	1.354	1.672	1.593	2,78%	1,52%	1,43%	(79)	(1.364)	239			
	CF 1	1.322	884	1.202	1.123	2,59%	2,38%	2,20%	(79)	(199)	239			
	Total Griya	1.322	792	1.110	1.031	3,38%	2,91%	2,70%	(79)	(291)	239			
	Oto	-	92	92	92	0,00%	0,74%	0,71%	-	92	-			
	CF 2	1.635	470	470	470	2,95%	0,80%	0,78%	-	(1.165)	-			
	Mitraguna & Others	1.635	470	470	470	3,07%	0,85%	0,83%	-	(1.165)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.589	3.052	3.656	3.541	2,20%	2,17%	2,06%	(115)	(48)	489	2,95%	-43,53%	0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	235.786	237.820	255.299	19.513	
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,33	3,48	3,49	0,01	0,16
CIF Payroll	2.364	2.166	2.256	90	(108)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	37.115	36.956	11.189	(160)	323	0,88%	14.828	67,01%	38.023	97,19%	(1.068)
2	Tabungan	184.167	209.712	204.296	204.050	9.425	(246)	(5.662)	-2,70%	19.883	10,80%	207.489	98,34%	(3.439)
3	Deposito	54.206	45.633	44.833	44.833	(4.260)	0	(800)	-1,75%	(9.374)	-17,20%	54.846	81,74%	(10.013)
	Total	260.500	291.977	286.244	285.838	16.355	(406)	(6.139)	-2,10%	25.338	9,73%	300.358	95,17%	(14.520)
	CASA	206.294	246.345	241.411	241.005	20.615	(406)	(5.339)	-2,17%	34.711	16,83%	245.512	98,16%	(4.507)
	(%) CASA	79,19%	84,37%	84,34%	84,32%									
	FDR	138,97%	141,26%	145,22%	145,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.500	8.808	7.530	7.136	(393)	(1.672)	-18,98%	(1.364)	-16,05%	-	0,00%	7.136
2	Giro ISE	2.572	2.040	927	792	(135)	(1.247)	-61,16%	(1.780)	-69,20%		0,00%	792
3	Tabungan ISE	5.928	6.769	6.602	6.344	(258)	(424)	-6,27%	416	7,02%		0,00%	6.344
4	Deposito ISE	-	-	-	-	0		#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%		0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	14.825	-	-	0	-250	-1.011	-6.863	1.011	30.016	49,39%	(15.191)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	14.825	-	-	0	-250	-1.011	-6.863	1.011	26.324	56,32%	(11.499)
	• Local Champion	15.491	11.700	11.551	-	-	0	-250	-148	-3.940	148	16.943	68,18%	(5.392)
	• Value Chain	6.197	4.136	3.273	-	-	-	0	-862	-2.923	862	9.381	34,89%	(6.108)
2	MBG	56.291	49.937	49.073	875	800	-75	-1.259	-863	-7.218	1.663	57.818	84,88%	(8.745)
	KUR	53.330	47.520	46.718	875	800	-75	-1.164	-802	-6.612	1.602	54.632	85,51%	(7.914)
	Non KUR	2.961	2.416	2.355	-	-	0	-95	-61	-606	61	3.186	73,93%	(831)
3	PWG	18.519	33.535	35.355	6.956	7.418	462	1.672	1.820	16.837	5.598	34.982	101,07%	373
	Cilem	7.342	16.788	18.050	2.564	2.594	30	1.194	1.262	10.709	1.332	20.867	86,50%	(2.817)
	Gadai	11.177	16.747	17.305	4.393	4.824	431	478	558	6.128	4.266	14.115	122,60%	3.190
4	CFG	265.530	313.132	316.440	9.931	8.447	-1.484	7.402	3.308	50.910	5.139	296.169	106,84%	20.271
	CF 1	155.192	153.591	153.720	2.021	1.751	1.751	1.655	129	-1.472	1.622	175.968	87,36%	(22.248)
	Total Griya	146.765	137.680	137.691	120	1.198	1.078	0	11	-9.074	1.187	166.519	82,69%	(28.827)
	• Total Non Program	29.135	30.941	31.789	120	1.198	1.078	-286	848	2.654	350	32.280	98,48%	(491)
	• Program	117.630	106.738	105.902	-	-	0	-1.010	-836	-11.728	836	134.238	78,89%	(28.336)
	Oto	8.426	15.911	16.029	1.901	553	-1.348	1.655	117	7.602	436	9.450	169,62%	6.579
	CF 2	110.338	159.541	162.720	7.910	6.696	-1.214	5.746	3.179	52.382	3.517	120.201	135,37%	42.520
	Mitraguna & Others	99.558	147.696	150.871	7.680	6.596	-1.084	5.730	3.175	51.314	3.421	108.412	139,17%	42.460
	Pensiun	10.780	11.845	11.849	230	100	-130	16	4	1.068	96	11.789	100,51%	60
	Total Pembiayaan	362.027	412.438	415.693	17.762	16.665	-1.097	7.565	3.254	53.666	13.410	418.985	99,21%	(3.292)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.240	0,00%	0,00%	8,36%	1.240	1.240	1.240			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.240	0,00%	0,00%	8,36%	1.240	1.240	1.240			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	781	2.060	1.665	4.273	1,39%	3,33%	8,71%	2.608	3.492	2.214			
	KUR	645	1.815	1.319	3.639	1,21%	2,78%	7,79%	2.320	2.995	1.824			
	Non KUR	137	245	346	634	4,62%	14,31%	26,91%	288	497	389			
3	PWG	-	-	-	1.143	0,00%	0,00%	3,23%	1.143	1.143	1.143			
	Cilem	-	-	-	894	0,00%	0,00%	4,95%	894	894	894			
	Gadai	-	-	-	249	0,00%	0,00%	1,44%	249	249	249			
4	CFG	18.567	18.075	17.721	23.223	6,99%	5,66%	7,34%	5.502	4.656	5.148			
	CF 1	18.567	16.819	16.551	21.534	11,96%	10,78%	14,01%	4.983	2.967	4.715			
	Total Griya	18.403	16.440	16.112	20.780	12,54%	11,70%	15,09%	4.668	2.377	4.340			
	Oto	164	379	439	754	1,95%	2,76%	4,71%	315	590	375			
	CF 2	-	1.256	1.170	1.689	0,00%	0,73%	1,04%	519	1.689	433			
	Mitraguna & Others	-	1.072	984	1.689	0,00%	0,67%	1,12%	705	1.689	617			
	Pensiun	-	184	186	-	0,00%	1,57%	0,00%	(186)	-	(184)			
	Total Pembiayaan	19.349	20.135	19.386	29.879	5,34%	4,70%	7,19%	10.493	10.531	9.744	0,31%	95,64%	-6,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	179	179	179	179	0,83%	1,13%	1,21%	-	(0)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.562	1.802	2.028	2.201	2,77%	4,06%	4,49%	173	639	399			
	KUR	1.074	1.400	1.759	1.885	2,01%	3,70%	4,03%	126	811	485			
	Non KUR	488	402	269	316	16,47%	11,11%	13,42%	47	(172)	(86)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.216	11.334	10.963	11.979	1,59%	3,50%	3,79%	1.015	7.762	645			
	CF 1	4.193	10.055	10.140	10.969	2,70%	6,60%	7,14%	830	6.777	914			
	Total Griya	4.144	10.006	10.091	10.920	2,82%	7,33%	7,93%	830	6.777	914			
	Oto	49	49	49	49	0,58%	0,31%	0,31%	-	-	-			
	CF 2	23	1.279	824	1.009	0,02%	0,52%	0,62%	186	986	(269)			
	Mitraguna & Others	23	1.279	824	824	0,02%	0,56%	0,55%	(0)	800	(455)			
	Pensiun	-	-	-	186	0,00%	0,00%	1,57%	186	186	186			
	Total Pembiayaan	5.957	13.315	13.170	14.359	1,65%	3,19%	3,45%	1.188	8.401	1.044	0,66%	80,81%	-2,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	380.203	400.234	427.134	46.931	
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,08	3,11	0,03	0,31
CIF Payroll	1.508	1.472	1.519	47	11

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	48.535	48.580	6.069	45	(2.965)	-5,75%	31.970	192,47%	28.863	168,31%	19.717
2	Tabungan	236.060	261.490	268.690	268.725	1.654	36	7.235	2,77%	32.665	13,84%	257.992	104,16%	10.733
3	Deposito	132.723	128.999	108.570	108.571	(2.769)	1	(20.429)	-15,84%	(24.152)	-18,20%	133.832	81,12%	(25.262)
	Total	385.393	442.035	425.794	425.876	4.953	82	(16.159)	-3,66%	40.483	10,50%	420.687	101,23%	5.189
	CASA	252.670	313.035	317.224	317.305	7.723	81	4.270	1,36%	64.635	25,58%	286.855	110,62%	30.450
	(%) CASA	65,56%	70,82%	74,50%	74,51%									
	FDR	115,76%	125,82%	131,38%	131,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	41.529	42.374		845	(10.088)	-19,23%	832	2,00%	-	0,00%	42.374
2	Giro ISE	8.627	8.734	11.026	11.777		751	3.042	34,83%	3.150	36,51%		0,00%	11.777
3	Tabungan ISE	5.900	14.152	17.583	17.677		94	3.525	24,91%	11.777	199,61%		0,00%	17.677
4	Deposito ISE	27.015	29.575	12.920	12.920		0	(16.655)	-56,31%	(14.095)	-52,17%		0,00%	12.920
5	CIF ISE	181	211	211	211		0	0	0,00%	30	16,57%		0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	254.935	89.000	-	-89.000	85.148	-3.260	70.540	3.260	191.222	133,32%	63.713
	Linkage	161.832	240.200	238.869	-	-	-	87.708	-1.332	77.037	1.332	164.906	144,85%	73.963
	Non-Linkage	22.563	17.995	16.066	89.000	-	-89.000	-2.559	-1.928	-6.497	1.928	26.316	61,05%	(10.250)
	• Local Champion	13.053	13.825	13.484	89.000	-	-89.000	-322	-341	431	341	14.262	94,55%	(778)
	• Value Chain	9.510	4.169	2.583	-	-	-	-2.237	-1.587	-6.928	1.587	12.055	21,42%	(9.472)
2	MBG	15.807	20.460	20.497	1.100	655	-445	461	37	4.690	618	21.559	95,08%	(1.061)
	KUR	15.684	19.746	19.788	900	655	-245	264	43	4.104	612	21.276	93,01%	(1.488)
	Non KUR	123	715	709	200	-	-200	198	-6	587	6	283	250,83%	426
3	PWG	19.902	32.755	34.191	5.257	6.199	942	1.389	1.436	14.288	4.764	35.985	95,01%	(1.794)
	Cilem	10.166	18.541	20.528	2.755	3.071	315	1.349	1.987	10.362	1.084	21.740	94,43%	(1.212)
	Gadai	9.737	14.214	13.663	2.502	3.129	627	40	-551	3.926	3.680	14.245	95,91%	(582)
4	CFG	226.020	244.752	249.781	8.633	9.859	1.226	1.703	5.029	23.762	4.830	250.409	99,75%	(628)
	CF 1	15.856	23.020	24.197	2.152	1.600	-552	529	1.177	8.341	423	18.857	128,32%	5.340
	Total Griya	12.125	18.638	20.043	1.500	1.600	100	0	1.405	7.917	195	12.907	155,29%	7.136
	• Total Non Program	12.125	18.638	20.043	1.500	1.600	100	907	1.405	7.917	195	12.907	155,29%	7.136
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.154	652	-	-652	529	-228	423	228	5.950	69,82%	(1.796)
	CF 2	210.163	221.732	225.584	6.481	8.259	1.778	1.174	3.852	15.421	4.407	231.552	97,42%	(5.968)
	Mitraguna & Others	179.175	185.964	189.380	6.468	7.531	1.063	1.766	3.416	10.206	4.115	198.377	95,47%	(8.996)
	Pensiun	30.988	35.768	36.204	13	728	715	-592	436	5.215	292	33.176	109,13%	3.028
	Total Pembiayaan	446.124	556.162	559.404	103.990	16.713	-87.277	88.702	3.242	113.281	13.471	499.175	112,07%	60.229

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	417	254	61	1.606	2,64%	0,30%	7,84%	1.546	1.190	1.352			
	KUR	294	254	61	1.403	1,87%	0,31%	7,09%	1.342	1.109	1.148			
	Non KUR	123	-	-	204	100,00%	0,00%	28,72%	204	81	204			
3	PWG	-	-	-	1.534	0,00%	0,00%	4,49%	1.534	1.534	1.534			
	Cilem	-	-	-	882	0,00%	0,00%	4,30%	882	882	882			
	Gadai	-	-	-	652	0,00%	0,00%	4,77%	652	652	652			
4	CFG	3.141	2.689	4.421	5.505	1,39%	1,81%	2,20%	1.084	2.364	2.816			
	CF 1	52	41	143	189	0,33%	0,62%	0,78%	46	137	148			
	Total Griya	52	41	40	39	0,43%	0,22%	0,19%	(1)	(13)	(2)			
	Oto	-	-	102	150	0,00%	2,34%	3,61%	48	150	150			
	CF 2	3.089	2.648	4.278	5.316	1,47%	1,93%	2,36%	1.038	2.226	2.668			
	Mitraguna & Others	2.920	2.648	3.836	4.877	1,63%	2,06%	2,58%	1.041	1.957	2.229			
	Pensiun	170	-	443	439	0,55%	1,24%	1,21%	(3)	269	439			
	Total Pembiayaan	3.558	2.943	4.482	8.646	0,80%	0,81%	1,55%	4.164	5.088	5.702	0,34%	77,91%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.035	-	-	-	0,56%	0,00%	0,00%	-	(1.035)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.035	-	-	-	4,59%	0,00%	0,00%	-	(1.035)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	83	-	186	186	0,52%	0,91%	0,91%	(0)	103	186			
	KUR	83	-	186	186	0,53%	0,94%	0,94%	(0)	103	186			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.558	5.136	4.566	4.265	1,57%	1,87%	1,71%	(300)	707	(871)			
	CF 1	753	301	19	18	4,75%	0,08%	0,07%	(2)	(736)	(283)			
	Total Griya	312	301	19	18	2,57%	0,10%	0,09%	(2)	(294)	(283)			
	Oto	442	-	-	-	11,84%	0,00%	0,00%	-	(442)	-			
	CF 2	2.805	4.836	4.547	4.248	1,33%	2,05%	1,88%	(299)	1.443	(588)			
	Mitraguna & Others	2.805	4.836	4.547	4.248	1,57%	2,44%	2,24%	(299)	1.443	(588)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.675	5.136	4.752	4.451	1,05%	0,85%	0,80%	(300)	(224)	(685)	1,06%	-32,99%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	438.247	453.809	476.008	37.761	
2	Contribution Margin	17.558	22.485	20.243	2.685	-15,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,38	3,38	(0,00)	0,24
CIF Payroll	2.716	3.360	3.531	171	815

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	498.396	498.583	(189.493)	187	(3.699)	-0,74%	(130.388)	-20,73%	710.323	70,19%	(211.740)
2	Tabungan	522.123	612.606	605.946	611.945	78.303	5.999	(661)	-0,11%	89.822	17,20%	554.516	110,36%	57.429
3	Deposito	264.012	230.344	231.829	231.788	(13.229)	(41)	1.444	0,63%	(32.225)	-12,21%	264.620	87,59%	(32.832)
	Total	1.415.106	1.345.232	1.336.170	1.342.316	(124.419)	6.145	(2.916)	-0,22%	(72.791)	-5,14%	1.529.459	87,76%	(187.143)
	CASA	1.151.094	1.114.888	1.104.342	1.110.528	(111.190)	6.186	(4.360)	-0,39%	(40.566)	-3,52%	1.264.839	87,80%	(154.311)
	(%) CASA	81,34%	82,88%	82,65%	82,73%									
	FDR	55,59%	68,66%	68,33%	68,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	39.608	49.513	47.446	47.776	330	(1.737)	-3,51%	8.167	20,62%	-	0,00%	47.776
2	Giro ISE	24.819	26.480	26.257	26.732	475	252	0,95%	1.912	7,70%		0,00%	26.732
3	Tabungan ISE	14.728	20.972	19.128	18.983	(145)	(1.989)	-9,49%	4.255	28,89%		0,00%	18.983
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%		0,00%	2.061
5	CIF ISE	155	175	175	175	0	0	0,00%	20	12,90%		0,00%	175

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	570.894	89.952	190	-89.762	90.687	-15.599	77.757	15.789	524.148	108,92%	46.747
	Linkage	388.874	450.575	447.158	-	-	-	84.653	-3.417	58.284	3.417	401.901	111,26%	45.256
	Non-Linkage	104.263	135.918	123.737	89.952	190	-89.762	6.034	-12.182	19.473	12.372	122.246	101,22%	1.490
	• Local Champion	71.739	90.083	78.534	89.700	-	-89.700	6.354	-11.549	6.796	11.549	76.862	102,18%	1.673
	• Value Chain	32.524	45.835	45.202	252	190	(62)	-320	-633	12.678	823	45.385	99,60%	(182)
2	MBG	11.179	17.002	17.126	1.250	600	-650	766	123	5.947	477	15.758	108,68%	1.368
	KUR	10.795	16.732	16.862	1.250	600	-650	773	130	6.067	470	15.252	110,55%	1.610
	Non KUR	384	270	264	-	-	0	-7	-7	-120	7	505	52,23%	(241)
3	PWG	42.303	69.807	71.487	15.861	11.967	-3.894	5.374	1.681	29.185	10.287	64.428	110,96%	7.059
	Cilem	16.301	31.198	32.848	3.980	3.383	-597	1.799	1.650	16.547	1.732	36.881	89,07%	(4.033)
	Gadai	26.001	38.609	38.639	11.881	8.585	-3.296	3.575	30	12.638	8.554	27.547	140,26%	11.092
4	CFG	239.992	250.295	253.448	5.148	8.855	3.708	-1.767	3.153	13.457	5.702	267.745	94,66%	(14.297)
	CF 1	49.326	55.954	56.817	1.511	1.849	339	-242	864	7.491	986	52.741	107,73%	4.077
	Total Griya	38.490	43.621	44.586	1.291	1.450	159	0	965	6.096	485	39.379	113,22%	5.207
	• Total Non Program	38.490	43.621	44.586	1.291	1.450	159	250	965	6.096	485	39.379	113,22%	5.207
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.231	219	399	180	-242	-101	1.395	500	13.362	91,54%	(1.130)
	CF 2	190.665	194.341	196.631	3.637	7.006	3.369	-1.526	2.290	5.966	4.716	215.005	91,45%	(18.374)
	Mitraguna & Others	156.155	162.005	164.339	3.474	6.598	3.124	-1.703	2.334	8.184	4.264	178.005	92,32%	(13.667)
	Pensiun	34.510	32.337	32.292	163	408	245	178	-45	-2.218	453	36.999	87,28%	(4.707)
	Total Pembiayaan	786.611	923.597	912.956	112.210	21.612	-90.598	95.059	-10.641	126.345	32.254	872.079	104,69%	40.877

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.581	0,00%	0,00%	0,45%	2.581	2.581	2.581			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.581	0,00%	0,00%	2,09%	2.581	2.581	2.581			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	55	0,00%	0,00%	0,32%	55	55	55			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	55	0,00%	0,00%	20,92%	55	55	55			
3	PWG	-	-	-	2.081	0,00%	0,00%	2,91%	2.081	2.081	2.081			
	Cilem	-	-	-	1.252	0,00%	0,00%	3,81%	1.252	1.252	1.252			
	Gadai	-	-	-	828	0,00%	0,00%	2,14%	828	828	828			
4	CFG	1.445	2.548	3.699	3.293	0,60%	1,48%	1,30%	(406)	1.848	745			
	CF 1	161	732	2.349	874	0,33%	4,20%	1,54%	(1.475)	714	142			
	Total Griya	152	572	2.195	558	0,39%	5,03%	1,25%	(1.637)	406	(14)			
	Oto	9	160	154	316	0,08%	1,25%	2,59%	162	308	156			
	CF 2	1.284	1.816	1.350	2.418	0,67%	0,69%	1,23%	1.069	1.134	603			
	Mitraguna & Others	1.284	1.448	979	1.609	0,82%	0,60%	0,98%	630	325	161			
	Pensiun	-	367	370	809	0,00%	1,15%	2,51%	439	809	442			
	Total Pembiayaan	1.445	2.548	3.699	8.009	0,18%	0,40%	0,88%	4.311	6.564	5.461	0,15%	83,30%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.879	4.149	3.338	3.703	2,03%	1,33%	1,46%	365	(1.176)	(446)			
	CF 1	-	-	-	366	0,00%	0,00%	0,64%	366	366	366			
	Total Griya	-	-	-	366	0,00%	0,00%	0,82%	366	366	366			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.879	4.149	3.338	3.337	2,56%	1,72%	1,70%	(1)	(1.542)	(812)			
	Mitraguna & Others	4.851	4.149	3.338	3.337	3,11%	2,06%	2,03%	(1)	(1.514)	(812)			
	Pensiun	28	-	-	-	0,00%	0,00%	0,00%	-	(28)	-			
	Total Pembiayaan	4.879	4.149	3.338	3.703	0,62%	0,36%	0,41%	365	(1.176)	(446)	0,12%	70,74%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	1.335.686	1.415.515	1.474.602	138.916	
2	Contribution Margin	67.389	81.475	59.416	(7.973)	11,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,29	3,32	0,03	0,45
CIF Payroll	2.651	2.488	2.651	163	-

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	26.695	27.137	(9.448)	443	(1.325)	-4,66%	(1.006)	-3,57%	39.098	69,41%	(11.960)
2	Tabungan	312.220	335.697	346.472	346.279	573	(194)	10.582	3,15%	34.059	10,91%	334.511	103,52%	11.767
3	Deposito	88.440	68.089	71.864	71.864	(2.247)	0	3.774	5,54%	(16.576)	-18,74%	89.381	80,40%	(17.517)
	Total	428.803	432.249	445.031	445.280	(11.123)	249	13.031	3,01%	16.477	3,84%	462.990	96,17%	(17.710)
	CASA	340.363	364.159	373.167	373.416	(8.875)	249	9.257	2,54%	33.053	9,71%	373.609	99,95%	(193)
	(%) CASA	79,38%	84,25%	83,85%	83,86%									
	FDR	84,89%	91,40%	90,52%	90,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	46.011	46.252		240	2.572	5,89%	5.970	14,82%	-	0,00%	46.252
2	Giro ISE	7.566	4.370	5.361	6.573		1.211	2.203	50,40%	(993)	-13,13%		0,00%	6.573
3	Tabungan ISE	32.715	39.309	40.650	39.679		(971)	369	0,94%	6.963	21,28%		0,00%	39.679
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.105	-	-	0	-815	-847	-5.864	847	73.583	70,81%	(21.478)
	Linkage	31.740	28.625	28.330	-	-	-	-297	-296	-3.410	296	38.430	73,72%	(10.101)
	Non-Linkage	26.229	24.327	23.775	-	-	0	-517	-552	-2.454	552	35.153	67,63%	(11.378)
	• Local Champion	25.361	21.619	21.083	-	-	0	-502	-536	-4.279	536	27.992	75,32%	(6.910)
	• Value Chain	867	2.708	2.692	-	-	-	-15	-15	1.825	15	7.160	37,60%	(4.468)
2	MBG	34.002	30.083	31.017	700	1.800	1.100	-596	934	-2.985	866	35.710	86,86%	(4.693)
	KUR	32.921	28.859	29.818	700	1.800	1.100	-571	959	-3.104	841	34.485	86,47%	(4.667)
	Non KUR	1.081	1.224	1.199	-	-	0	-24	-25	118	25	1.225	97,86%	(26)
3	PWG	9.475	21.262	22.736	3.944	3.545	-399	1.878	1.474	13.261	2.071	29.851	76,17%	(7.115)
	Cilem	5.148	13.382	13.929	1.657	1.175	-481	1.083	547	8.781	628	19.940	69,85%	(6.011)
	Gadai	4.327	7.880	8.807	2.287	2.369	83	796	927	4.480	1.443	9.911	88,86%	(1.104)
4	CFG	262.577	290.785	296.994	4.998	10.257	5.259	1.832	6.209	34.417	4.048	286.430	103,69%	10.564
	CF 1	159.367	166.652	169.872	580	5.283	4.703	-174	3.220	10.505	2.063	162.301	104,66%	7.571
	Total Griya	139.426	143.053	146.442	-	4.813	4.813	0	3.389	7.016	1.424	140.190	104,46%	6.252
	• Total Non Program	139.426	143.053	146.442	-	4.813	4.813	-2.889	3.389	7.016	1.424	140.190	104,46%	6.252
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.430	580	470	-110	-174	-169	3.489	639	22.111	105,97%	1.319
	CF 2	103.210	124.133	127.121	4.418	4.974	556	2.007	2.989	23.912	1.985	124.128	102,41%	2.993
	Mitraguna & Others	99.172	118.844	121.827	4.388	4.924	536	2.034	2.982	22.654	1.942	117.952	103,29%	3.875
	Pensiun	4.038	5.289	5.295	30	50	20	-27	6	1.257	44	6.177	85,72%	(882)
	Total Pembiayaan	364.023	395.082	402.851	9.642	15.602	5.960	2.300	7.770	38.828	7.832	425.574	94,66%	(22.723)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	1.131	2,57%	4,72%	3,65%	(288)	259	(510)			
	KUR	703	1.487	1.263	1.062	2,14%	4,38%	3,56%	(201)	359	(425)			
	Non KUR	169	154	156	69	15,61%	12,75%	5,76%	(87)	(100)	(85)			
3	PWG	-	-	-	1.321	0,00%	0,00%	5,81%	1.321	1.321	1.321			
	Cilem	-	-	-	796	0,00%	0,00%	5,71%	796	796	796			
	Gadai	-	-	-	525	0,00%	0,00%	5,96%	525	525	525			
4	CFG	4.689	3.445	2.895	8.788	1,79%	1,00%	2,96%	5.892	4.099	5.343			
	CF 1	4.583	2.690	2.084	5.872	2,88%	1,25%	3,46%	3.788	1.289	3.182			
	Total Griya	3.651	1.566	1.079	3.183	2,62%	0,75%	2,17%	2.103	(469)	1.617			
	Oto	932	1.124	1.004	2.689	4,67%	4,26%	11,48%	1.685	1.757	1.565			
	CF 2	106	755	812	2.916	0,10%	0,65%	2,29%	2.104	2.810	2.161			
	Mitraguna & Others	106	755	812	2.916	0,11%	0,68%	2,39%	2.104	2.810	2.161			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.561	5.116	4.314	11.240	1,53%	1,09%	2,79%	6.925	5.678	6.123	0,00%	100,00%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	124	153	153	0,00%	0,29%	0,29%	-	153	29			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	124	153	153	0,00%	0,63%	0,65%	-	153	29			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	521	1.688	1.587	2.068	1,53%	5,27%	6,67%	481	1.547	380			
	KUR	341	1.235	1.136	1.464	1,04%	3,94%	4,91%	327	1.123	229			
	Non KUR	180	453	450	604	16,68%	36,80%	50,36%	154	424	151			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.797	6.941	5.793	5.556	1,07%	1,99%	1,87%	(237)	2.759	(1.384)			
	CF 1	2.607	5.622	4.475	4.238	1,64%	2,69%	2,49%	(237)	1.631	(1.384)			
	Total Griya	2.357	4.994	3.638	3.642	1,69%	2,54%	2,49%	5	1.285	(1.352)			
	Oto	250	628	837	596	1,25%	3,55%	2,54%	(241)	346	(32)			
	CF 2	190	1.319	1.319	1.319	0,18%	1,06%	1,04%	-	1.129	(1)			
	Mitraguna & Others	190	1.319	1.319	1.319	0,19%	1,11%	1,08%	-	1.129	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	7.778	0,91%	1,91%	1,93%	244	4.459	(976)	0,00%	100,00%	-1,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	413.890	431.152	444.499	30.609	
2	Contribution Margin	22.373	28.098	23.223	850	-3,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,50	3,52	0,02	0,22
CIF Payroll	1.359	1.730	1.856	126	497



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	96	96	21	0	27	39,96%	(122)	-55,88%	5.816	1,65%	(5.720)
2	Tabungan	144.169	164.349	165.700	164.828	1.752	(872)	479	0,29%	20.659	14,33%	156.198	105,52%	8.630
3	Deposito	10.918	21.051	22.146	22.146	909	0	1.095	5,20%	11.228	102,84%	11.620	190,58%	10.526
	Total	155.304	185.469	187.942	187.070	2.683	(872)	1.601	0,86%	31.765	20,45%	173.634	107,74%	13.435
	CASA	144.386	164.418	165.796	164.924	1.774	(872)	506	0,31%	20.537	14,22%	162.014	101,80%	2.910
	(%) CASA	92,97%	88,65%	88,22%	88,16%									
	FDR	134,72%	123,06%	122,97%	123,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.661	1.589		(72)	74	4,86%	329	26,11%	-	0,00%	1.589
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%		0,00%	0
3	Tabungan ISE	1.260	1.516	1.661	1.589		(72)	74	4,86%	329	26,14%		0,00%	1.589
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%		0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Local Champion	2.258	1.857	1.849	-	-	0	-15	-8	-409	8	2.258	81,87%	(409)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	60.498	1.700	2.850	1.150	-418	909	5.584	1.941	61.295	98,70%	(798)
	KUR	53.824	58.285	59.220	1.700	2.850	1.150	-385	936	5.396	1.914	59.797	99,04%	(576)
	Non KUR	1.089	1.304	1.277	-	-	0	-32	-27	188	27	1.498	85,24%	(221)
3	PWG	2.063	7.845	8.421	473	957	484	79	576	6.358	381	10.922	77,10%	(2.501)
	Cilem	2.063	7.845	8.421	473	957	484	79	576	6.358	381	10.922	77,10%	(2.501)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.351	4.116	2.962	-1.155	1.534	1.397	10.354	1.565	161.312	99,40%	(960)
	CF 1	15.162	18.407	18.532	811	557	-255	980	125	3.371	431	16.602	111,63%	1.930
	Total Griya	4.320	3.786	3.750	-	-	0	0	-36	-571	36	4.736	79,17%	(987)
	• Total Non Program	3.984	3.473	3.439	-	-	0	-43	-34	-545	34	4.353	79,01%	(914)
	• Program	336	312	310	-	-	0	-2	-2	-26	2	383	80,95%	(73)
	Oto	10.841	14.622	14.783	811	557	-255	980	161	3.941	395	11.866	124,58%	2.917
	CF 2	134.836	140.548	141.819	3.305	2.405	-900	554	1.271	6.983	1.134	144.710	98,00%	(2.890)
	Mitraguna & Others	130.780	136.767	138.058	3.305	2.405	-900	728	1.291	7.278	1.114	139.644	98,86%	(1.586)
	Pensiun	4.056	3.781	3.761	-	-	0	-175	-20	-295	20	5.065	74,25%	(1.304)
	Total Pembiayaan	209.233	228.246	231.119	6.289	6.769	479	1.181	2.874	21.886	3.895	235.787	98,02%	(4.668)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	604	0,00%	0,00%	32,68%	604	604	604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	604	0,00%	0,00%	32,68%	604	604	604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	1.732	0,00%	0,19%	2,86%	1.619	1.732	1.679			
	KUR	-	-	113	1.275	0,00%	0,19%	2,15%	1.162	1.275	1.275			
	Non KUR	-	53	-	457	0,00%	0,00%	35,80%	457	457	404			
3	PWG	-	-	-	162	0,00%	0,00%	1,92%	162	162	162			
	Cilem	-	-	-	162	0,00%	0,00%	1,92%	162	162	162			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	2.594	0,72%	1,37%	1,62%	421	1.517	(11)			
	CF 1	278	426	376	714	1,83%	2,04%	3,86%	338	436	288			
	Total Griya	278	253	109	240	6,43%	2,87%	6,40%	131	(38)	(13)			
	Oto	-	173	267	474	0,00%	1,83%	3,21%	207	474	301			
	CF 2	799	2.179	1.797	1.880	0,59%	1,28%	1,33%	83	1.081	(299)			
	Mitraguna & Others	799	2.179	1.797	1.880	0,61%	1,31%	1,36%	83	1.081	(299)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.077	2.658	2.286	5.092	0,51%	1,00%	2,20%	2.807	4.016	2.434	0,45%	79,39%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	750	750	750	0,00%	40,39%	40,57%	-	750	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	750	750	750	0,00%	40,39%	40,57%	-	750	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	144	8	58	56	0,26%	0,10%	0,09%	(2)	(87)	49			
	KUR	103	-	-	-	0,19%	0,00%	0,00%	-	(103)	-			
	Non KUR	40	8	58	56	3,71%	4,46%	4,42%	(2)	16	49			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	810	1.064	1.317	1.654	0,54%	0,83%	1,03%	337	844	590			
	CF 1	140	132	271	271	0,92%	1,47%	1,46%	-	132	140			
	Total Griya	8	-	140	140	0,19%	3,69%	3,73%	-	132	140			
	Oto	132	132	132	132	1,21%	0,90%	0,89%	-	-	-			
	CF 2	670	933	1.046	1.383	0,50%	0,74%	0,98%	337	713	450			
	Mitraguna & Others	670	865	978	1.315	0,51%	0,72%	0,95%	337	645	450			
	Pensiun	-	68	68	68	0,00%	0,03%	1,80%	-	68	-			
	Total Pembiayaan	954	1.822	2.126	2.461	0,46%	0,93%	1,06%	335	1.507	639	0,14%	86,77%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	207.702	214.060	230.721	23.019	
2	Contribution Margin	8.723	11.297	11.039	2.316	-26,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,30	3,37	3,35	(0,02)	0,05
CIF Payroll	673	604	593	(11)	(80)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.083	2.084	(8)	1	(139)	-6,27%	1.846	776,61%	5.704	36,54%	(3.620)
2	Tabungan	85.480	97.428	100.689	100.459	3.265	(230)	3.031	3,11%	14.979	17,52%	95.843	104,82%	4.617
3	Deposito	55.765	41.842	40.693	40.693	(49)	0	(1.149)	-2,75%	(15.072)	-27,03%	56.657	71,82%	(15.964)
	Total	141.483	141.493	143.464	143.236	3.207	(228)	1.743	1,23%	1.753	1,24%	158.204	90,54%	(14.968)
	CASA	85.718	99.652	102.772	102.543	3.256	(228)	2.892	2,90%	16.826	19,63%	101.547	100,98%	997
	(%) CASA	60,59%	70,43%	71,64%	71,59%									
	FDR	57,51%	63,37%	64,35%	64,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.276	2.321	45	(54)	-2,29%	1.984	588,71%	-	0,00%	2.321	
2	Giro ISE	44	2.016	1.831	1.874	43	(142)	-7,05%	1.830	4114,40%		0,00%	1.874	
3	Tabungan ISE	293	359	445	447	2	88	24,47%	154	52,81%		0,00%	447	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%		0,00%	98	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	28.590	26.190	26.157	1.050	1.070	20	-30	-33	-2.434	1.103	29.195	89,59%	(3.038)
	KUR	28.019	25.654	25.632	1.050	1.070	20	-14	-21	-2.386	1.091	28.469	90,04%	(2.837)
	Non KUR	572	536	524	-	-	0	-16	-12	-48	12	726	72,21%	(202)
3	PWG	2.056	6.594	7.376	534	1.090	557	257	782	5.319	308	8.284	89,04%	(908)
	Cilem	2.056	6.594	7.376	534	1.090	557	257	782	5.319	308	8.284	89,04%	(908)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	58.790	1.568	2.701	1.133	842	1.904	8.065	798	59.828	98,27%	(1.038)
	CF 1	3.683	6.276	6.731	-	543	543	-153	455	3.048	88	4.803	140,15%	1.928
	Total Griya	695	353	348	-	-	0	0	-5	-347	5	987	35,25%	(639)
	• Total Non Program	695	353	348	-	-	0	-5	-5	-347	5	987	35,25%	(639)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	6.383	-	543	543	-153	460	3.395	83	3.816	167,27%	2.567
	CF 2	47.042	50.610	52.059	1.568	2.158	590	995	1.449	5.017	709	55.025	94,61%	(2.966)
	Mitraguna & Others	38.019	40.795	42.311	1.568	2.158	590	1.067	1.516	4.292	642	45.186	93,64%	(2.874)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	92.322	3.152	4.861	1.710	1.069	2.653	10.950	2.209	97.307	94,88%	(4.985)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	574	300	215	2.020	2,01%	0,82%	7,72%	1.805	1.446	1.720			
	KUR	574	300	215	2.020	2,05%	0,84%	7,88%	1.805	1.446	1.720			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	396	0,00%	0,00%	5,37%	396	396	396			
	Cilem	-	-	-	396	0,00%	0,00%	5,37%	396	396	396			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	234	933	583	2.646	0,46%	1,03%	4,50%	2.063	2.412	1.713			
	CF 1	134	320	301	2.147	3,65%	4,79%	31,89%	1.846	2.012	1.827			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	134	320	301	2.147	4,50%	5,08%	33,63%	1.846	2.012	1.827			
	CF 2	100	613	283	500	0,21%	0,56%	0,96%	217	400	(114)			
	Mitraguna & Others	-	201	203	422	0,00%	0,50%	1,00%	219	422	221			
	Pensiun	100	412	80	78	1,10%	0,81%	0,80%	(2)	(22)	(334)			
	Total Pembiayaan	808	1.233	798	5.062	0,99%	0,89%	5,48%	4.264	4.254	3.829	1,87%	65,99%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	315	544	573	466	1,10%	2,19%	1,78%	(107)	151	(77)			
	KUR	178	329	361	256	0,63%	1,41%	1,00%	(105)	78	(73)			
	Non KUR	138	215	212	211	24,08%	39,55%	40,18%	(1)	73	(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	-	198	198	198	0,00%	0,35%	0,34%	-	198	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	-	198	198	198	0,00%	0,39%	0,38%	-	198	0			
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,47%	-	198	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	664	0,39%	0,86%	0,72%	(107)	349	(77)	0,04%	94,73%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	148.321	142.483	139.289	(9.032)	
2	Contribution Margin	4.450	6.308	5.378	928	-20,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,16	3,84	3,90	0,06	0,74
CIF Payroll	594	641	660	19	66

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	41.644	41.659	1.972	15	(5.466)	-11,60%	21.486	106,51%	27.208	153,11%	14.451
2	Tabungan	135.101	153.880	156.166	155.648	8.266	(518)	1.768	1,15%	20.547	15,21%	147.092	105,82%	8.557
3	Deposito	28.599	26.589	26.423	26.423	384	0	(165)	-0,62%	(2.176)	-7,61%	29.253	90,33%	(2.829)
	Total	183.873	227.593	224.233	223.730	10.622	(503)	(3.863)	-1,70%	39.857	21,68%	203.553	109,91%	20.178
	CASA	155.274	201.005	197.810	197.307	10.238	(503)	(3.698)	-1,84%	42.033	27,07%	174.300	113,20%	23.007
	(%) CASA	84,45%	88,32%	88,22%	88,19%									
	FDR	85,47%	88,46%	91,49%	91,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.339	14.385		46	135	0,95%	5.717	65,95%	-	0,00%	14.385
2	Giro ISE	6.094	191	229	225		(4)	34	17,59%	(5.869)	-96,31%		0,00%	225
3	Tabungan ISE	2.575	12.260	12.310	12.361		51	101	0,82%	9.786	380,03%		0,00%	12.361
4	Deposito ISE	-	1.800	1.800	1.800		0	0	0,00%	1.800	#DIV/0!		0,00%	1.800
5	CIF ISE	121	141	141	141		0	0	0,00%	20	16,53%		0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	37.039	1.450	1.975	525	273	816	7.150	1.159	34.712	106,70%	2.326
	KUR	29.147	35.310	36.156	1.450	1.975	525	310	846	7.009	1.129	33.704	107,28%	2.453
	Non KUR	742	913	883	-	-	0	-38	-30	141	30	1.009	87,49%	(126)
3	PWG	5.787	18.975	20.587	3.092	2.708	-384	1.201	1.613	14.800	1.096	22.274	92,43%	(1.687)
	Cilem	4.662	15.117	16.752	1.968	2.211	243	1.328	1.635	12.091	576	17.028	98,38%	(276)
	Gadai	1.126	3.858	3.835	1.124	497	-627	-127	-23	2.710	520	5.246	73,10%	(1.411)
4	CFG	121.436	146.124	147.524	5.153	4.242	-911	3.459	1.400	26.089	2.842	132.134	111,65%	15.391
	CF 1	20.925	20.500	21.402	-	1.150	1.150	-188	901	476	249	22.241	96,22%	(840)
	Total Griya	15.996	15.201	16.286	-	1.150	1.150	0	1.084	290	66	16.338	99,68%	(53)
	• Total Non Program	15.996	15.201	16.125	-	990	990	-75	924	130	66	16.338	98,70%	(213)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.930	5.299	5.116	-	-	0	-188	-183	186	183	5.903	86,67%	(787)
	CF 2	100.511	125.624	126.123	5.153	3.092	-2.061	3.647	499	25.612	2.593	109.892	114,77%	16.230
	Mitraguna & Others	63.905	83.472	84.160	4.558	3.000	-1.558	3.336	688	20.255	2.312	72.328	116,36%	11.833
	Pensiun	36.606	42.152	41.963	595	92	-503	311	-190	5.357	282	37.565	111,71%	4.398
	Total Pembiayaan	157.150	201.322	205.151	9.695	8.925	-770	4.933	3.829	48.000	5.097	189.158	108,45%	15.992

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	179	179	32	612	0,60%	0,09%	1,65%	580	433	433			
	KUR	179	124	32	612	0,61%	0,09%	1,69%	580	433	488			
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)			
3	PWG	74	-	-	613	1,27%	0,00%	2,98%	613	540	613			
	Cilem	74	-	-	516	1,58%	0,00%	3,08%	516	443	516			
	Gadai	-	-	-	97	0,00%	0,00%	2,53%	97	97	97			
4	CFG	1.115	2.206	812	4.942	0,92%	0,56%	3,35%	4.131	3.828	2.737			
	CF 1	120	73	-	1.919	0,57%	0,00%	8,97%	1.919	1.799	1.846			
	Total Griya	-	-	-	1.671	0,00%	0,00%	10,26%	1.671	1.671	1.671			
	Oto	120	73	-	248	2,43%	0,00%	4,84%	248	128	174			
	CF 2	995	2.132	812	3.024	0,99%	0,65%	2,40%	2.212	2.029	891			
	Mitraguna & Others	254	1.562	492	2.755	0,40%	0,59%	3,27%	2.263	2.501	1.193			
	Pensiun	740	570	319	269	2,02%	0,76%	0,64%	(51)	(472)	(301)			
	Total Pembiayaan	1.367	2.384	844	6.168	0,87%	0,42%	3,01%	5.324	4.801	3.783	0,15%	94,91%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	143	281	211	0,12%	0,78%	0,57%	(70)	176	67			
	KUR	-	143	229	159	0,00%	0,65%	0,44%	(70)	159	16			
	Non KUR	35	-	52	51	4,67%	5,71%	5,81%	(1)	17	51			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.333	1.546	1.331	0,00%	1,06%	0,90%	(214)	1.331	(1)			
	CF 1	-	170	170	170	0,00%	0,83%	0,79%	-	170	-			
	Total Griya	-	170	170	170	0,00%	1,12%	1,04%	-	170	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	1.163	1.376	1.162	0,00%	1,10%	0,92%	(214)	1.162	(1)			
	Mitraguna & Others	-	888	1.102	888	0,00%	1,32%	1,06%	(213)	888	0			
	Pensiun	-	275	274	273	0,00%	0,14%	0,65%	(1)	273	(1)			
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,75%	(285)	1.507	66	0,06%	92,22%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.705	185.470	218.772	53.067	
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,04	3,07	0,04	0,31
CIF Payroll	1.621	1.536	1.110	(426)	(511)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	141	144	8	3	7	5,31%	(316)	-68,64%	5.769	2,50%	(5.624)
2	Tabungan	104.069	106.823	106.299	105.895	1.148	(403)	(927)	-0,87%	1.826	1,75%	114.310	92,64%	(8.415)
3	Deposito	24.703	24.802	24.629	24.629	145	0	(173)	-0,70%	(74)	-0,30%	25.533	96,46%	(904)
	Total	129.233	131.762	131.070	130.669	1.301	(400)	(1.093)	-0,83%	1.436	1,11%	145.612	89,74%	(14.943)
	CASA	104.530	106.960	106.440	106.040	1.156	(400)	(920)	-0,86%	1.510	1,44%	120.079	88,31%	(14.039)
	(%) CASA	80,88%	81,18%	81,21%	81,15%									
	FDR	125,49%	144,26%	146,08%	146,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.154	2.098		(57)	(409)	-16,31%	(1.936)	-48,00%	-	0,00%	2.098
2	Giro ISE	415	71	207	112		(95)	41	57,94%	(303)	-73,04%		0,00%	112
3	Tabungan ISE	3.618	2.435	1.947	1.986		38	(450)	-18,47%	(1.633)	-45,12%		0,00%	1.986
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	22.894	22.322	22.443	765	850	85	-200	122	-451	728	25.007	89,75%	(2.564)
	KUR	22.067	21.177	21.339	585	850	265	-345	161	-728	689	24.038	88,77%	(2.700)
	Non KUR	827	1.144	1.105	180	-	-180	145	-40	277	40	969	114,03%	136
3	PWG	1.733	7.305	7.395	482	471	-11	17	90	5.662	381	11.387	64,94%	(3.993)
	Cilem	1.733	7.305	7.395	482	471	-11	17	90	5.662	381	11.387	64,94%	(3.993)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	161.632	5.955	5.307	-648	2.230	1.176	24.081	4.131	159.690	101,22%	1.942
	CF 1	5.904	8.366	7.807	187	-	-187	375	-559	1.903	559	8.628	90,49%	(821)
	Total Griya	1.926	1.730	1.713	-	-	0	0	-18	-213	18	2.635	64,98%	(923)
1	• Total Non Program	1.926	1.730	1.713	-	-	0	-18	-18	-213	18	2.635	64,98%	(923)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.095	187	-	-187	375	-541	2.116	541	5.993	101,70%	102
	CF 2	131.647	152.090	153.825	5.768	5.307	-461	1.855	1.735	22.178	3.572	151.062	101,83%	2.763
	Mitraguna & Others	65.693	84.995	86.594	5.613	4.182	-1.431	3.295	1.599	20.901	2.583	83.123	104,18%	3.471
	Pensiun	65.954	67.095	67.231	155	1.125	970	-1.440	136	1.277	989	67.939	98,96%	(708)
	Total Pembiayaan	162.178	190.083	191.470	7.201	6.628	-574	2.047	1.387	29.292	5.240	196.085	97,65%	(4.614)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	640	514	469	2.129	2,80%	2,10%	9,49%	1.660	1.489	1.616			
	KUR	508	460	469	1.961	2,30%	2,22%	9,19%	1.492	1.453	1.501			
	Non KUR	132	54	-	168	15,90%	0,00%	15,21%	168	37	114			
3	PWG	-	-	-	498	0,00%	0,00%	6,73%	498	498	498			
	Cilem	-	-	-	498	0,00%	0,00%	6,73%	498	498	498			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.035	272	-	807	0,75%	0,00%	0,50%	807	(228)	535			
	CF 1	-	-	-	69	0,00%	0,00%	0,88%	69	69	69			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	69	0,00%	0,00%	1,13%	69	69	69			
	CF 2	1.035	272	-	738	0,79%	0,00%	0,48%	738	(296)	466			
	Mitraguna & Others	403	-	-	-	0,61%	0,00%	0,00%	-	(403)	-			
	Pensiun	632	272	-	738	0,96%	0,00%	1,10%	738	107	466			
	Total Pembiayaan	1.675	786	469	3.434	1,03%	0,25%	1,79%	2.965	1.760	2.648	1,17%	34,53%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	306	276	440	522	1,34%	1,97%	2,32%	82	216	246			
	KUR	52	180	292	382	0,23%	1,38%	1,79%	90	331	202			
	Non KUR	254	96	147	139	30,69%	12,87%	12,59%	(8)	(115)	43			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)			
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	306	314	477	559	0,19%	0,25%	0,29%	82	253	245	0,85%	-192,38%	0,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	161.454	165.916	191.691	30.237	
2	Contribution Margin	6.104	7.913	8.525	2.421	-39,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,61	2,90	2,93	0,03	0,31
CIF Payroll	1.079	1.359	1.459	100	380



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	398.492	398.396	82.583	(96)	(201.975)	-33,64%	236.915	146,71%	170.261	233,99%	228.135
2	Tabungan	199.929	219.924	224.569	224.285	2.987	(284)	4.361	1,98%	24.356	12,18%	217.689	103,03%	6.596
3	Deposito	133.285	88.384	87.928	87.938	(2.287)	10	(446)	-0,50%	(45.348)	-34,02%	135.498	64,90%	(47.560)
	Total	494.695	908.679	710.988	710.618	83.283	(370)	(198.060)	-21,80%	215.923	43,65%	523.448	135,76%	187.170
	CASA	361.410	820.295	623.060	622.681	85.570	(379)	(197.614)	-24,09%	261.271	72,29%	387.950	160,51%	234.731
	(%) CASA	73,06%	90,27%	87,63%	87,63%									
	FDR	29,29%	19,85%	25,63%	25,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.966	21.312		347	872	4,27%	19.447	1042,26%	-	0,00%	21.312
2	Giro ISE	28	33	33	34		1	2	5,14%	6	20,97%		0,00%	34
3	Tabungan ISE	1.837	18.807	19.332	19.678		346	871	4,63%	17.841	970,97%		0,00%	19.678
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78		0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Local Champion	1.656	1.169	1.154	-	-	0	-41	-15	-501	15	1.656	69,72%	(501)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.224	2.890	2.151	-739	220	22	2.415	2.129	64.246	93,74%	(4.023)
	KUR	55.256	56.946	56.827	2.890	1.900	-990	344	-119	1.571	2.019	61.291	92,72%	(4.464)
	Non KUR	2.553	3.256	3.397	-	251	251	-124	141	844	110	2.956	114,92%	441
3	PWG	4.560	21.203	21.609	2.441	1.687	-754	1.569	406	17.048	1.281	17.879	120,86%	3.730
	Cilem	4.560	21.203	21.609	2.441	1.687	-754	1.569	406	17.048	1.281	17.879	120,86%	3.730
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	99.268	3.079	2.772	-306	1.985	1.429	18.406	1.343	93.189	106,52%	6.079
	CF 1	35.630	44.241	45.148	394	1.641	-124	907	9.518	734	734	37.878	119,19%	7.270
	Total Griya	16.876	22.071	22.016	-	158	158	0	-54	5.141	212	18.078	121,79%	3.938
	• Total Non Program	11.817	17.375	17.200	-	-	0	-415	-175	5.383	175	12.305	139,78%	4.895
	• Program	5.059	4.695	4.816	-	158	158	-40	121	-242	37	5.773	83,43%	(957)
	Oto	18.754	22.170	23.131	394	1.484	1.090	-124	961	4.377	523	19.800	116,83%	3.332
	CF 2	45.232	53.598	54.120	2.685	1.131	-1.554	2.109	522	8.888	609	55.311	97,85%	(1.191)
	Mitraguna & Others	44.353	52.413	52.957	2.409	1.131	-1.278	1.854	544	8.604	587	53.401	99,17%	(444)
	Pensiun	880	1.185	1.163	276	-	-276	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	182.254	8.409	6.610	-1.799	3.733	1.842	37.368	4.768	176.970	102,99%	5.285

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.132	-	-	185	68,36%	0,00%	16,05%	185	(947)	185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	16,05%	185	(947)	185			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	16	876	860	3.645	0,03%	1,43%	6,05%	2.786	3.630	2.770			
	KUR	16	781	764	3.398	0,03%	1,34%	5,98%	2.634	3.382	2.616			
	Non KUR	-	94	95	248	0,00%	2,93%	7,29%	152	248	153			
3	PWG	36	-	-	1.380	0,78%	0,00%	6,38%	1.380	1.344	1.380			
	Cilem	36	-	-	1.380	0,78%	0,00%	6,38%	1.380	1.344	1.380			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	1.606	1.453	2.536	1,24%	1,49%	2,55%	1.083	1.535	930			
	CF 1	1.001	1.606	1.453	2.359	2,81%	3,28%	5,22%	906	1.357	753			
	Total Griya	582	882	696	1.318	3,45%	3,15%	5,98%	621	735	435			
	Oto	419	724	757	1.041	2,23%	3,41%	4,50%	284	622	317			
	CF 2	-	-	-	177	0,00%	0,00%	0,33%	177	177	177			
	Mitraguna & Others	-	-	-	177	0,00%	0,00%	0,34%	177	177	177			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.184	2.481	2.313	7.746	1,51%	1,28%	4,25%	5.434	5.562	5.265	0,56%	86,84%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	278	-	74	669	0,48%	0,12%	1,11%	595	391	669			
	KUR	271	-	74	574	0,49%	0,13%	1,01%	500	303	574			
	Non KUR	8	-	-	95	0,30%	0,00%	2,81%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.992	1,72%	2,04%	2,01%	(5)	604	247			
	CF 1	693	742	1.003	997	1,94%	2,27%	2,21%	(5)	305	255			
	Total Griya	592	631	622	621	3,51%	2,82%	2,82%	(1)	30	(9)			
	Oto	101	112	381	376	0,54%	1,72%	1,63%	(4)	275	264			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,84%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,88%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.662	1,15%	1,15%	1,46%	590	995	916	0,04%	97,33%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	290	294	64	4	(41)	-12,30%	261	796,46%	7.711	3,81%	(7.417)
2	Tabungan	95.230	94.353	94.254	94.095	(4.503)	(159)	(258)	-0,27%	(1.135)	-1,19%	105.081	89,55%	(10.986)
3	Deposito	25.200	24.085	24.096	24.097	(648)	1	12	0,05%	(1.103)	-4,38%	26.127	92,23%	(2.030)
	Total	120.463	118.773	118.640	118.486	(5.087)	(154)	(288)	-0,24%	(1.977)	-1,64%	138.918	85,29%	(20.432)
	CASA	95.263	94.689	94.544	94.389	(4.439)	(155)	(299)	-0,32%	(873)	-0,92%	112.792	83,68%	(18.402)
	(%) CASA	79,08%	79,72%	79,69%	79,66%									
	FDR	167,21%	175,24%	175,62%	175,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	1.866	1.871		5	322	20,80%	854	84,06%	-	0,00%	1.871
2	Giro ISE	1	45	24	30		5	(15)	-33,76%	29	5692,75%		0,00%	30
3	Tabungan ISE	1.016	1.504	1.842	1.841		(1)	337	22,42%	825	81,25%		0,00%	1.841
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	58.418	60.898	60.613	1.821	1.440	-381	-239	-285	2.195	1.725	59.109	102,54%	1.503
	KUR	53.406	57.154	57.016	1.821	1.440	-381	-146	-139	3.610	1.579	53.926	105,73%	3.089
	Non KUR	5.013	3.744	3.597	-	-	0	-92	-146	-1.415	146	5.183	69,40%	(1.586)
3	PWG	7.973	12.469	13.030	961	1.260	298	107	561	5.057	699	16.407	79,41%	(3.378)
	Cilem	7.973	12.469	13.030	961	1.260	298	107	561	5.057	699	16.407	79,41%	(3.378)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	134.710	840	2.524	1.683	-2.928	-59	-330	2.582	162.470	82,91%	(27.760)
	CF 1	25.995	30.348	30.306	385	469	83	23	-41	4.311	510	29.370	103,19%	937
	Total Griya	13.277	16.005	15.975	-	115	115	0	-30	2.698	145	14.156	112,85%	1.819
	• Total Non Program	13.277	16.005	15.975	-	115	115	-149	-30	2.698	145	14.156	112,85%	1.819
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.331	385	354	-32	23	-11	1.614	365	15.213	94,20%	(882)
	CF 2	109.045	104.421	104.403	455	2.055	1.600	-2.952	-17	-4.642	2.072	133.100	78,44%	(28.697)
	Mitraguna & Others	98.253	93.901	93.857	255	1.965	1.710	-3.105	-44	-4.396	2.009	119.849	78,31%	(25.991)
	Pensiun	10.792	10.520	10.546	200	90	-110	154	26	-246	64	13.252	79,58%	(2.706)
	Total Pembiayaan	201.431	208.136	208.352	3.622	5.223	1.601	-3.060	217	6.921	5.007	237.987	87,55%	(29.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.180	1.618	1.713	4.999	2,02%	2,81%	8,25%	3.286	3.819	3.381			
	KUR	896	1.153	1.281	4.113	1,68%	2,24%	7,21%	2.831	3.217	2.959			
	Non KUR	284	465	431	886	5,67%	11,52%	24,63%	455	602	421			
3	PWG	-	-	-	444	0,00%	0,00%	3,41%	444	444	444			
	Cilem	-	-	-	444	0,00%	0,00%	3,41%	444	444	444			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	795	1.639	2.264	4.572	0,59%	1,68%	3,39%	2.308	3.777	2.933			
	CF 1	92	107	224	1.093	0,35%	0,74%	3,61%	869	1.002	987			
	Total Griya	-	-	-	288	0,00%	0,00%	1,80%	288	288	288			
	Oto	92	107	224	805	0,72%	1,56%	5,62%	581	714	699			
	CF 2	704	1.532	2.040	3.479	0,65%	1,95%	3,33%	1.439	2.775	1.947			
	Mitraguna & Others	704	1.532	2.040	3.337	0,72%	2,17%	3,55%	1.297	2.633	1.804			
	Pensiun	-	-	-	142	0,00%	0,00%	1,35%	142	142	142			
	Total Pembiayaan	1.975	3.256	3.976	10.015	0,98%	1,91%	4,81%	6.038	8.040	6.758	0,88%	81,73%	-3,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	695	764	686	785	1,19%	1,13%	1,30%	100	90	22			
	KUR	639	605	528	628	1,20%	0,92%	1,10%	100	(11)	23			
	Non KUR	56	159	158	158	1,12%	4,21%	4,38%	-	102	(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	1.105	1.241	1.241	1.241	0,82%	0,92%	0,92%	-	136	0			
	CF 1	-	227	227	227	0,00%	0,75%	0,75%	-	227	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	227	227	227	0,00%	1,58%	1,58%	-	227	-			
	CF 2	1.105	1.014	1.014	1.014	1,01%	0,97%	0,97%	-	(91)	0			
	Mitraguna & Others	899	1.014	1.014	1.014	0,92%	1,08%	1,08%	-	114	0			
	Pensiun	205	-	-	-	0,10%	0,00%	0,00%	-	(205)	-			
	Total Pembiayaan	1.800	2.004	1.927	2.026	0,89%	0,93%	0,97%	100	226	22	0,13%	86,16%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	195.455	204.546	214.231	18.776	
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,48	4,14	4,12	(0,02)	0,64
CIF Payroll	412	359	363	4	(49)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	95	96	272	1	(432)	-81,76%	(1.079)	-91,81%	5.025	1,92%	(4.929)
2	Tabungan	91.378	107.649	106.992	106.811	1.819	(181)	(837)	-0,78%	15.434	16,89%	99.264	107,60%	7.548
3	Deposito	20.885	16.970	16.981	16.981	(128)	0	11	0,07%	(3.904)	-18,69%	21.629	78,51%	(4.648)
	Total	113.438	125.146	124.069	123.889	1.964	(180)	(1.258)	-1,01%	10.450	9,21%	125.918	98,39%	(2.029)
	CASA	92.553	108.176	107.088	106.908	2.092	(180)	(1.269)	-1,17%	14.355	15,51%	104.289	102,51%	2.619
	(%) CASA	81,59%	86,44%	86,31%	86,29%									
	FDR	111,58%	121,41%	124,24%	124,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.578	1.833		255	205	12,57%	419	29,66%	-	0,00%	1.833
2	Giro ISE	4	140	81	2		(79)	(138)	-98,76%	(3)	-59,79%		0,00%	2
3	Tabungan ISE	1.409	1.488	1.498	1.831		333	343	23,05%	422	29,94%		0,00%	1.831
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	95	99	99	99		0	0	0,00%	4	4,21%		0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.277	2.875	2.955	80	781	1.055	4.088	1.900	67.018	92,92%	(4.742)
	KUR	54.166	56.888	58.043	2.875	2.955	80	910	1.155	3.877	1.800	62.682	92,60%	(4.639)
	Non KUR	4.022	4.333	4.234	-	-	0	-129	-99	212	99	4.337	97,62%	(103)
3	PWG	2.382	10.305	11.240	1.330	1.308	-22	897	935	8.858	373	10.963	102,53%	277
	Cilem	2.382	10.305	11.240	1.330	1.308	-22	897	935	8.858	373	10.963	102,53%	277
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	80.622	2.755	1.157	-1.598	1.572	210	14.679	947	74.165	108,71%	6.458
	CF 1	8.522	7.991	7.764	185	91	-94	-69	-227	-758	318	9.534	81,44%	(1.769)
	Total Griya	5.933	5.700	5.450	185	-	-185	0	-250	-483	250	6.197	87,95%	(747)
	• Total Non Program	5.933	5.700	5.450	185	-	-185	140	-250	-483	250	6.197	87,95%	(747)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.315	-	91	91	-69	24	-274	67	3.337	69,36%	(1.022)
	CF 2	57.421	72.421	72.858	2.570	1.066	-1.504	1.641	437	15.437	629	64.631	112,73%	8.227
	Mitraguna & Others	56.582	71.055	71.340	2.570	906	-1.664	1.649	284	14.757	622	63.055	113,14%	8.285
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.139	6.960	5.420	-1.540	3.250	2.201	27.570	3.219	152.201	101,27%	1.938

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	130	560	553	3.856	0,22%	0,90%	6,19%	3.303	3.726	3.295			
	KUR	123	305	175	3.408	0,23%	0,31%	5,87%	3.232	3.284	3.103			
	Non KUR	6	255	377	448	0,16%	8,71%	10,58%	71	442	193			
3	PWG	-	-	-	780	0,00%	0,00%	6,94%	780	780	780			
	Cilem	-	-	-	780	0,00%	0,00%	6,94%	780	780	780			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	447	635	186	644	0,68%	0,23%	0,80%	459	197	10			
	CF 1	217	533	-	564	2,55%	0,00%	7,27%	564	347	31			
	Total Griya	-	533	-	480	0,00%	0,00%	8,81%	480	480	(53)			
	Oto	217	-	-	84	8,39%	0,00%	3,63%	84	(133)	84			
	CF 2	230	101	186	80	0,40%	0,26%	0,11%	(106)	(150)	(21)			
	Mitraguna & Others	230	101	186	80	0,41%	0,26%	0,11%	(106)	(150)	(21)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	577	1.195	738	5.280	0,46%	0,49%	3,43%	4.542	4.703	4.085	1,31%	61,83%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	47	114	114	176	0,08%	0,19%	0,28%	62	130	62			
	KUR	-	36	36	99	0,00%	0,06%	0,17%	62	99	62			
	Non KUR	47	78	78	78	1,16%	1,79%	1,84%	-	31	(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	-	87	507	189	0,00%	0,63%	0,23%	(318)	189	102			
	CF 1	-	-	421	-	0,00%	5,26%	0,00%	(421)	-	-			
	Total Griya	-	-	421	-	0,00%	7,38%	0,00%	(421)	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Mitraguna & Others	-	87	87	189	0,00%	0,12%	0,26%	102	189	102			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	47	201	621	365	0,04%	0,41%	0,24%	(256)	318	164	0,46%	-93,06%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	127.856	131.801	151.161	23.305	
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	4,16	4,29	0,13	1,35
CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	6.893	6.893	263	0	3.354	94,75%	5.016	267,12%	4.551	151,45%	2.342
2	Tabungan	48.550	62.403	58.281	57.794	3.671	(487)	(4.609)	-7,39%	9.244	19,04%	56.302	102,65%	1.492
3	Deposito	7.602	13.430	10.890	10.890	(120)	0	(2.540)	-18,91%	3.288	43,26%	8.529	127,69%	2.362
	Total	58.030	79.373	76.065	75.577	3.814	(487)	(3.796)	-4,78%	17.547	30,24%	69.382	108,93%	6.195
	CASA	50.428	65.943	65.174	64.687	3.934	(487)	(1.256)	-1,90%	14.259	28,28%	60.853	106,30%	3.834
	(%) CASA	86,90%	83,08%	85,68%	85,59%									
	FDR	148,42%	125,88%	131,74%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	652	604		(49)	92	18,04%	145	31,70%	-	0,00%	604
2	Giro ISE	360	411	480	464		(16)	53	12,85%	104	28,99%		0,00%	464
3	Tabungan ISE	99	100	172	140		(33)	39	39,30%	41	41,56%		0,00%	140
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	26	34	34	34		0	0	0,00%	8	30,77%		0,00%	34

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	45.037	49.670	49.449	1.930	1.270	-660	641	-222	4.411	1.492	53.035	93,24%	(3.586)
	KUR	43.986	48.092	47.916	1.830	1.270	-560	580	-176	3.930	1.446	51.611	92,84%	(3.695)
	Non KUR	1.052	1.578	1.533	100	-	-100	60	-45	481	45	1.424	107,66%	109
3	PWG	3.221	9.211	9.852	1.024	946	-78	688	641	6.631	305	9.152	107,64%	700
	Cilem	3.221	9.211	9.852	1.024	946	-78	688	641	6.631	305	9.152	107,64%	700
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	40.905	829	921	93	690	-132	3.034	1.053	44.519	91,88%	(3.613)
	CF 1	26.387	25.220	25.204	479	886	408	-13	-16	-1.183	902	27.205	92,64%	(2.001)
	Total Griya	5.331	5.249	5.190	-	-	0	0	-59	-141	59	5.544	93,62%	(354)
	• Total Non Program	5.331	4.918	4.861	-	-	0	-58	-57	-469	57	5.544	87,69%	(682)
	• Program	-	330	329	-	-	0	-2	-2	329	2	0	0,00%	329
	Oto	21.057	19.971	20.014	479	886	408	-13	43	-1.043	843	21.662	92,39%	(1.647)
	CF 2	11.484	15.817	15.701	350	35	-315	703	-116	4.218	151	17.313	90,69%	(1.612)
	Mitraguna & Others	8.469	10.930	10.838	-	35	35	375	-91	2.370	126	13.702	79,10%	(2.864)
	Pensiun	3.015	4.888	4.863	350	-	-350	327	-25	1.848	25	3.611	134,67%	1.252
	Total Pembiayaan	86.130	99.919	100.206	3.782	3.138	-645	2.019	287	14.076	2.850	106.706	93,91%	(6.500)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	409	293	285	191	0,91%	0,57%	0,39%	(95)	(218)	(103)			
	KUR	384	293	285	191	0,87%	0,59%	0,40%	(95)	(194)	(103)			
	Non KUR	25	-	-	-	2,33%	0,00%	0,00%	-	(25)	-			
3	PWG	6	-	-	181	0,18%	0,00%	1,84%	181	176	181			
	Cilem	6	-	-	181	0,18%	0,00%	1,84%	181	176	181			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.220	2.133	2.516	2.906	3,22%	6,13%	7,10%	390	1.686	773			
	CF 1	985	1.070	980	1.306	3,73%	3,88%	5,18%	327	322	236			
	Total Griya	-	63	62	194	0,00%	1,18%	3,74%	132	194	131			
	Oto	985	1.007	917	1.112	4,68%	4,59%	5,56%	195	128	105			
	CF 2	235	1.063	1.537	1.600	2,05%	9,71%	10,19%	63	1.364	537			
	Mitraguna & Others	235	799	1.176	1.600	2,78%	10,76%	14,76%	424	1.364	801			
	Pensiun	-	264	361	-	0,00%	7,38%	0,00%	(361)	-	(264)			
	Total Pembiayaan	1.635	2.426	2.801	3.278	1,90%	2,80%	3,27%	477	1.643	852	3,31%	-1,05%	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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	324	291	253	275	0,72%	0,51%	0,56%	23	(49)	(15)			
	KUR	102	208	170	193	0,23%	0,35%	0,40%	23	91	(15)			
	Non KUR	222	83	83	83	21,14%	5,23%	5,39%	-	(140)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	338	647	647	875	0,89%	1,58%	2,14%	227	537	227			
	CF 1	338	647	647	875	1,28%	2,57%	3,47%	227	537	227			
	Total Griya	-	130	130	130	0,00%	2,49%	2,51%	-	130	-			
	Oto	338	517	517	744	1,61%	2,59%	3,72%	227	406	227			
	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	662	938	900	1.150	0,77%	0,90%	1,15%	250	488	212	3,49%	-204,24%	2,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	82.688	88.011	101.076	18.388	
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,92	3,55	3,60	0,05	0,67
CIF Payroll	239	188	222	34	(17)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	22.537	22.538	706	0	321	1,44%	(5.649)	-20,04%	36.108	62,42%	(13.570)
2	Tabungan	231.223	248.416	256.242	255.501	7.527	(741)	7.085	2,85%	24.277	10,50%	245.837	103,93%	9.664
3	Deposito	34.752	33.262	33.525	33.525	(6.292)	0	264	0,79%	(1.226)	-3,53%	34.808	96,31%	(1.283)
	Total	294.162	303.894	312.305	311.564	1.941	(741)	7.669	2,52%	17.402	5,92%	316.753	98,36%	(5.189)
	CASA	259.410	270.633	278.779	278.038	8.233	(741)	7.406	2,74%	18.628	7,18%	281.944	98,61%	(3.906)
	(%) CASA	88,19%	89,05%	89,27%	89,24%									
	FDR	81,90%	86,14%	86,07%	86,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.976	5.102		126	165	3,35%	615	13,70%	-	0,00%	5.102
2	Giro ISE	733	748	871	797		(74)	49	6,53%	64	8,67%		0,00%	797
3	Tabungan ISE	3.754	4.189	4.105	4.305		200	116	2,78%	551	14,68%		0,00%	4.305
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.600	-	-	0	-56	-44	-1.642	44	3.242	49,36%	(1.642)
	Linkage	1.406	963	923	-	-	-	-41	-41	-483	41	1.406	65,63%	(483)
	Non-Linkage	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Local Champion	1.836	681	677	-	-	0	-15	-4	-1.159	4	1.836	36,90%	(1.159)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	74.079	2.601	4.045	1.444	73	1.845	1.605	2.200	73.952	100,17%	127
	KUR	67.505	67.969	69.928	2.601	4.045	1.444	201	1.960	2.424	2.085	68.808	101,63%	1.120
	Non KUR	4.969	4.265	4.150	-	-	0	-128	-115	-818	115	5.144	80,69%	(994)
3	PWG	12.827	25.789	27.562	5.104	4.676	-428	1.040	1.772	14.735	2.904	30.742	89,65%	(3.180)
	Cilem	7.700	17.570	18.514	1.935	1.992	57	736	944	10.814	1.048	21.371	86,63%	(2.857)
	Gadai	5.127	8.219	9.048	3.169	2.684	-484	304	828	3.921	1.856	9.371	96,55%	(324)
4	CFG	152.377	162.097	165.566	5.175	7.848	2.673	1.627	3.469	13.188	4.379	175.490	94,34%	(9.925)
	CF 1	49.433	44.315	44.317	102	515	413	-46	2	-5.115	513	55.718	79,54%	(11.401)
	Total Griya	45.444	38.769	38.710	-	321	321	0	-59	-6.734	379	49.984	77,45%	(11.273)
	• Total Non Program	21.636	16.200	15.953	-	-	0	-1.885	-247	-5.683	247	22.814	69,93%	(6.861)
	• Program	23.808	22.568	22.757	-	321	321	-274	189	-1.051	132	27.169	83,76%	(4.412)
	Oto	3.989	5.547	5.607	102	194	92	-46	60	1.618	134	5.734	97,78%	(127)
	CF 2	102.945	117.781	121.248	5.073	7.333	2.260	1.672	3.467	18.304	3.866	119.772	101,23%	1.476
	Mitraguna & Others	90.697	103.649	106.470	5.073	6.511	1.438	1.760	2.821	15.773	3.690	105.804	100,63%	667
	Pensiun	12.248	14.132	14.778	-	822	822	-87	646	2.531	176	13.969	105,80%	810
	Total Pembiayaan	240.919	261.764	268.806	12.880	16.569	3.689	2.684	7.042	27.887	9.527	283.427	94,84%	(14.620)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	935	1.497	3.274	0,26%	2,07%	4,42%	1.778	3.085	2.339			
	KUR	190	589	890	2.815	0,28%	1,31%	4,03%	1.925	2.625	2.226			
	Non KUR	-	346	607	459	0,00%	14,22%	11,06%	(147)	459	113			
3	PWG	-	-	-	1.004	0,00%	0,00%	3,64%	1.004	1.004	1.004			
	Cilem	-	-	-	951	0,00%	0,00%	5,14%	951	951	951			
	Gadai	-	-	-	53	0,00%	0,00%	0,58%	53	53	53			
4	CFG	3.319	4.033	4.628	6.305	2,18%	2,86%	3,81%	1.677	2.986	2.272			
	CF 1	1.762	3.096	3.322	5.734	3,57%	7,50%	12,94%	2.412	3.972	2.638			
	Total Griya	1.762	2.831	3.064	4.860	3,88%	7,90%	12,56%	1.796	3.098	2.029			
	Oto	-	265	258	874	0,00%	4,65%	15,58%	616	874	609			
	CF 2	1.556	937	1.306	571	1,51%	1,11%	0,47%	(735)	(985)	(366)			
	Mitraguna & Others	1.556	937	1.306	571	1,72%	1,26%	0,54%	(735)	(985)	(366)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.509	4.968	6.125	10.584	1,46%	2,34%	3,94%	4.459	7.075	5.615	8,33%	-111,64%	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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,25%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,67%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	473	0,27%	0,50%	0,64%	111	279	159			
	KUR	3	222	275	390	0,00%	0,40%	0,56%	115	386	168			
	Non KUR	191	92	87	83	3,84%	2,05%	2,00%	(4)	(108)	(9)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.320	3,15%	1,89%	2,61%	1.258	(474)	(737)			
	CF 1	2.642	3.279	1.534	1.927	5,34%	3,46%	4,35%	393	(715)	(1.351)			
	Total Griya	2.642	3.279	1.534	1.927	5,81%	3,96%	4,98%	393	(715)	(1.351)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.393	2,09%	1,30%	1,97%	865	240	615			
	Mitraguna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	1,97%	865	(54)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	1,99%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.845	2,22%	1,33%	1,80%	1.368	(512)	(581)	2,29%	-27,27%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	288.366	292.870	301.953	13.587	
2	Contribution Margin	13.737	17.537	13.072	(665)	4,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,51	3,51	(0,00)	0,36
CIF Payroll	1.163	1.228	1.257	29	94

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.444	8.445	(1.543)	0	1	0,02%	(5.900)	-41,13%	23.539	35,88%	(15.094)
2	Tabungan	145.625	420.167	295.520	295.135	224.839	(385)	(125.031)	-29,76%	149.510	102,67%	161.588	182,65%	133.547
3	Deposito	70.189	66.097	67.936	67.936	(20.386)	0	1.839	2,78%	(2.253)	-3,21%	71.125	95,52%	(3.189)
	Total	230.159	494.707	371.901	371.516	202.911	(385)	(123.192)	-24,90%	141.357	61,42%	256.252	144,98%	115.263
	CASA	159.970	428.610	303.965	303.580	223.297	(385)	(125.030)	-29,17%	143.609	89,77%	185.127	163,98%	118.453
	(%) CASA	69,50%	86,64%	81,73%	81,71%									
	FDR	49,05%	25,46%	34,77%	34,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	11.914	12.005		91	(801)	-6,25%	(639)	-5,05%	-	0,00%	12.005
2	Giro ISE	2.499	1.709	1.747	1.753		6	44	2,57%	(746)	-29,85%		0,00%	1.753
3	Tabungan ISE	9.095	10.047	9.117	9.202		85	(845)	-8,41%	107	1,18%		0,00%	9.202
4	Deposito ISE	1.050	1.050	1.050	1.050		0	0	0,00%	0	0,00%		0,00%	1.050
5	CIF ISE	89	114	114	114		0	0	0,00%	25	28,09%		0,00%	114

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.229	-	-	0	-439	-292	-5.019	292	21.257	66,94%	(7.028)
	KUR	17.796	13.144	12.854	-	-	0	-433	-290	-4.942	290	19.713	65,21%	(6.859)
	Non KUR	1.452	1.377	1.375	-	-	0	-6	-2	-77	2	1.544	89,02%	(169)
3	PWG	5.178	13.671	14.780	3.094	2.841	-253	1.707	1.110	9.602	1.732	22.093	66,90%	(7.313)
	Cilem	3.578	9.897	10.960	1.564	1.628	64	1.123	1.062	7.381	566	15.061	72,77%	(4.101)
	Gadai	1.600	3.774	3.821	1.530	1.213	-317	584	47	2.220	1.166	7.032	54,33%	(3.212)
4	CFG	88.436	97.737	100.318	2.210	3.913	1.702	1.409	2.582	11.882	1.331	112.870	88,88%	(12.552)
	CF 1	19.579	25.688	27.033	662	1.706	1.043	240	1.344	7.453	361	22.651	119,35%	4.382
	Total Griya	14.822	14.966	14.837	-	-	0	0	-129	15	129	15.677	94,64%	(840)
	• Total Non Program	14.371	14.544	14.417	-	-	0	241	-127	46	127	15.162	95,08%	(746)
	• Program	451	423	421	-	-	0	-3	-2	-31	2	515	81,66%	(94)
	Oto	4.757	10.722	12.195	662	1.706	1.043	240	1.473	7.439	232	6.973	174,89%	5.222
	CF 2	68.857	72.048	73.286	1.548	2.207	659	1.169	1.237	4.428	970	90.220	81,23%	(16.934)
	Mitraguna & Others	68.359	70.944	72.187	1.315	2.207	892	942	1.243	3.828	964	87.538	82,46%	(15.351)
	Pensiun	498	1.105	1.099	233	-	-233	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	129.328	5.304	6.754	1.450	2.677	3.399	16.427	3.354	156.258	82,77%	(26.930)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.267	789	514	714	6,58%	3,54%	5,01%	199	(553)	(75)			
	KUR	1.267	789	514	714	7,12%	3,91%	5,55%	199	(553)	(75)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	894	0,00%	0,00%	6,05%	894	894	894			
	Cilem	-	-	-	704	0,00%	0,00%	6,42%	704	704	704			
	Gadai	-	-	-	190	0,00%	0,00%	4,97%	190	190	190			
4	CFG	1.470	1.419	1.446	2.792	1,66%	1,48%	2,78%	1.345	1.321	1.372			
	CF 1	117	626	649	982	0,60%	2,53%	3,63%	333	865	357			
	Total Griya	-	232	460	797	0,00%	3,07%	5,37%	338	797	565			
	Oto	117	393	189	185	2,46%	1,77%	1,52%	(4)	68	(208)			
	CF 2	1.353	794	797	1.809	1,96%	1,11%	2,47%	1.012	456	1.015			
	Mitraguna & Others	1.353	794	797	1.809	1,98%	1,12%	2,51%	1.012	456	1.015			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.737	2.208	1.960	4.399	2,42%	1,56%	3,40%	2.438	1.662	2.190	2,40%	29,42%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	10.076	9.991	9.863	9.921	52,35%	67,92%	69,72%	58	(155)	(70)			
	KUR	8.740	8.674	8.547	8.605	49,11%	65,02%	66,94%	58	(135)	(70)			
	Non KUR	1.336	1.317	1.316	1.316	92,03%	95,59%	95,74%	-	(20)	(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	989	1.391	1.389	1.030	1,12%	1,42%	1,03%	(360)	41	(361)			
	CF 1	244	232	231	230	1,24%	0,90%	0,85%	(1)	(14)	(2)			
	Total Griya	244	117	116	115	1,64%	0,78%	0,78%	(1)	(128)	(2)			
	Oto	-	115	115	115	0,00%	1,07%	0,94%	-	115	-			
	CF 2	745	1.159	1.159	800	1,08%	1,61%	1,09%	(359)	55	(359)			
	Mitraguna & Others	745	1.159	1.159	800	1,09%	1,63%	1,11%	(359)	55	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	11.065	11.382	11.252	10.950	9,80%	8,94%	8,47%	(302)	(115)	(432)	1,40%	83,41%	-7,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855	
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,12	3,45	3,52	0,07	0,40
CIF Payroll	1.090	722	702	(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	7.661	7.516	779	(145)	277	3,83%	(8.036)	-51,67%	27.974	26,87%	(20.458)
2	Tabungan	146.646	155.279	176.084	175.844	10.278	(240)	20.564	13,24%	29.197	19,91%	160.366	109,65%	15.477
3	Deposito	29.176	27.653	28.918	28.918	43	0	1.265	4,57%	(258)	-0,88%	30.350	95,28%	(1.432)
	Total	191.374	190.171	212.663	212.278	11.100	(385)	22.107	11,62%	20.904	10,92%	218.690	97,07%	(6.413)
	CASA	162.198	162.518	183.745	183.360	11.057	(385)	20.842	12,82%	21.162	13,05%	188.340	97,36%	(4.980)
	(%) CASA	84,75%	85,46%	86,40%	86,38%									
	FDR	87,12%	105,44%	96,01%	96,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	14.103	8.548	10.286	10.572	286	2.024	23,68%	(3.531)	-25,04%	-	0,00%	10.572
2	Giro ISE	4.458	3.516	4.082	3.943	(138)	427	12,15%	(515)	-11,55%		0,00%	3.943
3	Tabungan ISE	9.645	5.032	6.204	6.628	424	1.597	31,73%	(3.017)	-31,28%		0,00%	6.628
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%		0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	16.150	19.292	19.941	1.000	1.075	75	522	649	3.792	426	22.027	90,53%	(2.086)
	KUR	14.812	18.197	18.878	1.000	1.075	75	555	681	4.066	394	20.506	92,06%	(1.628)
	Non KUR	1.337	1.095	1.063	-	-	0	-33	-32	-274	32	1.522	69,87%	(458)
3	PWG	15.238	31.852	32.821	6.921	6.670	-251	2.328	970	17.584	5.700	31.893	102,91%	928
	Cilem	3.814	13.153	14.388	2.126	2.022	-104	1.117	1.235	10.574	788	17.213	83,59%	(2.825)
	Gadai	11.423	18.698	18.433	4.795	4.647	-147	1.211	-265	7.010	4.912	14.680	125,57%	3.753
4	CFG	135.343	149.379	151.412	5.904	4.415	-1.489	3.539	2.033	16.069	2.382	160.306	94,45%	(8.894)
	CF 1	16.023	19.533	20.365	941	1.355	414	283	832	4.342	523	19.094	106,66%	1.271
	Total Griya	9.034	11.740	12.083	368	450	82	0	342	3.048	108	9.834	122,86%	2.248
	• Total Non Program	9.034	11.740	12.083	368	450	82	1.150	342	3.048	108	9.834	122,86%	2.248
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	8.283	573	905	332	283	490	1.294	415	9.260	89,45%	(977)
	CF 2	119.320	129.846	131.047	4.963	3.060	-1.903	3.256	1.201	11.727	1.859	141.212	92,80%	(10.165)
	Mitraguna & Others	104.787	116.468	117.775	4.763	3.060	-1.703	3.460	1.307	12.988	1.753	124.440	94,64%	(6.665)
	Pensiun	14.533	13.378	13.272	200	-	-200	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	204.175	13.825	12.160	-1.666	6.388	3.652	37.445	8.508	214.227	95,31%	(10.052)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	46	460	441	1.635	0,29%	2,29%	8,20%	1.193	1.589	1.175			
	KUR	-	460	441	1.635	0,00%	2,43%	8,66%	1.193	1.635	1.175			
	Non KUR	46	-	-	-	3,44%	0,00%	0,00%	-	(46)	-			
3	PWG	-	-	-	2.282	0,00%	0,00%	6,95%	2.282	2.282	2.282			
	Cilem	-	-	-	1.986	0,00%	0,00%	13,81%	1.986	1.986	1.986			
	Gadai	-	-	-	296	0,00%	0,00%	1,60%	296	296	296			
4	CFG	993	406	854	2.008	0,73%	0,57%	1,33%	1.154	1.015	1.602			
	CF 1	153	406	637	977	0,95%	3,26%	4,80%	339	824	571			
	Total Griya	15	339	341	340	0,16%	2,90%	2,81%	(1)	325	1			
	Oto	138	67	297	637	1,98%	3,81%	7,69%	340	499	570			
	CF 2	840	-	216	1.031	0,70%	0,17%	0,79%	815	191	1.031			
	Mitraguna & Others	840	-	216	446	0,80%	0,19%	0,38%	230	(394)	446			
	Pensiun	-	-	-	585	0,00%	0,00%	4,41%	585	585	585			
	Total Pembiayaan	1.039	866	1.295	5.925	0,62%	0,65%	2,90%	4.630	4.886	5.059	2,83%	2,32%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	261	481	480	479	1,61%	2,49%	2,40%	(1)	218	(2)			
	KUR	204	182	182	182	1,38%	1,00%	0,97%	-	(22)	(0)			
	Non KUR	57	298	298	297	4,24%	27,22%	27,91%	(1)	240	(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	2.157	2.483	2.151	2.150	1,59%	1,44%	1,42%	(1)	(7)	(334)			
	CF 1	22	1	-	-	0,14%	0,00%	0,00%	-	(22)	(1)			
	Total Griya	22	1	-	-	0,25%	0,00%	0,00%	-	(22)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.134	2.482	2.151	2.150	1,79%	1,66%	1,64%	(1)	16	(332)			
	Mitraguna & Others	1.368	2.482	2.151	2.150	1,31%	1,85%	1,83%	(1)	782	(332)			
	Pensiun	766	-	-	-	0,46%	0,00%	0,00%	-	(766)	-			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,29%	(3)	211	(336)	1,44%	-11,71%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	177.931	191.374	198.204	20.273	
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,37	3,40	0,02	0,24
CIF Payroll	1.149	1.192	1.210	18	61

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.166	9.164	642	(2)	(121)	-1,31%	477	5,49%	21.655	42,32%	(12.491)
2	Tabungan	252.421	256.666	266.461	266.657	(5.161)	196	9.991	3,89%	14.236	5,64%	270.553	98,56%	(3.896)
3	Deposito	76.726	62.391	63.178	63.178	(10.114)	1	788	1,26%	(13.548)	-17,66%	78.055	80,94%	(14.877)
	Total	337.834	328.342	338.805	338.999	(14.632)	194	10.657	3,25%	1.165	0,34%	370.263	91,56%	(31.264)
	CASA	261.108	265.952	275.627	275.821	(4.518)	194	9.869	3,71%	14.713	5,63%	292.208	94,39%	(16.387)
	(%) CASA	77,29%	81,00%	81,35%	81,36%									
	FDR	106,55%	114,80%	112,96%	112,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	14.613	14.882		269	2.274	18,04%	6.434	76,17%	-	0,00%	14.882
2	Giro ISE	1.077	1.162	1.267	1.314		47	152	13,06%	237	22,00%		0,00%	1.314
3	Tabungan ISE	7.371	11.446	13.347	13.568		222	2.122	18,54%	6.197	84,08%		0,00%	13.568
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	26.915	450	1.210	760	275	309	-6.492	901	41.107	65,48%	(14.191)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	26.915	450	1.210	760	275	309	-6.488	901	37.670	71,45%	(10.755)
	• Local Champion	29.104	25.708	24.955	450	-	-450	275	-753	-4.149	753	30.454	81,94%	(5.499)
	• Value Chain	4.299	898	1.960	-	1.210	1.210	0	1.062	-2.339	148	7.216	27,16%	(5.256)
2	MBG	23.844	26.866	27.589	1.450	1.800	350	441	724	3.745	1.076	28.156	97,99%	(567)
	KUR	21.881	24.944	25.783	1.450	1.800	350	572	840	3.902	960	26.074	98,89%	(290)
	Non KUR	1.963	1.922	1.806	-	-	0	-131	-116	-157	116	2.083	86,71%	(277)
3	PWG	18.313	36.508	38.303	7.648	8.811	1.163	1.708	1.795	19.990	7.016	33.743	113,51%	4.560
	Cilem	9.363	19.245	20.845	2.145	2.794	650	771	1.600	11.482	1.194	21.307	97,83%	(462)
	Gadai	8.950	17.263	17.458	5.503	6.017	513	937	195	8.507	5.822	12.436	140,38%	5.021
4	CFG	284.398	286.972	289.909	3.960	6.815	2.854	-1.641	2.937	5.511	3.878	293.929	98,63%	(4.020)
	CF 1	38.670	35.236	35.298	752	447	-306	141	62	-3.372	384	39.842	88,59%	(4.545)
	Total Griya	32.928	29.492	29.270	442	-	-442	0	-221	-3.657	221	33.233	88,08%	(3.963)
1	• Total Non Program	32.928	29.492	29.270	442	-	-442	-648	-221	-3.657	221	33.233	88,08%	(3.963)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	6.027	310	447	136	141	284	285	163	6.609	91,20%	(582)
	CF 2	245.728	251.736	254.611	3.208	6.368	3.160	-1.782	2.875	8.883	3.493	254.086	100,21%	524
	Mitraguna & Others	226.104	233.173	236.132	2.692	6.032	3.340	-2.660	2.959	10.028	3.073	233.608	101,08%	2.524
	Pensiun	19.624	18.563	18.479	516	336	-180	878	-84	-1.145	420	20.479	90,23%	(2.000)
	Total Pembiayaan	359.963	376.951	382.716	13.508	18.635	5.127	783	5.765	22.753	12.871	396.935	96,42%	(14.219)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	90	85	85	0,00%	0,32%	0,32%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,32%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	686	1,32%	0,82%	2,49%	466	372	520			
	KUR	205	122	138	462	0,94%	0,55%	1,79%	325	257	340			
	Non KUR	109	45	83	224	5,56%	4,33%	12,41%	141	115	179			
3	PWG	-	-	-	1.084	0,00%	0,00%	2,83%	1.084	1.084	1.084			
	Cilem	-	-	-	695	0,00%	0,00%	3,33%	695	695	695			
	Gadai	-	-	-	389	0,00%	0,00%	2,23%	389	389	389			
4	CFG	4.834	8.636	3.357	10.706	1,70%	1,17%	3,69%	7.349	5.872	2.071			
	CF 1	1.936	3.537	302	2.172	5,01%	0,86%	6,15%	1.870	235	(1.365)			
	Total Griya	1.859	3.167	92	1.530	5,65%	0,31%	5,23%	1.437	(330)	(1.637)			
	Oto	77	370	209	642	1,35%	3,64%	10,65%	433	565	272			
	CF 2	2.897	5.099	3.056	8.535	1,18%	1,21%	3,35%	5.479	5.637	3.436			
	Mitraguna & Others	2.897	5.099	3.056	8.535	1,28%	1,31%	3,61%	5.479	5.637	3.436			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	12.561	1,43%	0,97%	3,28%	8.898	7.413	3.669	0,89%	72,89%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	635	593	741	0,47%	2,21%	2,69%	149	630	107			
	KUR	77	397	396	508	0,35%	1,59%	1,97%	112	431	111			
	Non KUR	34	237	196	233	1,74%	10,22%	12,91%	37	199	(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	2.768	12.197	9.961	9.960	0,97%	3,47%	3,44%	(1)	7.192	(2.237)			
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)			
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)			
	Oto	363	205	205	205	6,33%	3,56%	3,40%	-	(159)	-			
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,83%	(1)	7.978	(939)			
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,13%	(1)	8.287	(939)			
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-			
	Total Pembiayaan	2.880	12.832	10.553	10.701	0,80%	2,80%	2,80%	148	7.822	(2.131)	2,99%	-6,76%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	355.409	364.485	381.393	25.984	
2	Contribution Margin	17.386	21.658	12.907	(4.479)	25,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,02	3,27	3,34	0,06	0,31
CIF Payroll	2.483	2.616	2.563	(53)	80



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	6.725	6.817	672	92	116	1,73%	(787)	-10,35%	20.152	33,83%	(13.335)
2	Tabungan	169.083	165.994	169.939	170.448	(2.296)	508	4.453	2,68%	1.364	0,81%	184.507	92,38%	(14.060)
3	Deposito	159.534	163.489	162.240	162.266	(4.793)	26	(1.223)	-0,75%	2.732	1,71%	161.298	100,60%	968
	Total	336.221	336.184	338.905	339.530	(6.417)	625	3.346	1,00%	3.309	0,98%	365.957	92,78%	(26.427)
	CASA	176.687	172.695	176.665	177.264	(1.624)	600	4.569	2,65%	577	0,33%	204.659	86,61%	(27.395)
	(%) CASA	52,55%	51,37%	52,13%	52,21%									
	FDR	59,93%	63,66%	64,83%	64,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.767	9.588	(178)	1.136	13,44%	(1.585)	-14,18%	-	0,00%	9.588	
2	Giro ISE	2.226	2.662	1.997	1.678	(319)	(984)	-36,96%	(548)	-24,62%		0,00%	1.678	
3	Tabungan ISE	8.944	5.787	7.766	7.907	141	2.120	36,63%	(1.037)	-11,59%		0,00%	7.907	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%		0,00%	3	
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%		0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.703	42.189	43.795	1.730	2.815	1.085	991	1.606	3.092	1.209	47.802	91,62%	(4.007)
	KUR	38.741	40.577	42.232	1.730	2.815	1.085	1.044	1.655	3.491	1.160	45.587	92,64%	(3.355)
	Non KUR	1.963	1.612	1.563	-	-	0	-53	-48	-399	48	2.215	70,58%	(652)
3	PWG	8.703	17.233	17.689	2.064	2.218	153	638	456	8.986	1.762	28.179	62,78%	(10.489)
	Cilem	6.698	12.816	13.402	1.125	1.512	386	303	586	6.704	926	19.460	68,87%	(6.058)
	Gadai	2.005	4.417	4.288	939	706	-233	334	-130	2.282	836	8.719	49,18%	(4.431)
4	CFG	152.101	154.591	158.224	2.898	5.425	2.527	9	3.633	6.124	1.792	178.761	88,51%	(20.537)
	CF 1	24.823	20.454	20.782	-	675	675	-538	329	-4.041	347	28.103	73,95%	(7.320)
	Total Griya	16.607	12.539	12.417	-	-	0	0	-122	-4.190	122	17.461	71,11%	(5.044)
	• Total Non Program	16.607	12.539	12.417	-	-	0	-125	-122	-4.190	122	17.461	71,11%	(5.044)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	8.216	7.915	8.365	-	675	675	-538	450	149	225	10.641	78,61%	(2.276)
	CF 2	127.278	134.138	137.442	2.898	4.750	1.852	547	3.305	10.164	1.445	150.659	91,23%	(13.216)
	Mitraguna & Others	115.000	120.110	123.195	2.036	4.370	2.334	-38	3.085	8.195	1.285	135.990	90,59%	(12.795)
	Pensiun	12.278	14.028	14.248	862	380	-482	585	220	1.969	160	14.669	97,13%	(421)
	Total Pembiayaan	201.507	214.013	219.709	6.692	10.458	3.765	1.638	5.696	18.202	4.762	254.742	86,25%	(35.033)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	377	866	654	2.402	0,93%	1,55%	5,48%	1.747	2.025	1.536			
	KUR	327	833	622	2.079	0,84%	1,53%	4,92%	1.457	1.752	1.247			
	Non KUR	50	34	32	322	2,53%	2,01%	20,62%	290	273	289			
3	PWG	-	-	-	979	0,00%	0,00%	5,53%	979	979	979			
	Cilem	-	-	-	595	0,00%	0,00%	4,44%	595	595	595			
	Gadai	-	-	-	384	0,00%	0,00%	8,95%	384	384	384			
4	CFG	2.744	3.268	2.491	4.367	1,80%	1,61%	2,76%	1.876	1.623	1.099			
	CF 1	932	577	547	1.026	3,75%	2,68%	4,94%	479	95	450			
	Total Griya	594	-	-	234	3,58%	0,00%	1,89%	234	(360)	234			
	Oto	337	577	547	792	4,11%	6,91%	9,47%	245	454	215			
	CF 2	1.812	2.691	1.943	3.340	1,42%	1,45%	2,43%	1.397	1.528	649			
	Mitraguna & Others	1.812	2.691	1.943	3.122	1,58%	1,62%	2,53%	1.178	1.310	431			
	Pensiun	-	-	-	219	0,00%	0,00%	1,53%	219	219	219			
	Total Pembiayaan	3.121	4.134	3.145	7.747	1,55%	1,47%	3,53%	4.602	4.626	3.613	2,62%	25,60%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	499	395	500	583	1,23%	1,19%	1,33%	83	83	188			
	KUR	125	265	370	453	0,32%	0,91%	1,07%	83	327	188			
	Non KUR	374	130	130	130	19,05%	8,06%	8,31%	-	(244)	(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	1.545	3.350	3.031	2.859	1,02%	1,96%	1,81%	(172)	1.314	(491)			
	CF 1	114	909	714	710	0,46%	3,49%	3,42%	(4)	596	(198)			
	Total Griya	114	620	616	613	0,69%	4,91%	4,93%	(4)	498	(7)			
	Oto	-	289	98	98	0,00%	1,24%	1,17%	-	98	(191)			
	CF 2	1.431	2.441	2.317	2.149	1,12%	1,73%	1,56%	(168)	718	(292)			
	Mitraguna & Others	1.388	2.441	2.317	2.149	1,21%	1,93%	1,74%	(168)	761	(292)			
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	-	(43)	-			
	Total Pembiayaan	2.045	3.745	3.532	3.442	1,01%	1,65%	1,57%	(89)	1.398	(303)	1,39%	11,12%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	310.263	336.221	342.600	32.337	
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,18	3,41	3,43	0,02	0,25
CIF Payroll	1.265	1.282	1.301	19	36

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.038	2.038	272	0	(525)	-20,47%	(11.147)	-84,54%	20.088	10,14%	(18.050)
2	Tabungan	147.923	149.529	151.783	151.000	10.877	(784)	1.471	0,98%	3.077	2,08%	159.714	94,54%	(8.714)
3	Deposito	54.920	80.181	79.492	79.492	(2.429)	0	(690)	-0,86%	24.572	44,74%	56.101	141,69%	23.391
	Total	216.028	232.273	233.313	232.529	8.720	(783)	257	0,11%	16.501	7,64%	235.903	98,57%	(3.373)
	CASA	161.108	152.091	153.821	153.037	11.149	(784)	946	0,62%	(8.070)	-5,01%	179.802	85,11%	(26.764)
	(%) CASA	74,58%	65,48%	65,93%	65,81%									
	FDR	99,10%	97,25%	97,43%	97,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.253	3.361		108	970	40,56%	772	29,79%	-	0,00%	3.361
2	Giro ISE	59	57	20	24		4	(34)	-59,04%	(35)	-59,98%		0,00%	24
3	Tabungan ISE	2.531	2.334	3.234	3.338		104	1.004	43,01%	807	31,88%		0,00%	3.338
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115		0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	45.734	49.781	50.122	2.250	1.950	-300	612	342	4.388	1.608	51.039	98,20%	(916)
	KUR	43.301	47.907	48.242	2.250	1.870	-380	674	336	4.942	1.534	48.404	99,67%	(162)
	Non KUR	2.433	1.874	1.880	-	80	80	-62	6	-553	74	2.634	71,37%	(754)
3	PWG	2.160	7.107	7.916	624	1.132	508	238	809	5.756	322	9.538	82,99%	(1.622)
	Cilem	2.160	7.107	7.916	624	1.132	508	238	809	5.756	322	9.538	82,99%	(1.622)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.288	3.853	4.890	1.037	-1.580	291	3.097	4.599	173.605	97,51%	(4.317)
	CF 1	15.140	17.633	17.700	360	530	170	126	67	2.560	463	16.052	110,27%	1.648
	Total Griya	1.118	992	980	-	-	0	0	-12	-138	12	1.356	72,30%	(376)
	• Total Non Program	1.118	992	980	-	-	0	-12	-12	-138	12	1.356	72,30%	(376)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.720	360	530	170	126	79	2.698	452	14.696	113,77%	2.024
	CF 2	151.051	151.364	151.588	3.493	4.360	867	-1.706	224	537	4.136	157.553	96,21%	(5.965)
	Mitraguna & Others	120.364	119.927	120.416	2.480	4.360	1.880	-2.058	489	52	3.871	126.201	95,42%	(5.785)
	Pensiun	30.687	31.437	31.172	1.013	-	-1.013	352	-265	485	265	31.352	99,42%	(180)
	Total Pembiayaan	214.086	225.884	227.326	6.727	7.972	1.246	-730	1.442	13.241	6.530	234.182	97,07%	(6.856)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	330	635	554	1.472	0,72%	1,11%	2,94%	918	1.143	837			
	KUR	190	611	529	1.355	0,44%	1,10%	2,81%	826	1.165	744			
	Non KUR	139	24	25	117	5,72%	1,31%	6,23%	93	(22)	93			
3	PWG	3	-	-	399	0,14%	0,00%	5,04%	399	396	399			
	Cilem	3	-	-	399	0,14%	0,00%	5,04%	399	396	399			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.389	1.421	1.580	3.388	0,84%	0,93%	2,00%	1.808	1.999	1.966			
	CF 1	197	679	766	1.470	1,30%	4,34%	8,31%	705	1.273	792			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	197	679	766	1.470	1,41%	4,60%	8,80%	705	1.273	792			
	CF 2	1.192	742	814	1.917	0,79%	0,54%	1,26%	1.103	725	1.175			
	Mitraguna & Others	1.192	354	616	1.373	0,99%	0,51%	1,14%	757	181	1.019			
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156			
	Total Pembiayaan	1.722	2.057	2.134	5.259	0,80%	0,94%	2,31%	3.125	3.538	3.203	0,00%	100,00%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	508	185	191	226	1,11%	0,38%	0,45%	35	(283)	41			
	KUR	409	147	154	207	0,94%	0,32%	0,43%	54	(201)	61			
	Non KUR	100	38	37	18	4,09%	1,98%	0,98%	(19)	(81)	(20)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.181	0,82%	1,20%	1,29%	153	822	15			
	CF 1	113	249	113	266	0,75%	0,64%	1,50%	153	153	16			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	266	0,81%	0,68%	1,59%	153	153	16			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,26%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.407	0,87%	0,98%	1,06%	188	539	56	0,00%	100,00%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	225.173	222.162	233.545	8.372	
2	Contribution Margin	7.958	10.417	9.751	1.793	-22,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,59	2,88	2,86	(0,02)	0,26
CIF Payroll	2.731	1.501	1.598	97	(1.133)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	48	48	(7)	0	18	61,89%	(18)	-27,10%	2.674	1,80%	(2.626)
2	Tabungan	73.366	68.269	70.364	70.140	92	(224)	1.871	2,74%	(3.226)	-4,40%	79.971	87,71%	(9.831)
3	Deposito	13.172	14.189	14.046	14.047	531	1	(142)	-1,00%	875	6,64%	14.379	97,69%	(332)
	Total	86.605	82.488	84.458	84.235	615	(223)	1.747	2,12%	(2.370)	-2,74%	97.024	86,82%	(12.789)
	CASA	73.432	68.299	70.412	70.188	84	(224)	1.889	2,77%	(3.244)	-4,42%	82.645	84,93%	(12.457)
	(%) CASA	84,79%	82,80%	83,37%	83,32%									
	FDR	98,27%	110,98%	109,65%	109,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	375	387		12	(8)	-1,96%	38	10,78%	-	0,00%	387
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	349	395	375	387		12	(8)	-1,96%	38	10,78%	-	0,00%	387
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.547	717	1.083	366	367	771	5.836	311	5.032	149,97%	2.515
	Cilem	1.711	6.775	7.547	717	1.083	366	367	771	5.836	311	5.032	149,97%	2.515
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	85.041	1.520	1.327	-193	-246	290	1.674	1.037	91.686	92,75%	(6.646)
	CF 1	269	448	443	-	-	0	-3	-4	175	4	1.292	34,31%	(849)
	Total Griya	269	251	249	-	-	0	0	-2	-20	2	535	46,56%	(286)
	• Total Non Program	269	251	249	-	-	0	-2	-2	-20	2	535	46,56%	(286)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	194	-	-	0	-3	-3	194	3	757	25,65%	(563)
	CF 2	83.098	84.303	84.597	1.520	1.327	-193	-243	294	1.499	1.033	90.394	93,59%	(5.797)
	Mitraguna & Others	38.271	38.205	38.215	790	735	-55	-672	9	-56	726	44.821	85,26%	(6.607)
	Pensiun	44.827	46.098	46.383	730	592	-138	429	285	1.556	307	45.573	101,78%	810
	Total Pembiayaan	85.106	91.544	92.605	2.237	2.410	173	121	1.061	7.499	1.349	96.747	95,72%	(4.142)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	482	0,00%	0,00%	6,39%	482	482	482			
	Cilem	-	-	-	482	0,00%	0,00%	6,39%	482	482	482			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	389	387	470	0,00%	0,46%	0,55%	83	470	81			
	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	-	389	387	470	0,00%	0,46%	0,56%	83	470	81			
	Mitraguna & Others	-	389	387	470	0,00%	1,01%	1,23%	83	470	81			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	389	387	952	0,00%	0,42%	1,03%	565	952	563	0,81%	21,26%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	18	18	18	18	100,00%	100,00%	100,00%	-	-	-			
	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	-	229	229	224	0,00%	0,27%	0,26%	(4)	224	(5)			
	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	-	229	229	224	0,00%	0,27%	0,27%	(4)	224	(5)			
	Mitraguna & Others	-	229	229	224	0,00%	0,60%	0,59%	(4)	224	(5)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-127,67%	0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	85.205	89.188	94.350	9.145	
2	Contribution Margin	3.278	4.188	4.359	1.081	-33,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,72	2,77	2,97	0,20	0,25
CIF Payroll	757	594	667	73	(90)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.015	22.624	23.487	23.488	26	1	864	3,82%	12.473	113,24%	17.115	137,23%	6.373
2	Tabungan	115.074	111.762	117.477	117.200	3.958	(277)	5.438	4,87%	2.126	1,85%	124.578	94,08%	(7.378)
3	Deposito	23.779	24.785	24.696	24.697	69	1	(89)	-0,36%	917	3,86%	24.677	100,08%	20
	Total	149.869	159.171	165.661	165.385	4.053	(276)	6.214	3,90%	15.516	10,35%	166.371	99,41%	(986)
	CASA	126.089	134.386	140.965	140.688	3.984	(276)	6.302	4,69%	14.599	11,58%	141.693	99,29%	(1.005)
	(%) CASA	84,13%	84,43%	85,09%	85,07%									
	FDR	105,52%	113,31%	109,56%	109,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	7.124	7.157		33	935	15,02%	(215)	-2,92%	-	0,00%	7.157
2	Giro ISE	1.170	279	951	926		(25)	647	231,98%	(244)	-20,82%		0,00%	926
3	Tabungan ISE	2.302	1.843	2.073	2.130		58	287	15,58%	(171)	-7,45%		0,00%	2.130
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.410	100	-	-100	51	-48	679	48	731	192,92%	679
	• Local Champion	731	554	526	100	-	-100	70	-28	-205	28	731	71,97%	(205)
	• Value Chain	-	904	884	-	-	-	-19	-19	884	19	0	0,00%	884
2	MBG	14.454	21.062	21.184	980	675	-305	425	122	6.730	553	19.012	111,43%	2.172
	KUR	11.979	19.003	19.180	980	675	-305	496	177	7.201	498	16.423	116,79%	2.575
	Non KUR	2.475	2.059	2.004	-	-	0	-71	-56	-471	56	2.589	77,40%	(585)
3	PWG	2.088	8.579	9.994	566	1.791	1.224	126	1.415	7.906	376	9.948	100,46%	46
	Cilem	1.902	8.366	9.753	490	1.738	1.248	150	1.387	7.852	350	9.762	99,91%	(9)
	Gadai	186	213	241	76	53	-23	-24	28	55	25	186	129,51%	55
4	CFG	140.874	149.252	148.907	3.153	3.263	110	-564	-345	8.034	3.608	153.851	96,79%	(4.944)
	CF 1	3.720	5.449	5.575	-	246	246	-22	126	1.855	120	5.317	104,86%	258
	Total Griya	422	1.164	1.158	-	-	0	0	-5	736	5	838	138,19%	320
	• Total Non Program	422	1.164	1.158	-	-	0	-5	-5	736	5	838	138,19%	320
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.417	-	246	246	-22	131	1.119	115	4.479	98,62%	(62)
	CF 2	137.153	143.803	143.332	3.153	3.017	-136	-542	-470	6.179	3.487	148.534	96,50%	(5.202)
	Mitraguna & Others	95.850	99.959	99.113	1.660	1.975	315	-1.303	-846	3.264	2.821	106.067	93,44%	(6.953)
	Pensiun	41.304	43.844	44.219	1.493	1.042	-451	761	375	2.915	667	42.468	104,12%	1.752
	Total Pembiayaan	158.147	180.352	181.496	4.799	5.729	929	38	1.144	23.349	4.584	183.542	98,89%	(2.046)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,31%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.248	0,16%	0,00%	5,89%	1.248	1.225	1.248			
	KUR	24	-	-	943	0,20%	0,00%	4,92%	943	919	943			
	Non KUR	-	-	-	305	0,00%	0,00%	15,24%	305	305	305			
3	PWG	-	-	-	621	0,00%	0,00%	6,21%	621	621	621			
	Cilem	-	-	-	621	0,00%	0,00%	6,37%	621	621	621			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	1.952	0,45%	1,13%	1,31%	270	1.316	490			
	CF 1	195	110	334	323	5,25%	6,13%	5,79%	(11)	127	212			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	323	5,92%	7,79%	7,30%	(11)	127	212			
	CF 2	441	1.352	1.348	1.630	0,32%	0,94%	1,14%	281	1.189	278			
	Mitraguna & Others	441	1.183	1.348	1.630	0,46%	1,35%	1,64%	281	1.189	447			
	Pensiun	-	169	-	-	0,00%	0,00%	0,00%	-	-	(169)			
	Total Pembiayaan	660	1.510	1.729	3.868	0,42%	0,96%	2,13%	2.139	3.209	2.358	1,37%	35,81%	-0,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	224	220	219	219	9,04%	10,64%	10,93%	-	(5)	(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	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-			
	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	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-			
	Mitraguna & Others	313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-680,66%	1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	191.076	162.108	185.571	(5.505)	
2	Contribution Margin	8.280	10.133	7.726	(554)	6,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	3,39	3,42	0,03	0,72
CIF Payroll	2.226	1.039	1.063	24	(1.163)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.781	4.633	(1.908)	(148)	(1.871)	-28,77%	(2.157)	-31,76%	14.374	32,23%	(9.741)
2	Tabungan	175.767	198.253	206.563	205.488	4.592	(1.074)	7.235	3,65%	29.721	16,91%	191.167	107,49%	14.321
3	Deposito	41.842	50.886	52.623	52.643	(773)	20	1.756	3,45%	10.801	25,81%	42.458	123,99%	10.184
	Total	224.399	255.644	263.967	262.764	1.911	(1.203)	7.120	2,79%	38.365	17,10%	247.999	105,95%	14.765
	CASA	182.557	204.758	211.344	210.121	2.684	(1.223)	5.364	2,62%	27.564	15,10%	205.541	102,23%	4.580
	(%) CASA	81,35%	80,09%	80,06%	79,97%									
	FDR	108,91%	102,51%	100,59%	101,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.818	5.657		(161)	(536)	-8,66%	1.574	38,56%	-	0,00%	5.657
2	Giro ISE	1.486	3.178	2.512	2.426		(86)	(751)	-23,64%	940	63,27%		0,00%	2.426
3	Tabungan ISE	2.597	3.016	3.306	3.231		(75)	215	7,13%	634	24,42%		0,00%	3.231
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Local Champion	1.595	2.418	2.353	-	-	0	-110	-65	759	65	1.595	147,57%	759
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	98.031	2.470	4.785	2.315	-1.166	1.355	298	3.430	103.342	94,86%	(5.311)
	KUR	92.544	90.757	92.239	2.470	4.785	2.315	-934	1.482	-305	3.303	97.667	94,44%	(5.428)
	Non KUR	5.189	5.919	5.792	-	-	0	-232	-127	603	127	5.676	102,05%	116
3	PWG	10.721	22.181	23.939	4.161	3.300	-860	1.305	1.757	13.217	1.543	32.125	74,52%	(8.187)
	Cilem	6.388	13.681	14.666	1.655	1.612	-44	943	985	8.278	626	21.573	67,99%	(6.906)
	Gadai	4.333	8.500	9.272	2.505	1.688	-817	362	772	4.939	917	10.553	87,87%	(1.280)
4	CFG	134.342	140.777	141.207	4.966	4.298	-668	1.543	430	6.864	3.868	156.757	90,08%	(15.551)
	CF 1	27.563	25.063	24.634	-	-	0	-271	-429	-2.929	429	32.202	76,50%	(7.568)
	Total Griya	18.820	16.452	16.276	-	-	0	0	-176	-2.544	176	21.615	75,30%	(5.339)
	• Total Non Program	5.808	4.898	4.840	-	-	0	-59	-58	-968	58	6.766	71,54%	(1.926)
	• Program	13.012	11.553	11.436	-	-	0	-124	-118	-1.576	118	14.849	77,01%	(3.413)
	Oto	8.743	8.611	8.358	-	-	0	-271	-253	-384	253	10.587	78,95%	(2.229)
	CF 2	106.779	115.714	116.572	4.966	4.298	-668	1.813	859	9.793	3.439	124.556	93,59%	(7.983)
	Mitraguna & Others	66.464	74.478	74.902	4.298	3.358	-940	1.897	424	8.438	2.934	82.423	90,88%	(7.521)
	Pensiun	40.315	41.236	41.671	668	940	272	-84	435	1.356	505	42.133	98,90%	(462)
	Total Pembiayaan	244.391	262.053	265.530	11.597	12.383	787	1.571	3.477	21.139	8.906	293.820	90,37%	(28.290)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	83	-	-	682	5,19%	0,00%	28,97%	682	599	682			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	682	5,19%	0,00%	28,97%	682	599	682			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	4.936	0,95%	0,81%	5,04%	4.156	4.005	3.990			
	KUR	830	846	683	4.331	0,90%	0,75%	4,70%	3.648	3.501	3.485			
	Non KUR	101	100	97	605	1,95%	1,64%	10,45%	508	504	506			
3	PWG	7	-	-	911	0,06%	0,00%	3,80%	911	904	911			
	Cilem	-	-	-	658	0,00%	0,00%	4,48%	658	658	658			
	Gadai	7	-	-	253	0,15%	0,00%	2,73%	253	247	253			
4	CFG	949	1.067	1.430	5.659	0,71%	1,02%	4,01%	4.230	4.711	4.593			
	CF 1	949	1.067	983	2.900	3,44%	3,92%	11,77%	1.917	1.951	1.833			
	Total Griya	745	834	757	2.452	3,96%	4,60%	15,07%	1.695	1.708	1.618			
	Oto	204	232	226	448	2,34%	2,63%	5,36%	221	243	215			
	CF 2	-	-	446	2.759	0,00%	0,39%	2,37%	2.313	2.759	2.759			
	Mitraguna & Others	-	-	446	2.589	0,00%	0,60%	3,46%	2.142	2.589	2.589			
	Pensiun	-	-	-	171	0,00%	0,00%	0,41%	171	171	171			
	Total Pembiayaan	1.969	2.012	2.209	12.188	0,81%	0,84%	4,59%	9.979	10.219	10.176	0,17%	96,33%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	71	-	-	-	4,46%	0,00%	0,00%	-	(71)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.078	1.006	836	1.130	1,10%	0,87%	1,15%	293	52	124			
	KUR	744	631	547	760	0,80%	0,60%	0,82%	214	16	130			
	Non KUR	334	375	290	369	6,43%	4,89%	6,37%	79	35	(6)			
3	PWG	-	7	7	7	0,00%	0,03%	0,03%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,08%	0,07%	-	7	-			
4	CFG	793	1.876	1.861	2.385	0,59%	1,32%	1,69%	523	1.592	509			
	CF 1	666	701	687	766	2,42%	2,74%	3,11%	79	100	65			
	Total Griya	558	559	557	636	2,96%	3,38%	3,91%	79	78	77			
	Oto	108	142	130	130	1,24%	1,51%	1,56%	-	22	(12)			
	CF 2	126	1.175	1.175	1.618	0,12%	1,02%	1,39%	444	1.492	444			
	Mitraguna & Others	126	1.175	1.175	1.618	0,19%	1,58%	2,16%	444	1.492	444			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.942	2.888	2.704	3.521	0,79%	1,03%	1,33%	816	1.579	632	3,68%	-177,78%	2,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	241.574	251.305	266.152	24.578	
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.157	2.169	261	12	(664)	-23,45%	(1.469)	-40,38%	9.639	22,50%	(7.470)
2	Tabungan	133.319	154.882	152.001	151.601	2.042	(400)	(3.281)	-2,12%	18.282	13,71%	144.556	104,87%	7.046
3	Deposito	34.970	33.332	33.610	33.613	560	3	281	0,84%	(1.356)	-3,88%	36.234	92,77%	(2.621)
	Total	171.926	191.046	187.768	187.383	2.862	(385)	(3.663)	-1,92%	15.457	8,99%	190.428	98,40%	(3.045)
	CASA	136.957	157.715	154.158	153.770	2.302	(388)	(3.945)	-2,50%	16.813	12,28%	154.194	99,72%	(424)
	(%) CASA	79,66%	82,55%	82,10%	82,06%									
	FDR	77,08%	67,13%	68,44%	68,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.258	2.366		108	65	2,82%	332	16,31%	-	0,00%	2.366
2	Giro ISE	95	517	229	229		1	(287)	-55,59%	135	141,98%		0,00%	229
3	Tabungan ISE	1.439	1.285	1.529	1.637		108	352	27,41%	197	13,70%		0,00%	1.637
4	Deposito ISE	500	500	500	500		0	0	0,00%	0	0,00%		0,00%	500
5	CIF ISE	176	228	228	228		0	0	0,00%	52	29,55%		0,00%	228

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	18.945	18.568	18.723	100	845	745	-1.287	155	-223	690	21.588	86,73%	(2.865)
	KUR	17.446	17.524	17.530	100	645	545	-984	7	84	638	19.977	87,75%	(2.447)
	Non KUR	1.500	1.044	1.192	-	200	200	-302	148	-307	52	1.611	74,03%	(418)
3	PWG	1.695	7.408	8.285	732	1.300	568	354	878	6.591	422	6.399	129,49%	1.887
	Cilem	1.695	7.408	8.285	732	1.300	568	354	878	6.591	422	6.399	129,49%	1.887
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.503	386	1.315	929	-2.978	-769	-10.371	2.084	115.400	87,96%	(13.896)
	CF 1	3.054	2.795	2.737	-	-	0	-55	-58	-317	58	3.488	78,49%	(750)
	Total Griya	942	876	869	-	-	0	0	-6	-72	6	1.055	82,43%	(185)
	• Total Non Program	942	876	869	-	-	0	-6	-6	-72	6	1.055	82,43%	(185)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.868	-	-	0	-55	-52	-244	52	2.433	76,78%	(565)
	CF 2	108.821	99.477	98.766	386	1.315	929	-2.923	-711	-10.054	2.026	111.912	88,25%	(13.146)
	Mitraguna & Others	34.866	41.418	41.085	300	1.285	985	-115	-333	6.219	1.618	37.641	109,15%	3.444
	Pensiun	73.955	58.059	57.681	86	30	-56	-2.808	-378	-16.273	408	74.271	77,66%	(16.589)
	Total Pembiayaan	132.514	128.248	128.511	1.218	3.460	2.242	-3.910	264	-4.003	3.196	143.386	89,63%	(14.875)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	302	530	94	855	1,59%	0,51%	4,57%	761	553	325			
	KUR	199	530	94	595	1,14%	0,54%	3,39%	501	396	65			
	Non KUR	102	-	-	260	6,82%	0,00%	21,81%	260	158	260			
3	PWG	-	-	-	323	0,00%	0,00%	3,90%	323	323	323			
	Cilem	-	-	-	323	0,00%	0,00%	3,90%	323	323	323			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58	1.868	1.234	2.437	0,05%	1,21%	2,40%	1.203	2.378	568			
	CF 1	54	31	28	247	1,76%	1,01%	9,01%	219	193	216			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	54	31	28	247	2,55%	1,47%	13,21%	219	193	216			
	CF 2	5	1.838	1.206	2.190	0,00%	1,21%	2,22%	984	2.185	352			
	Mitraguna & Others	5	1.758	1.125	2.109	0,01%	2,72%	5,13%	984	2.105	352			
	Pensiun	-	80	81	81	0,00%	0,14%	0,14%	-	81	1			
	Total Pembiayaan	360	2.399	1.328	3.615	0,27%	1,04%	2,81%	2.287	3.255	1.216	3,78%	-34,36%	1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	69	328	366	380	0,37%	1,97%	2,03%	14	311	52			
	KUR	60	232	366	380	0,34%	2,09%	2,17%	14	320	149			
	Non KUR	9	96	-	-	0,62%	0,00%	0,00%	-	(9)	(96)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	9.789	2.619	632	632	8,75%	0,62%	0,62%	(1)	(9.157)	(1.987)			
	CF 1	3	-	-	-	0,10%	0,00%	0,00%	-	(3)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	3	-	-	-	0,14%	0,00%	0,00%	-	(3)	-			
	CF 2	9.786	2.619	632	632	8,99%	0,64%	0,64%	(1)	(9.154)	(1.987)			
	Mitraguna & Others	915	322	322	322	2,62%	0,78%	0,78%	-	(592)	0			
	Pensiun	8.871	2.296	310	309	6,69%	0,24%	0,54%	(1)	(8.562)	(1.987)			
	Total Pembiayaan	9.858	2.947	999	1.012	7,44%	0,78%	0,79%	13	(8.846)	(1.935)	2,09%	-165,07%	1,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	165.590	172.251	188.531	22.941	
2	Contribution Margin	761	2.198	8.358	7.597	-998,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,33	2,54	2,54	0,00	0,21
CIF Payroll	1.568	1.521	1.508	(13)	(60)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.959	2.247	(204)	288	(67)	-2,91%	(592)	-20,85%	7.495	29,98%	(5.248)
2	Tabungan	118.896	130.042	132.677	132.007	5.288	(670)	1.965	1,51%	13.111	11,03%	132.336	99,75%	(329)
3	Deposito	12.522	15.544	15.413	15.413	(147)	0	(132)	-0,85%	2.891	23,09%	13.338	115,55%	2.075
	Total	134.257	147.901	150.049	149.667	4.937	(382)	1.766	1,19%	15.410	11,48%	153.169	97,71%	(3.503)
	CASA	121.735	132.356	134.636	134.254	5.084	(382)	1.897	1,43%	12.519	10,28%	139.831	96,01%	(5.577)
	(%) CASA	90,67%	89,49%	89,73%	89,70%									
	FDR	193,63%	185,65%	186,18%	186,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.290	4.249		(41)	248	6,20%	324	8,27%	-	0,00%	4.249
2	Giro ISE	2.210	1.269	1.355	1.275		(80)	6	0,48%	(935)	-42,32%		0,00%	1.275
3	Tabungan ISE	1.714	2.732	2.935	2.974		40	242	8,85%	1.260	73,48%		0,00%	2.974
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%		0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	73.016	3.580	3.825	245	841	1.511	-3.246	2.314	76.854	95,01%	(3.839)
	KUR	69.790	66.016	67.465	3.580	3.625	45	1.010	1.449	-2.325	2.176	70.240	96,05%	(2.776)
	Non KUR	6.471	5.488	5.551	-	200	200	-168	63	-920	137	6.614	83,93%	(1.063)
3	PWG	2.698	8.741	9.486	734	1.234	500	301	745	6.788	490	11.023	86,06%	(1.537)
	Cilem	2.698	8.741	9.486	734	1.234	500	301	745	6.788	490	11.023	86,06%	(1.537)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.811	3.947	5.333	1.386	1.026	2.536	15.965	2.796	199.512	98,65%	(2.701)
	CF 1	24.361	31.792	33.049	523	1.963	1.440	41	1.256	8.688	706	26.703	123,76%	6.345
	Total Griya	4.158	5.304	5.262	-	-	0	0	-42	1.104	42	4.806	109,48%	456
	• Total Non Program	3.841	5.012	4.972	-	-	0	-35	-40	1.131	40	4.445	111,86%	527
	• Program	317	292	290	-	-	0	-2	-2	-27	2	361	80,22%	(71)
	Oto	20.203	26.488	27.787	523	1.963	1.440	41	1.298	7.583	664	21.897	126,90%	5.890
	CF 2	156.485	162.483	163.763	3.424	3.370	-54	985	1.280	7.278	2.090	172.808	94,77%	(9.046)
	Mitraguna & Others	140.742	148.597	150.006	3.424	3.370	-54	1.270	1.409	9.264	1.961	155.396	96,53%	(5.391)
	Pensiun	15.743	13.886	13.757	-	-	0	-285	-129	-1.986	129	17.412	79,01%	(3.655)
	Total Pembiayaan	259.960	274.582	279.366	8.261	10.392	2.131	2.160	4.784	19.405	5.608	287.544	97,16%	(8.178)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	439	551	2.262	0,00%	0,77%	3,10%	1.712	2.262	1.823			
	KUR	-	398	511	1.871	0,00%	0,77%	2,77%	1.360	1.871	1.473			
	Non KUR	-	41	40	392	0,00%	0,73%	7,06%	352	392	350			
3	PWG	-	-	-	567	0,00%	0,00%	5,97%	567	567	567			
	Cilem	-	-	-	567	0,00%	0,00%	5,97%	567	567	567			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.563	2.138	2.643	4.797	2,52%	1,36%	2,44%	2.154	234	2.659			
	CF 1	1.171	1.100	1.509	2.344	4,81%	4,75%	7,09%	835	1.173	1.244			
	Total Griya	405	-	379	377	9,74%	7,15%	7,15%	(3)	(28)	377			
	Oto	766	1.100	1.130	1.968	3,79%	4,27%	7,08%	837	1.201	867			
	CF 2	3.391	1.038	1.134	2.453	2,17%	0,70%	1,50%	1.319	(938)	1.415			
	Mitraguna & Others	3.391	1.038	1.134	2.223	2,41%	0,76%	1,48%	1.089	(1.168)	1.185			
	Pensiun	-	-	-	230	0,00%	0,00%	1,67%	230	230	230			
	Total Pembiayaan	4.563	2.577	3.194	7.626	1,76%	1,16%	2,73%	4.432	3.064	5.049	0,32%	88,39%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	46	519	518	518	0,06%	0,72%	0,71%	-	473	(1)			
	KUR	46	519	518	518	0,07%	0,79%	0,77%	-	473	(1)			
	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	2.701	2.455	2.527	2.776	1,49%	1,30%	1,41%	249	75	322			
	CF 1	362	709	781	828	1,49%	2,46%	2,51%	48	466	120			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	362	709	781	828	1,79%	2,95%	2,98%	48	466	120			
	CF 2	2.339	1.746	1.746	1.948	1,49%	1,07%	1,19%	202	(391)	202			
	Mitraguna & Others	2.244	1.746	1.746	1.948	1,59%	1,18%	1,30%	202	(296)	202			
	Pensiun	95	-	-	-	0,04%	0,00%	0,00%	-	(95)	-			
	Total Pembiayaan	2.747	2.973	3.045	3.294	1,06%	1,11%	1,18%	249	547	321	1,20%	-1,98%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	260.376	264.312	276.443	16.067	
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,77	3,23	3,28	0,05	0,51
CIF Payroll	636	1.542	1.643	101	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
	FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%		0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%		0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%		0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	196.600	349.157	-	(196.600)	
2	Contribution Margin	3.449	4.424	-	(3.449)	100,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,64	#DIV/0!	#DIV/0!	#DIV/0!
CIF Payroll	214	668	-	(668)	(214)



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.640	1.642	657	2	616	60,07%	134	8,91%	4.003	41,02%	(2.361)
2	Tabungan	77.097	95.902	94.558	93.966	2.511	(593)	(1.936)	-2,02%	16.869	21,88%	82.429	114,00%	11.537
3	Deposito	8.333	13.467	13.600	13.600	(12)	0	133	0,99%	5.267	63,21%	9.029	150,62%	4.571
	Total	86.937	110.395	109.799	109.208	3.155	(591)	(1.187)	-1,08%	22.271	25,62%	95.461	114,40%	13.747
	CASA	78.604	96.928	96.199	95.607	3.167	(591)	(1.320)	-1,36%	17.003	21,63%	86.431	110,62%	9.176
	(%) CASA	90,42%	87,80%	87,61%	87,55%									
	FDR	27,35%	46,81%	48,14%	48,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.116	26.356		(760)	(1.810)	-6,43%	1.923	7,87%	-	0,00%	26.356
2	Giro ISE	1.505	1.023	1.618	1.637		19	614	60,08%	132	8,77%		0,00%	1.637
3	Tabungan ISE	19.127	23.343	21.698	20.919		(779)	(2.425)	-10,39%	1.791	9,37%		0,00%	20.919
4	Deposito ISE	3.800	3.800	3.800	3.800		0	0	0,00%	0	0,00%		0,00%	3.800
5	CIF ISE	46	109	109	109		0	0	0,00%	63	136,96%		0,00%	109

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	7.909	18.124	18.492	1.220	1.170	-50	809	368	10.583	802	17.599	105,08%	893
	KUR	7.722	16.929	16.761	1.040	610	-430	644	-168	9.039	778	17.082	98,12%	(321)
	Non KUR	188	1.195	1.732	180	560	380	165	536	1.544	24	517	334,82%	1.214
3	PWG	1.199	7.125	7.689	1.180	824	-356	936	564	6.491	260	7.689	100,01%	0
	Cilem	1.199	7.125	7.689	1.180	824	-356	936	564	6.491	260	7.689	100,01%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.676	1.477	642	-835	1.114	253	12.003	389	24.603	108,42%	2.073
	CF 1	4.501	8.858	8.922	1.077	276	-801	889	63	4.420	213	5.723	155,89%	3.199
	Total Griya	108	76	73	-	-	0	0	-3	-35	3	426	17,10%	(353)
	• Total Non Program	108	76	73	-	-	0	-3	-3	-35	3	426	17,10%	(353)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.393	8.783	8.849	1.077	276	-801	889	66	4.456	210	5.297	167,06%	3.552
	CF 2	10.171	17.564	17.754	400	366	-34	224	190	7.583	176	18.880	94,04%	(1.126)
	Mitraguna & Others	10.171	15.574	15.506	400	100	-300	233	-69	5.334	169	17.990	86,19%	(2.484)
	Pensiun	-	1.989	2.248	-	266	266	-9	259	2.248	7	890	252,50%	1.358
	Total Pembiayaan	23.780	51.671	52.857	3.878	2.636	-1.241	2.859	1.186	29.077	1.450	49.891	105,95%	2.966

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	367	0,00%	0,00%	1,99%	367	367	367			
	KUR	-	-	-	367	0,00%	0,00%	2,19%	367	367	367			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	134	0,00%	0,00%	1,74%	134	134	134			
	Cilem	-	-	-	134	0,00%	0,00%	1,74%	134	134	134			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	433	0,00%	0,34%	1,62%	343	433	277			
	CF 1	-	156	90	172	0,00%	1,02%	1,93%	82	172	16			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	172	0,00%	1,03%	1,94%	82	172	16			
	CF 2	-	-	-	261	0,00%	0,00%	1,47%	261	261	261			
	Mitraguna & Others	-	-	-	261	0,00%	0,00%	1,68%	261	261	261			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	156	90	934	0,00%	0,17%	1,77%	844	934	778	0,00%	100,00%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	-	-	-	0,02%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	81.816	86.938	108.244	26.428	
2	Contribution Margin	549	842	1.578	1.029	-187,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	9.073	9.074	(210)	0	3.644	67,11%	(70.966)	-88,66%	93.470	9,71%	(84.396)
2	Tabungan	33.280	44.566	47.321	47.145	939	(177)	2.579	5,79%	13.865	41,66%	38.014	124,02%	9.131
3	Deposito	18.866	77.656	62.473	62.473	1.032	0	(15.183)	-19,55%	43.607	231,13%	19.836	314,96%	42.637
	Total	132.186	127.652	118.868	118.691	1.760	(176)	(8.961)	-7,02%	(13.495)	-10,21%	151.319	78,44%	(32.628)
	CASA	113.319	49.996	56.395	56.218	729	(176)	6.222	12,45%	(57.101)	-50,39%	131.484	42,76%	(75.266)
	(%) CASA	85,73%	39,17%	47,44%	47,37%									
	FDR	12,66%	24,75%	27,89%	27,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	984	954		(30)	49	5,45%	370	63,33%	-	0,00%	954
2	Giro ISE	18	55	79	41		(38)	(14)	-25,30%	24	135,07%		0,00%	41
3	Tabungan ISE	567	850	905	913		8	63	7,45%	346	61,10%		0,00%	913
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%		0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-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	728	3.113	3.825	349	855	506	162	712	3.097	143	3.778	101,25%	47
	Cilem	728	3.113	3.825	349	855	506	162	712	3.097	143	3.778	101,25%	47
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.326	1.276	1.130	-146	1.046	842	13.319	288	27.778	105,57%	1.548
	CF 1	6.128	9.054	8.950	181	-	-181	122	-105	2.821	105	7.576	118,13%	1.373
	Total Griya	4.538	7.289	7.250	-	-	0	0	-39	2.713	39	4.915	147,52%	2.336
	• Total Non Program	4.538	6.115	6.079	-	-	0	-36	-35	1.542	35	4.915	123,69%	1.164
	• Program	-	1.175	1.171	-	-	0	172	-4	1.171	4	0	0,00%	1.171
	Oto	1.591	1.765	1.699	181	-	-181	122	-66	109	66	2.662	63,84%	(962)
	CF 2	9.879	19.429	20.377	1.095	1.130	35	924	947	10.497	183	20.202	100,87%	175
	Mitraguna & Others	9.209	18.517	19.470	1.095	1.130	35	929	952	10.261	178	18.475	105,38%	994
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	33.151	1.626	1.985	360	1.208	1.555	16.416	431	31.556	105,06%	1.596

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	29	0,00%	0,00%	0,75%	29	29	29			
	Cilem	-	-	-	29	0,00%	0,00%	0,75%	29	29	29			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	258	257	141	0,00%	0,00%	0,48%	(116)	141	(118)			
	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	-	258	257	141	0,00%	1,32%	0,69%	(116)	141	(118)			
	Mitraguna & Others	-	258	257	141	0,00%	1,39%	0,72%	(116)	141	(118)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	258	257	169	0,00%	0,81%	0,51%	(87)	169	(89)	0,29%	42,91%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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	141.620	132.186	125.892	(15.728)	
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,52	3,57	0,05	0,42
CIF Payroll	562	731	730	(1)	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	710	715	(2.713)	5	343	92,02%	(1.033)	-59,10%	8.707	8,21%	(7.993)
2	Tabungan	52.637	67.696	67.272	67.047	3.154	(225)	(649)	-0,96%	14.410	27,38%	59.126	113,40%	7.921
3	Deposito	30.502	32.660	32.366	32.340	(207)	(25)	(320)	-0,98%	1.838	6,03%	31.501	102,66%	839
	Total	84.886	100.728	100.348	100.101	234	(246)	(627)	-0,62%	15.215	17,92%	99.334	100,77%	767
	CASA	54.385	68.068	67.982	67.761	442	(221)	(307)	-0,45%	13.377	24,60%	67.833	99,89%	(72)
	(%) CASA	64,07%	67,58%	67,75%	67,69%									
	FDR	15,32%	28,93%	30,24%	30,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	1.199	1.567		368	415	36,02%	(412)	-20,82%	-	0,00%	1.567
2	Giro ISE	1.572	313	242	637		396	324	103,37%	(935)	-59,46%		0,00%	637
3	Tabungan ISE	407	839	957	930		(28)	91	10,86%	523	128,35%		0,00%	930
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	36	47	47	47		0	0	0,00%	11	30,56%		0,00%	47

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.993	590	812	222	169	377	5.064	435	5.655	141,34%	2.338
	Cilem	2.928	7.616	7.993	590	812	222	169	377	5.064	435	5.655	141,34%	2.338
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.357	1.394	1.122	-272	925	831	12.278	291	18.905	118,25%	3.451
	CF 1	3.825	6.546	6.421	247	-	-247	135	-125	2.597	125	4.911	130,76%	1.511
	Total Griya	789	1.474	1.470	-	-	0	0	-5	681	5	1.072	137,14%	398
	• Total Non Program	789	1.474	1.470	-	-	0	-3	-5	681	5	1.072	137,14%	398
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.952	247	-	-247	135	-120	1.916	120	3.839	128,98%	1.113
	CF 2	6.254	14.979	15.935	1.147	1.122	-25	789	956	9.682	166	13.995	113,87%	1.941
	Mitraguna & Others	5.039	13.436	14.383	852	1.102	250	660	947	9.344	155	11.989	119,97%	2.394
	Pensiun	1.215	1.544	1.552	295	20	-275	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	30.349	1.984	1.934	-50	1.094	1.208	17.343	726	24.560	123,57%	5.789

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	-	-	75	0,00%	0,00%	0,94%	75	75	75			
	Cilem	-	-	-	75	0,00%	0,00%	0,94%	75	75	75			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	83	31	79	37	0,82%	0,37%	0,16%	(43)	(46)	6			
	CF 1	83	-	79	-	2,17%	1,21%	0,00%	(79)	(83)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	83	-	79	-	2,73%	1,56%	0,00%	(79)	(83)	-			
	CF 2	-	31	-	37	0,00%	0,00%	0,23%	37	37	6			
	Mitraguna & Others	-	31	-	37	0,00%	0,00%	0,25%	37	37	6			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	83	31	79	112	0,64%	0,27%	0,37%	33	29	81	8,14%	#####	7,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-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	-	14	45	45	0,00%	0,21%	0,20%	-	45	31			
	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	-	14	45	45	0,00%	0,30%	0,28%	-	45	31			
	Mitraguna & Others	-	14	45	45	0,00%	0,34%	0,31%	-	45	31			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	-	45	31	7,77%	#####	7,6%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	80.806	86.720	100.528	19.722	
2	Contribution Margin	1.002	1.421	1.630	628	-62,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,49	3,40	(0,09)	0,14
CIF Payroll	491	557	392	(165)	(99)