

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	472.541	472.471	177.355	(70)	53.643	12,81%	234.174	98,27%	420.906	112,25%	51.566
2	Tabungan	1.732.891	1.903.991	1.893.986	1.887.680	44.961	(6.306)	(16.311)	-0,86%	154.789	8,93%	2.000.816	94,35%	(113.136)
3	Deposito	877.742	950.883	938.931	938.881	(55.963)	(49)	(12.001)	-1,26%	61.139	6,97%	896.431	103,74%	42.451
Total		2.848.930	3.273.702	3.305.458	3.299.032	166.354	(6.426)	25.331	0,77%	450.103	15,80%	3.318.152	99,42%	(19.120)
CASA		1.971.188	2.322.819	2.366.527	2.360.151	222.316	(6.376)	37.332	1,61%	388.963	19,73%	2.421.722	97,46%	(61.571)
(% CASA)		69,19%	70,95%	71,59%	71,54%									
FDR		84,13%	83,44%	82,67%	82,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.198	89.740		2.542	2.437	2,79%	10.330	13,01%	118.145	75,96%	(28.405)
2	Giro ISE	37.094	35.022	34.607	32.012		(2.595)	(3.009)	-8,59%	(5.081)	-13,70%	60.551	52,87%	(28.539)
3	Tabungan ISE	39.484	49.856	50.165	55.302		5.137	5.446	10,92%	15.818	40,06%	44.877	52,87%	10.425
4	Deposito ISE	2.833	2.426	2.426	2.426		0	0	0,00%	(407)	-14,38%	12.717	19,07%	(10.291)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.517	500	-	-500	1.457	-1.231	2.555	1.231	162.236	77,37%	(36.719)
	Linkage	22.750	25.937	25.935	-	-	-200	-200	-2	3.186	2	39.853	65,08%	(13.917)
	Non-Linkage	100.212	100.811	99.581	500	-	-500	1.657	-1.230	-631	1.230	122.383	81,37%	(22.802)
	• Local Champion	83.501	66.595	66.225	500	-	-500	-804	-370	-17.276	370	94.012	70,44%	(27.787)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	325.007	1.035	810	-225	1.228	-760	14.191	1.570	362.288	89,71%	(37.280)
	KUR	291.370	306.564	306.049	1.035	810	-225	1.900	-515	14.679	1.325	340.266	89,94%	(34.216)
	Non KUR	19.446	19.203	18.958	-	-	0	-673	-245	-488	245	22.022	86,09%	(3.064)
3	PWG	193.140	323.731	325.635	7.923	9.698	1.776	11.995	1.904	132.495	7.794	362.681	89,79%	(37.046)
	Cilem	122.752	218.666	220.545	2.191	5.002	2.811	7.938	1.879	97.794	3.123	262.581	83,99%	(42.036)
	Gadai	70.389	105.064	105.090	5.732	4.696	-1.036	4.057	25	34.701	4.671	100.101	104,98%	4.989
4	CFG	1.770.026	1.955.435	1.956.495	3.214	12.885	9.672	10.668	1.060	186.469	11.826	2.003.011	97,68%	(46.516)
	CF 1	463.002	520.993	528.515	728	8.764	8.037	1.760	7.522	65.513	1.243	503.674	104,93%	24.841
	Total Griya	392.209	436.373	443.880	310	8.222	7.912	0	7.507	51.672	714	412.745	107,54%	31.135
	• Total Non Program	388.279	424.924	432.439	143	8.222	8.079	372	7.515	44.160	707	397.355	108,83%	35.088
	• Program	3.930	11.449	11.442	167	-	-167	302	-7	7.512	7	15.395	74,32%	(3.953)
	Oto	70.793	84.620	84.635	418	543	125	1.760	14	13.841	528	90.929	93,08%	(6.294)
	CF 2	1.307.024	1.434.442	1.427.980	2.486	4.121	1.635	8.908	-6.462	120.956	10.583	1.499.337	95,24%	(71.357)
	Mitraguna & Others	1.211.757	1.335.736	1.330.147	2.410	3.929	1.519	9.546	-5.589	118.391	9.518	1.384.316	96,09%	(54.169)
	Pensiun	95.268	98.706	97.833	76	192	116	-638	-873	2.565	1.065	115.021	85,06%	(17.189)
Total Pembiayaan		2.396.945	2.731.682	2.732.654	12.671	23.394	10.722	25.347	973	335.709	22.421	2.890.216	94,55%	(157.562)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	12.640	1,43%	1,90%	3,89%	6.451	8.200	6.451			
	KUR	3.770	4.599	4.599	10.965	1,29%	1,50%	3,58%	6.365	7.195	6.365			
	Non KUR	671	1.590	1.590	1.676	3,45%	8,28%	8,84%	86	1.005	86			
3	PWG	155	-	-	6.536	0,08%	0,00%	2,01%	6.536	6.381	6.536			
	Cilem	155	-	-	5.631	0,13%	0,00%	2,55%	5.631	5.476	5.631			
	Gadai	-	-	-	905	0,00%	0,00%	0,86%	905	905	905			
4	CFG	19.018	28.147	27.679	77.752	1,07%	1,42%	3,97%	50.074	58.735	49.605			
	CF 1	8.456	11.479	12.737	23.206	1,83%	2,44%	4,39%	10.469	14.750	11.728			
	Total Griya	6.832	10.463	10.710	10.943	1,74%	2,45%	2,47%	233	4.111	481			
	Oto	1.624	1.016	2.026	12.263	2,29%	2,39%	14,49%	10.237	10.639	11.247			
	CF 2	10.562	16.669	14.942	54.546	0,81%	1,04%	3,82%	39.604	43.985	37.878			
	Mitraguna & Others	10.315	16.481	14.431	51.688	0,85%	1,08%	3,89%	37.256	41.373	35.207			
	Pensiun	247	188	511	2.858	0,26%	0,52%	2,92%	2.348	2.612	2.671			
Total Pembiayaan		24.121	34.343	33.868	97.293	1,01%	1,24%	3,56%	63.425	73.172	62.950	1,03%	71,11%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.085	1,04%	1,57%	1,56%	(43)	1.859	401			
	KUR	1.952	4.075	4.391	4.352	0,67%	1,43%	1,42%	(39)	2.400	277			
	Non KUR	1.274	609	737	733	6,55%	3,84%	3,87%	(4)	(541)	124			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.500	1,90%	1,35%	1,41%	1.192	(6.190)	(265)			
	CF 1	5.942	4.809	5.093	5.630	1,28%	0,98%	1,07%	537	(312)	821			
	Total Griya	5.028	4.373	4.557	5.094	1,28%	1,04%	1,15%	537	66	721			
	Oto	914	436	536	536	1,29%	0,63%	0,63%	-	(378)	100			
	CF 2	27.748	22.956	21.216	21.870	2,12%	1,48%	1,53%	654	(5.878)	(1.086)			
	Mitraguna & Others	27.082	22.326	20.725	21.379	2,23%	1,55%	1,61%	655	(5.703)	(946)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.330	1,59%	1,21%	1,26%	1.148	(3.671)	142	1,41%	-11,97%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	29.536	24.484	31.598	31.787	(911)	189	7.303	29,83%	2.251	7,62%	46.170	68,85%	(14.383)
2	Tabungan	75.287	90.912	94.658	94.616	(1.569)	(42)	3.703	4,07%	19.329	25,67%	96.129	98,43%	(1.513)
3	Deposito	166.481	116.868	116.869	116.869	(25.835)	0	1	0,00%	(49.613)	-29,80%	168.336	69,43%	(51.467)
	Total	271.304	232.264	243.124	243.271	(28.315)	147	11.007	4,74%	(28.033)	-10,33%	310.634	78,31%	(67.363)
	CASA	104.823	115.396	126.256	126.402	(2.480)	147	11.007	9,54%	21.579	20,59%	142.299	88,83%	(15.896)
	(%) CASA	38,64%	49,68%	51,93%	51,96%									
	FDR	71,62%	87,88%	83,92%	83,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	16.264	19.528	18.626	18.907		280	(621)	-3,18%	2.642	16,25%	-	0,00%	18.907
2	Giro ISE	12.924	10.849	10.062	7.575		(2.487)	(3.274)	-30,18%	(5.349)	-41,39%		0,00%	7.575
3	Tabungan ISE	1.712	6.998	6.884	9.651		2.767	2.653	37,91%	7.939	463,82%		0,00%	9.651
4	Deposito ISE	1.628	1.681	1.681	1.681		0	0	0,00%	53	3,23%		0,00%	1.681
5	CIF ISE	80	90	90	90		0	0	0,00%	10	12,50%		0,00%	90

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	9.891	14.534	14.533	-	-	0	-130	-1	4.642	1	19.916	72,97%	(5.383)
	Linkage	1.111	804	804	-	-	-	-17	0	-307	-	5.477	14,69%	(4.673)
	Non-Linkage	8.780	13.729	13.729	-	-	0	-113	-1	4.949	1	14.439	95,08%	(710)
	• Local Champion	6.630	9.079	9.079	-	-	0	-113	-1	2.449	1	9.312	97,49%	(234)
	• Value Chain	2.150	4.650	4.650	-	-	-	-0	0	2.500	-	5.126	90,71%	(476)
2	MBG	65.409	59.042	58.832	150	-	-150	-1.380	-210	-6.576	210	70.008	84,04%	(11.176)
	KUR	63.164	56.360	56.159	150	-	-150	-1.263	-200	-7.005	200	67.553	83,13%	(11.394)
	Non KUR	2.245	2.683	2.673	-	-	0	-118	-10	429	10	2.455	108,90%	218
3	PWG	10.519	15.081	15.074	35	226	190	635	-7	4.555	233	18.008	83,71%	(2.934)
	Cilem	10.519	15.081	15.074	35	226	190	635	-7	4.555	233	18.008	83,71%	(2.934)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	108.478	115.461	115.592	-	615	615	147	131	7.114	484	134.112	86,19%	(18.520)
	CF 1	58.498	62.127	62.037	-	-	0	256	-91	3.539	91	60.416	102,68%	1.620
	Total Griya	56.812	59.059	58.983	-	-	0	0	-76	2.171	76	56.783	103,87%	2.200
	• Total Non Program	55.952	58.249	58.175	-	-	0	-422	-74	2.223	74	53.414	108,91%	4.761
	• Program	860	810	808	-	-	0	-8	-1	-52	1	3.370	23,99%	(2.561)
	Oto	1.686	3.069	3.054	-	-	0	256	-15	1.368	15	3.633	84,05%	(580)
	CF 2	49.980	53.333	53.555	-	615	615	-109	222	3.575	393	73.695	72,67%	(20.140)
	Mitraguna & Others	49.699	53.068	53.291	-	615	615	-102	223	3.592	392	72.662	73,34%	(19.371)
	Pensiun	281	266	264	-	-	0	-6	-2	-16	2	1.033	25,59%	(769)
	Total Pembiayaan	194.296	204.118	204.031	185	841	655	-728	-87	9.735	928	242.044	84,30%	(38.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Linkage	-	6	-	-	0,00%	0,00%	0,00%	-	-	(6)			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.071	1.504	1.324	3.369	1,64%	2,24%	5,73%	2.045	2.298	1.865			
	KUR	1.022	1.029	880	3.035	1,62%	1,56%	5,40%	2.155	2.013	2.006			
	Non KUR	49	475	444	334	2,19%	16,55%	12,50%	(110)	285	(141)			
3	PWG	95	-	-	374	0,91%	0,00%	2,48%	374	279	374			
	Cilem	95	-	-	374	0,91%	0,00%	2,48%	374	279	374			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.865	2.403	2.395	4.554	1,72%	2,07%	3,94%	2.159	2.690	2.151			
	CF 1	1.284	1.880	1.863	2.898	2,19%	3,00%	4,67%	1.035	1.614	1.018			
	Total Griya	1.284	1.880	1.863	2.682	2,26%	3,15%	4,55%	819	1.398	801			
	Oto	-	-	-	217	0,00%	0,00%	7,09%	217	217	217			
	CF 2	581	522	532	1.656	1,16%	1,00%	3,09%	1.124	1.075	1.133			
	Mitraguna & Others	581	522	532	1.656	1,17%	1,00%	3,11%	1.124	1.075	1.133			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	3.031	3.913	3.719	8.298	1,56%	1,82%	4,07%	4.578	5.266	4.384	0,59%	85,47%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	196	196	202	202	1,98%	1,39%	1,39%	-	6	6			
	Linkage	196	196	202	202	17,64%	25,11%	25,11%	-	6	6			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	423	907	872	880	0,65%	1,48%	1,50%	8	457	(27)			
	KUR	260	859	716	724	0,41%	1,27%	1,29%	8	465	(134)			
	Non KUR	164	48	156	156	7,29%	5,80%	5,82%	-	(8)	107			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.353	379	374	954	2,17%	0,32%	0,83%	581	(1.399)	575			
	CF 1	1.777	379	374	954	3,04%	0,60%	1,54%	581	(823)	575			
	Total Griya	1.777	379	374	954	3,13%	0,63%	1,62%	581	(823)	575			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	576	-	-	-	1,15%	0,00%	0,00%	-	(576)	-			
	Mitraguna & Others	576	-	-	-	1,16%	0,00%	0,00%	-	(576)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.972	1.482	1.447	2.036	1,53%	0,71%	1,00%	589	(936)	554	0,33%	66,68%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	24.761	20.652	19.077	19.066	(1.392)	(10)	(1.585)	-7,68%	(5.695)	-23,00%	41.105	46,38%	(22.039)
2	Tabungan	139.675	139.420	140.054	139.674	2.493	(379)	255	0,18%	(0)	-0,00%	160.468	87,04%	(20.793)
3	Deposito	81.953	77.952	78.301	78.305	(820)	5	353	0,45%	(3.648)	-4,45%	83.487	93,79%	(5.182)
	Total	246.389	238.023	237.431	237.046	281	(385)	(978)	-0,41%	(9.343)	-3,79%	285.060	83,16%	(48.014)
	CASA	164.436	160.072	159.130	158.741	1.101	(389)	(1.331)	-0,83%	(5.695)	-3,46%	201.573	78,75%	(42.832)
	(%) CASA	66,74%	67,25%	67,02%	66,97%									
	FDR	63,49%	72,41%	72,42%	72,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.910	10.878	10.345	10.639		294	(238)	-2,19%	(270)	-2,48%	-	0,00%	10.639
2	Giro ISE	6.429	4.866	4.955	4.804		(151)	(62)	-1,27%	(1.625)	-25,28%		0,00%	4.804
3	Tabungan ISE	3.915	6.012	5.390	5.835		445	(177)	-2,94%	1.920	49,04%		0,00%	5.835
4	Deposito ISE	565	-	-	-		0	0	#DIV/0!	(565)	-100,00%		0,00%	0
5	CIF ISE	134	146	146	146		0	0	0,00%	12	8,96%		0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	26.482	68,13%	(8.441)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.237	0,00%	(3.237)
	Non-Linkage	19.048	18.902	18.042	-	-	0	-293	-860	-1.007	860	23.245	77,62%	(5.203)
	• Local Champion	15.448	17.199	17.199	-	-	0	-249	0	1.751	-	17.438	98,63%	(239)
	• Value Chain	3.600	1.702	842	-	-	-	-44	-860	-2.758	860	5.807	14,50%	(4.965)
2	MBG	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	KUR	-	-	-	-	-	0	0	0	0	-	21	0,00%	(21)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	5.838	10.412	10.582	22	239	217	627	170	4.744	69	13.639	77,58%	(3.057)
	Cilem	5.838	10.412	10.582	22	239	217	627	170	4.744	69	13.639	77,58%	(3.057)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	131.543	143.048	143.326	225	720	495	1.095	278	11.783	442	152.446	94,02%	(9.121)
	CF 1	81.145	74.508	74.358	-	-	0	-233	-150	-6.788	150	80.815	92,01%	(6.457)
	Total Griya	74.220	68.592	68.493	-	-	0	0	-99	-5.728	99	72.670	94,25%	(4.178)
	• Total Non Program	73.552	67.965	67.866	-	-	0	-1.118	-99	-5.686	99	70.051	96,88%	(2.185)
	• Program	669	626	626	-	-	0	-4	0	-42	-	2.619	23,92%	(1.993)
	Oto	6.925	5.916	5.865	-	-	0	-233	-51	-1.060	51	8.145	72,01%	(2.280)
	CF 2	50.397	68.540	68.968	225	720	495	1.328	428	18.571	292	71.632	96,28%	(2.664)
	Mitraguna & Others	49.913	67.543	67.980	225	720	495	1.303	437	18.067	283	70.238	96,79%	(2.258)
	Pensiun	484	996	988	-	-	0	25	-8	504	8	1.394	70,88%	(406)
	Total Pembiayaan	156.429	172.361	171.949	247	959	712	1.428	-412	15.520	1.371	192.588	89,28%	(20.640)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	11	-	-	190	0,19%	0,00%	1,80%	190	179	190			
	Cilem	11	-	-	190	0,19%	0,00%	1,80%	190	179	190			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.162	1.437	2.175	2.690	0,88%	1,52%	1,88%	516	1.529	1.253			
	CF 1	1.162	1.383	2.039	1.928	1,43%	2,74%	2,59%	(111)	766	544			
	Total Griya	1.162	1.383	1.962	1.017	1,57%	2,86%	1,49%	(945)	(144)	(366)			
	Oto	-	-	77	911	0,00%	1,30%	15,53%	834	911	911			
	CF 2	-	54	136	763	0,00%	0,20%	1,11%	626	763	709			
	Mitraguna & Others	-	54	136	763	0,00%	0,20%	1,12%	626	763	709			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.173	1.437	2.175	2.881	0,75%	1,26%	1,68%	706	1.708	1.444	0,23%	86,16%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	778	1.299	1.455	1.412	0,59%	1,02%	0,99%	(43)	634	113			
	CF 1	342	585	864	822	0,42%	1,16%	1,11%	(43)	480	237			
	Total Griya	342	585	864	822	0,46%	1,26%	1,20%	(43)	480	237			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	436	714	590	590	0,86%	0,86%	0,86%	-	155	(124)			
	Mitraguna & Others	436	714	590	590	0,87%	0,87%	0,87%	-	155	(124)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	778	1.299	1.455	1.412	0,50%	0,84%	0,82%	(43)	634	113	0,00%	100,00%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.775	55.031	56.368	55.628	3.771	(741)	597	1,08%	36.853	196,29%	36.087	154,15%	19.540
2	Tabungan	206.902	265.449	259.243	258.415	6.039	(828)	(7.034)	-2,65%	51.513	24,90%	228.586	113,05%	29.829
3	Deposito	118.442	96.974	96.247	96.237	(7.411)	(10)	(737)	-0,76%	(22.205)	-18,75%	120.549	79,83%	(24.312)
	Total	344.119	417.454	411.858	410.280	2.400	(1.579)	(7.175)	-1,72%	66.161	19,23%	385.222	106,50%	25.057
	CASA	225.677	320.480	315.611	314.043	9.811	(1.569)	(6.438)	-2,01%	88.366	39,16%	264.674	118,65%	49.369
	(%) CASA	65,58%	76,77%	76,63%	76,54%									
	FDR	96,55%	93,29%	96,43%	96,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.930	3.545	3.570	3.567		(3)	23	0,64%	(363)	-9,24%	-	0,00%	3.567
2	Giro ISE	1.420	1.163	1.222	1.267		45	104	8,92%	(153)	-10,77%		0,00%	1.267
3	Tabungan ISE	2.001	1.767	1.734	1.686		(49)	(81)	-4,59%	(315)	-15,76%		0,00%	1.686
4	Deposito ISE	510	615	615	615		0	(0)	-0,00%	105	20,62%		0,00%	615
5	CIF ISE	179	189	189	189		0	0	0,00%	10	5,59%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	82.985	89.982	89.639	-	-	0	2.407	-344	6.654	344	104.800	85,53%	(15.162)
	Linkage	21.612	25.120	25.119	-	-	-	-182	-2	3.506	2	31.112	80,73%	(5.994)
	Non-Linkage	61.373	64.862	64.520	-	-	0	2.589	-342	3.147	342	73.688	87,56%	(9.168)
	• Local Champion	55.173	36.998	36.656	-	-	0	-336	-342	-18.517	342	61.011	60,08%	(24.355)
	• Value Chain	6.200	27.864	27.864	-	-	-	2.925	0	21.664	-	12.677	219,81%	15.188
2	MBG	43.181	44.128	44.474	400	410	10	866	346	1.293	64	46.897	94,83%	(2.423)
	KUR	40.519	42.067	42.428	400	410	10	952	360	1.908	50	44.012	96,40%	(1.584)
	Non KUR	2.662	2.060	2.046	-	-	0	-87	-14	-616	14	2.885	70,92%	(839)
3	PWG	26.463	44.214	44.646	693	1.328	635	1.033	432	18.183	896	38.240	116,75%	6.406
	Cilem	12.356	24.595	24.923	239	582	343	397	327	12.567	255	18.392	135,51%	6.530
	Gadai	14.108	19.618	19.724	454	746	292	636	105	5.616	640	19.848	99,37%	(125)
4	CFG	179.631	211.118	218.406	-	8.078	8.078	3.044	7.288	38.775	790	199.790	109,32%	18.616
	CF 1	55.651	68.035	75.841	-	7.900	7.900	208	7.806	20.190	94	59.885	126,64%	15.956
	Total Griya	50.392	59.216	67.051	-	7.900	7.900	0	7.835	16.659	65	52.642	127,37%	14.409
	• Total Non Program	50.392	59.216	67.051	-	7.900	7.900	-368	7.835	16.659	65	52.642	127,37%	14.409
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.260	8.819	8.790	-	-	0	208	-29	3.531	29	7.243	121,36%	1.547
	CF 2	123.980	143.083	142.565	-	178	178	2.836	-517	18.586	695	139.905	101,90%	2.660
	Mitraguna & Others	122.658	141.684	141.173	-	178	178	2.843	-510	18.516	688	137.456	102,70%	3.717
	Pensiun	1.322	1.399	1.392	-	-	0	-7	-7	70	7	2.449	56,84%	(1.057)
	Total Pembiayaan	332.261	389.442	397.165	1.093	9.816	8.723	7.350	7.723	64.904	2.093	389.727	101,91%	7.438

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	-	-	364	0,61%	0,00%	0,41%	364	(144)	364			
	Linkage	43	-	-	-	0,20%	0,00%	0,00%	-	(43)	-			
	Local Champion	465	-	-	364	0,76%	0,00%	0,56%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	409	740	602	1.157	0,95%	1,36%	2,60%	556	748	418			
	KUR	305	686	498	1.101	0,75%	1,18%	2,60%	603	796	415			
	Non KUR	104	53	104	56	3,92%	5,04%	2,75%	(48)	(48)	3			
3	PWG	-	-	-	2.462	0,00%	0,00%	5,51%	2.462	2.462	2.462			
	Cilem	-	-	-	2.093	0,00%	0,00%	8,40%	2.093	2.093	2.093			
	Gadai	-	-	-	369	0,00%	0,00%	1,87%	369	369	369			
4	CFG	673	1.279	1.367	4.463	0,37%	0,65%	2,04%	3.096	3.789	3.184			
	CF 1	295	196	490	1.816	0,53%	0,72%	2,39%	1.326	1.521	1.620			
	Total Griya	295	-	227	-	0,58%	0,38%	0,00%	(227)	(295)	-			
	Oto	-	196	263	1.816	0,00%	2,98%	20,66%	1.554	1.816	1.620			
	CF 2	379	1.083	877	2.647	0,31%	0,61%	1,86%	1.770	2.268	1.564			
	Mitraguna & Others	379	1.083	877	2.647	0,31%	0,62%	1,87%	1.770	2.268	1.564			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.590	2.018	1.968	8.445	0,48%	0,51%	2,13%	6.477	6.855	6.427	0,68%	68,02%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	193	42	42	42	0,23%	0,05%	0,05%	-	(151)	0			
	Linkage	-	42	42	42	0,00%	0,17%	0,17%	-	42	0			
	Non-Linkage	193	-	-	-	0,31%	0,00%	0,00%	-	(193)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	209	440	440	0,00%	1,00%	0,99%	-	440	231			
	KUR	-	209	440	440	0,00%	1,05%	1,04%	-	440	231			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	968	2.042	2.240	2.176	0,54%	1,06%	1,00%	(64)	1.208	134			
	CF 1	153	113	112	112	0,27%	0,16%	0,15%	-	(41)	(1)			
	Total Griya	153	113	112	112	0,30%	0,19%	0,17%	-	(41)	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	815	1.928	2.128	2.064	0,66%	1,49%	1,45%	(64)	1.249	136			
	Mitraguna & Others	815	1.928	2.128	2.064	0,66%	1,50%	1,46%	(64)	1.249	136			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.161	2.293	2.723	2.658	0,35%	0,70%	0,67%	(64)	1.497	366	1,06%	-57,64%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.819	43.281	43.231	43.217	40.645	(14)	(64)	-0,15%	23.398	118,06%	34.705	124,53%	8.512
2	Tabungan	188.323	172.953	173.460	172.572	4.147	(888)	(381)	-0,22%	(15.751)	-8,36%	209.136	82,52%	(36.564)
3	Deposito	54.534	66.101	64.579	64.579	(25.458)	0	(1.522)	-2,30%	10.045	18,42%	56.040	115,24%	8.539
	Total	262.676	282.334	281.270	280.368	19.334	(902)	(1.967)	-0,70%	17.691	6,74%	299.881	93,49%	(19.513)
	CASA	208.142	216.233	216.691	215.789	44.791	(902)	(445)	-0,21%	7.647	3,67%	243.841	88,50%	(28.052)
	(%) CASA	79,24%	76,59%	77,04%	76,97%									
	FDR	66,71%	72,21%	72,29%	72,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	6.187	3.668	3.588	3.675	86	7	0,19%	(2.512)	-40,60%	-	0,00%	3.675
2	Giro ISE	879	331	343	425	82	94	28,45%	(454)	-51,68%		0,00%	425
3	Tabungan ISE	5.307	3.337	3.245	3.250	5	(87)	-2,61%	(2.057)	-38,76%		0,00%	3.250
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	215	268	268	268	0	0	0,00%	53	24,65%		0,00%	268

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	6.986	12	12	-	-	0	-421	0	-6.974	-	6.986	0,18%	(6.974)
	Linkage	26	12	12	-	-	-	-1	0	-14	-	26	47,75%	(14)
	Non-Linkage	6.960	-	-	-	-	0	-420	0	-6.960	-	6.960	0,00%	(6.960)
	• Local Champion	2.199	-	-	-	-	0	0	0	-2.199	-	2.199	0,00%	(2.199)
	• Value Chain	4.762	-	-	-	-	-	-420	0	-4.762	-	4.762	0,00%	(4.762)
2	MBG	707	9.495	9.486	100	-	-100	436	-9	8.779	9	5.700	166,43%	3.786
	KUR	498	8.282	8.273	100	-	-100	453	-9	7.775	9	5.134	161,15%	3.139
	Non KUR	209	1.212	1.212	-	-	0	-17	0	1.003	-	566	214,24%	647
3	PWG	23.244	35.104	35.545	1.422	1.455	33	1.358	441	12.301	1.014	38.714	91,81%	(3.170)
	Cilem	7.809	11.949	11.984	147	351	204	458	35	4.175	316	18.851	63,57%	(6.867)
	Gadai	15.435	23.155	23.560	1.275	1.104	-171	899	406	8.125	698	19.863	118,61%	3.697
4	CFG	144.290	159.268	158.301	-	135	135	-69	-968	14.010	1.103	166.155	95,27%	(7.854)
	CF 1	8.588	12.193	12.159	-	-	0	-25	-34	3.571	34	12.165	99,96%	(5)
	Total Griya	7.701	11.174	11.144	-	-	0	0	-30	3.443	30	10.127	110,04%	1.017
	• Total Non Program	7.409	10.560	10.530	-	-	0	598	-30	3.121	30	8.983	117,22%	1.546
	• Program	292	614	614	-	-	0	-3	0	322	-	1.144	53,70%	(530)
	Oto	888	1.019	1.016	-	-	0	-25	-4	128	4	2.038	49,84%	(1.022)
	CF 2	135.702	147.075	146.141	-	135	135	-44	-934	10.439	1.069	153.990	94,90%	(7.849)
	Mitraguna & Others	125.011	133.616	132.816	-	135	135	-1	-800	7.805	935	140.961	94,22%	(8.145)
	Pensiun	10.691	13.459	13.325	-	-	0	-43	-134	2.635	134	13.029	102,27%	296
	Total Pembiayaan	175.227	203.879	203.343	1.522	1.590	68	1.303	-536	28.116	2.126	217.555	93,47%	(14.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	190	188	301	0,00%	1,98%	3,17%	113	301	111			
	KUR	-	-	-	113	0,00%	0,00%	1,37%	113	113	113			
	Non KUR	-	190	188	188	0,00%	15,50%	15,50%	-	188	(2)			
3	PWG	-	-	-	878	0,00%	0,00%	2,47%	878	878	878			
	Cilem	-	-	-	713	0,00%	0,00%	5,95%	713	713	713			
	Gadai	-	-	-	165	0,00%	0,00%	0,70%	165	165	165			
4	CFG	2.296	3.664	3.194	15.488	1,59%	2,01%	9,78%	12.293	13.191	11.824			
	CF 1	66	33	67	236	0,77%	0,55%	1,94%	169	170	203			
	Total Griya	66	33	67	51	0,86%	0,60%	0,46%	(16)	(15)	19			
	Oto	-	-	-	185	0,00%	0,00%	18,19%	185	185	185			
	CF 2	2.230	3.631	3.127	15.251	1,64%	2,13%	10,44%	12.124	13.022	11.621			
	Mitraguna & Others	2.230	3.631	3.127	14.757	1,78%	2,34%	11,11%	11.630	12.528	11.126			
	Pensiun	-	-	-	494	0,00%	0,00%	3,71%	494	494	494			
	Total Pembiayaan	2.296	3.853	3.382	16.666	1,31%	1,66%	8,20%	13.284	14.370	12.813	1,63%	80,14%	-6,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.120	3.440	3.493	3.493	2,86%	2,19%	2,21%	-	(627)	53			
	CF 1	47	-	-	-	0,55%	0,00%	0,00%	-	(47)	-			
	Total Griya	47	-	-	-	0,61%	0,00%	0,00%	-	(47)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	4.073	3.440	3.493	3.493	3,00%	2,37%	2,39%	-	(580)	53			
	Mitraguna & Others	4.073	3.440	3.493	3.493	3,26%	2,61%	2,63%	-	(580)	53			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.120	3.440	3.493	3.493	2,35%	1,71%	1,72%	-	(627)	53	5,73%	-233,76%	4,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.087	502	432	433	72	0	(69)	-13,76%	(1.654)	-79,27%	3.184	13,58%	(2.752)
2	Tabungan	37.117	38.758	39.081	38.947	(407)	(134)	189	0,49%	1.830	4,93%	42.859	90,87%	(3.912)
3	Deposito	10.740	12.549	12.549	12.549	2	0	0	0,00%	1.809	16,85%	10.827	115,90%	1.722
	Total	49.943	51.809	52.062	51.928	(334)	(134)	120	0,23%	1.985	3,97%	56.871	91,31%	(4.942)
	CASA	39.204	39.260	39.513	39.379	(336)	(134)	120	0,30%	176	0,45%	46.043	85,53%	(6.664)
	(%) CASA	78,50%	75,78%	75,90%	75,83%									
	FDR	145,08%	122,64%	120,95%	121,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	581	497	442	447		5	(50)	-10,07%	(134)	-23,05%	-	0,00%	447
2	Giro ISE	1	64	1	1		0	(63)	-98,31%	0	10,15%		0,00%	1
3	Tabungan ISE	580	433	441	446		5	13	3,00%	(134)	-23,10%		0,00%	446
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	61	65	65	65		0	0	0,00%	4	6,56%		0,00%	65

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.235	3.154	3.183	39	58	19	279	29	1.948	29	2.809	113,32%	374
	Cilem	1.235	3.154	3.183	39	58	19	279	29	1.948	29	2.809	113,32%	374
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	71.222	60.385	59.787	-	148	148	-65	-598	-11.435	746	64.578	92,58%	(4.791)
	CF 1	464	823	823	-	-	0	415	0	360	-	457	180,18%	366
	Total Griya	301	269	269	-	-	0	0	0	-32	-	294	91,54%	(25)
	• Total Non Program	301	269	269	-	-	0	-3	0	-32	-	294	91,54%	(25)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	163	554	554	-	-	0	415	0	391	-	163	340,54%	391
	CF 2	70.758	59.562	58.964	-	148	148	-479	-598	-11.794	746	64.121	91,96%	(5.157)
	Mitraguna & Others	66.540	55.109	54.658	-	148	148	-326	-450	-11.882	598	56.810	96,21%	(2.152)
	Pensiun	4.218	4.453	4.305	-	-	0	-153	-148	87	148	7.311	58,89%	(3.005)
	Total Pembiayaan	72.457	63.539	62.970	39	206	167	214	-569	-9.487	775	67.386	93,45%	(4.417)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.023	2.337	1.961	4.545	4,24%	3,25%	7,60%	2.584	1.522	2.208			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.023	2.337	1.961	4.545	4,27%	3,29%	7,71%	2.584	1.522	2.208			
	Mitraguna & Others	2.931	2.337	1.961	4.487	4,41%	3,56%	8,21%	2.526	1.556	2.150			
	Pensiun	92	-	-	58	2,17%	0,00%	1,35%	58	(34)	58			
	Total Pembiayaan	3.023	2.337	1.961	4.545	4,17%	3,09%	7,22%	2.584	1.522	2.208	0,00%	100,00%	-7,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	12.313	4.188	3.608	3.607	17,29%	5,97%	6,03%	(0)	(8.706)	(581)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	12.313	4.188	3.608	3.607	17,40%	6,06%	6,12%	(0)	(8.706)	(581)			
	Mitraguna & Others	11.834	4.013	3.433	3.433	17,79%	6,23%	6,28%	-	(8.401)	(579)			
	Pensiun	479	176	174	174	0,66%	0,27%	4,04%	(0)	(305)	(2)			
	Total Pembiayaan	12.313	4.188	3.608	3.607	16,99%	5,68%	5,73%	(0)	(8.706)	(581)	0,00%	100,00%	-5,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	59.162	163.181	170.364	170.397	136.989	34	7.217	4,42%	111.235	188,02%	71.025	239,91%	99.372
2	Tabungan	111.248	121.777	122.912	122.707	2.975	(204)	931	0,76%	11.459	10,30%	125.447	97,82%	(2.740)
3	Deposito	16.666	20.185	19.997	19.998	815	1	(187)	-0,93%	3.331	19,99%	18.148	110,19%	1.850
	Total	187.077	305.142	313.272	313.102	140.778	(170)	7.960	2,61%	126.025	67,37%	214.620	145,89%	98.482
	CASA	170.411	284.957	293.275	293.105	139.963	(171)	8.147	2,86%	122.694	72,00%	196.472	149,18%	96.632
	(%) CASA	91,09%	93,39%	93,62%	93,61%									
	FDR	105,51%	72,96%	70,96%	71,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.820	2.880	3.533	3.737		204	856	29,72%	(83)	-2,18%	-	0,00%	3.737
2	Giro ISE	954	1.351	1.419	1.563		144	213	15,74%	609	63,85%		0,00%	1.563
3	Tabungan ISE	2.866	1.530	2.114	2.173		60	644	42,07%	(692)	-24,16%		0,00%	2.173
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	121	127	127	127		0	0	0,00%	6	4,96%		0,00%	127

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.301	2.653	2.626	-	-	0	-589	-27	-674	27	3.301	79,57%	(674)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.301	2.653	2.626	-	-	0	-589	-27	-674	27	3.301	79,57%	(674)
	• Local Champion	3.301	2.653	2.626	-	-	0	-589	-27	-674	27	3.301	79,57%	(674)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	46.097	50.147	49.863	225	-	-225	357	-284	3.766	284	52.094	95,72%	(2.230)
	KUR	42.963	47.819	47.556	225	-	-225	487	-263	4.594	263	48.796	97,46%	(1.240)
	Non KUR	3.135	2.328	2.307	-	-	0	-130	-21	-828	21	3.298	69,96%	(991)
3	PWG	20.876	34.349	34.714	1.818	1.516	-302	2.703	365	13.838	1.151	37.410	92,79%	(2.696)
	Cilem	7.514	14.546	14.730	515	343	-171	1.847	183	7.215	160	18.308	80,45%	(3.578)
	Gadai	13.361	19.803	19.984	1.303	1.172	-131	857	182	6.623	991	19.102	104,62%	882
4	CFG	127.111	135.478	135.105	331	191	-140	3.703	-373	7.994	564	140.604	96,09%	(5.499)
	CF 1	49.510	50.142	50.239	331	191	-140	546	97	729	94	51.291	97,95%	(1.053)
	Total Griya	39.898	39.046	39.018	-	-	0	0	-29	-881	29	40.836	95,55%	(1.818)
	• Total Non Program	39.898	39.046	39.018	-	-	0	-132	-29	-881	29	40.836	95,55%	(1.818)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	9.611	11.095	11.221	331	191	-140	546	126	1.610	65	10.456	107,32%	765
	CF 2	77.602	85.337	84.867	-	-	0	3.156	-470	7.265	470	89.313	95,02%	(4.446)
	Mitraguna & Others	75.812	83.282	82.833	-	-	0	3.177	-449	7.021	449	86.964	95,25%	(4.131)
	Pensiun	1.790	2.055	2.034	-	-	0	-21	-21	244	21	2.349	86,59%	(315)
	Total Pembiayaan	197.385	222.628	222.309	2.374	1.707	-667	6.174	-319	24.924	2.026	233.409	95,24%	(11.100)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	124	548	366	799	0,27%	0,73%	1,60%	433	675	251			
	KUR	68	433	250	644	0,16%	0,52%	1,35%	395	577	211			
	Non KUR	56	115	116	155	1,79%	4,98%	6,71%	39	99	40			
3	PWG	-	-	-	644	0,00%	0,00%	1,85%	644	644	644			
	Cilem	-	-	-	488	0,00%	0,00%	3,31%	488	488	488			
	Gadai	-	-	-	156	0,00%	0,00%	0,78%	156	156	156			
4	CFG	2.018	4.027	4.014	3.805	1,59%	2,96%	2,82%	(209)	1.787	(222)			
	CF 1	1.770	1.931	2.188	1.506	3,58%	4,36%	3,00%	(681)	(264)	(425)			
	Total Griya	1.463	1.931	2.032	132	3,67%	5,20%	0,34%	(1.900)	(1.331)	(1.799)			
	Oto	307	-	156	1.374	3,19%	1,40%	12,25%	1.218	1.067	1.374			
	CF 2	248	2.096	1.826	2.298	0,32%	2,14%	2,71%	472	2.051	203			
	Mitraguna & Others	248	2.096	1.826	2.298	0,33%	2,19%	2,77%	472	2.051	203			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.142	4.575	4.380	5.248	1,09%	1,97%	2,36%	868	3.106	673	0,35%	85,14%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	1.500	1.500	1.500	0,00%	56,53%	57,11%	-	1.500	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	1.500	1.500	1.500	0,00%	56,53%	57,11%	-	1.500	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	493	260	427	379	1,07%	0,85%	0,76%	(48)	(115)	119			
	KUR	115	169	343	298	0,27%	0,63%	0,72%	(45)	182	129			
	Non KUR	378	91	84	81	12,06%	3,61%	3,51%	(3)	(297)	(10)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	336	935	1.155	1.155	0,26%	0,85%	0,85%	-	818	220			
	CF 1	297	90	90	90	0,60%	0,18%	0,18%	-	(207)	0			
	Total Griya	297	90	90	90	0,74%	0,23%	0,23%	-	(207)	0			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	39	845	1.065	1.065	0,05%	1,25%	1,25%	-	1.025	220			
	Mitraguna & Others	39	845	1.065	1.065	0,05%	1,28%	1,29%	-	1.025	220			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	829	2.695	3.082	3.033	0,42%	1,38%	1,36%	(48)	2.204	339	0,25%	82,00%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.927	3.334	2.761	2.829	1.942	67	(505)	-15,15%	902	46,78%	12.865	21,99%	(10.036)
2	Tabungan	70.495	83.412	83.267	83.580	1.034	313	167	0,20%	13.084	18,56%	86.396	96,74%	(2.816)
3	Deposito	64.264	92.567	92.577	92.577	(828)	0	10	0,01%	28.313	44,06%	65.350	141,66%	27.227
	Total	136.686	179.313	178.606	178.986	2.149	380	(328)	-0,18%	42.299	30,95%	164.612	108,73%	14.374
	CASA	72.423	86.746	86.028	86.409	2.977	380	(338)	-0,39%	13.986	19,31%	99.261	87,05%	(12.853)
	(%) CASA	52,98%	48,38%	48,17%	48,28%									
	FDR	94,77%	84,69%	85,09%	84,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	1.322	5.952	4.868	6.819	1.950	866	14,56%	5.497	415,76%	-	0,00%	6.819
2	Giro ISE	771	687	817	762	(55)	75	10,92%	(9)	-1,18%		0,00%	762
3	Tabungan ISE	551	5.265	4.051	6.057	2.006	791	15,03%	5.506	999,05%		0,00%	6.057
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	65	80	80	80	0	0	0,00%	15	23,08%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	31.758	34.892	34.620	-	-	0	-419	-272	2.861	272	37.072	93,38%	(2.452)
	KUR	29.577	32.463	32.374	-	-	0	-418	-88	2.797	88	34.653	93,43%	(2.278)
	Non KUR	2.181	2.429	2.245	-	-	0	-1	-183	64	183	2.419	92,80%	(174)
3	PWG	6.201	9.141	9.441	193	417	224	200	300	3.240	117	14.494	65,14%	(5.053)
	Cilem	6.201	9.141	9.441	193	417	224	200	300	3.240	117	14.494	65,14%	(5.053)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	91.582	107.820	107.918	86	876	790	1.191	99	16.337	777	102.726	105,05%	5.192
	CF 1	23.474	30.943	30.957	86	106	20	982	14	7.482	92	26.735	115,79%	4.222
	Total Griya	17.263	20.411	20.379	-	-	0	0	-32	3.116	32	18.392	110,80%	1.987
	• Total Non Program	17.263	20.411	20.379	-	-	0	414	-32	3.116	32	18.392	110,80%	1.987
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.212	10.532	10.578	86	106	20	982	46	4.367	60	8.343	126,79%	2.235
	CF 2	68.107	76.876	76.962	-	770	770	208	85	8.854	685	75.991	101,28%	970
	Mitraguna & Others	64.272	73.105	73.218	-	770	770	236	113	8.947	657	71.937	101,78%	1.281
	Pensiun	3.835	3.771	3.743	-	-	0	-28	-28	-92	28	4.054	92,33%	(311)
	Total Pembiayaan	129.541	151.853	151.979	279	1.293	1.014	972	127	22.438	1.166	154.293	98,50%	(2.313)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4	43	110	1.045	0,01%	0,32%	3,02%	936	1.041	1.002			
	KUR	-	43	110	1.045	0,00%	0,34%	3,23%	936	1.045	1.002			
	Non KUR	4	-	-	-	0,19%	0,00%	0,00%	-	(4)	-			
3	PWG	48	-	-	175	0,78%	0,00%	1,85%	175	126	175			
	Cilem	48	-	-	175	0,78%	0,00%	1,85%	175	126	175			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	547	1.422	847	5.343	0,60%	0,79%	4,95%	4.496	4.796	3.921			
	CF 1	172	1.125	364	1.762	0,73%	1,18%	5,69%	1.398	1.590	637			
	Total Griya	-	1.125	207	801	0,00%	1,01%	3,93%	594	801	(324)			
	Oto	172	-	157	960	2,76%	1,49%	9,08%	804	789	960			
	CF 2	375	297	483	3.581	0,55%	0,63%	4,65%	3.099	3.206	3.285			
	Mitraguna & Others	375	297	483	3.581	0,58%	0,66%	4,89%	3.099	3.206	3.285			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	600	1.465	956	6.563	0,46%	0,63%	4,32%	5.607	5.963	5.099	0,77%	82,11%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	75	315	315	315	0,23%	0,90%	0,91%	-	240	(0)			
	KUR	70	315	315	315	0,24%	0,97%	0,97%	-	245	(0)			
	Non KUR	5	-	-	-	0,21%	0,00%	0,00%	-	(5)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	493	389	387	414	0,54%	0,36%	0,38%	26	(79)	25			
	CF 1	203	203	203	203	0,87%	0,66%	0,66%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	203	203	203	203	3,28%	1,93%	1,92%	-	-	-			
	CF 2	289	185	184	210	0,42%	0,24%	0,27%	26	(79)	25			
	Mitraguna & Others	289	185	184	210	0,45%	0,25%	0,29%	26	(79)	25			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	567	704	702	728	0,44%	0,46%	0,48%	26	161	24	0,37%	22,08%	-0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.305	6.350	6.454	6.659	(175)	205	308	4,86%	2.353	54,66%	15.629	42,60%	(8.971)
2	Tabungan	84.533	90.823	87.349	87.086	1.455	(263)	(3.737)	-4,11%	2.553	3,02%	99.104	87,87%	(12.018)
3	Deposito	19.903	27.815	27.828	27.828	981	0	13	0,05%	7.925	39,82%	20.749	134,12%	7.079
	Total	108.741	124.988	121.631	121.573	2.261	(58)	(3.415)	-2,73%	12.832	11,80%	135.482	89,73%	(13.909)
	CASA	88.838	97.173	93.803	93.745	1.280	(58)	(3.428)	-3,53%	4.906	5,52%	114.733	81,71%	(20.988)
	(%) CASA	81,70%	77,75%	77,12%	77,11%									
	FDR	78,57%	82,40%	84,14%	84,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.916	3.814	3.917	3.956		40	142	3,73%	41	1,05%	-	0,00%	3.956
2	Giro ISE	3.001	2.815	2.903	2.941		37	126	4,47%	(60)	-1,99%	-	0,00%	2.941
3	Tabungan ISE	915	999	1.013	1.016		3	16	1,64%	101	11,01%		0,00%	1.016
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	121	121	121		0	0	0,00%	12	11,01%		0,00%	121

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Local Champion	695	-	-	-	-	0	0	0	-695	-	695	0,00%	(695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	3.069	5.173	5.161	-	-	0	1.300	-12	2.092	12	7.633	67,61%	(2.472)
	KUR	2.657	4.943	4.932	-	-	0	1.320	-11	2.275	11	6.955	70,92%	(2.023)
	Non KUR	412	230	229	-	-	0	-20	-1	-183	1	679	33,75%	(450)
3	PWG	13.521	19.100	18.772	498	760	261	297	-328	5.251	1.087	28.683	65,45%	(9.911)
	Cilem	6.370	9.563	9.595	73	183	109	275	32	3.225	150	17.921	53,54%	(8.325)
	Gadai	7.151	9.537	9.177	425	577	152	22	-360	2.026	937	10.762	85,27%	(1.585)
4	CFG	68.150	78.720	78.406	150	150	0	519	-314	10.257	464	87.921	89,18%	(9.515)
	CF 1	32.030	33.138	32.956	-	-	0	-302	-182	925	182	33.769	97,59%	(814)
	Total Griya	25.555	25.944	25.823	-	-	0	0	-120	268	120	25.634	100,74%	189
	• Total Non Program	25.555	25.944	25.823	-	-	0	-476	-120	268	120	25.634	100,74%	189
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.475	7.194	7.132	-	-	0	-302	-62	657	62	8.135	87,68%	(1.002)
	CF 2	36.119	45.582	45.451	150	150	0	821	-132	9.331	282	54.152	83,93%	(8.701)
	Mitraguna & Others	32.486	42.242	42.143	150	150	0	855	-98	9.657	248	50.435	83,56%	(8.291)
	Pensiun	3.633	3.341	3.307	-	-	0	-34	-34	-326	34	3.717	88,98%	(410)
	Total Pembiayaan	85.434	102.993	102.339	648	910	261	2.115	-653	16.905	1.563	124.931	81,92%	(22.592)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	100	98	98	0,00%	1,89%	1,89%	-	98	(2)			
	KUR	-	100	98	98	0,00%	1,98%	1,98%	-	98	(2)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	321	0,00%	0,00%	1,71%	321	321	321			
	Cilem	-	-	-	254	0,00%	0,00%	2,64%	254	254	254			
	Gadai	-	-	-	67	0,00%	0,00%	0,73%	67	67	67			
4	CFG	1.050	794	-	1.653	1,54%	0,00%	2,11%	1.653	603	859			
	CF 1	1.050	669	-	1.064	3,28%	0,00%	3,23%	1.064	14	395			
	Total Griya	697	669	-	776	2,73%	0,00%	3,00%	776	79	107			
	Oto	353	-	-	288	5,46%	0,00%	4,04%	288	(66)	288			
	CF 2	-	125	-	589	0,00%	0,00%	1,30%	589	589	464			
	Mitraguna & Others	-	125	-	503	0,00%	0,00%	1,19%	503	503	378			
	Pensiun	-	-	-	86	0,00%	0,00%	2,60%	86	86	86			
	Total Pembiayaan	1.050	893	98	2.071	1,23%	0,09%	2,02%	1.974	1.021	1.178	1,36%	32,97%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	695	-	-	-	100,00%	0,00%	0,00%	-	(695)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	132	86	71	70	4,32%	1,38%	1,36%	(1)	(62)	(16)			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	132	86	71	70	32,19%	31,03%	30,68%	(1)	(62)	(16)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	337	893	1.224	1.224	0,49%	1,56%	1,56%	-	887	332			
	CF 1	337	67	276	276	1,05%	0,83%	0,84%	-	(61)	209			
	Total Griya	189	67	276	276	0,74%	1,06%	1,07%	-	88	209			
	Oto	148	-	-	-	2,29%	0,00%	0,00%	-	(148)	-			
	CF 2	-	825	948	948	0,00%	2,08%	2,09%	-	948	123			
	Mitraguna & Others	-	825	948	948	0,00%	2,24%	2,25%	-	948	123			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.164	979	1.296	1.294	1,36%	1,26%	1,26%	(1)	130	315	3,93%	-210,77%	2,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.681	7.427	8.121	8.125	(1.933)	4	698	9,40%	444	5,78%	18.391	44,18%	(10.266)
2	Tabungan	96.197	119.337	116.511	115.935	2.870	(576)	(3.402)	-2,85%	19.738	20,52%	113.070	102,53%	2.865
3	Deposito	50.701	45.104	44.898	44.848	(846)	(50)	(256)	-0,57%	(5.853)	-11,54%	51.803	86,57%	(6.955)
	Total	154.579	171.868	169.529	168.908	91	(622)	(2.961)	-1,72%	14.328	9,27%	183.263	92,17%	(14.356)
	CASA	103.878	126.764	124.631	124.059	937	(572)	(2.704)	-2,13%	20.181	19,43%	131.461	94,37%	(7.401)
	(%) CASA	67,20%	73,76%	73,52%	73,45%									
	FDR	122,53%	118,75%	119,84%	120,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.938	4.104	3.926	3.934		9	(169)	-4,13%	(4)	-0,09%	-	0,00%	3.934
2	Giro ISE	1.498	2.480	2.430	2.443		13	(37)	-1,49%	945	63,07%		0,00%	2.443
3	Tabungan ISE	2.310	1.493	1.365	1.361		(4)	(133)	-8,88%	(949)	-41,07%		0,00%	1.361
4	Deposito ISE	130	130	130	130		0	0	0,00%	0	0,00%		0,00%	130
5	CIF ISE	147	162	162	162		0	0	0,00%	15	10,20%		0,00%	162

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.419	35.826	35.420	-	-	0	-61	-406	1.001	406	38.972	90,89%	(3.552)
	KUR	32.500	34.342	33.942	-	-	0	87	-401	1.442	401	36.816	92,19%	(2.874)
	Non KUR	1.920	1.484	1.478	-	-	0	-148	-6	-441	6	2.156	68,57%	(678)
3	PWG	17.830	31.815	32.029	1.957	1.024	-933	1.711	214	14.199	811	32.787	97,69%	(758)
	Cilem	5.164	11.405	11.729	377	486	109	802	324	6.565	162	14.806	79,22%	(3.077)
	Gadai	12.666	20.410	20.300	1.580	538	-1.041	909	-110	7.634	648	17.981	112,90%	2.319
4	CFG	137.158	136.453	135.712	76	66	-10	-621	-741	-1.445	807	147.002	92,32%	(11.290)
	CF 1	38.164	39.712	39.590	-	-	0	-402	-122	1.426	122	39.346	100,62%	244
	Total Griya	33.008	34.050	33.992	-	-	0	0	-57	984	57	32.660	104,08%	1.332
	• Total Non Program	33.008	34.050	33.992	-	-	0	-179	-57	984	57	32.660	104,08%	1.332
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.156	5.662	5.598	-	-	0	-402	-64	442	64	6.686	83,72%	(1.088)
	CF 2	98.994	96.742	96.122	76	66	-10	-219	-620	-2.871	686	107.656	89,29%	(11.534)
	Mitraguna & Others	71.310	70.977	70.548	-	-	0	-6	-428	-762	428	81.625	86,43%	(11.077)
	Pensiun	27.683	25.765	25.574	76	66	-10	-213	-191	-2.109	257	26.031	98,24%	(457)
	Total Pembiayaan	189.407	204.095	203.162	2.033	1.090	-943	1.028	-934	13.754	2.024	218.761	92,87%	(15.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	238	634	869	2.050	0,69%	2,43%	5,79%	1.181	1.813	1.417			
	KUR	105	522	761	1.850	0,32%	2,22%	5,45%	1.089	1.745	1.327			
	Non KUR	133	111	109	201	6,92%	7,32%	13,57%	92	68	89			
3	PWG	-	-	-	389	0,00%	0,00%	1,22%	389	389	389			
	Cilem	-	-	-	298	0,00%	0,00%	2,54%	298	298	298			
	Gadai	-	-	-	91	0,00%	0,00%	0,45%	91	91	91			
4	CFG	1.146	999	1.255	5.803	0,84%	0,92%	4,28%	4.548	4.657	4.803			
	CF 1	198	258	95	1.633	0,52%	0,24%	4,13%	1.539	1.435	1.375			
	Total Griya	73	-	-	804	0,22%	0,00%	2,36%	804	730	804			
	Oto	125	258	95	830	2,42%	1,67%	14,82%	735	705	571			
	CF 2	948	741	1.160	4.169	0,96%	1,20%	4,34%	3.009	3.221	3.428			
	Mitraguna & Others	799	690	650	3.139	1,12%	0,92%	4,45%	2.490	2.340	2.449			
	Pensiun	149	51	511	1.030	0,54%	1,98%	4,03%	519	881	979			
	Total Pembiayaan	1.384	1.633	2.124	8.242	0,73%	1,04%	4,06%	6.118	6.858	6.609	1,90%	53,23%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	477	318	308	307	1,39%	0,86%	0,87%	(1)	(170)	(10)			
	KUR	477	186	177	176	1,47%	0,52%	0,52%	(1)	(301)	(10)			
	Non KUR	-	132	131	131	0,00%	8,82%	8,86%	-	131	(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	4.394	2.648	2.440	2.440	3,20%	1,79%	1,80%	-	(1.954)	(208)			
	CF 1	1.329	1.891	1.589	1.589	3,48%	4,00%	4,01%	-	260	(302)			
	Total Griya	1.025	1.659	1.357	1.357	3,10%	3,98%	3,99%	-	332	(302)			
	Oto	305	232	232	232	5,91%	4,10%	4,15%	-	(72)	-			
	CF 2	3.064	757	851	851	3,10%	0,88%	0,89%	-	(2.214)	94			
	Mitraguna & Others	2.968	440	534	534	4,16%	0,75%	0,76%	-	(2.434)	94			
	Pensiun	97	317	317	317	0,05%	0,16%	1,24%	-	220	(0)			
	Total Pembiayaan	4.871	2.966	2.748	2.747	2,57%	1,35%	1,35%	(1)	(2.124)	(219)	1,31%	3,26%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.796	12.409	14.381	14.410	(2.547)	29	2.001	16,13%	1.615	12,62%	28.636	50,32%	(14.226)
2	Tabungan	133.664	151.983	153.476	152.805	904	(670)	823	0,54%	19.141	14,32%	155.428	98,31%	(2.622)
3	Deposito	120.976	138.437	138.534	138.538	135	5	102	0,07%	17.563	14,52%	123.058	112,58%	15.480
	Total	267.435	302.828	306.391	305.754	(1.508)	(637)	2.926	0,97%	38.319	14,33%	307.123	99,55%	(1.368)
	CASA	146.460	164.392	167.857	167.216	(1.643)	(641)	2.824	1,72%	20.756	14,17%	184.064	90,85%	(16.849)
	(%) CASA	54,76%	54,29%	54,79%	54,69%									
	FDR	60,13%	60,18%	59,53%	59,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.582	4.596	4.617	4.495		(122)	(100)	-2,18%	914	25,51%	-	0,00%	4.495
2	Giro ISE	1.025	1.971	1.893	1.714		(179)	(257)	-13,02%	689	67,28%		0,00%	1.714
3	Tabungan ISE	2.557	2.625	2.724	2.781		57	156	5,95%	224	8,77%		0,00%	2.781
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	213	229	229	229		0	0	0,00%	16	7,51%		0,00%	229

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	40.652	38.942	39.221	160	400	240	148	279	-1.432	121	44.400	88,33%	(5.179)
	KUR	37.299	36.976	37.258	160	400	240	255	281	-41	119	40.989	90,90%	(3.731)
	Non KUR	3.353	1.966	1.963	-	-	0	-107	-3	-1.390	3	3.411	57,55%	(1.448)
3	PWG	6.039	14.018	13.966	94	170	75	655	-52	7.927	221	15.570	89,70%	(1.604)
	Cilem	6.039	14.018	13.966	94	170	75	655	-52	7.927	221	15.570	89,70%	(1.604)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	114.108	129.294	129.222	915	489	-426	-2.381	-72	15.114	561	123.765	104,41%	5.457
	CF 1	24.580	27.567	27.630	-	139	139	-369	62	3.049	76	28.235	97,86%	(605)
	Total Griya	19.863	21.592	21.550	-	-	0	0	-42	1.687	42	21.622	99,67%	(72)
1	• Total Non Program	19.863	21.592	21.550	-	-	0	255	-42	1.687	42	21.622	99,67%	(72)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.718	5.976	6.080	-	139	139	-369	104	1.362	34	6.614	91,93%	(534)
	CF 2	89.528	101.726	101.592	915	350	-565	-2.012	-135	12.064	485	95.530	106,35%	6.062
	Mitraguna & Others	89.444	101.119	100.989	915	350	-565	-2.007	-130	11.545	480	94.659	106,69%	6.330
	Pensiun	84	608	603	-	-	0	-5	-5	519	5	871	69,23%	(268)
	Total Pembiayaan	160.799	182.254	182.408	1.169	1.058	-111	-1.578	155	21.609	903	183.735	99,28%	(1.326)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.072	797	924	1.391	2,64%	2,37%	3,55%	467	320	595			
	KUR	877	705	854	1.231	2,35%	2,31%	3,30%	377	354	526			
	Non KUR	194	92	70	161	5,80%	3,56%	8,18%	90	(34)	69			
3	PWG	-	-	-	224	0,00%	0,00%	1,60%	224	224	224			
	Cilem	-	-	-	224	0,00%	0,00%	1,60%	224	224	224			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	792	161	1.095	3.425	0,69%	0,85%	2,65%	2.330	2.634	3.264			
	CF 1	630	38	965	1.938	2,56%	3,50%	7,01%	973	1.308	1.900			
	Total Griya	568	-	567	216	2,86%	2,62%	1,00%	(350)	(352)	216			
	Oto	61	38	398	1.722	1,30%	6,66%	28,32%	1.324	1.660	1.684			
	CF 2	162	123	130	1.487	0,18%	0,13%	1,46%	1.357	1.325	1.365			
	Mitraguna & Others	162	123	130	1.487	0,18%	0,13%	1,47%	1.357	1.325	1.365			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.863	958	2.019	5.041	1,16%	1,11%	2,76%	3.021	3.177	4.083	0,41%	85,31%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	1.625	1.626	1.626	2,29%	4,18%	4,15%	(0)	695	1			
	KUR	399	1.431	1.506	1.506	1,07%	4,07%	4,04%	(0)	1.107	75			
	Non KUR	532	194	120	120	15,87%	6,11%	6,12%	-	(412)	(73)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	401	695	633	633	0,35%	0,49%	0,49%	-	232	(62)			
	CF 1	315	619	559	559	1,28%	2,03%	2,02%	-	244	(60)			
	Total Griya	179	619	559	559	0,90%	2,59%	2,59%	-	380	(60)			
	Oto	136	-	-	-	2,89%	0,00%	0,00%	-	(136)	-			
	CF 2	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Mitraguna & Others	85	76	74	74	0,10%	0,07%	0,07%	-	(11)	(2)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.332	2.320	2.259	2.259	0,83%	1,24%	1,24%	(0)	928	(60)	0,43%	65,10%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	39.183	62.801	98.310	98.446	(2.054)	136	35.645	56,76%	59.263	151,25%	53.494	184,03%	44.952
2	Tabungan	123.525	150.051	151.677	150.873	3.678	(804)	822	0,55%	27.348	22,14%	143.721	104,98%	7.152
3	Deposito	68.863	124.121	123.922	123.922	(185)	0	(200)	-0,16%	55.059	79,95%	70.400	176,03%	53.522
	Total	231.570	336.973	373.909	373.240	1.439	(669)	36.267	10,76%	141.670	61,18%	267.615	139,47%	105.626
	CASA	162.707	212.852	249.987	249.319	1.624	(669)	36.467	17,13%	86.611	53,23%	197.215	126,42%	52.104
	(%) CASA	70,26%	63,17%	66,86%	66,80%									
	FDR	34,66%	31,39%	28,27%	28,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	5.891	6.124	6.503	6.525		22	401	6,55%	634	10,75%	-	0,00%	6.525
2	Giro ISE	3.773	3.366	3.915	4.045		130	679	20,17%	271	7,19%		0,00%	4.045
3	Tabungan ISE	2.118	2.758	2.588	2.480		(108)	(278)	-10,08%	362	17,10%		0,00%	2.480
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	116	126	126	126		0	0	0,00%	10	8,62%		0,00%	126

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	6.849	10.535	10.368	42	125	83	-55	-168	3.518	293	14.064	73,72%	(3.696)
	Cilem	6.849	10.535	10.368	42	125	83	-55	-168	3.518	293	14.064	73,72%	(3.696)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	73.419	95.229	95.341	-	412	412	1.676	112	21.922	300	98.064	97,22%	(2.723)
	CF 1	59.117	74.995	75.147	-	322	322	779	152	16.030	170	68.723	109,35%	6.424
	Total Griya	51.507	65.623	65.848	-	322	322	0	224	14.341	98	59.856	110,01%	5.991
	• Total Non Program	49.547	63.796	64.023	-	322	322	1.792	227	14.476	94	52.179	122,70%	11.844
	• Program	1.960	1.828	1.825	-	-	0	-12	-3	-135	3	7.678	23,77%	(5.853)
	Oto	7.609	9.371	9.299	-	-	0	779	-72	1.690	72	8.867	104,88%	432
	CF 2	14.303	20.234	20.194	-	90	90	897	-40	5.891	130	29.341	68,82%	(9.147)
	Mitraguna & Others	14.303	20.222	20.182	-	90	90	897	-40	5.880	130	29.016	69,56%	(8.833)
	Pensiun	-	12	12	-	-	0	-0	-0	12	0	325	3,60%	(314)
	Total Pembiayaan	80.269	105.764	105.708	42	537	495	1.621	-56	25.440	593	112.128	94,27%	(6.420)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	107	0,00%	0,00%	1,03%	107	107	107			
	Cilem	-	-	-	107	0,00%	0,00%	1,03%	107	107	107			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	650	2.768	3.029	4.806	0,88%	3,18%	5,04%	1.777	4.156	2.038			
	CF 1	650	2.768	3.029	4.806	1,10%	4,04%	6,40%	1.777	4.156	2.038			
	Total Griya	404	2.588	2.856	3.662	0,79%	4,35%	5,56%	807	3.258	1.074			
	Oto	245	180	173	1.144	3,22%	1,85%	12,30%	971	899	964			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	650	2.768	3.029	4.913	0,81%	2,86%	4,65%	1.884	4.263	2.145	1,87%	59,81%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	800	534	534	534	1,09%	0,56%	0,56%	-	(266)	(0)			
	CF 1	800	496	496	496	1,35%	0,66%	0,66%	-	(304)	(0)			
	Total Griya	679	496	496	496	1,32%	0,76%	0,75%	-	(183)	(0)			
	Oto	121	-	-	-	1,59%	0,00%	0,00%	-	(121)	-			
	CF 2	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Mitraguna & Others	-	38	38	38	0,00%	0,19%	0,19%	-	38	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	800	534	534	534	1,00%	0,50%	0,51%	-	(266)	(0)	0,87%	-72,88%	0,4%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.833	8.432	7.841	7.951	1.118	110	(481)	-5,70%	(882)	-9,99%	21.699	36,64%	(13.748)
2	Tabungan	83.648	75.662	76.952	76.603	(1.158)	(350)	941	1,24%	(7.045)	-8,42%	98.582	77,70%	(21.979)
3	Deposito	21.297	24.150	24.226	24.226	(4.953)	0	76	0,31%	2.929	13,75%	21.750	111,38%	2.476
	Total	113.778	108.245	109.020	108.780	(4.993)	(240)	535	0,49%	(4.998)	-4,99%	142.031	76,59%	(33.251)
	CASA	92.481	84.094	84.794	84.554	(40)	(240)	460	0,55%	(7.927)	-8,57%	120.281	70,30%	(35.727)
	(%) CASA	81,28%	77,69%	77,78%	77,73%									
	FDR	151,33%	184,48%	182,67%	183,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.415	6.215	7.662	8.346		684	2.131	34,29%	4.930	144,37%	-	0,00%	8.346
2	Giro ISE	1.685	2.429	1.918	2.027		109	(402)	-16,54%	342	20,28%	-	0,00%	2.027
3	Tabungan ISE	1.730	3.786	5.744	6.319		574	2.533	66,90%	4.589	265,27%	-	0,00%	6.319
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	157	173	173	173		0	0	0,00%	16	10,19%	-	0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.500	11.241	11.150	-	-	0	-365	-90	-4.350	90	17.862	62,43%	(6.712)
	KUR	13.526	8.301	8.216	-	-	0	-342	-85	-5.311	85	15.819	51,94%	(7.603)
	Non KUR	1.974	2.940	2.935	-	-	0	-22	-5	961	5	2.043	143,63%	892
3	PWG	14.491	23.899	23.902	717	951	234	1.063	3	9.411	949	31.508	75,86%	(7.606)
	Cilem	6.823	11.358	11.558	22	392	370	329	200	4.735	192	18.964	60,94%	(7.407)
	Gadai	7.668	12.542	12.344	695	559	-136	734	-197	4.676	757	12.544	98,41%	(200)
4	CFG	142.193	164.548	164.097	630	630	0	1.219	-451	21.904	1.081	153.708	106,76%	10.388
	CF 1	6.747	8.769	8.746	-	-	0	58	-23	1.998	23	8.885	98,43%	(140)
	Total Griya	3.465	5.184	5.169	-	-	0	0	-15	1.704	15	4.904	105,41%	265
	• Total Non Program	3.465	5.184	5.169	-	-	0	-42	-15	1.704	15	4.904	105,41%	265
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.282	3.585	3.577	-	-	0	58	-8	294	8	3.981	89,84%	(405)
	CF 2	135.445	155.778	155.351	630	630	0	1.161	-428	19.905	1.058	144.823	107,27%	10.528
	Mitraguna & Others	125.884	146.998	146.662	630	630	0	1.201	-336	20.778	966	134.362	109,15%	12.300
	Pensiun	9.561	8.780	8.688	-	-	0	-40	-92	-873	92	10.461	83,05%	(1.773)
	Total Pembiayaan	172.184	199.688	199.149	1.347	1.581	234	1.917	-539	26.965	2.120	203.079	98,06%	(3.930)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.372	1.182	1.281	1.919	8,85%	11,40%	17,21%	637	547	737			
	KUR	1.295	819	765	1.402	9,57%	9,21%	17,07%	637	107	583			
	Non KUR	77	363	517	517	3,89%	17,57%	17,60%	-	440	154			
3	PWG	-	-	-	134	0,00%	0,00%	0,56%	134	134	134			
	Cilem	-	-	-	76	0,00%	0,00%	0,66%	76	76	76			
	Gadai	-	-	-	58	0,00%	0,00%	0,47%	58	58	58			
4	CFG	6	-	290	4.976	0,00%	0,00%	3,03%	4.686	4.970	4.976			
	CF 1	-	-	-	420	0,00%	0,00%	4,80%	420	420	420			
	Total Griya	-	-	-	178	0,00%	0,00%	3,45%	178	178	178			
	Oto	-	-	-	241	0,00%	0,00%	6,75%	241	241	241			
	CF 2	6	-	290	4.557	0,00%	0,19%	2,93%	4.266	4.550	4.557			
	Mitraguna & Others	-	-	290	4.289	0,00%	0,20%	2,92%	3.998	4.289	4.289			
	Pensiun	6	-	-	268	0,06%	0,00%	3,08%	268	262	268			
	Total Pembiayaan	1.378	1.182	1.572	7.030	0,80%	0,79%	3,53%	5.458	5.652	5.848	0,00%	100,00%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	583	858	962	961	3,76%	8,56%	8,62%	(0)	379	103			
	KUR	557	837	824	823	4,11%	9,92%	10,02%	(0)	266	(14)			
	Non KUR	26	21	138	138	1,32%	4,71%	4,72%	-	112	117			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	388	945	941	941	0,27%	0,57%	0,57%	-	553	(4)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	388	945	941	941	0,29%	0,60%	0,61%	-	553	(4)			
	Mitraguna & Others	388	945	941	941	0,31%	0,64%	0,64%	-	553	(4)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	971	1.803	1.903	1.903	0,56%	0,95%	0,96%	(0)	932	99	0,11%	88,35%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	873	1.575	5.133	4.996	633	(137)	3.421	217,20%	4.123	472,54%	1.750	285,54%	3.246
2	Tabungan	63.525	67.931	67.469	67.170	5.369	(299)	(761)	-1,12%	3.645	5,74%	71.349	94,14%	(4.179)
3	Deposito	5.722	7.221	7.231	7.231	(206)	0	10	0,14%	1.508	26,36%	5.985	120,81%	1.246
	Total	70.120	76.727	79.833	79.397	5.796	(436)	2.670	3,48%	9.277	13,23%	79.084	100,40%	313
	CASA	64.398	69.506	72.602	72.166	6.002	(436)	2.660	3,83%	7.768	12,06%	73.098	98,72%	(932)
	(%) CASA	91,84%	90,59%	90,94%	90,89%									
	FDR	73,73%	85,49%	81,76%	82,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.487	3.819	3.616	3.570		(45)	(248)	-6,50%	83	2,39%	-	0,00%	3.570
2	Giro ISE	561	449	451	453		2	4	0,97%	(108)	-19,22%		0,00%	453
3	Tabungan ISE	2.926	3.370	3.165	3.117		(48)	(252)	-7,49%	191	6,53%		0,00%	3.117
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	123	135	135	135		0	0	0,00%	12	9,76%		0,00%	135

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.583	5.521	5.673	-	247	247	587	151	3.090	96	5.700	99,52%	(27)
	Cilem	2.583	5.521	5.673	-	247	247	587	151	3.090	96	5.700	99,52%	(27)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	49.116	60.073	59.597	70	115	45	1.422	-476	10.481	591	59.041	100,94%	556
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	49.116	60.073	59.597	70	115	45	1.422	-476	10.481	591	59.041	100,94%	556
	Mitraguna & Others	45.066	55.374	54.939	70	115	45	1.143	-435	9.873	550	51.258	107,18%	3.681
	Pensiun	4.050	4.699	4.658	-	-	0	279	-42	608	42	7.783	59,85%	(3.125)
	Total Pembiayaan	51.699	65.594	65.269	70	362	292	2.010	-325	13.570	687	64.740	100,82%	529

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	45	0,00%	0,00%	0,79%	45	45	45			
	Cilem	-	-	-	45	0,00%	0,00%	0,79%	45	45	45			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	1.509	0,00%	0,00%	2,53%	1.509	1.509	1.509			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	1.509	0,00%	0,00%	2,53%	1.509	1.509	1.509			
	Mitraguna & Others	-	-	-	1.415	0,00%	0,00%	2,57%	1.415	1.415	1.415			
	Pensiun	-	-	-	94	0,00%	0,00%	2,02%	94	94	94			
	Total Pembiayaan	-	-	-	1.553	0,00%	0,00%	2,38%	1.553	1.553	1.553	2,88%	-20,95%	0,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	220	208	207	207	0,45%	0,34%	0,35%	-	(14)	(1)			
	Mitraguna & Others	220	208	207	207	0,49%	0,37%	0,38%	-	(14)	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	220	208	207	207	0,43%	0,31%	0,32%	-	(14)	(1)	3,74%	#####	3,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.084	2.160	2.710	2.746	198	35	586	27,13%	662	31,75%	7.185	38,22%	(4.439)
2	Tabungan	153.901	153.184	155.354	154.579	6.509	(775)	1.395	0,91%	678	0,44%	170.698	90,56%	(16.120)
3	Deposito	36.197	27.914	28.258	28.258	(1.360)	0	343	1,23%	(7.939)	-21,93%	37.242	75,88%	(8.984)
	Total	192.181	183.258	186.322	185.582	5.347	(740)	2.324	1,27%	(6.599)	-3,43%	215.125	86,27%	(29.542)
	CASA	155.985	155.344	158.064	157.325	6.707	(740)	1.981	1,28%	1.340	0,86%	177.883	88,44%	(20.559)
	(%) CASA	81,17%	84,77%	84,83%	84,77%									
	FDR	138,97%	164,04%	160,22%	160,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec 25)					Target Dec 25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	529	1.685	1.801	1.847	46	162	9,59%	1.318	249,07%	-	0,00%	1.847	
2	Giro ISE	45	683	837	871	35	188	27,49%	826	1830,54%		0,00%	871	
3	Tabungan ISE	484	1.002	964	975	11	(26)	-2,63%	491	101,56%		0,00%	975	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	35	115	115	115	0	0	0,00%	80	228,57%		0,00%	115	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Local Champion	56	46	46	-	-	0	-1	0	-10	-	56	81,36%	(10)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	5.081	6.493	6.449	-	-	0	-70	-43	1.369	43	8.913	72,36%	(2.464)
	KUR	4.827	6.222	6.178	-	-	0	-91	-43	1.351	43	8.318	74,28%	(2.140)
	Non KUR	254	271	271	-	-	0	21	0	17	-	595	45,55%	(324)
3	PWG	24.335	48.191	48.531	237	901	663	157	340	24.196	560	43.519	111,52%	5.013
	Cilem	24.335	48.191	48.531	237	901	663	157	340	24.196	560	43.519	111,52%	5.013
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	237.604	245.881	243.506	10	18	8	-271	-2.375	5.903	2.393	247.553	98,37%	(4.047)
	CF 1	8.506	8.716	8.690	-	-	0	-74	-26	183	26	10.260	84,70%	(1.570)
	Total Griya	6.805	6.817	6.810	-	-	0	0	-7	5	7	7.278	93,57%	(468)
	• Total Non Program	6.655	6.675	6.668	-	-	0	-135	-7	13	7	6.693	99,63%	(25)
	• Program	149	141	141	-	-	0	-2	0	-8	-	585	24,19%	(443)
	Oto	1.701	1.899	1.880	-	-	0	-74	-19	178	19	2.982	63,04%	(1.102)
	CF 2	229.097	237.166	234.817	10	18	8	-197	-2.349	5.719	2.367	237.294	98,96%	(2.477)
	Mitraguna & Others	203.836	211.595	209.432	10	18	8	165	-2.163	5.597	2.181	207.323	101,02%	2.110
	Pensiun	25.262	25.571	25.384	-	-	0	-361	-186	123	186	29.971	84,70%	(4.587)
	Total Pembiayaan	267.076	300.611	298.533	247	919	671	-185	-2.078	31.457	2.997	300.041	99,50%	(1.508)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	22	145	144	0,00%	2,23%	2,24%	(1)	144	123			
	KUR	-	22	145	144	0,00%	2,33%	2,34%	(1)	144	123			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	2	-	66	0,00%	0,00%	0,14%	66	66	64			
	Cilem	-	2	-	66	0,00%	0,00%	0,14%	66	66	64			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.584	3.719	3.375	6.545	1,09%	1,37%	2,69%	3.170	3.961	2.826			
	CF 1	819	854	753	723	9,63%	8,64%	8,32%	(30)	(96)	(131)			
	Total Griya	819	854	753	611	12,04%	11,05%	8,98%	(142)	(208)	(242)			
	Oto	-	-	-	111	0,00%	0,00%	5,93%	111	111	111			
	CF 2	1.765	2.865	2.621	5.822	0,77%	1,11%	2,48%	3.201	4.057	2.957			
	Mitraguna & Others	1.765	2.729	2.621	5.170	0,87%	1,24%	2,47%	2.549	3.405	2.442			
	Pensiun	-	136	-	652	0,00%	0,00%	2,57%	652	652	515			
	Total Pembiayaan	2.584	3.743	3.520	6.755	0,97%	1,17%	2,26%	3.236	4.171	3.013	0,58%	74,28%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.370	3.498	3.293	3.525	1,42%	1,34%	1,45%	232	155	27			
	CF 1	340	364	429	428	4,00%	4,92%	4,93%	(1)	88	64			
	Total Griya	340	364	429	428	5,00%	6,29%	6,29%	(1)	88	64			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	3.029	3.134	2.864	3.096	1,32%	1,21%	1,32%	232	67	(37)			
	Mitraguna & Others	2.939	2.995	2.864	3.096	1,44%	1,35%	1,48%	232	157	101			
	Pensiun	90	138	-	-	0,03%	0,00%	0,00%	-	(90)	(138)			
	Total Pembiayaan	3.370	3.498	3.293	3.525	1,26%	1,10%	1,18%	232	155	27	0,50%	57,31%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-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 (1-4 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.501	-	-	-		0	0	#DIV/0!	(1.501)	-100,00%	-	0,00%
2	Giro ISE	851	-	-	-		0	0	#DIV/0!	(851)	-100,00%		0,00%
3	Tabungan ISE	650	-	-	-		0	0	#DIV/0!	(650)	-100,00%		0,00%
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%
5	CIF ISE	65	-	-	-		0	0	#DIV/0!	(65)	-100,00%		0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1,39%	#DIV/0!	1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	2,93%	#DIV/0!	2,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	106.344	112.587	105.483	(861)	
2	Contribution Margin	3.986	5.695	3.962	(24)	0,6%

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	595	616	438	438	(1.196)	0	(178)	-28,87%	(157)	-26,42%	12.197	3,59%	(11.759)
2	Tabungan	46.385	47.818	47.640	47.557	(132)	(83)	(261)	-0,55%	1.172	2,53%	60.559	78,53%	(13.002)
3	Deposito	18.302	57.067	47.057	47.057	10.056	0	(10.010)	-17,54%	28.755	157,12%	19.099	246,38%	27.958
	Total	65.283	105.501	95.135	95.052	8.729	(83)	(10.449)	-9,90%	29.770	45,60%	91.856	103,48%	3.196
	CASA	46.981	48.434	48.078	47.995	(1.328)	(83)	(439)	-0,91%	1.014	2,16%	72.756	65,97%	(24.761)
	(%) CASA	71,97%	45,91%	50,54%	50,49%									
	FDR	134,21%	93,33%	103,19%	103,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.398	1.116	998	1.054		56	(62)	-5,52%	(344)	-24,58%	-	0,00%	1.054
2	Giro ISE	39	1	1	1		0	0	0,00%	(39)	-97,92%		0,00%	1
3	Tabungan ISE	1.358	1.115	997	1.053		56	(62)	-5,53%	(305)	-22,46%		0,00%	1.053
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	87	98	98	98		0	0	0,00%	11	12,64%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	15.438	16.219	16.184	-	-	0	-110	-35	747	35	18.223	88,81%	(2.039)
	KUR	14.693	15.717	15.684	-	-	0	-95	-33	991	33	17.333	90,49%	(1.649)
	Non KUR	745	503	500	-	-	0	-15	-2	-244	2	890	56,24%	(389)
3	PWG	3.211	6.891	6.913	126	89	-37	791	22	3.703	67	8.588	80,49%	(1.675)
	Cilem	3.211	6.891	6.913	126	89	-37	791	22	3.703	67	8.588	80,49%	(1.675)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	68.969	75.356	75.069	310	107	-203	-371	-287	6.100	394	77.811	96,48%	(2.742)
	CF 1	2.071	11.937	12.016	310	107	-203	152	79	9.944	28	5.602	214,49%	6.414
	Total Griya	1.516	10.778	10.752	310	-	-310	0	-26	9.235	26	4.181	257,13%	6.570
	• Total Non Program	1.516	5.141	5.117	143	-	-143	261	-24	3.601	24	4.181	122,38%	936
	• Program	-	5.637	5.635	167	-	-167	339	-2	5.635	2	0	0,00%	5.635
	Oto	555	1.159	1.264	-	107	107	152	105	709	2	1.421	88,99%	(156)
	CF 2	66.897	63.419	63.053	-	-	0	-523	-366	-3.845	366	72.209	87,32%	(9.156)
	Mitraguna & Others	64.762	60.622	60.282	-	-	0	-496	-341	-4.481	341	68.752	87,68%	(8.471)
	Pensiun	2.135	2.797	2.771	-	-	0	-27	-26	636	26	3.457	80,17%	(686)
	Total Pembiayaan	87.617	98.466	98.166	436	196	-240	309	-300	10.549	496	104.622	93,83%	(6.456)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	151	475	283	366	0,98%	1,74%	2,26%	83	215	(109)			
	KUR	98	475	240	301	0,67%	1,52%	1,92%	61	203	(174)			
	Non KUR	53	-	43	65	7,15%	8,61%	12,97%	22	12	65			
3	PWG	-	-	-	79	0,00%	0,00%	1,14%	79	79	79			
	Cilem	-	-	-	79	0,00%	0,00%	1,14%	79	79	79			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	846	2.796	1.956	5.510	1,23%	2,60%	7,34%	3.554	4.664	2.714			
	CF 1	-	-	177	131	0,00%	1,48%	1,09%	(46)	131	131			
	Total Griya	-	-	177	12	0,00%	1,64%	0,11%	(165)	12	12			
	Oto	-	-	-	119	0,00%	0,00%	9,43%	119	119	119			
	CF 2	846	2.796	1.779	5.379	1,26%	2,81%	8,53%	3.600	4.533	2.583			
	Mitraguna & Others	846	2.796	1.779	5.202	1,31%	2,94%	8,63%	3.423	4.357	2.407			
	Pensiun	-	-	-	177	0,00%	0,00%	6,37%	177	177	177			
	Total Pembiayaan	997	3.270	2.239	5.955	1,14%	2,27%	6,07%	3.716	4.958	2.685	1,49%	75,39%	-4,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	112	107	107	107	0,73%	0,66%	0,66%	-	(5)	(0)			
	KUR	75	70	70	70	0,51%	0,45%	0,45%	-	(5)	(0)			
	Non KUR	37	37	37	37	4,98%	7,32%	7,35%	-	(0)	(0)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.420	5.673	4.226	4.686	3,51%	5,61%	6,24%	460	2.266	(987)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.420	5.673	4.226	4.686	3,62%	6,66%	7,43%	460	2.266	(987)			
	Mitraguna & Others	2.420	5.673	4.226	4.686	3,74%	6,97%	7,77%	460	2.266	(987)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.532	5.780	4.333	4.793	2,89%	4,40%	4,88%	460	2.261	(987)	3,73%	23,55%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.877	5.948	4.721	4.744	2.360	22	(1.205)	-20,25%	(1.133)	-19,28%	16.777	28,28%	(12.033)
2	Tabungan	83.977	101.671	91.448	91.086	9.043	(361)	(10.585)	-10,41%	7.109	8,47%	98.962	92,04%	(7.876)
3	Deposito	19.184	13.402	13.405	13.405	(1)	0	3	0,03%	(5.779)	-30,12%	20.015	66,97%	(6.610)
	Total	109.038	121.021	109.574	109.235	11.402	(339)	(11.786)	-9,74%	197	0,18%	135.754	80,47%	(26.518)
	CASA	89.854	107.619	96.169	95.830	11.402	(339)	(11.789)	-10,95%	5.976	6,65%	115.739	82,80%	(19.908)
	(%) CASA	82,41%	88,93%	87,77%	87,73%									
	FDR	40,48%	52,26%	57,52%	57,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.581	8.818	9.115	8.151		(964)	(667)	-7,56%	(430)	-5,01%	-	0,00%	8.151
2	Giro ISE	1.236	1.518	1.441	1.120		(321)	(398)	-26,22%	(116)	-9,38%		0,00%	1.120
3	Tabungan ISE	7.345	7.300	7.674	7.031		(643)	(269)	-3,68%	(314)	-4,28%		0,00%	7.031
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	155	155	155		0	0	0,00%	9	6,16%		0,00%	155

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Local Champion	-	619	619	500	-	-500	485	0	619	-	0	0,00%	619
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	9.504	14.169	14.146	-	-	0	527	-23	4.642	23	14.493	97,61%	(346)
	KUR	9.147	13.072	13.050	-	-	0	555	-23	3.903	23	13.868	94,10%	(819)
	Non KUR	358	1.097	1.097	-	-	0	-28	0	739	-	624	175,63%	472
3	PWG	9.262	11.392	11.394	28	193	165	-69	2	2.131	191	16.966	67,15%	(5.573)
	Cilem	9.262	11.392	11.394	28	193	165	-69	2	2.131	191	16.966	67,15%	(5.573)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	25.377	37.067	36.867	410	126	-284	282	-200	11.490	326	47.656	77,36%	(10.789)
	CF 1	14.455	17.388	17.327	-	-	0	-230	-61	2.872	61	17.089	101,40%	238
	Total Griya	3.903	8.619	8.602	-	-	0	0	-17	4.699	17	4.866	176,77%	3.735
	• Total Non Program	3.903	6.826	6.809	-	-	0	-74	-17	2.906	17	4.866	139,93%	1.943
	• Program	-	1.793	1.792	-	-	0	-8	-1	1.792	1	0	0,00%	1.792
	Oto	10.552	8.770	8.726	-	-	0	-230	-44	-1.826	44	12.223	71,39%	(3.497)
	CF 2	10.922	19.679	19.540	410	126	-284	513	-139	8.618	265	30.567	63,92%	(11.028)
	Mitraguna & Others	10.683	18.945	18.756	410	-	-410	516	-189	8.074	189	29.780	62,98%	(11.024)
	Pensiun	239	734	783	-	126	126	-3	49	544	77	787	99,53%	(4)
	Total Pembiayaan	44.143	63.247	63.026	938	319	-619	1.225	-221	18.883	539	79.115	79,66%	(16.089)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	-	-	-	449	0,00%	0,00%	3,94%	449	449	449			
	Cilem	-	-	-	449	0,00%	0,00%	3,94%	449	449	449			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	360	344	726	2.638	1,42%	1,96%	7,16%	1.912	2.278	2.294			
	CF 1	360	344	708	2.345	2,49%	4,07%	13,53%	1.636	1.985	2.001			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	360	344	708	2.345	3,41%	8,08%	26,87%	1.636	1.985	2.001			
	CF 2	-	-	17	293	0,00%	0,09%	1,50%	276	293	293			
	Mitraguna & Others	-	-	17	293	0,00%	0,09%	1,56%	276	293	293			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	360	344	726	3.087	0,82%	1,15%	4,90%	2.361	2.727	2.743	2,97%	39,40%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	100	100	0,00%	0,27%	0,27%	-	100	100			
	CF 1	-	-	100	100	0,00%	0,58%	0,58%	-	100	100			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	100	100	0,00%	1,14%	1,15%	-	100	100			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	100	100	0,00%	0,16%	0,16%	-	100	100	1,53%	-863,36%	1,4%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3	646	601	601	(165)	0	(45)	-7,00%	598	17296,34%	6	9311,29%	595
2	Tabungan	34.487	32.850	33.436	33.475	1.712	39	625	1,90%	(1.013)	-2,94%	40.322	83,02%	(6.847)
3	Deposito	3.517	2.455	2.455	2.455	(50)	0	0	0,00%	(1.062)	-30,20%	3.592	68,34%	(1.137)
	Total	38.008	35.951	36.492	36.531	1.498	39	580	1,61%	(1.477)	-3,89%	43.921	83,17%	(7.390)
	CASA	34.491	33.496	34.037	34.076	1.548	39	580	1,73%	(415)	-1,20%	40.329	84,50%	(6.253)
	(%) CASA	90,75%	93,17%	93,27%	93,28%									
	FDR	1,90%	3,20%	3,14%	3,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	159	66	70	70	0	5	6,90%	(88)	-55,60%	-	0,00%	70	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
3	Tabungan ISE	159	66	70	70	0	5	6,90%	(88)	-55,60%		0,00%	70	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	44	46	46	46	0	0	0,00%	2	4,55%		0,00%	46	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	644	914	903	-	-	0	24	-10	260	10	1.982	45,57%	(1.079)
	Cilem	644	914	903	-	-	0	24	-10	260	10	1.982	45,57%	(1.079)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	Mitraguna & Others	78	236	243	-	10	10	148	7	165	3	78	310,59%	165
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	722	1.150	1.147	-	10	10	173	-3	425	13	2.061	55,65%	(914)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	170,91%	#DIV/0!	170,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	54,44%	#DIV/0!	54,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	39.560	38.008	34.317	(5.243)	
2	Contribution Margin	598	859	618	20	-3,3%

PHR & Payroll

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