

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	158.655	156.615	(4.060)	(2.039)	27.750	21,53%	749	0,48%	346.235	45,23%	(189.619)
2	Tabungan	1.803.617	1.980.739	1.979.388	1.979.070	51.335	(318)	(1.670)	-0,08%	175.453	9,73%	2.083.113	95,01%	(104.044)
3	Deposito	681.198	762.342	740.831	740.608	(32.431)	(223)	(21.734)	-2,85%	59.410	8,72%	699.248	105,91%	41.360
Total		2.640.681	2.871.948	2.878.873	2.876.293	14.844	(2.580)	4.346	0,15%	235.612	8,92%	3.128.596	91,94%	(252.303)
CASA		1.959.483	2.109.605	2.138.042	2.135.685	47.274	(2.357)	26.080	1,24%	176.202	8,99%	2.429.348	87,91%	(293.663)
(% CASA		74,20%	73,46%	74,27%	74,25%									
FDR		99,99%	104,53%	105,56%	105,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	85.796	86.429		633	3.759	4,55%	20.819	31,73%	95.806	90,21%	(9.377)
2	Giro ISE	23.758	19.536	23.029	23.191		162	3.656	18,71%	(567)	-2,39%	42.060	55,14%	(18.868)
3	Tabungan ISE	30.646	53.467	53.100	53.570		471	103	0,19%	22.924	74,80%	34.843	105,75%	18.727
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	99.874	5.900	907	-4.993	3.622	-37	19.476	944	115.782	86,26%	(15.908)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.465	5.900	907	-4.993	3.623	-37	9.932	944	85.508	88,26%	(10.043)
	• Local Champion	62.373	72.430	72.440	5.900	907	-4.993	3.655	10	10.067	897	71.843	100,83%	597
	• Value Chain	3.160	3.072	3.025	-	-	-	-32	-47	-135	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	391.527	8.675	9.761	1.086	2.543	2.684	23.468	7.077	422.292	92,71%	(30.765)
	KUR	343.457	362.300	364.770	7.885	9.291	1.406	1.434	2.470	21.313	6.821	394.978	92,35%	(30.208)
	Non KUR	24.602	26.544	26.757	790	470	-320	1.108	214	2.155	256	27.314	97,96%	(557)
3	PWG	200.888	356.932	377.209	56.396	52.385	-4.011	19.828	20.277	176.321	32.108	371.423	101,56%	5.786
	Cilem	92.590	195.267	209.759	20.857	21.674	817	15.699	14.493	117.169	7.182	231.018	90,80%	(21.259)
	Gadai	108.298	161.666	167.450	35.539	30.710	-4.829	4.129	5.784	59.152	24.926	140.405	119,26%	27.045
4	CFG	1.991.066	2.156.369	2.170.327	33.571	41.620	8.049	11.052	13.958	179.261	27.662	2.211.667	98,13%	(41.341)
	CF 1	271.158	283.057	283.425	2.435	2.769	334	1.942	368	12.267	2.401	309.258	91,65%	(25.833)
	Total Griya	236.939	232.575	233.480	160	2.108	1.947	0	904	-3.459	1.203	255.971	91,21%	(22.491)
	• Total Non Program	155.508	155.596	156.765	-	1.950	1.950	-2.038	1.169	1.257	781	163.915	95,64%	(7.150)
	• Program	81.431	76.979	76.715	160	158	-3	-302	-264	-4.716	422	92.056	83,33%	(15.341)
	Oto	34.219	50.482	49.946	2.275	662	-1.613	1.942	-536	15.727	1.198	53.287	93,73%	(3.342)
	CF 2	1.719.908	1.873.311	1.886.901	31.136	38.851	7.715	9.111	13.590	166.994	25.261	1.902.409	99,18%	(15.508)
	Mitraguna & Others	1.474.657	1.605.638	1.618.692	28.268	35.644	7.376	8.035	13.055	144.035	22.589	1.638.476	98,79%	(19.783)
	Pensiun	245.250	267.674	268.209	2.868	3.207	339	1.076	535	22.958	2.672	263.933	101,62%	4.276
Total Pembiayaan		2.640.411	3.002.055	3.038.937	104.543	104.673	130	37.045	36.881	398.526	67.792	3.121.164	97,37%	(82.228)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.387	0,00%	0,00%	3,39%	3.387	3.387	3.387			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.387	0,00%	0,00%	4,49%	3.387	3.387	3.387			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	33.696	0,62%	2,50%	8,61%	23.981	31.421	23.981			
	KUR	1.785	8.311	8.311	29.193	0,52%	2,29%	8,00%	20.882	27.408	20.882			
	Non KUR	489	1.404	1.404	4.503	1,99%	5,29%	16,83%	3.099	4.013	3.099			
3	PWG	10	-	-	18.225	0,00%	0,00%	4,83%	18.225	18.215	18.225			
	Cilem	10	-	-	13.067	0,01%	0,00%	6,23%	13.067	13.057	13.067			
	Gadai	-	-	-	5.158	0,00%	0,00%	3,08%	5.158	5.158	5.158			
4	CFG	19.717	28.500	30.393	53.785	0,99%	1,41%	2,48%	23.392	34.068	25.285			
	CF 1	13.249	16.070	16.284	28.064	4,89%	5,75%	9,90%	11.780	14.815	11.993			
	Total Griya	12.780	15.301	15.217	21.149	5,39%	6,54%	9,06%	5.932	8.369	5.848			
	Oto	469	769	1.066	6.914	1,37%	2,11%	13,84%	5.848	6.445	6.145			
	CF 2	6.468	12.430	14.110	25.721	0,38%	0,75%	1,36%	11.612	19.253	13.292			
	Mitraguna & Others	5.999	11.068	12.494	21.632	0,41%	0,78%	1,34%	9.138	15.633	10.564			
	Pensiun	470	1.361	1.615	4.089	0,19%	0,60%	1,52%	2.474	3.620	2.728			
Total Pembiayaan		22.002	38.215	40.108	109.092	0,83%	1,34%	3,59%	68.984	87.090	70.878	0,87%	75,69%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,12%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,26%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.671	0,70%	0,76%	0,94%	730	1.098	938			
	KUR	1.118	1.434	1.463	2.118	0,33%	0,40%	0,58%	655	1.000	684			
	Non KUR	1.455	1.300	1.478	1.553	5,91%	5,57%	5,81%	75	99	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.527	1,29%	1,06%	1,08%	772	(2.140)	36			
	CF 1	9.750	9.855	10.152	10.122	3,60%	3,59%	3,57%	(29)	373	268			
	Total Griya	9.274	9.315	9.438	9.409	3,91%	4,06%	4,03%	(29)	136	94			
	Oto	476	540	714	713	1,39%	1,41%	1,43%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.405	0,93%	0,67%	0,71%	802	(2.513)	(231)			
	Mitraguna & Others	14.983	12.664	11.647	12.636	1,02%	0,73%	0,78%	989	(2.347)	(28)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.288	1,76%	1,66%	1,69%	1.502	4.889	541	1,79%	-5,88%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	26.005	24.180	24.403	24.604	2.218	201	424	1,75%	(1.401)	-5,39%	42.690	57,63%	(18.086)
2	Tabungan	211.719	211.403	221.532	223.038	4.525	1.506	11.636	5,50%	11.319	5,35%	235.399	94,75%	(12.361)
3	Deposito	98.613	78.216	57.588	57.590	(26.842)	2	(20.626)	-26,37%	(41.023)	-41,60%	100.158	57,50%	(42.568)
	Total	336.337	313.799	303.524	305.233	(20.100)	1.709	(8.566)	-2,73%	(31.104)	-9,25%	378.247	80,70%	(73.015)
	CASA	237.724	235.583	245.936	247.642	6.742	1.707	12.060	5,12%	9.919	4,17%	278.089	89,05%	(30.447)
	(%) CASA	70,68%	75,07%	81,03%	81,13%									
	FDR	113,34%	133,66%	141,20%	140,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	15.474	18.301	19.701	19.595		(107)	1.294	7,07%	4.120	26,63%	-	0,00%	19.595
2	Giro ISE	9.559	9.188	11.429	11.476		47	2.289	24,91%	1.917	20,05%		0,00%	11.476
3	Tabungan ISE	5.622	9.114	8.273	8.118		(154)	(995)	-10,92%	2.496	44,40%		0,00%	8.118
4	Deposito ISE	293	-	-	-		0	0	#DIV/0!	(293)	-100,00%		0,00%	0
5	CIF ISE	427	449	449	449		0	0	0,00%	22	5,15%		0,00%	449

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.555	18.483	18.400	5.000	-	-5.000	4.885	-83	844	83	26.415	69,66%	(8.015)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.858	0,00%	(3.858)
	Non-Linkage	17.555	18.483	18.400	5.000	-	-5.000	4.885	-83	844	83	22.557	81,57%	(4.157)
	• Local Champion	16.779	17.786	17.710	5.000	-	-5.000	4.892	-76	931	76	19.150	92,48%	(1.440)
	• Value Chain	777	697	690	-	-	-	-8	-8	-87	8	3.407	20,24%	(2.717)
2	MBG	48.456	40.571	40.504	300	670	370	-629	-67	-7.953	737	53.547	75,64%	(13.043)
	KUR	46.158	37.777	37.724	300	670	370	-573	-53	-8.434	723	51.001	73,97%	(13.277)
	Non KUR	2.298	2.794	2.780	-	-	0	-56	-14	482	14	2.546	109,20%	234
3	PWG	20.904	27.647	29.618	2.963	4.167	1.204	840	1.971	8.714	2.196	36.253	81,70%	(6.635)
	Cilem	9.146	13.553	14.786	357	1.634	1.276	-228	1.233	5.640	400	21.665	68,25%	(6.879)
	Gadai	11.759	14.094	14.832	2.606	2.534	-72	1.067	738	3.074	1.795	14.588	101,68%	244
4	CFG	294.292	332.720	340.043	6.075	14.146	8.071	2.166	7.323	45.751	6.823	310.587	109,48%	29.456
	CF 1	11.437	13.673	14.084	-	500	500	30	411	2.647	89	13.443	104,77%	642
	Total Griya	7.624	9.813	10.272	-	500	500	0	458	2.648	42	8.137	126,24%	2.135
	• Total Non Program	7.624	9.813	10.272	-	500	500	-285	458	2.648	42	8.137	126,24%	2.135
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.813	3.860	3.813	-	-	0	30	-47	-0	47	5.306	71,86%	(1.493)
	CF 2	282.855	319.047	325.958	6.075	13.646	7.571	2.137	6.912	43.103	6.734	297.144	109,70%	28.814
	Mitraguna & Others	252.904	279.776	285.215	5.488	11.902	6.414	1.839	5.439	32.311	6.463	265.729	107,33%	19.486
	Pensiun	29.951	39.271	40.744	587	1.744	1.157	297	1.473	10.793	271	31.415	129,69%	9.329
	Total Pembiayaan	381.208	419.421	428.565	14.338	18.983	4.645	7.261	9.144	47.356	9.840	426.801	100,41%	1.763

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	233	0,00%	0,00%	1,26%	233	233	233			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	233	0,00%	0,00%	1,26%	233	233	233			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	66	1.481	2.043	3.953	0,14%	5,03%	9,76%	1.910	3.887	2.472			
	KUR	66	1.317	1.944	3.854	0,14%	5,14%	10,22%	1.910	3.788	2.537			
	Non KUR	-	163	99	99	0,00%	3,54%	3,56%	-	99	(64)			
3	PWG	-	-	-	1.056	0,00%	0,00%	3,57%	1.056	1.056	1.056			
	Cilem	-	-	-	499	0,00%	0,00%	3,37%	499	499	499			
	Gadai	-	-	-	558	0,00%	0,00%	3,76%	558	558	558			
4	CFG	-	2.414	1.589	4.028	0,00%	0,48%	1,18%	2.439	4.028	1.614			
	CF 1	-	92	144	1.036	0,00%	1,05%	7,36%	893	1.036	944			
	Total Griya	-	-	-	271	0,00%	0,00%	2,64%	271	271	271			
	Oto	-	92	144	765	0,00%	3,72%	20,07%	622	765	673			
	CF 2	-	2.322	1.445	2.992	0,00%	0,45%	0,92%	1.547	2.992	670			
	Mitraguna & Others	-	1.933	838	2.317	0,00%	0,30%	0,81%	1.478	2.317	384			
	Pensiun	-	389	607	675	0,00%	1,55%	1,66%	68	675	287			
	Total Pembiayaan	66	3.895	3.632	9.271	0,02%	0,87%	2,16%	5.639	9.204	5.376	0,00%	100,00%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	674	3.571	3.553	3.553	3,84%	19,23%	19,31%	-	2.879	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	674	3.571	3.553	3.553	3,84%	19,23%	19,31%	-	2.879	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	175	274	453	453	0,36%	1,12%	1,12%	(0)	278	180			
	KUR	175	56	174	174	0,38%	0,46%	0,46%	(0)	(1)	118			
	Non KUR	-	218	279	279	0,00%	10,00%	10,05%	(0)	279	61			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.522	2.176	2.175	2.674	0,52%	0,65%	0,79%	499	1.152	499			
	CF 1	290	290	290	290	2,54%	2,12%	2,06%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	290	290	290	290	7,61%	7,52%	7,62%	-	-	-			
	CF 2	1.232	1.885	1.885	2.384	0,44%	0,59%	0,73%	499	1.152	499			
	Mitraguna & Others	1.232	1.885	1.885	2.384	0,49%	0,67%	0,84%	499	1.152	499			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.371	6.021	6.182	6.681	0,62%	1,47%	1,56%	499	4.310	660	0,70%	55,40%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	376.749	387.886	419.770	43.021	
2	Contribution Margin	17.604	22.233	17.244	(360)	2,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,26	3,46	3,46	0,01	0,20
CIF Payroll	3.623	3.545	3.572	27	(51)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.287	9.557	2.029	2.041	341	13	(7.516)	-78,64%	(2.246)	-52,39%	20.184	10,11%	(18.142)
2	Tabungan	160.765	165.013	169.258	169.774	(430)	516	4.761	2,89%	9.010	5,60%	183.329	92,61%	(13.555)
3	Deposito	65.984	39.292	38.683	38.683	(2.258)	0	(608)	-1,55%	(27.301)	-41,38%	67.399	57,39%	(28.716)
	Total	231.036	213.861	209.971	210.499	(2.347)	528	(3.363)	-1,57%	(20.537)	-8,89%	270.912	77,70%	(60.414)
	CASA	165.052	174.570	171.287	171.816	(89)	528	(2.754)	-1,58%	6.764	4,10%	203.513	84,42%	(31.698)
	(%) CASA	71,44%	81,63%	81,58%	81,62%									
	FDR	120,56%	147,01%	151,06%	150,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.555	2.218	2.263	2.282		19	64	2,88%	727	46,78%	-	0,00%	2.282
2	Giro ISE	-	1	3	3		0	2	143,27%	3	#DIV/0!	-	0,00%	3
3	Tabungan ISE	1.555	2.217	2.260	2.279		19	62	2,79%	724	46,56%	-	0,00%	2.279
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	150	166	166	166		0	0	0,00%	16	10,67%	-	0,00%	166

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	71	4.174	4.499	-	907	-	-71	325	4.428	582	4.308	104,44%	191
	Linkage	20	-	-	-	-	-	0	0	-20	-	1.865	0,00%	(1.865)
	Non-Linkage	51	4.174	4.499	-	907	907	-71	325	4.448	582	2.443	184,16%	2.056
	• Local Champion	51	4.174	4.499	-	907	907	-71	325	4.448	582	1.185	379,59%	3.314
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.258	0,00%	(1.258)
2	MBG	14.646	19.841	19.729	340	100	-240	275	-111	5.084	211	18.040	109,36%	1.689
	KUR	12.693	16.593	16.408	140	-	-140	-70	-185	3.715	185	15.923	103,05%	486
	Non KUR	1.952	3.247	3.321	200	100	-100	345	74	1.369	26	2.117	156,86%	1.204
3	PWG	16.365	27.522	28.309	2.946	3.199	253	1.216	787	11.944	2.412	30.835	91,81%	(2.526)
	Cilem	8.190	16.328	17.451	1.413	1.457	44	1.079	1.124	9.261	333	19.829	88,01%	(2.377)
	Gadai	8.175	11.195	10.858	1.534	1.743	209	137	-337	2.683	2.080	11.006	98,65%	(148)
4	CFG	247.446	262.863	264.647	3.429	5.447	2.018	1.576	1.784	17.201	3.663	264.150	100,19%	497
	CF 1	12.247	10.155	10.080	-	-	0	-71	-75	-2.167	75	14.252	70,73%	(4.172)
	Total Griya	9.062	7.492	7.486	-	-	0	0	-6	-1.576	6	9.532	78,54%	(2.046)
	• Total Non Program	9.062	7.492	7.486	-	-	0	-360	-6	-1.576	6	9.532	78,54%	(2.046)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.185	2.662	2.594	-	-	0	-71	-68	-591	68	4.720	54,96%	(2.126)
	CF 2	235.199	252.708	254.567	3.429	5.447	2.018	1.648	1.858	19.368	3.589	249.898	101,87%	4.669
	Mitraguna & Others	206.067	222.689	225.167	2.749	5.447	2.698	1.518	2.478	19.101	2.969	219.260	102,69%	5.907
	Pensiun	29.132	30.019	29.399	680	-	-680	130	-620	267	620	30.638	95,96%	(1.238)
	Total Pembiayaan	278.528	314.400	317.185	6.715	9.653	2.938	2.996	2.785	38.656	6.868	317.333	99,95%	(148)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.644	0,00%	0,00%	36,53%	1.644	1.644	1.644			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	79	80	1.353	0,00%	0,40%	6,86%	1.273	1.353	1.273			
	KUR	-	79	80	936	0,00%	0,48%	5,70%	856	936	857			
	Non KUR	-	-	-	417	0,00%	0,00%	12,55%	417	417	417			
3	PWG	-	-	-	1.181	0,00%	0,00%	4,17%	1.181	1.181	1.181			
	Cilem	-	-	-	973	0,00%	0,00%	5,57%	973	973	973			
	Gadai	-	-	-	208	0,00%	0,00%	1,91%	208	208	208			
4	CFG	713	728	670	1.813	0,29%	0,25%	0,68%	1.143	1.100	1.085			
	CF 1	8	466	462	378	0,06%	4,55%	3,75%	(85)	370	(88)			
	Total Griya	-	257	254	158	0,00%	3,39%	2,12%	(96)	158	(98)			
	Oto	8	210	208	219	0,24%	7,81%	8,45%	11	212	10			
	CF 2	705	262	208	1.435	0,30%	0,08%	0,56%	1.227	730	1.173			
	Mitraguna & Others	705	262	208	1.145	0,34%	0,09%	0,51%	937	440	883			
	Pensiun	-	-	-	290	0,00%	0,00%	0,99%	290	290	290			
	Total Pembiayaan	713	807	749	5.990	0,26%	0,24%	1,89%	5.240	5.277	5.183	1,18%	37,28%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.309	2.059	1.761	1.760	0,93%	0,67%	0,67%	(0)	(549)	(299)			
	CF 1	296	296	-	-	2,42%	0,00%	0,00%	-	(296)	(296)			
	Total Griya	296	296	-	-	3,26%	0,00%	0,00%	-	(296)	(296)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.013	1.763	1.761	1.760	0,86%	0,70%	0,69%	(0)	(253)	(3)			
	Mitraguna & Others	2.013	1.763	1.761	1.760	0,98%	0,79%	0,78%	(0)	(253)	(3)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.309	2.059	1.761	1.760	0,83%	0,56%	0,55%	(0)	(549)	(299)	5,87%	-957,21%	5,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	277.711	283.958	316.621	38.910	
2	Contribution Margin	13.703	16.708	15.166	1.463	-10,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,66	2,94	2,99	0,05	0,33
CIF Payroll	3.777	3.979	4.088	109	311

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	27.417	28.877	29.613	29.148	(952)	(466)	271	0,94%	1.731	6,31%	37.560	77,60%	(8.412)
2	Tabungan	55.536	64.217	62.528	62.120	(4.016)	(408)	(2.097)	-3,27%	6.583	11,85%	70.166	88,53%	(8.046)
3	Deposito	6.088	6.210	6.210	6.210	(599)	0	0	0,00%	122	2,00%	7.064	87,91%	(854)
	Total	89.042	99.304	98.351	97.477	(5.566)	(874)	(1.826)	-1,84%	8.436	9,47%	114.790	84,92%	(17.312)
	CASA	82.953	93.094	92.142	91.268	(4.967)	(874)	(1.826)	-1,96%	8.314	10,02%	107.726	84,72%	(16.458)
	(%) CASA	93,16%	93,75%	93,69%	93,63%									
	FDR	82,33%	98,54%	101,71%	102,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.118	1.122	1.099	1.115		16	(7)	-0,66%	(2.003)	-64,24%	-	0,00%	1.115
2	Giro ISE	560	497	465	465		0	(31)	-6,34%	(95)	-16,95%		0,00%	465
3	Tabungan ISE	2.557	626	634	650		16	24	3,85%	(1.908)	-74,60%		0,00%	650
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	45	54	54	54		0	0	0,00%	9	20,00%		0,00%	54

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Local Champion	3.229	2.132	2.132	-	-	0	-472	0	-1.097	-	3.229	66,03%	(1.097)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	17.821	17.735	17.944	300	690	390	-51	209	123	481	22.370	80,22%	(4.426)
	KUR	16.625	17.059	17.276	300	690	390	-39	217	651	473	20.952	82,46%	(3.676)
	Non KUR	1.196	676	668	-	-	0	-12	-8	-529	8	1.417	47,11%	(750)
3	PWG	2.171	7.816	8.352	1.560	1.107	-453	1.321	537	6.181	570	8.900	93,84%	(548)
	Cilem	2.171	7.816	8.352	1.560	1.107	-453	1.321	537	6.181	570	8.900	93,84%	(548)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.087	70.171	71.604	1.721	2.348	627	666	1.433	21.517	915	64.162	111,60%	7.442
	CF 1	13.142	15.768	16.117	201	450	249	128	348	2.975	102	15.592	103,37%	525
	Total Griya	12.152	13.369	13.753	-	450	450	0	384	1.600	66	13.324	103,22%	429
	• Total Non Program	7.615	9.249	9.654	-	450	450	-114	406	2.039	44	8.194	117,82%	1.460
	• Program	4.537	4.121	4.099	-	-	0	-42	-22	-439	22	5.130	79,90%	(1.031)
	Oto	989	2.399	2.364	201	-	-201	128	-35	1.375	35	2.268	104,21%	96
	CF 2	36.945	54.402	55.487	1.520	1.898	378	538	1.084	18.542	814	48.570	114,24%	6.917
	Mitraguna & Others	31.987	49.469	50.517	1.520	1.820	300	590	1.048	18.530	772	42.422	119,08%	8.095
	Pensiun	4.958	4.933	4.970	-	78	78	-52	37	12	41	6.147	80,85%	(1.177)
	Total Pembiayaan	73.308	97.854	100.032	3.580	4.145	564	1.464	2.178	26.724	1.967	98.660	101,39%	1.371

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	249	1.229	1.738	1.639	1,40%	9,80%	9,13%	(99)	1.390	410			
	KUR	249	1.229	1.660	1.525	1,50%	9,73%	8,83%	(135)	1.276	296			
	Non KUR	-	-	79	114	0,00%	11,62%	17,05%	35	114	114			
3	PWG	-	-	-	81	0,00%	0,00%	0,97%	81	81	81			
	Cilem	-	-	-	81	0,00%	0,00%	0,97%	81	81	81			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.001	789	700	1.373	2,00%	1,00%	1,92%	673	372	585			
	CF 1	727	789	700	1.028	5,53%	4,44%	6,38%	328	301	239			
	Total Griya	727	789	700	683	5,98%	5,24%	4,96%	(18)	(44)	(106)			
	Oto	-	-	-	345	0,00%	0,00%	14,61%	345	345	345			
	CF 2	274	-	-	345	0,74%	0,00%	0,62%	345	71	345			
	Mitraguna & Others	274	-	-	345	0,86%	0,00%	0,68%	345	71	345			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.250	2.018	2.439	3.093	1,71%	2,49%	3,09%	655	1.843	1.075	1,57%	49,25%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	509	414	-	-	15,77%	0,00%	0,00%	-	(509)	(414)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	855	159	225	400	4,80%	1,27%	2,23%	175	(455)	241			
	KUR	438	38	106	282	2,63%	0,62%	1,63%	176	(156)	244			
	Non KUR	417	120	119	117	34,85%	17,55%	17,59%	(1)	(300)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	450	356	356	356	0,90%	0,51%	0,50%	-	(93)	-			
	CF 1	-	90	90	90	0,00%	0,57%	0,56%	-	90	-			
	Total Griya	-	90	90	90	0,00%	0,67%	0,65%	-	90	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	450	267	267	267	1,22%	0,49%	0,48%	-	(183)	-			
	Mitraguna & Others	450	267	267	267	1,41%	0,54%	0,53%	-	(183)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.814	929	581	756	2,47%	0,59%	0,76%	175	(1.058)	(173)	0,74%	1,97%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	79.959	89.045	104.873	24.914	
2	Contribution Margin	1.689	2.395	4.079	2.390	-141,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,74	3,03	3,08	0,05	0,34
CIF Payroll	471	488	531	43	60



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	25.718	17.228	61.518	61.442	2.186	(76)	44.214	256,64%	35.724	138,91%	36.162	169,91%	25.281
2	Tabungan	122.400	140.636	140.507	142.278	2.338	1.772	1.642	1,17%	19.879	16,24%	137.421	103,53%	4.857
3	Deposito	49.497	49.561	50.098	50.050	(2.738)	(48)	489	0,99%	552	1,12%	50.468	99,17%	(419)
	Total	197.616	207.425	252.123	253.770	1.785	1.647	46.345	22,34%	56.155	28,42%	224.051	113,26%	29.719
	CASA	148.118	157.864	202.025	203.721	4.523	1.696	45.856	29,05%	55.603	37,54%	173.583	117,36%	30.138
	(%) CASA	74,95%	76,11%	80,13%	80,28%									
	FDR	74,94%	87,70%	73,14%	72,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.383	13.140	14.092	14.097		5	957	7,28%	4.714	50,24%	-	0,00%	14.097
2	Giro ISE	3.509	2.112	2.791	2.791		0	679	32,15%	(718)	-20,47%		0,00%	2.791
3	Tabungan ISE	5.874	11.028	11.301	11.306		5	278	2,52%	5.432	92,48%		0,00%	11.306
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	100	122	122	122		0	0	0,00%	22	22,00%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Local Champion	215	2.851	2.836	700	-	-700	685	-16	2.621	16	215	1317,13%	2.621
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.901	40.556	40.714	880	600	-280	-332	158	5.813	442	39.101	104,12%	1.613
	KUR	33.390	38.124	38.297	860	600	-260	-355	173	4.907	427	37.386	102,44%	911
	Non KUR	1.512	2.432	2.417	20	-	-20	23	-14	906	14	1.716	140,88%	701
3	PWG	20.337	37.095	38.982	5.287	5.152	-135	1.166	1.887	18.645	3.265	33.298	117,07%	5.684
	Cilem	6.847	17.994	19.019	896	1.599	702	245	1.026	12.172	573	16.729	113,69%	2.290
	Gadai	13.490	19.101	19.962	4.390	3.553	-837	921	861	6.473	2.692	16.568	120,49%	3.394
4	CFG	92.645	101.402	101.881	687	1.180	493	711	480	9.236	700	103.901	98,06%	(2.020)
	CF 1	21.426	20.084	20.297	109	350	241	-11	213	-1.129	137	22.810	88,98%	(2.513)
	Total Griya	17.556	15.276	15.223	-	-	0	0	-53	-2.333	53	17.910	85,00%	(2.687)
	• Total Non Program	17.556	15.276	15.223	-	-	0	-239	-53	-2.333	53	17.910	85,00%	(2.687)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.870	4.807	5.074	109	350	241	-11	266	1.204	83	4.900	103,55%	174
	CF 2	71.219	81.318	81.585	578	830	252	722	267	10.366	563	81.092	100,61%	493
	Mitraguna & Others	67.517	77.732	78.042	578	830	252	759	310	10.524	520	76.380	102,18%	1.662
	Pensiun	3.701	3.586	3.543	-	-	0	-37	-43	-159	43	4.712	75,19%	(1.169)
	Total Pembiayaan	148.099	181.904	184.413	7.554	6.932	-622	2.231	2.509	36.314	4.422	176.516	104,47%	7.897

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	131	106	189	5.753	0,38%	0,47%	14,13%	5.564	5.621	5.647			
	KUR	131	106	189	4.502	0,39%	0,50%	11,76%	4.313	4.371	4.396			
	Non KUR	-	-	-	1.250	0,00%	0,00%	51,73%	1.250	1.250	1.250			
3	PWG	-	-	-	1.209	0,00%	0,00%	3,10%	1.209	1.209	1.209			
	Cilem	-	-	-	943	0,00%	0,00%	4,96%	943	943	943			
	Gadai	-	-	-	266	0,00%	0,00%	1,33%	266	266	266			
4	CFG	616	1.495	1.745	2.187	0,67%	1,72%	2,15%	442	1.571	692			
	CF 1	588	325	659	1.438	2,74%	3,28%	7,08%	779	850	1.113			
	Total Griya	588	202	535	975	3,35%	3,50%	6,41%	440	388	773			
	Oto	-	122	123	462	0,00%	2,57%	9,11%	339	462	340			
	CF 2	28	1.170	1.086	749	0,04%	1,34%	0,92%	(337)	721	(420)			
	Mitraguna & Others	28	1.170	1.086	749	0,04%	1,40%	0,96%	(337)	721	(420)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	748	1.601	1.934	9.148	0,50%	1,06%	4,96%	7.215	8.401	7.548	0,05%	98,97%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	215	215	215	215	100,00%	7,55%	7,59%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	64	64	64	0,00%	0,16%	0,16%	-	64	(0)			
	KUR	-	64	64	64	0,00%	0,17%	0,17%	-	64	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	565	996	637	637	0,61%	0,63%	0,62%	-	72	(359)			
	CF 1	63	-	-	-	0,29%	0,00%	0,00%	-	(63)	-			
	Total Griya	63	-	-	-	0,36%	0,00%	0,00%	-	(63)	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	502	996	637	637	0,70%	0,78%	0,78%	-	135	(359)			
	Mitraguna & Others	502	996	637	637	0,74%	0,82%	0,82%	-	135	(359)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	780	1.275	916	916	0,53%	0,50%	0,50%	-	135	(359)	1,62%	-225,80%	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	192.979	197.616	205.640	12.661	
2	Contribution Margin	8.094	11.720	9.967	1.873	-23,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,80	2,97	3,02	0,05	0,22
CIF Payroll	1.477	1.572	1.566	(6)	89

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	420	182	196	196	(34)	0	14	7,89%	(224)	-53,32%	10.045	1,95%	(9.849)
2	Tabungan	44.796	53.465	52.255	52.894	1.206	640	(571)	-1,07%	8.098	18,08%	58.577	90,30%	(5.683)
3	Deposito	28.737	5.996	6.194	6.194	(136)	0	198	3,31%	(22.543)	-78,44%	29.575	20,94%	(23.380)
	Total	73.953	59.643	58.645	59.284	1.037	640	(358)	-0,60%	(14.668)	-19,83%	98.196	60,37%	(38.911)
	CASA	45.216	53.647	52.451	53.090	1.173	640	(557)	-1,04%	7.874	17,41%	68.621	77,37%	(15.531)
	(%) CASA	61,14%	89,95%	89,44%	89,55%									
	FDR	129,31%	186,39%	193,41%	191,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	907	2.219	1.774	1.885		111	(335)	-15,08%	977	107,71%	-	0,00%	1.885
2	Giro ISE	390	176	183	189		6	13	7,14%	(201)	-51,51%		0,00%	189
3	Tabungan ISE	518	2.043	1.591	1.696		105	(347)	-17,00%	1.178	227,49%		0,00%	1.696
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	140	152	152	152		0	0	0,00%	12	8,57%		0,00%	152

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Local Champion	-	733	733	-	-	0	-5	0	733	-	0	0,00%	733
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	19.772	19.233	19.576	200	600	400	-363	344	-196	256	23.156	84,54%	(3.580)
	KUR	19.175	18.331	18.682	200	600	400	-552	351	-493	249	22.394	83,42%	(3.713)
	Non KUR	597	902	895	-	-	0	189	-8	298	8	762	117,43%	133
3	PWG	2.596	8.106	9.840	507	2.511	2.005	270	1.734	7.244	777	9.570	102,83%	271
	Cilem	2.069	5.806	7.213	108	1.646	1.538	-159	1.407	5.144	239	7.446	96,88%	(232)
	Gadai	527	2.300	2.627	399	866	467	429	327	2.100	539	2.124	123,68%	503
4	CFG	73.258	83.093	83.275	1.826	875	-951	1.084	182	10.017	693	84.432	98,63%	(1.157)
	CF 1	2.294	4.232	4.182	660	-	-660	608	-50	1.888	50	3.672	113,88%	510
	Total Griya	712	1.588	1.576	-	-	0	0	-13	864	13	1.065	147,95%	511
	• Total Non Program	712	1.588	1.576	-	-	0	-23	-13	864	13	1.065	147,95%	511
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.583	2.643	2.606	660	-	-660	608	-37	1.023	37	2.607	99,97%	(1)
	CF 2	70.963	78.861	79.093	1.166	875	-291	476	232	8.130	643	80.759	97,94%	(1.666)
	Mitraguna & Others	52.047	61.433	61.524	1.004	585	-419	625	91	9.477	494	60.842	101,12%	682
	Pensiun	18.916	17.428	17.569	162	290	128	-149	141	-1.347	149	19.917	88,21%	(2.348)
	Total Pembiayaan	95.626	111.165	113.425	2.533	3.986	1.453	986	2.260	17.799	1.727	117.158	96,81%	(3.732)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	67	314	347	1.943	0,34%	1,80%	9,93%	1.596	1.877	1.629			
	KUR	67	286	321	1.943	0,35%	1,75%	10,40%	1.623	1.877	1.657			
	Non KUR	-	28	26	-	0,00%	2,91%	0,00%	(26)	-	(28)			
3	PWG	-	-	-	390	0,00%	0,00%	3,96%	390	390	390			
	Cilem	-	-	-	363	0,00%	0,00%	5,04%	363	363	363			
	Gadai	-	-	-	26	0,00%	0,00%	1,00%	26	26	26			
4	CFG	1	2.308	1.642	2.368	0,00%	1,98%	2,84%	725	2.367	59			
	CF 1	-	-	-	416	0,00%	0,00%	9,94%	416	416	416			
	Total Griya	-	-	-	229	0,00%	0,00%	14,53%	229	229	229			
	Oto	-	-	-	187	0,00%	0,00%	7,17%	187	187	187			
	CF 2	1	2.308	1.642	1.952	0,00%	2,08%	2,47%	310	1.951	(356)			
	Mitraguna & Others	1	2.308	1.370	1.780	0,00%	2,23%	2,89%	409	1.778	(529)			
	Pensiun	-	-	272	172	0,00%	1,56%	0,98%	(100)	172	172			
	Total Pembiayaan	68	2.623	1.989	4.701	0,07%	1,79%	4,14%	2.712	4.633	2.078	4,10%	1,10%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	120	135	338	0,91%	0,70%	1,72%	202	157	217			
	KUR	181	120	135	338	0,94%	0,74%	1,81%	202	157	217			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	352	352	352	0,00%	0,42%	0,42%	-	352	0			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	352	352	352	0,00%	0,45%	0,45%	-	352	0			
	Mitraguna & Others	-	207	207	207	0,00%	0,34%	0,34%	-	207	0			
	Pensiun	-	145	145	145	0,00%	0,13%	0,83%	-	145	(0)			
	Total Pembiayaan	181	473	488	690	0,19%	0,44%	0,61%	202	509	217	8,57%	#####	8,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	95.628	96.931	112.475	16.847	
2	Contribution Margin	3.349	4.400	4.460	1.111	-33,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,69	2,96	2,96	(0,00)	0,27
CIF Payroll	435	508	500	(8)	65

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	38.579	21.023	13.730	12.585	(958)	(1.144)	(8.438)	-40,13%	(25.993)	-67,38%	54.014	23,30%	(41.429)
2	Tabungan	168.056	194.347	177.059	177.068	20.638	8	(17.279)	-8,89%	9.012	5,36%	190.494	92,95%	(13.426)
3	Deposito	55.027	66.644	66.274	66.244	(946)	(30)	(401)	-0,60%	11.217	20,38%	56.479	117,29%	9.765
	Total	261.662	282.015	257.063	255.897	18.734	(1.166)	(26.118)	-9,26%	(5.765)	-2,20%	300.987	85,02%	(45.090)
	CASA	206.634	215.370	190.789	189.653	19.680	(1.136)	(25.717)	-11,94%	(16.981)	-8,22%	244.508	77,57%	(54.855)
	(%) CASA	78,97%	76,37%	74,22%	74,11%									
	FDR	64,72%	70,65%	79,18%	79,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.039	3.494	4.502	4.531		29	1.037	29,69%	1.491	49,07%	-	0,00%	4.531
2	Giro ISE	335	359	237	237		0	(123)	-34,18%	(98)	-29,33%		0,00%	237
3	Tabungan ISE	2.705	3.134	4.266	4.294		29	1.160	37,01%	1.590	58,78%		0,00%	4.294
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	146	164	164	164		0	0	0,00%	18	12,33%		0,00%	164

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	24.774	24.985	25.031	-	-	0	-242	46	257	(46)	32.098	77,98%	(7.067)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.190	0,00%	(3.190)
	Non-Linkage	24.774	24.985	25.031	-	-	0	-242	46	257	(46)	28.908	86,59%	(3.878)
	• Local Champion	24.387	24.639	24.685	-	-	0	-238	46	298	(46)	26.347	93,69%	(1.662)
	• Value Chain	387	346	346	-	-	-	-4	0	-41	-	2.561	13,51%	(2.215)
2	MBG	21.941	25.041	26.289	760	1.750	990	743	1.248	4.348	502	25.317	103,84%	972
	KUR	20.349	23.692	24.951	760	1.750	990	772	1.260	4.602	490	23.561	105,90%	1.390
	Non KUR	1.592	1.349	1.338	-	-	0	-29	-12	-254	12	1.756	76,17%	(418)
3	PWG	23.945	38.099	39.821	7.412	6.652	-760	1.696	1.722	15.876	4.930	38.282	104,02%	1.539
	Cilem	8.631	16.931	18.540	1.503	2.423	920	1.195	1.609	9.909	814	20.185	91,85%	(1.646)
	Gadai	15.314	21.168	21.281	5.909	4.228	-1.680	501	113	5.967	4.115	18.097	117,59%	3.184
4	CFG	98.692	111.123	112.394	2.399	2.030	-369	1.111	1.272	13.703	758	115.254	97,52%	(2.859)
	CF 1	13.574	20.547	20.666	607	250	-357	453	119	7.092	131	15.606	132,43%	5.061
	Total Griya	9.477	14.186	14.417	-	250	250	0	231	4.940	19	9.997	144,21%	4.420
	• Total Non Program	9.477	14.186	14.417	-	250	250	157	231	4.940	19	9.997	144,21%	4.420
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.097	6.361	6.249	607	-	-607	453	-113	2.152	113	5.608	111,42%	640
	CF 2	85.118	90.576	91.728	1.792	1.780	-12	658	1.153	6.611	627	99.648	92,05%	(7.920)
	Mitraguna & Others	51.909	56.147	57.481	1.492	1.750	258	757	1.334	5.572	416	64.959	88,49%	(7.477)
	Pensiun	33.208	34.428	34.247	300	30	-270	-99	-181	1.039	211	34.690	98,72%	(443)
	Total Pembiayaan	169.351	199.247	203.535	10.571	10.432	-139	3.308	4.287	34.184	6.144	210.951	96,48%	(7.416)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	113	71	435	1.101	0,51%	1,74%	4,19%	666	988	1.030			
	KUR	113	11	213	892	0,55%	0,90%	3,57%	679	779	881			
	Non KUR	-	60	222	209	0,00%	16,47%	15,64%	(13)	209	149			
3	PWG	-	-	-	2.126	0,00%	0,00%	5,34%	2.126	2.126	2.126			
	Cilem	-	-	-	1.431	0,00%	0,00%	7,72%	1.431	1.431	1.431			
	Gadai	-	-	-	696	0,00%	0,00%	3,27%	696	696	696			
4	CFG	211	851	488	1.587	0,21%	0,44%	1,41%	1.099	1.376	736			
	CF 1	-	505	348	818	0,00%	1,70%	3,96%	470	818	314			
	Total Griya	-	349	348	379	0,00%	2,46%	2,63%	31	379	31			
	Oto	-	156	-	439	0,00%	0,00%	7,02%	439	439	283			
	CF 2	211	347	140	769	0,25%	0,15%	0,84%	629	558	422			
	Mitraguna & Others	211	13	13	521	0,41%	0,02%	0,91%	508	310	508			
	Pensiun	-	334	127	248	0,00%	0,37%	0,72%	121	248	(86)			
	Total Pembiayaan	324	922	923	4.815	0,19%	0,46%	2,37%	3.892	4.491	3.893	0,35%	85,31%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	2.988	2.988	2.988	0,00%	11,96%	11,94%	-	2.988	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	2.988	2.988	2.988	0,00%	11,96%	11,94%	-	2.988	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	44	-	-	-	0,20%	0,00%	0,00%	-	(44)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	44	-	-	-	2,77%	0,00%	0,00%	-	(44)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.124	1.478	1.665	1.665	2,15%	1,50%	1,48%	-	(460)	187			
	CF 1	445	402	402	402	3,28%	1,96%	1,95%	-	(43)	-			
	Total Griya	405	386	386	386	4,28%	2,72%	2,68%	-	(20)	-			
	Oto	40	16	16	16	0,98%	0,26%	0,26%	-	(24)	-			
	CF 2	1.679	1.076	1.263	1.263	1,97%	1,39%	1,38%	-	(416)	187			
	Mitraguna & Others	1.585	1.076	1.061	1.061	3,05%	1,89%	1,85%	-	(524)	(15)			
	Pensiun	94	-	202	202	0,06%	0,10%	0,59%	-	108	202			
	Total Pembiayaan	2.169	4.466	4.652	4.652	1,28%	2,34%	2,29%	-	2.484	187	1,28%	44,13%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.347	261.587	263.207	20.860	
2	Contribution Margin	9.072	12.167	9.857	785	-8,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,40	2,62	2,65	0,03	0,25
CIF Payroll	1.726	1.821	1.790	(31)	64

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.607	823	1.160	853	120	(306)	30	3,68%	(3.753)	-81,48%	14.468	5,90%	(13.615)
2	Tabungan	52.069	52.710	53.921	54.455	1.187	534	1.744	3,31%	2.386	4,58%	66.297	82,14%	(11.842)
3	Deposito	11.396	8.232	8.315	8.315	10	0	83	1,00%	(3.082)	-27,04%	12.288	67,66%	(3.974)
	Total	68.072	61.765	63.395	63.622	1.317	227	1.857	3,01%	(4.450)	-6,54%	93.052	68,37%	(29.430)
	CASA	56.676	53.533	55.080	55.308	1.307	227	1.775	3,32%	(1.368)	-2,41%	80.764	68,48%	(25.457)
	(%) CASA	83,26%	86,67%	86,88%	86,93%									
	FDR	200,44%	258,79%	252,70%	251,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.583	1.380	1.516	1.518		3	138	10,01%	(65)	-4,11%	-	0,00%	1.518
2	Giro ISE	116	4	155	155		0	150	3456,59%	39	33,72%		0,00%	155
3	Tabungan ISE	1.468	1.376	1.361	1.364		3	(12)	-0,87%	(104)	-7,09%		0,00%	1.364
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	122	137	137	137		0	0	0,00%	15	12,30%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	39.654	40.666	40.510	500	530	30	-445	-156	856	686	42.833	94,58%	(2.323)
	KUR	35.878	37.940	37.805	500	530	30	-396	-135	1.927	665	38.902	97,18%	(1.097)
	Non KUR	3.776	2.727	2.705	-	-	0	-49	-21	-1.071	21	3.930	68,83%	(1.225)
3	PWG	12.336	26.900	27.493	5.176	3.994	-1.181	289	593	15.157	3.401	22.523	122,07%	4.970
	Cilem	3.767	9.204	9.430	854	448	-406	743	226	5.663	222	9.302	101,37%	128
	Gadai	8.569	17.696	18.063	4.322	3.546	-775	-454	367	9.494	3.179	13.221	136,63%	4.842
4	CFG	84.451	92.273	92.195	1.546	817	-729	1.205	-78	7.744	895	96.059	95,98%	(3.865)
	CF 1	4.785	7.190	7.309	-	158	158	-8	119	2.524	38	6.182	118,24%	1.128
	Total Griya	4.537	6.323	6.448	-	158	158	0	125	1.911	33	4.928	130,85%	1.520
	• Total Non Program	4.383	5.674	5.644	-	-	0	-46	-30	1.261	30	4.754	118,72%	890
	• Program	154	649	804	-	158	158	-3	155	650	3	174	461,89%	630
	Oto	248	867	861	-	-	0	-8	-6	613	6	1.253	68,69%	(392)
	CF 2	79.665	85.083	84.886	1.546	659	-887	1.213	-197	5.220	856	89.878	94,45%	(4.992)
	Mitraguna & Others	63.755	66.325	66.248	1.546	659	-887	997	-77	2.492	736	72.922	90,85%	(6.674)
	Pensiun	15.910	18.758	18.638	-	-	0	216	-120	2.728	120	16.956	109,92%	1.682
	Total Pembiayaan	136.441	159.840	160.198	7.222	5.341	-1.881	1.049	359	23.758	4.982	161.415	99,25%	(1.217)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	187	302	661	3.845	0,47%	1,63%	9,49%	3.184	3.658	3.543			
	KUR	48	302	528	2.825	0,13%	1,39%	7,47%	2.297	2.778	2.523			
	Non KUR	140	-	133	1.020	3,70%	4,88%	37,70%	887	880	1.020			
3	PWG	-	-	-	1.067	0,00%	0,00%	3,88%	1.067	1.067	1.067			
	Cilem	-	-	-	605	0,00%	0,00%	6,41%	605	605	605			
	Gadai	-	-	-	462	0,00%	0,00%	2,56%	462	462	462			
4	CFG	1.300	445	814	3.556	1,54%	0,88%	3,86%	2.742	2.256	3.111			
	CF 1	-	-	371	630	0,00%	5,16%	8,61%	258	630	630			
	Total Griya	-	-	-	252	0,00%	0,00%	3,91%	252	252	252			
	Oto	-	-	371	377	0,00%	42,84%	43,83%	6	377	377			
	CF 2	1.300	445	443	2.926	1,63%	0,52%	3,45%	2.484	1.626	2.482			
	Mitraguna & Others	1.135	445	443	2.070	1,78%	0,67%	3,13%	1.628	935	1.626			
	Pensiun	165	-	-	856	1,04%	0,00%	4,59%	856	691	856			
	Total Pembiayaan	1.487	747	1.475	8.468	1,09%	0,92%	5,29%	6.993	6.981	7.721	0,50%	90,48%	-4,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	442	232	306	0,00%	0,57%	0,76%	74	306	(136)			
	KUR	-	238	159	233	0,00%	0,42%	0,62%	74	233	(5)			
	Non KUR	-	204	73	73	0,00%	2,68%	2,70%	-	73	(131)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	643	445	282	282	0,76%	0,31%	0,31%	-	(361)	(163)			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	643	445	282	282	0,81%	0,33%	0,33%	-	(361)	(163)			
	Mitraguna & Others	643	283	282	282	1,01%	0,43%	0,43%	-	(361)	(1)			
	Pensiun	-	162	-	-	0,00%	0,00%	0,00%	-	-	(162)			
	Total Pembiayaan	643	887	514	588	0,47%	0,32%	0,37%	74	(55)	(299)	0,59%	-61,72%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	132.479	140.227	162.105	29.626	
2	Contribution Margin	5.027	6.037	6.319	1.292	-25,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	3,22	3,25	0,03	0,36
CIF Payroll	472	712	731	19	259



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	4.381	4.017	4.837	4.634	(1.873)	(202)	617	15,36%	254	5,79%	14.235	32,56%	(9.601)
2	Tabungan	121.239	138.582	132.764	133.028	11.673	264	(5.555)	-4,01%	11.789	9,72%	135.409	98,24%	(2.381)
3	Deposito	26.839	21.172	21.513	21.513	(118)	0	341	1,61%	(5.326)	-19,84%	27.773	77,46%	(6.259)
	Total	152.459	163.772	159.114	159.175	9.683	62	(4.597)	-2,81%	6.717	4,41%	177.417	89,72%	(18.241)
	CASA	125.619	142.600	137.600	137.662	9.801	62	(4.938)	-3,46%	12.043	9,59%	149.644	91,99%	(11.982)
	(%) CASA	82,40%	87,07%	86,48%	86,48%									
	FDR	80,08%	78,58%	81,38%	81,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.251	3.178	3.648	3.679		31	501	15,78%	429	13,18%	-	0,00%	3.679
2	Giro ISE	1.707	1.640	1.739	1.739		0	100	6,08%	33	1,91%		0,00%	1.739
3	Tabungan ISE	1.544	1.538	1.909	1.940		31	402	26,12%	396	25,64%		0,00%	1.940
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	155	168	168	168		0	0	0,00%	13	8,39%		0,00%	168

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.885	14.601	14.579	-	-	0	-3	-22	-307	22	14.885	97,94%	(307)
	Linkage	10.703	10.703	10.703	-	-	-	0	0	0	-	10.703	100,00%	0
	Non-Linkage	4.183	3.898	3.876	-	-	0	-3	-22	-307	22	4.183	92,67%	(307)
	• Local Champion	2.186	2.080	2.077	-	-	0	-3	-3	-110	3	2.186	94,99%	(110)
	• Value Chain	1.997	1.819	1.800	-	-	-	0	-19	-197	19	1.997	90,13%	(197)
2	MBG	31.186	29.188	29.281	550	450	-100	1.444	93	-1.905	357	34.587	84,66%	(5.306)
	KUR	27.378	26.486	26.600	550	450	-100	1.513	114	-778	336	30.615	86,89%	(4.014)
	Non KUR	3.809	2.702	2.681	-	-	0	-69	-21	-1.128	21	3.973	67,49%	(1.292)
3	PWG	1.449	5.298	5.440	622	373	-250	309	142	3.991	231	7.317	74,35%	(1.877)
	Cilem	1.449	5.298	5.440	622	373	-250	309	142	3.991	231	7.317	74,35%	(1.877)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	74.563	79.599	80.180	705	1.534	829	-144	581	5.618	953	88.282	90,82%	(8.102)
	CF 1	26.770	24.458	24.244	-	-	0	-85	-214	-2.526	214	28.904	83,88%	(4.659)
	Total Griya	26.477	21.402	21.228	-	-	0	0	-174	-5.249	174	27.398	77,48%	(6.170)
	• Total Non Program	23.147	18.529	18.377	-	-	0	-264	-152	-4.770	152	23.633	77,76%	(5.256)
	• Program	3.330	2.873	2.851	-	-	0	-40	-22	-479	22	3.765	75,73%	(914)
	Oto	293	3.056	3.016	-	-	0	-85	-40	2.723	40	1.506	200,32%	1.510
	CF 2	47.792	55.141	55.936	705	1.534	829	-59	796	8.144	738	59.379	94,20%	(3.442)
	Mitraguna & Others	41.537	46.597	47.384	610	1.474	864	-97	787	5.847	687	51.936	91,24%	(4.552)
	Pensiun	6.255	8.544	8.553	95	60	-35	38	9	2.297	51	7.443	114,91%	1.110
	Total Pembiayaan	122.084	128.687	129.480	1.877	2.357	479	1.607	794	7.396	1.563	145.072	89,25%	(15.592)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	87,44%	0,00%	(1.819)	-	-			
2	MBG	83	713	1.083	2.710	0,27%	3,71%	9,25%	1.627	2.626	1.996			
	KUR	83	159	731	2.271	0,30%	2,76%	8,54%	1.540	2.188	2.112			
	Non KUR	-	554	352	438	0,00%	13,01%	16,35%	87	438	(116)			
3	PWG	10	-	-	167	0,69%	0,00%	3,07%	167	157	167			
	Cilem	10	-	-	167	0,69%	0,00%	3,07%	167	157	167			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.636	3.103	3.335	5.170	2,19%	4,19%	6,45%	1.835	3.534	2.068			
	CF 1	1.522	2.499	2.687	4.501	5,68%	10,99%	18,56%	1.814	2.979	2.002			
	Total Griya	1.522	2.499	2.687	1.935	5,75%	12,56%	9,12%	(752)	413	(564)			
	Oto	-	-	-	2.566	0,00%	0,00%	85,08%	2.566	2.566	2.566			
	CF 2	114	603	648	669	0,24%	1,18%	1,20%	21	555	66			
	Mitraguna & Others	114	603	648	484	0,27%	1,39%	1,02%	(164)	370	(119)			
	Pensiun	-	-	-	186	0,00%	0,00%	2,17%	186	186	186			
	Total Pembiayaan	1.729	3.816	4.418	8.047	1,42%	3,43%	6,21%	3.629	6.318	4.231	0,93%	85,01%	-5,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	11.982	12.559	12.559	12.558	80,49%	86,01%	86,14%	(0)	577	(0)			
	Linkage	10.703	10.703	10.703	10.703	100,00%	100,00%	100,00%	-	-	-			
	Non-Linkage	1.279	1.856	1.856	1.856	30,58%	47,61%	47,88%	(0)	577	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	479	1.056	1.094	1.388	1,54%	3,75%	4,74%	294	910	333			
	KUR	111	479	256	460	0,41%	0,97%	1,73%	204	348	(20)			
	Non KUR	368	577	839	929	9,65%	31,03%	34,65%	90	561	352			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.365	1.266	1.577	1.575	1,83%	1,98%	1,96%	(2)	210	309			
	CF 1	1.118	388	699	697	4,18%	2,86%	2,88%	(2)	(421)	309			
	Total Griya	1.118	388	699	697	4,22%	3,27%	3,29%	(2)	(421)	309			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	247	878	878	878	0,52%	1,59%	1,57%	-	631	0			
	Mitraguna & Others	247	878	878	878	0,59%	1,88%	1,85%	-	631	0			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	13.825	14.880	15.230	15.522	11,32%	11,83%	11,99%	292	1.697	641	1,27%	89,41%	-10,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.572	152.359	154.089	8.517	
2	Contribution Margin	9.573	12.583	6.023	(3.550)	37,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,79	3,06	3,11	0,05	0,32
CIF Payroll	876	929	895	(34)	19

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	5.919	2.826	2.950	2.825	(595)	(125)	(0)	-0,01%	(3.094)	-52,27%	16.485	17,14%	(13.660)
2	Tabungan	49.567	51.826	53.598	53.656	(1.999)	58	1.830	3,53%	4.089	8,25%	64.759	82,85%	(11.103)
3	Deposito	19.983	50.082	53.036	52.946	(145)	(90)	2.864	5,72%	32.963	164,95%	20.965	252,54%	31.981
	Total	75.469	104.733	109.584	109.427	(2.739)	(157)	4.694	4,48%	33.958	45,00%	102.209	107,06%	7.218
	CASA	55.486	54.651	56.548	56.481	(2.594)	(67)	1.830	3,35%	995	1,79%	81.244	69,52%	(24.763)
	(%) CASA	73,52%	52,18%	51,60%	51,62%									
	FDR	164,25%	131,16%	126,74%	126,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.169	851	1.704	1.704		1	854	100,30%	535	45,78%	-	0,00%	1.704
2	Giro ISE	176	1	1	1		0	0	0,00%	(175)	-99,42%		0,00%	1
3	Tabungan ISE	994	700	1.553	1.553		1	854	121,94%	560	56,34%		0,00%	1.553
4	Deposito ISE	-	150	150	150		0	0	0,00%	150	#DIV/0!		0,00%	150
5	CIF ISE	25	30	30	30		0	0	0,00%	5	20,00%		0,00%	30

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	14	-	-	-	-	0	0	0	-14	-	96	0,00%	(96)
3	PWG	2.503	4.911	5.280	861	496	-365	587	369	2.777	127	9.300	56,77%	(4.021)
	Cilem	2.503	4.911	5.280	861	496	-365	587	369	2.777	127	9.300	56,77%	(4.021)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	121.441	132.460	133.603	2.076	1.897	-179	173	1.143	12.162	754	134.385	99,42%	(782)
	CF 1	4.796	5.941	5.896	111	-	-111	83	-45	1.100	45	6.387	92,30%	(492)
	Total Griya	4.549	4.720	4.707	-	-	0	0	-14	157	14	4.956	94,97%	(249)
	• Total Non Program	4.549	4.720	4.707	-	-	0	-44	-14	157	14	4.956	94,97%	(249)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	246	1.220	1.189	111	-	-111	83	-31	943	31	1.431	83,06%	(242)
	CF 2	116.645	126.519	127.708	1.965	1.897	-68	90	1.188	11.063	709	127.997	99,77%	(290)
	Mitraguna & Others	110.497	118.905	120.163	1.965	1.897	-68	160	1.258	9.666	639	120.687	99,57%	(524)
	Pensiun	6.148	7.615	7.545	-	-	0	-71	-70	1.396	70	7.311	103,20%	234
	Total Pembiayaan	123.957	137.371	138.883	2.937	2.393	-544	760	1.512	14.925	881	143.781	96,59%	(4.898)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-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	-	-	-	17	0,00%	0,00%	0,32%	17	17	17			
	Cilem	-	-	-	17	0,00%	0,00%	0,32%	17	17	17			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	1.507	3.445	2.803	0,00%	2,60%	2,10%	(641)	2.803	1.296			
	CF 1	-	-	130	111	0,00%	2,19%	1,89%	(19)	111	111			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	130	111	0,00%	10,64%	9,35%	(19)	111	111			
	CF 2	-	1.507	3.315	2.692	0,00%	2,62%	2,11%	(623)	2.692	1.185			
	Mitraguna & Others	-	1.507	3.315	2.692	0,00%	2,79%	2,24%	(623)	2.692	1.185			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	1.507	3.445	2.820	0,00%	2,51%	2,03%	(625)	2.820	1.313	0,79%	60,97%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	14	-	-	-	100,00%	0,00%	0,00%	-	(14)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.522	69	68	68	2,08%	0,05%	0,05%	-	(2.453)	(0)			
	CF 1	65	54	54	54	1,36%	0,91%	0,91%	-	(12)	(0)			
	Total Griya	65	54	54	54	1,44%	1,14%	1,14%	-	(12)	(0)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.456	15	15	15	2,11%	0,01%	0,01%	-	(2.442)	-			
	Mitraguna & Others	2.456	15	15	15	2,22%	0,01%	0,01%	-	(2.442)	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.536	69	68	68	2,05%	0,05%	0,05%	-	(2.467)	(0)	0,52%	-964,90%	0,5%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	123.370	127.118	140.997	17.627	
2	Contribution Margin	3.238	3.873	4.485	1.247	-38,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,45	3,47	0,02	0,18
CIF Payroll	789	858	863	5	74

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.601	2.661	2.206	1.774	771	(432)	(887)	-33,35%	173	10,81%	16.568	10,71%	(14.794)
2	Tabungan	117.228	124.352	131.905	129.601	(5.693)	(2.304)	5.249	4,22%	12.373	10,55%	138.543	93,55%	(8.942)
3	Deposito	47.162	44.209	41.673	41.748	(74)	75	(2.462)	-5,57%	(5.415)	-11,48%	48.540	86,01%	(6.793)
	Total	165.991	171.222	175.783	173.122	(4.996)	(2.661)	1.900	1,11%	7.131	4,30%	203.651	85,01%	(30.529)
	CASA	118.829	127.013	134.111	131.374	(4.922)	(2.736)	4.362	3,43%	12.546	10,56%	155.111	84,70%	(23.736)
	(%) CASA	71,59%	74,18%	76,29%	75,89%									
	FDR	85,30%	89,69%	88,01%	89,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.067	4.575	3.040	3.360		321	(1.215)	-26,56%	293	9,56%	-	0,00%	3.360
2	Giro ISE	515	1.528	920	921		0	(607)	-39,74%	406	78,86%		0,00%	921
3	Tabungan ISE	2.552	3.048	2.119	2.440		320	(608)	-19,95%	(113)	-4,42%		0,00%	2.440
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	109	122	122	122		0	0	0,00%	13	11,93%		0,00%	122

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Local Champion	21	-	-	-	-	0	0	0	-21	-	21	0,00%	(21)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	23.548	26.617	26.898	200	730	530	-287	281	3.350	449	26.741	100,59%	157
	KUR	22.685	26.059	26.143	200	530	330	-266	84	3.458	446	25.722	101,64%	421
	Non KUR	863	558	755	-	200	200	-21	198	-108	2	1.019	74,13%	(264)
3	PWG	16.913	31.730	33.816	5.611	4.683	-928	2.791	2.086	16.903	2.597	31.322	107,96%	2.495
	Cilem	9.701	21.303	22.762	3.407	2.362	-1.045	2.741	1.458	13.060	904	21.277	106,98%	1.485
	Gadai	7.212	10.427	11.055	2.204	2.321	117	50	628	3.843	1.693	10.045	110,06%	1.010
4	CFG	101.109	95.227	93.991	413	741	328	-999	-1.236	-7.118	1.976	115.283	81,53%	(21.292)
	CF 1	13.632	14.370	14.587	-	312	312	307	217	955	95	15.375	94,88%	(787)
	Total Griya	12.067	11.849	11.795	-	-	0	0	-54	-272	54	12.512	94,27%	(718)
	• Total Non Program	12.067	11.849	11.795	-	-	0	-193	-54	-272	54	12.512	94,27%	(718)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.565	2.521	2.793	-	312	312	307	272	1.227	40	2.863	97,56%	(70)
	CF 2	87.476	80.857	79.404	413	429	16	-1.306	-1.453	-8.073	1.882	99.908	79,48%	(20.505)
	Mitraguna & Others	79.108	72.826	71.438	-	429	429	-1.610	-1.388	-7.671	1.817	90.268	79,14%	(18.830)
	Pensiun	8.368	8.031	7.966	413	-	-413	304	-64	-402	64	9.641	82,63%	(1.674)
	Total Pembiayaan	141.591	153.573	154.706	6.224	6.154	-70	1.505	1.132	13.115	5.022	173.366	89,24%	(18.661)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	-	679	1.766	0,81%	2,55%	6,57%	1.087	1.577	1.766			
	KUR	-	-	679	1.683	0,00%	2,61%	6,44%	1.004	1.683	1.683			
	Non KUR	190	-	83	83	21,98%	0,00%	11,01%	83	(107)	83			
3	PWG	-	-	-	2.172	0,00%	0,00%	6,42%	2.172	2.172	2.172			
	Cilem	-	-	-	1.675	0,00%	0,00%	7,36%	1.675	1.675	1.675			
	Gadai	-	-	-	497	0,00%	0,00%	4,49%	497	497	497			
4	CFG	854	82	883	2.060	0,84%	0,93%	2,19%	1.177	1.206	1.979			
	CF 1	-	82	227	256	0,00%	1,58%	1,75%	29	256	174			
	Total Griya	-	70	216	231	0,00%	1,82%	1,96%	15	231	161			
	Oto	-	11	11	24	0,00%	0,42%	0,87%	14	24	13			
	CF 2	854	-	657	1.805	0,98%	0,81%	2,27%	1.148	950	1.805			
	Mitraguna & Others	854	-	657	1.805	1,08%	0,90%	2,53%	1.148	950	1.805			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	1.044	82	1.563	5.999	0,74%	1,02%	3,88%	4.436	4.955	5.917	0,71%	81,56%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	74	-	-	-	0,32%	0,00%	0,00%	-	(74)	-			
	KUR	33	-	-	-	0,15%	0,00%	0,00%	-	(33)	-			
	Non KUR	41	-	-	-	4,73%	0,00%	0,00%	-	(41)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	597	1.073	177	177	0,59%	0,19%	0,19%	-	(420)	(896)			
	CF 1	91	239	151	151	0,67%	1,05%	1,03%	-	60	(88)			
	Total Griya	91	88	-	-	0,75%	0,00%	0,00%	-	(91)	(88)			
	Oto	-	151	151	151	0,00%	5,98%	5,40%	-	151	-			
	CF 2	506	835	26	26	0,58%	0,03%	0,03%	-	(480)	(809)			
	Mitraguna & Others	506	835	26	26	0,64%	0,04%	0,04%	-	(480)	(809)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	671	1.073	177	177	0,47%	0,12%	0,11%	-	(494)	(896)	0,84%	-638,36%	0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.239	165.991	176.218	7.979	
2	Contribution Margin	6.452	8.178	7.599	1.147	-17,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,89	2,99	3,01	0,01	0,12
CIF Payroll	928	1.012	1.023	11	95

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.062	3.954	2.464	2.578	(318)	114	(1.377)	-34,81%	(3.484)	-57,48%	20.486	12,58%	(17.908)
2	Tabungan	115.416	132.994	128.310	128.123	5.618	(187)	(4.870)	-3,66%	12.707	11,01%	135.976	94,22%	(7.853)
3	Deposito	39.351	38.307	40.730	40.709	1.801	(21)	2.403	6,27%	1.359	3,45%	40.694	100,04%	15
	Total	160.829	175.254	171.504	171.410	7.101	(94)	(3.844)	-2,19%	10.581	6,58%	197.156	86,94%	(25.746)
	CASA	121.478	136.948	130.774	130.701	5.300	(73)	(6.247)	-4,56%	9.222	7,59%	156.462	83,54%	(25.761)
	(%) CASA	75,53%	78,14%	76,25%	76,25%									
	FDR	76,61%	86,29%	89,02%	89,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.481	3.254	2.571	2.543		(28)	(711)	-21,84%	1.062	71,72%	-	0,00%	2.543
2	Giro ISE	43	228	4	4		0	(224)	-98,29%	(39)	-90,88%		0,00%	4
3	Tabungan ISE	1.438	3.026	2.567	2.540		(28)	(487)	-16,08%	1.101	76,54%		0,00%	2.540
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	458	474	474	474		0	0	0,00%	16	3,49%		0,00%	474

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Local Champion	373	1.457	1.449	200	-	-200	184	-8	1.076	8	373	388,12%	1.076
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	8.334	9.310	9.079	-	-	0	-263	-231	745	231	10.980	82,69%	(1.901)
	KUR	8.171	9.135	8.909	-	-	0	-258	-226	738	226	10.688	83,36%	(1.779)
	Non KUR	163	175	170	-	-	0	-5	-5	6	5	292	58,19%	(122)
3	PWG	22.470	33.523	34.897	5.392	3.629	-1.763	1.078	1.374	12.427	2.255	36.072	96,74%	(1.175)
	Cilem	8.736	16.980	17.981	1.751	1.529	-223	1.241	1.000	9.244	528	19.753	91,03%	(1.773)
	Gadai	13.734	16.542	16.916	3.640	2.100	-1.540	-163	374	3.182	1.726	16.319	103,66%	598
4	CFG	92.027	106.936	107.257	2.421	1.517	-904	1.273	321	15.230	1.196	104.206	102,93%	3.051
	CF 1	36.305	37.194	36.997	160	-	-160	123	-197	692	197	37.801	97,87%	(804)
	Total Griya	33.468	33.428	33.308	160	-	-160	0	-119	-160	119	33.850	98,40%	(542)
	• Total Non Program	33.468	31.094	30.981	-	-	0	-80	-112	-2.487	112	33.850	91,52%	(2.869)
	• Program	-	2.334	2.327	160	-	-160	332	-7	2.327	7	0	0,00%	2.327
	Oto	2.837	3.766	3.689	-	-	0	123	-78	852	78	3.951	93,37%	(262)
	CF 2	55.722	69.741	70.260	2.261	1.517	-744	1.150	518	14.538	999	66.405	105,81%	3.855
	Mitraguna & Others	47.599	56.199	56.598	2.261	1.317	-944	849	399	8.999	918	57.188	98,97%	(590)
	Pensiun	8.123	13.543	13.662	-	200	200	301	119	5.539	81	9.216	148,23%	4.445
	Total Pembiayaan	123.205	151.225	152.681	8.013	5.146	-2.867	2.272	1.456	29.477	3.689	151.631	100,69%	1.050

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	244	1.572	0,00%	2,62%	17,31%	1.328	1.572	1.478			
	KUR	-	94	244	1.572	0,00%	2,67%	17,64%	1.328	1.572	1.478			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	1.884	0,00%	0,00%	5,40%	1.884	1.884	1.884			
	Cilem	-	-	-	1.221	0,00%	0,00%	6,79%	1.221	1.221	1.221			
	Gadai	-	-	-	663	0,00%	0,00%	3,92%	663	663	663			
4	CFG	1.195	701	288	2.577	1,30%	0,27%	2,40%	2.288	1.381	1.875			
	CF 1	69	536	95	1.539	0,19%	0,25%	4,16%	1.445	1.471	1.003			
	Total Griya	69	536	95	1.508	0,21%	0,28%	4,53%	1.414	1.440	972			
	Oto	-	-	-	31	0,00%	0,00%	0,84%	31	31	31			
	CF 2	1.127	165	194	1.037	2,02%	0,28%	1,48%	844	(89)	872			
	Mitraguna & Others	1.127	165	194	815	2,37%	0,34%	1,44%	622	(311)	650			
	Pensiun	-	-	-	222	0,00%	0,00%	1,62%	222	222	222			
	Total Pembiayaan	1.195	795	532	6.033	0,97%	0,35%	3,95%	5.500	4.837	5.237	0,48%	87,87%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	373	373	373	373	100,00%	25,62%	25,77%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	94	93	93	0,00%	1,00%	1,03%	-	93	(0)			
	KUR	-	94	93	93	0,00%	1,02%	1,05%	-	93	(0)			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	802	819	851	693	0,87%	0,80%	0,65%	(159)	(109)	(126)			
	CF 1	46	161	160	160	0,13%	0,43%	0,43%	-	114	(1)			
	Total Griya	46	161	160	160	0,14%	0,48%	0,48%	-	114	(1)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	756	658	691	533	1,36%	0,99%	0,76%	(159)	(223)	(125)			
	Mitraguna & Others	629	470	629	470	1,32%	1,12%	0,83%	(159)	(159)	0			
	Pensiun	127	188	63	63	0,10%	0,04%	0,46%	-	(64)	(125)			
	Total Pembiayaan	1.175	1.286	1.318	1.160	0,95%	0,87%	0,76%	(159)	(16)	(127)	0,08%	89,81%	-0,7%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	157.868	160.829	168.153	10.285	
2	Contribution Margin	5.437	6.838	8.764	3.327	-61,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,35	3,36	0,01	0,21
CIF Payroll	930	1.066	1.100	34	170



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.729	4.938	6.438	6.784	(610)	346	1.846	37,39%	55	0,81%	22.902	29,62%	(16.118)
2	Tabungan	220.302	240.640	238.955	238.894	4.326	(61)	(1.746)	-0,73%	18.592	8,44%	243.291	98,19%	(4.397)
3	Deposito	143.210	175.577	173.281	172.990	3.891	(291)	(2.587)	-1,47%	29.780	20,79%	144.726	119,53%	28.264
	Total	370.242	421.155	418.675	418.669	7.607	(7)	(2.487)	-0,59%	48.427	13,08%	410.919	101,89%	7.750
	CASA	227.032	245.578	245.394	245.678	3.716	284	100	0,04%	18.647	8,21%	266.193	92,29%	(20.515)
	(%) CASA	61,32%	58,31%	58,61%	58,68%									
	FDR	58,19%	64,52%	66,14%	66,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	20.511	22.373	23.399	23.696		297	1.322	5,91%	3.184	15,52%	-	0,00%	23.696
2	Giro ISE	3.669	2.672	4.091	4.195		104	1.523	56,98%	526	14,33%		0,00%	4.195
3	Tabungan ISE	6.637	10.184	9.791	9.983		193	(200)	-1,97%	3.346	50,42%		0,00%	9.983
4	Deposito ISE	10.205	9.517	9.517	9.517		0	0	0,00%	(688)	-6,74%		0,00%	9.517
5	CIF ISE	142	177	177	177		0	0	0,00%	35	24,65%		0,00%	177

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	28	12.164	12.125	-	-	0	-1.028	-39	12.097	39	11.017	110,05%	1.108
	Linkage	-	9.568	9.568	-	-	-	-1	0	9.568	-	4.785	199,93%	4.782
	Non-Linkage	28	2.596	2.557	-	-	0	-1.027	-39	2.529	39	6.232	41,04%	(3.674)
	• Local Champion	28	2.386	2.368	-	-	0	-1.007	-18	2.339	18	2.969	79,73%	(602)
	• Value Chain	-	210	190	-	-	-	-20	-20	190	20	3.262	5,82%	(3.073)
2	MBG	7.817	12.945	12.830	380	-	-380	870	-115	5.014	115	12.716	100,90%	115
	KUR	7.418	12.544	12.431	380	-	-380	876	-113	5.013	113	12.079	102,91%	352
	Non KUR	399	401	400	-	-	0	-6	-2	1	2	637	62,76%	(237)
3	PWG	19.390	36.456	39.813	7.520	5.870	-1.649	4.588	3.357	20.423	2.514	33.462	118,98%	6.351
	Cilem	9.334	18.717	20.631	3.637	2.753	-884	3.910	1.914	11.298	839	20.079	102,75%	552
	Gadai	10.057	17.739	19.181	3.883	3.117	-765	678	1.443	9.125	1.675	13.383	143,33%	5.799
4	CFG	188.225	210.165	212.145	5.797	4.586	-1.211	1.935	1.980	23.920	2.606	203.074	104,47%	9.071
	CF 1	13.467	13.402	13.926	-	750	750	-139	524	459	226	15.350	90,72%	(1.424)
	Total Griya	8.915	8.509	9.108	-	750	750	0	599	193	151	9.380	97,10%	(272)
	• Total Non Program	8.915	8.509	9.108	-	750	750	-264	599	193	151	9.380	97,10%	(272)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.551	4.894	4.818	-	-	0	-139	-76	267	76	5.970	80,70%	(1.153)
	CF 2	174.758	196.763	198.219	5.797	3.836	-1.961	2.074	1.456	23.461	2.380	187.724	105,59%	10.496
	Mitraguna & Others	169.164	191.102	192.318	5.797	3.560	-2.237	2.115	1.216	23.153	2.344	180.802	106,37%	11.516
	Pensiun	5.594	5.661	5.902	-	276	276	-42	241	308	35	6.922	85,26%	(1.020)
	Total Pembiayaan	215.460	271.730	276.913	13.697	10.456	-3.240	6.365	5.183	61.453	5.273	260.269	106,40%	16.644

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	181	66	66	1.074	2,32%	0,51%	8,37%	1.007	893	1.008			
	KUR	181	-	-	1.007	2,44%	0,00%	8,10%	1.007	826	1.007			
	Non KUR	-	66	66	66	0,00%	16,52%	16,59%	-	66	0			
3	PWG	-	-	-	2.981	0,00%	0,00%	7,49%	2.981	2.981	2.981			
	Cilem	-	-	-	2.000	0,00%	0,00%	9,69%	2.000	2.000	2.000			
	Gadai	-	-	-	981	0,00%	0,00%	5,12%	981	981	981			
4	CFG	461	-	-	2.694	0,24%	0,00%	1,27%	2.694	2.233	2.694			
	CF 1	356	-	-	1.180	2,64%	0,00%	8,47%	1.180	824	1.180			
	Total Griya	-	-	-	433	0,00%	0,00%	4,75%	433	433	433			
	Oto	356	-	-	747	7,82%	0,00%	15,51%	747	391	747			
	CF 2	105	-	-	1.514	0,06%	0,00%	0,76%	1.514	1.409	1.514			
	Mitraguna & Others	105	-	-	1.514	0,06%	0,00%	0,79%	1.514	1.409	1.514			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	642	66	66	6.749	0,30%	0,02%	2,44%	6.682	6.107	6.683	0,11%	95,42%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	35	-	-	-	0,45%	0,00%	0,00%	-	(35)	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	35	-	-	-	8,74%	0,00%	0,00%	-	(35)	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	77	147	146	146	0,04%	0,07%	0,07%	-	69	(1)			
	CF 1	48	-	-	-	0,35%	0,00%	0,00%	-	(48)	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	48	-	-	-	1,05%	0,00%	0,00%	-	(48)	-			
	CF 2	30	147	146	146	0,02%	0,07%	0,07%	-	117	(1)			
	Mitraguna & Others	30	147	146	146	0,02%	0,08%	0,08%	-	117	(1)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	112	147	146	146	0,05%	0,05%	0,05%	-	34	(1)	1,18%	#####	1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	366.344	370.242	413.548	47.204	
2	Contribution Margin	14.009	17.513	15.463	1.454	-10,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,62	3,65	3,58	(0,06)	(0,03)
CIF Payroll	936	1.137	1.204	67	268

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	145	4.654	4.292	4.297	(5.987)	6	(357)	-7.67%	4.152	2854,51%	5.050	85,09%	(753)
2	Tabungan	93.148	116.881	118.849	117.974	2.876	(875)	1.093	0,94%	24.827	26,65%	107.697	109,54%	10.277
3	Deposito	25.397	122.898	122.450	122.631	849	180	(268)	-0.22%	97.233	382,85%	26.335	465,66%	96.296
	Total	118.690	244.434	245.591	244.902	(2.262)	(689)	468	0,19%	126.212	106,34%	139.082	176,08%	105.820
	CASA	93.293	121.536	123.141	122.272	(3.111)	(869)	736	0,61%	28.979	31,06%	112.747	108,45%	9.525
	(%) CASA	78,60%	49,72%	50,14%	49,93%									
	FDR	96,89%	56,70%	56,78%	56,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	817	2.071	1.966	1.876		(90)	(195)	-9.42%	1.059	129,51%	-	0,00%	1.876
2	Giro ISE	33	60	60	60		0	0	0,81%	27	80,62%		0,00%	60
3	Tabungan ISE	784	2.012	1.906	1.816		(90)	(196)	-9.72%	1.032	131,58%		0,00%	1.816
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	70	83	83	83		0	0	0,00%	13	18,57%		0,00%	83

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	29.770	35.479	35.648	1.995	1.035	-960	855	169	5.878	866	33.908	105,13%	1.740
	KUR	28.200	33.600	33.806	1.995	1.035	-960	932	206	5.606	829	32.137	105,19%	1.669
	Non KUR	1.570	1.879	1.842	-	-	0	-77	-37	272	37	1.771	104,00%	71
3	PWG	4.527	10.075	10.166	695	400	-295	381	91	5.639	309	11.726	86,69%	(1.561)
	Cilem	4.527	10.075	10.166	695	400	-295	381	91	5.639	309	11.727	86,69%	(1.561)
	Gadai	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
4	CFG	80.701	93.041	93.640	1.357	2.809	1.452	-86	598	12.939	2.211	93.904	99,72%	(264)
	CF 1	1.386	8.677	8.605	588	-	-588	787	-73	7.219	73	3.013	285,56%	5.591
	Total Griya	404	3.742	3.735	-	-	0	0	-7	3.331	7	820	455,23%	2.914
	• Total Non Program	404	3.742	3.735	-	-	0	-10	-7	3.331	7	820	455,23%	2.914
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	982	4.935	4.870	588	-	-588	787	-65	3.888	65	2.193	222,09%	2.677
	CF 2	79.315	84.364	85.035	769	2.809	2.040	-872	671	5.720	2.138	90.890	93,56%	(5.855)
	Mitraguna & Others	60.800	65.509	66.079	769	2.609	1.840	-349	570	5.279	2.039	71.191	92,82%	(5.111)
	Pensiun	18.515	18.855	18.956	-	200	200	-524	101	441	99	19.699	96,22%	(744)
	Total Pembiayaan	114.997	138.594	139.453	4.047	4.244	197	1.150	859	24.456	3.385	139.538	99,94%	(85)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	214	349	1.169	1.158	0,72%	3,30%	3,25%	(11)	944	808			
	KUR	129	349	935	925	0,46%	2,78%	2,74%	(10)	796	576			
	Non KUR	85	-	234	233	5,40%	12,46%	12,62%	(1)	148	233			
3	PWG	-	-	-	243	0,00%	0,00%	2,39%	243	243	243			
	Cilem	-	-	-	243	0,00%	0,00%	2,39%	243	243	243			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3	467	1.692	2.054	0,00%	1,82%	2,19%	362	2.051	1.587			
	CF 1	-	177	-	201	0,00%	0,00%	2,34%	201	201	24			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	177	-	201	0,00%	0,00%	4,14%	201	201	24			
	CF 2	3	289	1.692	1.853	0,00%	2,01%	2,18%	160	1.849	1.563			
	Mitraguna & Others	3	289	1.527	1.528	0,01%	2,33%	2,31%	1	1.525	1.239			
	Pensiun	-	-	165	325	0,00%	0,88%	1,71%	159	325	325			
	Total Pembiayaan	217	816	2.861	3.455	0,19%	2,06%	2,48%	593	3.238	2.639	0,06%	97,40%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	212	118	117	7	0,71%	0,33%	0,02%	(111)	(205)	(112)			
	KUR	21	7	7	7	0,08%	0,02%	0,02%	-	(15)	-			
	Non KUR	190	112	111	-	12,12%	5,88%	0,00%	(111)	(190)	(112)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	2.503	2.754	2.888	2.886	3,10%	3,10%	3,08%	(2)	382	131			
	CF 1	-	23	197	197	0,00%	2,27%	2,29%	(0)	197	173			
	Total Griya	-	23	23	23	0,00%	0,63%	0,63%	-	23	-			
	Oto	-	-	174	173	0,00%	3,52%	3,56%	(0)	173	173			
	CF 2	2.503	2.731	2.691	2.689	3,16%	3,19%	3,16%	(2)	186	(42)			
	Mitraguna & Others	2.503	2.517	2.476	2.475	4,12%	3,78%	3,75%	(2)	(28)	(42)			
	Pensiun	-	214	214	214	0,00%	0,15%	1,13%	-	214	-			
	Total Pembiayaan	2.715	2.873	3.005	2.892	2,36%	2,17%	2,07%	(113)	177	20	0,09%	95,46%	-2,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	119.405	122.107	246.696	127.291	
2	Contribution Margin	4.766	6.210	4.736	(30)	0,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,81	3,01	3,04	0,04	0,24
CIF Payroll	1.058	947	933	(14)	(125)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.456	2.734	1.819	1.853	864	34	(880)	-32,21%	(1.602)	-46,37%	18.681	9,92%	(16.827)
2	Tabungan	145.385	157.293	162.290	161.138	6.451	(1.152)	3.845	2,44%	15.752	10,83%	166.928	96,53%	(5.790)
3	Deposito	14.811	12.473	12.222	12.222	(133)	0	(251)	-2,01%	(2.589)	-17,48%	16.208	75,41%	(3.986)
	Total	163.652	172.500	176.331	175.213	7.182	(1.118)	2.713	1,57%	11.561	7,06%	201.817	86,82%	(26.604)
	CASA	148.841	160.027	164.109	162.991	7.315	(1.118)	2.964	1,85%	14.150	9,51%	185.609	87,81%	(22.618)
	(%) CASA	90,95%	92,77%	93,07%	93,02%									
	FDR	119,93%	124,79%	122,92%	123,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.534	2.214	2.641	2.658		16	443	20,03%	124	4,89%	-	0,00%	2.658
2	Giro ISE	1.520	841	769	773		4	(68)	-8,12%	(746)	-49,13%	-	0,00%	773
3	Tabungan ISE	1.014	1.373	1.873	1.885		12	512	37,27%	870	85,82%	-	0,00%	1.885
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	275	295	295	295		0	0	0,00%	20	7,27%	-	0,00%	295

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.568	4.223	4.223	-	-	0	-17	0	-344	-	4.568	92,46%	(344)
	Linkage	4.142	4.138	4.138	-	-	-	-0	0	-4	-	4.142	99,91%	(4)
	Non-Linkage	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Local Champion	426	85	85	-	-	0	-16	0	-340	-	426	20,00%	(340)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	35.924	37.914	38.427	1.620	1.421	-199	701	513	2.502	908	40.296	95,36%	(1.869)
	KUR	33.748	34.564	34.953	1.300	1.251	-49	468	389	1.205	862	37.907	92,21%	(2.954)
	Non KUR	2.176	3.350	3.474	320	170	-150	233	124	1.298	46	2.389	145,43%	1.085
3	PWG	12.551	26.160	28.031	4.592	4.621	30	2.174	1.871	15.481	2.750	26.104	107,38%	1.927
	Cilem	6.245	14.255	15.163	1.223	1.464	241	854	907	8.917	557	17.229	88,01%	(2.066)
	Gadai	6.305	11.905	12.869	3.368	3.157	-211	1.320	964	6.564	2.193	8.875	145,00%	3.994
4	CFG	143.228	146.957	146.060	1.593	480	-1.113	636	-897	2.832	1.377	160.820	90,82%	(14.760)
	CF 1	29.589	26.185	25.944	-	-	0	-145	-241	-3.645	241	34.824	74,50%	(8.880)
	Total Griya	26.165	23.465	23.321	-	-	0	0	-144	-2.844	144	30.110	77,45%	(6.789)
	• Total Non Program	3.355	2.399	2.383	-	-	0	-40	-16	-972	16	4.324	55,12%	(1.941)
	• Program	22.810	21.066	20.938	-	-	0	-169	-128	-1.872	128	25.786	81,20%	(4.848)
	Oto	3.424	2.720	2.623	-	-	0	-145	-97	-801	97	4.714	55,65%	(2.091)
	CF 2	113.639	120.772	120.116	1.593	480	-1.113	781	-656	6.477	1.136	125.996	95,33%	(5.880)
	Mitraguna & Others	94.023	97.434	96.950	1.163	480	-683	125	-484	2.927	964	105.113	92,23%	(8.163)
	Pensiun	19.615	23.338	23.166	430	-	-430	657	-173	3.550	173	20.882	110,93%	2.283
	Total Pembiayaan	196.270	215.255	216.741	7.805	6.522	-1.282	3.495	1.487	20.471	5.036	231.787	93,51%	(15.046)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	635	91	422	2.635	1,77%	1,11%	6,86%	2.213	2.000	2.544			
	KUR	580	91	417	2.597	1,72%	1,21%	7,43%	2.180	2.018	2.506			
	Non KUR	55	-	5	38	2,54%	0,15%	1,08%	32	(18)	38			
3	PWG	-	-	-	1.910	0,00%	0,00%	6,81%	1.910	1.910	1.910			
	Cilem	-	-	-	1.660	0,00%	0,00%	10,95%	1.660	1.660	1.660			
	Gadai	-	-	-	250	0,00%	0,00%	1,95%	250	250	250			
4	CFG	3.895	3.612	3.411	3.860	2,72%	2,32%	2,64%	449	(35)	248			
	CF 1	3.671	2.934	3.216	3.807	12,41%	12,28%	14,67%	591	136	873			
	Total Griya	3.671	2.934	3.216	3.807	14,03%	13,71%	16,32%	591	136	873			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	224	678	194	53	0,20%	0,16%	0,04%	(141)	(171)	(625)			
	Mitraguna & Others	224	678	194	53	0,24%	0,20%	0,05%	(141)	(171)	(625)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	4.530	3.703	3.833	8.405	2,31%	1,78%	3,88%	4.572	3.875	4.702	3,64%	6,17%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	4.142	4.139	4.138	4.138	90,68%	97,98%	97,98%	-	(4)	(0)			
	Linkage	4.142	4.139	4.138	4.138	100,00%	100,00%	100,00%	-	(4)	(0)			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	334	199	194	194	0,93%	0,51%	0,50%	(1)	(140)	(6)			
	KUR	146	145	143	143	0,43%	0,41%	0,41%	-	(3)	(2)			
	Non KUR	188	54	51	51	8,65%	1,53%	1,46%	(1)	(138)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	3.590	3.402	3.501	3.127	2,51%	2,38%	2,14%	(374)	(463)	(275)			
	CF 1	3.133	3.018	3.178	2.860	10,59%	12,14%	11,02%	(318)	(273)	(158)			
	Total Griya	3.118	3.018	3.178	2.860	11,91%	13,55%	12,26%	(318)	(257)	(158)			
	Oto	15	-	-	-	0,45%	0,00%	0,00%	-	(15)	-			
	CF 2	457	384	322	266	0,40%	0,27%	0,22%	(56)	(191)	(118)			
	Mitraguna & Others	221	266	322	266	0,23%	0,33%	0,27%	(56)	46	0			
	Pensiun	236	118	-	-	0,12%	0,00%	0,00%	-	(236)	(118)			
	Total Pembiayaan	8.066	7.740	7.833	7.458	4,11%	3,64%	3,44%	(375)	(608)	(281)	3,61%	-4,77%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	199.967	206.366	217.689	17.722	
2	Contribution Margin	8.953	11.176	11.127	2.174	-24,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,06	3,08	0,03	0,18
CIF Payroll	1.810	2.281	2.345	64	535

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	540	1.212	999	999	766	0	(213)	-17,54%	459	85,00%	16.705	5,98%	(15.706)
2	Tabungan	125.992	136.380	135.657	135.029	2.634	(628)	(1.351)	-0,99%	9.037	7,17%	148.828	90,73%	(13.799)
3	Deposito	49.100	43.473	42.563	42.563	(4.993)	0	(910)	-2,09%	(6.537)	-13,31%	50.576	84,16%	(8.013)
	Total	175.632	181.065	179.220	178.592	(1.593)	(628)	(2.474)	-1,37%	2.960	1,69%	216.109	82,64%	(37.518)
	CASA	126.532	137.592	136.656	136.028	3.400	(628)	(1.564)	-1,14%	9.497	7,51%	165.533	82,18%	(29.505)
	(%) CASA	72,04%	75,99%	76,25%	76,17%									
	FDR	182,36%	177,72%	180,07%	180,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.252	2.138	1.734	1.744		10	(394)	-18,44%	491	39,24%	-	0,00%	1.744
2	Giro ISE	222	228	183	183		0	(45)	-19,92%	(39)	-17,61%		0,00%	183
3	Tabungan ISE	1.030	1.910	1.551	1.561		10	(349)	-18,27%	531	51,49%		0,00%	1.561
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	223	223	223		0	0	0,00%	28	14,36%		0,00%	223

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	14.678	14.108	13.867	-	-	0	-293	-241	-811	241	18.653	74,34%	(4.786)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.731	0,00%	(1.731)
	Non-Linkage	14.678	14.108	13.867	-	-	0	-293	-241	-811	241	16.922	81,95%	(3.055)
	• Local Champion	14.678	14.108	13.867	-	-	0	-293	-241	-811	241	15.742	88,09%	(1.875)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.180	0,00%	(1.180)
2	MBG	34.274	33.748	34.097	650	1.185	535	24	349	-177	836	38.605	88,32%	(4.508)
	KUR	31.590	30.397	30.785	400	1.185	785	-618	388	-805	797	35.711	86,21%	(4.926)
	Non KUR	2.684	3.351	3.312	250	-	-250	642	-39	629	39	2.894	114,47%	419
3	PWG	22.430	35.595	37.351	5.254	5.531	277	1.123	1.756	14.921	3.774	36.459	102,45%	892
	Cilem	9.274	16.096	17.546	1.970	1.986	17	1.481	1.450	8.272	536	20.279	86,52%	(2.733)
	Gadai	13.156	19.499	19.805	3.284	3.545	260	-358	306	6.648	3.239	16.180	122,40%	3.625
4	CFG	248.904	238.340	237.412	1.527	1.214	-313	-257	-928	-11.492	2.142	273.169	86,91%	(35.758)
	CF 1	66.307	61.181	60.491	-	-	0	-118	-689	-5.816	689	76.049	79,54%	(15.557)
	Total Griya	63.771	57.411	57.103	-	-	0	0	-308	-6.668	308	72.051	79,25%	(14.948)
	• Total Non Program	13.172	11.476	11.408	-	-	0	-233	-69	-1.764	69	14.850	76,82%	(3.443)
	• Program	50.599	45.935	45.696	-	-	0	-380	-239	-4.903	239	57.201	79,89%	(11.505)
	Oto	2.536	3.769	3.388	-	-	0	-118	-381	852	381	3.998	84,75%	(610)
	CF 2	182.596	177.159	176.920	1.527	1.214	-313	-139	-239	-5.676	1.453	197.121	89,75%	(20.200)
	Mitraguna & Others	145.742	143.496	143.569	1.326	885	-441	-245	73	-2.173	812	158.776	90,42%	(15.207)
	Pensiun	36.854	33.663	33.351	201	329	128	106	-312	-3.503	641	38.344	86,98%	(4.993)
	Total Pembiayaan	320.285	321.790	322.727	7.431	7.930	499	597	937	2.441	6.993	366.886	87,96%	(44.160)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510	0,00%	0,00%	10,89%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	10,89%	1.510	1.510	1.510			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	158	548	559	3.194	0,46%	1,66%	9,37%	2.635	3.036	2.646			
	KUR	138	452	371	2.659	0,44%	1,22%	8,64%	2.287	2.520	2.207			
	Non KUR	20	96	187	535	0,75%	5,59%	16,16%	348	515	439			
3	PWG	-	-	-	1.741	0,00%	0,00%	4,66%	1.741	1.741	1.741			
	Cilem	-	-	-	1.190	0,00%	0,00%	6,78%	1.190	1.190	1.190			
	Gadai	-	-	-	551	0,00%	0,00%	2,78%	551	551	551			
4	CFG	7.829	9.999	9.690	15.654	3,15%	4,07%	6,59%	5.964	7.825	5.655			
	CF 1	6.309	7.665	7.244	10.725	9,51%	11,84%	17,73%	3.481	4.416	3.060			
	Total Griya	6.204	7.665	7.165	10.286	9,73%	12,48%	18,01%	3.122	4.083	2.621			
	Oto	105	-	79	439	4,15%	2,10%	12,94%	359	333	439			
	CF 2	1.520	2.334	2.446	4.930	0,83%	1,38%	2,79%	2.483	3.409	2.596			
	Mitraguna & Others	1.215	1.695	2.002	3.814	0,83%	1,39%	2,66%	1.812	2.598	2.119			
	Pensiun	305	638	445	1.116	0,83%	1,32%	3,35%	671	811	477			
	Total Pembiayaan	7.988	10.547	10.249	22.100	2,49%	3,18%	6,85%	11.851	14.112	11.553	0,61%	91,04%	-6,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	263	263	263	263	1,79%	1,86%	1,90%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	263	263	263	263	1,79%	1,86%	1,90%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	170	208	333	429	0,50%	0,99%	1,26%	96	259	220			
	KUR	12	193	326	325	0,04%	1,07%	1,05%	(2)	312	131			
	Non KUR	158	15	7	104	5,88%	0,21%	3,15%	97	(54)	89			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	6.598	6.098	6.318	7.129	2,65%	2,65%	3,00%	810	531	1.030			
	CF 1	4.154	4.894	4.930	5.222	6,26%	8,06%	8,63%	291	1.068	328			
	Total Griya	4.071	4.811	4.848	5.139	6,38%	8,44%	9,00%	291	1.068	328			
	Oto	82	82	82	82	3,25%	2,19%	2,43%	-	-	-			
	CF 2	2.444	1.205	1.388	1.907	1,34%	0,78%	1,08%	519	(537)	703			
	Mitraguna & Others	1.967	1.059	1.056	1.762	1,35%	0,74%	1,23%	706	(205)	703			
	Pensiun	477	145	332	145	0,15%	0,10%	0,44%	(187)	(332)	(0)			
	Total Pembiayaan	7.031	6.570	6.915	7.821	2,20%	2,15%	2,42%	906	790	1.251	0,30%	87,68%	-2,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	323.033	324.841	328.881	5.848	
2	Contribution Margin	9.852	12.657	14.795	4.943	-50,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,87	3,06	3,09	0,03	0,23
CIF Payroll	2.206	2.316	2.345	29	139