

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	314.972	437.227	619.572	624.049	(162.332)	4.476	186.822	42,73%	309.077	98,13%	515.367	71,09%	108.682
2	Tabungan	2.242.130	2.410.328	2.453.690	2.485.485	(11.852)	31.795	75.157	3,12%	243.355	10,85%	2.534.104	98,08%	(48.619)
3	Deposito	2.798.677	3.310.810	3.232.626	3.207.909	519.898	(24.717)	(102.901)	-3,11%	409.232	14,62%	2.816.881	113,88%	391.028
	Total	5.355.779	6.158.366	6.305.889	6.317.443	345.714	11.554	159.077	2,58%	961.664	17,96%	5.866.352	107,69%	451.091
	CASA	2.557.102	2.847.555	3.073.263	3.109.534	(174.184)	36.271	261.979	9,20%	552.432	21,60%	3.049.471	101,97%	60.063
	FDR	47,52%	48,47%	48,01%	47,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	110.575	110.688		113	11.218	11,28%	(2.969)	-2,61%	151.518	73,05%	(40.830)
2	Giro ISE	31.184	15.875	22.317	22.936		619	7.061	44,48%	(8.248)	-26,45%	54.128	42,37%	(31.192)
3	Tabungan ISE	59.057	64.263	68.925	68.420		(506)	4.157	6,47%	9.362	15,85%	64.324	106,37%	4.096
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

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	188.209	207.382	209.080	2.830	4.500	1.670	513	1.698	20.870	2.802	244.894	85,38%	(35.814)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	191.188	2.830	4.500	1.670	643	1.822	22.348	2.678	200.840	95,19%	(9.651)
	• Local Champion	162.434	180.126	181.828	2.830	4.500	1.670	771	1.702	19.394	2.798	177.604	102,38%	4.223
	• Value Chain	6.407	9.240	9.361	-	-	-	-128	120	2.954	(120)	23.235	40,29%	(13.875)
2	MBG	159.435	194.735	195.245	4.620	3.450	-1.170	2.895	510	35.811	2.940	210.853	92,60%	(15.607)
	KUR	151.599	185.038	185.593	4.070	3.350	-720	2.836	555	33.994	2.795	200.443	92,59%	(14.850)
	Non KUR	7.836	9.697	9.652	550	100	-450	60	-45	1.816	145	10.410	92,73%	(757)
3	PWG	252.400	434.205	458.230	58.383	61.900	3.517	21.944	24.026	205.830	37.875	453.213	101,11%	5.018
	Cilem	111.797	234.388	250.201	18.429	23.167	4.739	10.815	15.813	138.404	7.354	276.183	90,59%	(25.981)
	Gadai	140.603	199.817	208.029	39.954	38.733	-1.222	11.129	8.212	67.426	30.520	177.030	117,51%	30.999
4	CFG	1.944.791	2.148.603	2.164.602	44.229	41.951	-2.278	10.856	15.999	219.811	25.952	2.206.447	98,10%	(41.846)
	CF 1	376.842	382.194	383.915	1.727	5.460	3.733	-2.215	1.721	7.073	3.739	422.476	90,87%	(38.561)
	Total Griya	311.852	312.575	314.774	1.540	4.596	3.056	0	2.199	2.923	2.396	334.952	93,98%	(20.178)
	• Total Non Program	308.347	308.216	310.271	1.540	4.436	2.896	-1.685	2.056	1.925	2.380	318.551	97,40%	(8.280)
	• Program	3.505	4.359	4.503	-	160	160	136	144	998	17	16.401	27,45%	(11.898)
	Oto	64.990	69.619	69.141	187	864	677	-2.215	4.151	1.342	87.524	79,00%	(18.383)	
	CF 2	1.567.950	1.766.409	1.780.687	42.502	36.491	-6.011	13.071	14.278	212.737	22.213	1.783.972	99,82%	(3.285)
	Mitraguna & Others	1.383.782	1.569.711	1.581.739	38.770	32.460	-6.310	10.152	12.027	197.957	20.433	1.577.695	100,26%	4.043
	Pensiun	184.168	196.697	198.948	3.732	4.031	299	2.920	2.251	14.780	1.780	206.276	96,45%	(7.328)
	Total Pembiayaan	2.544.835	2.984.924	3.027.157	110.061	111.801	1.740	36.209	42.233	482.322	69.568	3.115.406	97,17%	(88.250)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-22 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25		MtD	YTD		%	Penc.	Gap
1	SME	1.267	3.204	3.204	11.677	0,67%	1,54%	5,59%	8.474	10.410	8.474			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.477	0,75%	1,69%	4,96%	6.273	8.209	6.273			
	Value Chain	-	-	-	2.201	0,00%	0,00%	1,21%	2.201	2.201	2.201			
2	MBG	3.453	6.764	6.764	21.729	2,17%	3,47%	11,13%	14.965	18.276	14.965			
	KUR	2.876	6.294	6.294	20.361	1,90%	3,40%	10,97%	14.066	17.484	14.066			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,18%	899	792	899			
3	PWG	-	-	-	17.770	0,00%	0,00%	3,88%	17.770	17.770	17.770			
	Cilem	-	-	-	6.313	0,00%	0,00%	0,00%	6.313	6.313	6.313			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	53.782	0,99%	1,26%	2,48%	26.807	34.515	28.678			
	CF 1	8.041	13.170	13.772	29.104	2,13%	3,60%	7,58%	15.332	21.063	15.934			
	Total Griya	6.972	10.986	11.815	22.275	2,24%	3,78%	7,08%	10.461	15.303	11.289			
	Oto	1.069	2.184	1.957	6.829	1,64%	2,81%	9,88%	4.872	5.760	4.644			
	CF 2	11.227	11.934	13.204	24.678	0,72%	0,75%	1,39%	11.475	13.451	12.744			
	Mitraguna & Others	11.107	11.331	11.970	22.908	0,80%	0,76%	1,45%	10.938	11.802	11.577			
	Pensiun	120	603	1.234	1.770	0,07%	0,63%	0,89%	537	1.650	1.167			
	Total Pembiayaan	30.008	33.313	33.703	32.710	1,18%	1,13%	1,08%	(993)	2.701	(603)	0,93%	14,06%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	7,9%
2	Contribution Margin	121.739	158.691	112.173	(9.566)	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Sep-25	Oct-25			
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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	80.164	75.955	93.051	97.627	(3.810)	4.576	21.671	28,53%	17.463	21,78%	104.728	93,22%	(7.101)
2	Tabungan	392.786	398.058	387.596	381.053	5.717	(6.543)	(17.005)	-4,27%	(11.733)	-2,99%	428.515	88,92%	(47.462)
3	Deposito	233.260	200.095	190.919	190.881	4.992	(38)	(9.214)	-4,60%	(42.379)	-18,17%	235.492	81,06%	(44.611)
	Total	706.209	674.108	671.566	669.561	6.899	(2.006)	(4.547)	-0,67%	(36.649)	-5,19%	768.735	87,10%	(99.174)
	CASA	472.950	474.013	480.647	478.680	1.907	(1.968)	4.666	0,98%	5.730	1,21%	533.243	89,77%	(54.563)
	(%) CASA	66,97%	70,32%	71,57%	71,49%									
	FDR	69,41%	78,02%	78,54%	78,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	23.658	23.796		138	2.327	10,84%	(2.530)	-9,61%	-	0,00%	23.796
2	Giro ISE	3.901	3.709	3.891	3.901		10	192	5,17%	0	0,01%		0,00%	3.901
3	Tabungan ISE	13.925	12.259	14.267	14.395		128	2.135	17,42%	470	3,37%		0,00%	14.395
4	Deposito ISE	8.500	5.500	5.500	5.500		0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137		0	0	0,00%	9	7,03%		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	93.725	87.634	87.392	190	2.300	2.110	-1.962	-242	-6.332	2.542	109.730	79,64%	(22.338)	
	Linkage	4.522	3.238	3.113	-	-	-	-	-123	-125	-1.409	125	11.492	27,09%	(8.379)
	Non-Linkage	89.203	84.397	84.279	190	2.300	2.110	-1.839	-117	-4.923	2.417	98.238	85,79%	(13.959)	
	• Local Champion	87.849	83.436	83.319	190	2.300	2.110	-1.803	-117	-4.530	2.417	92.133	90,43%	(8.814)	
	• Value Chain	1.354	960	960	-	-	-	-	-36	0	-393	-	6.105	15,73%	(5.145)
2	MBG	44.762	41.002	40.596	805	350	-455	-509	-406	-4.166	756	46.591	87,13%	(5.995)	
	KUR	42.954	38.476	38.115	455	350	-105	-821	-361	-4.839	711	44.797	85,09%	(6.681)	
	Non KUR	1.808	2.526	2.481	350	-	-350	312	-45	673	45	1.794	138,27%	687	
3	PWG	25.216	37.716	40.159	4.703	5.226	522	1.401	2.443	14.943	2.783	46.268	86,80%	(6.108)	
	Cilem	10.119	17.744	18.939	1.096	1.717	621	498	1.195	8.821	522	28.070	67,47%	(9.131)	
	Gadai	15.098	19.972	21.220	3.607	3.509	-99	902	1.248	6.123	2.260	18.197	116,61%	3.023	
4	CFG	326.493	359.607	359.286	10.226	4.985	-5.241	1.453	-322	32.793	5.306	348.181	103,19%	11.105	
	CF 1	44.529	52.282	52.924	-	1.124	1.124	-427	642	8.395	481	47.127	112,30%	5.797	
	Total Griya	33.717	41.976	42.426	-	675	675	0	450	8.709	225	34.319	123,62%	8.107	
	• Total Non Program	33.717	41.976	42.426	-	675	675	-254	450	8.709	225	34.319	123,62%	8.107	
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0	
	Oto	10.812	10.306	10.498	-	449	449	-427	192	-314	256	12.808	81,97%	(2.310)	
	CF 2	281.964	307.326	306.362	10.226	3.861	-6.365	1.880	-964	24.398	4.825	301.054	101,76%	5.308	
	Mitraguna & Others	268.245	289.437	288.635	9.220	3.861	-5.359	948	-802	20.390	4.663	285.797	100,99%	2.838	
	Pensiun	13.719	17.889	17.727	1.006	-	-1.006	932	-162	4.008	162	15.257	116,19%	2.470	
	Total Pembiayaan	490.195	525.960	527.433	15.924	12.860	-3.064	382	1.473	37.238	11.387	550.769	95,76%	(23.336)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	293	3.204	3.204	7.717	0,31%	3,66%	8,83%	4.513	7.424	4.513						
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	293	3.204	3.204	6.757	0,33%	3,80%	8,02%	3.553	6.464	3.553						
	Value Chain	-	-	-	960	0,00%	0,00%	1,15%	960	960	960						
2	MBG	550	1.021	1.799	4.943	1,23%	4,39%	12,18%	3.144	4.393	3.921						
	KUR	550	1.021	1.705	4.584	1,28%	4,43%	12,03%	2.880	4.034	3.563						
	Non KUR	-	-	94	359	0,00%	3,73%	14,46%	264	359	359						
3	PWG	-	-	-	-	0,00%	0,00%	4,62%	1.855	1.855	1.855						
	Cilem	-	-	-	1.016	0,00%	0,00%	5,36%	1.016	1.016	1.016						
	Gadai	-	-	-	839	0,00%	0,00%	3,95%	839	839	839						
4	CFG	5.180	4.286	2.153	9.960	1,59%	0,60%	2,77%	7.807	4.780	5.674						
	CF 1	174	42	40	6.938	0,39%	0,08%	13,11%	6.898	6.764	6.896						
	Total Griya	174	42	40	6.348	0,52%	0,10%	14,96%	6.308	6.174	6.306						
	Oto	-	-	-	590	0,00%	0,00%	5,62%	590	590	590						
	CF 2	5.006	4.244	2.113	3.022	1,78%	0,69%	0,99%	909	(1.985)	(1.222)						
	Mitraguna & Others	5.006	4.244	2.113	3.022	1,87%	0,73%	1,05%	909	(1.985)	(1.222)						
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	5.937	5.456	6.672	6.679	1,21%	1,27%	1,27%	7	742	1.224	0,63%	50,21%	-0,6%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Oct-25	Growth (Yoy)
1	Asset (Retail) T	619.222	853.881	668.418	49.196			3.21	3.34	3.38	0,04
2	Contribution Margin	24.234	30.075	25.674	1.440	-5,9%		2.288	2.317	2.340	52

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	18.126	6.462	8.121	8.105	(4.023)	(16)	1.642	25,42%	(10.021)	-55,29%	37.513	21,61%	(29.408)
2	Tabungan	237.991	248.764	254.407	271.539	5.562	17.132	22.775	9,16%	33.548	14,10%	266.025	102,07%	5.514
3	Deposito	192.383	164.502	161.375	161.368	8.344	(7)	(3.134)	-1,91%	(31.015)	-16,12%	194.147	83,12%	(32.779)
	Total	448.500	419.728	423.903	441.012	9.882	17.109	21.284	5,07%	(7.488)	-1,67%	497.684	88,61%	(56.672)
	CASA	256.117	255.226	262.528	279.644	1.539	17.116	24.418	9,57%	23.527	9,19%	303.537	92,13%	(23.893)
	(%) CASA	57,11%	60,81%	61,93%	63,41%									
	FDR	54,70%	62,33%	63,34%	60,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	11.639	10.914	12.023	11.896	(127)	982	8,99%	257	2,21%	-	0,00%	11.896		
2	Giro ISE	2.314	964	2.084	2.531	447	1.567	162,44%	217	9,38%	-	0,00%	2.531		
3	Tabungan ISE	1.452	2.077	2.067	1.492	(575)	(585)	-28,17%	40	2,73%	-	0,00%	1.492		
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%	-	0,00%	7.872		
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%	-	0,00%	289		

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	17.579	18.300	18.164	-	-	0	2.412	-135	585	135	29.361	61,86%	(11.197)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	18.164	-	-	0	2.412	-135	585	135	24.230	74,97%	(6.066)
	• Local Champion	16.492	17.899	17.764	-	-	0	2.412	-135	1.271	135	19.646	90,42%	(1.882)
	• Value Chain	1.087	401	401	-	-	-	-	-0	-0	0	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.591	595	1.300	705	-966	435	321	865	49.876	77,37%	(11.285)
	KUR	37.787	37.645	38.089	595	1.300	705	-937	444	302	856	48.631	78,32%	(10.542)
	Non KUR	483	511	502	-	-	0	-29	-9	19	9	1.245	40,31%	(743)
3	PWG	15.859	36.565	38.971	5.815	5.442	-373	3.305	2.406	23.112	3.036	35.714	109,12%	3.257
	Cilem	7.657	20.078	21.587	1.481	2.047	566	1.371	1.509	13.929	538	23.148	93,25%	(1.562)
	Gadai	8.201	16.488	17.384	4.333	3.394	-939	1.934	896	9.183	2.498	12.566	138,35%	4.818
4	CFG	173.601	168.582	172.767	2.150	4.690	2.540	-3.409	4.185	-834	505	192.550	89,73%	(19.783)
	CF 1	81.382	67.479	67.659	-	330	330	-252	180	-13.723	150	83.606	80,93%	(15.947)
	Total Griya	77.096	63.782	64.010	-	330	330	0	228	-13.086	102	77.731	82,35%	(13.721)
4	• Total Non Program	77.096	63.782	64.010	-	330	330	-2418	228	-13.086	102	77.731	82,35%	(13.721)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.650	-	-	0	-252	-47	-636	47	5.875	62,12%	(2.225)
	CF 2	92.219	101.103	105.108	2.150	4.360	2.210	-3.157	4.005	12.888	355	108.944	96,48%	(3.836)
	Mitraguna & Others	90.304	95.785	99.822	1.900	4.360	2.460	-3.380	4.037	9.518	323	105.404	94,70%	(5.582)
	Pensiun	1.915	5.317	5.286	250	-	-250	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	268.493	8.560	11.432	2.872	1.343	6.890	23.184	4.542	307.502	87,31%	(39.008)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap	
1	SME	210	-	-	-	1,20%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	210	-	-	-	1,20%	0,00%	0,00%	-	-	-	(210)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	1.446	2.172	2.541	4.734	3,78%	6,66%	12,27%	2.193	3.288	2.562	-	-	-				
	KUR	1.433	2.047	2.418	4.611	3,79%	6,42%	12,11%	2.193	3.178	2.564	-	-	-				
	Non KUR	12	125	123	123	2,54%	24,03%	24,48%	-	-	-	111	(2)	-				
3	PWG	-	-	-	-	1.793	0,00%	0,00%	4,60%	1.793	1.793	1.793	-	-	-			
	Cilem	-	-	-	-	1.333	0,00%	0,00%	6,18%	1.333	1.333	1.333	-	-	-			
	Gadai	-	-	-	-	460	0,00%	0,00%	2,64%	460	460	460	-	-	-			
4	CFG	2.495	5.084	1.787	2.165	1,44%	1,06%	1,25%	378	(330)	(2.919)	-	-	-				
	CF 1	2.172	2.968	1.619	1.997	2,67%	2,40%	2,95%	378	(175)	(971)	-	-	-				
	Total Griya	2.172	2.968	1.619	1.997	2,82%	2,54%	3,12%	378	(175)	(971)	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	CF 2	323	2.116	168	168	0,35%	0,17%	0,16%	-	(155)	(1.948)	-	-	-				
	Mitraguna & Others	323	2.116	168	168	0,36%	0,18%	0,17%	-	(155)	(1.948)	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	3.556	5.429	2.106	2.480	1,45%	0,80%	0,92%	374	(1.077)	(2.949)	0,45%	51,38%	-0,5%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	432.243	448.564	409.935	(22.308)	
2	Contribution Margin	11.694	17.543	15.950	4.256	-36,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)

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	1.359	1.121	1.181	1.247	(89)	66	126	11,23%	(112)	-8,25%	12.152	10,26%	(10.905)
2	Tabungan	139.020	143.955	142.282	143.242	4.061	959	(714)	-0,50%	4.222	3,04%	154.745	92,57%	(11.504)
3	Deposito	91.332	76.900	76.893	76.885	230	(8)	(15)	-0,02%	(14.448)	-15,82%	92.313	83,29%	(15.428)
	Total	231.711	221.976	220.356	221.373	4.202	1.017	(603)	-0,27%	(10.338)	-4,46%	259.210	85,40%	(37.837)
	CASA	140.379	145.076	143.463	144.488	3.972	1.025	(588)	-0,41%	4.110	2,93%	166.897	86,57%	(22.409)
	(%) CASA	60,58%	65,36%	65,11%	65,27%									
	FDR	52,09%	65,04%	66,51%	66,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	2.773	5.125	3.796	3.948	152	(1.177)	-22,96%	1.176	42,40%	-	0,00%	3.948		
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103		
3	Tabungan ISE	2.669	5.022	3.693	3.845	152	(1.176)	-23,43%	1.176	44,08%	-	0,00%	3.845		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	84	92	92	92	0	0	0,00%	8	9,52%	-	0,00%	92		

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	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.473	-	100	100	414	66	5.473	34	4.038	135,55%	1.435
	KUR	-	4.876	4.849	-	0	422	-27	4.849	27	-	3.846	126,07%	1.003
	Non KUR	-	531	624	-	100	100	-9	93	624	7	192	325,70%	432
3	PWG	10.318	21.769	23.454	3.550	3.206	-344	2.095	1.684	13.136	1.522	23.389	100,28%	65
	Cilem	4.275	13.042	14.327	1.468	1.660	191	1.217	1.285	10.052	375	16.449	87,10%	(2.122)
	Gadai	6.043	8.728	9.127	2.082	1.546	-535	877	399	3.084	1.147	6.940	131,52%	2.187
4	CFG	108.966	116.910	117.331	1.855	1.476	-379	568	421	8.365	1.055	127.699	91,88%	(10.368)
	CF 1	22.575	21.266	21.236	-	400	400	-123	-30	-1.339	430	26.152	81,20%	(4.916)
	Total Griya	18.510	16.653	16.701	-	400	400	0	48	-1.810	352	20.513	81,41%	(3.812)
1	• Total Non Program	18.168	16.160	16.208	-	400	400	-430	48	-1.961	352	18.914	85,69%	(2.706)
	• Program	342	493	493	-	-	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.535	-	-	0	-123	-78	470	78	5.639	80,42%	(1.104)
	CF 2	86.390	95.644	96.095	1.855	1.076	-779	691	451	9.705	625	101.547	94,63%	(5.452)
	Mitraguna & Others	53.276	65.057	65.560	1.855	920	-935	938	503	12.285	417	66.824	98,11%	(1.264)
	Pensiun	33.115	30.587	30.534	-	156	156	-247	-52	-2.580	208	34.723	87,94%	(4.188)
	Total Pembiayaan	120.698	144.379	146.550	5.405	4.782	-623	3.063	2.172	25.852	2.610	156.540	93,62%	(9.989)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	141	141	0,00%	0,00%	48,26%	141	141	141	-	-	-
	Linkage	-	-	-	-	141	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	141	0,00%	0,00%	100,00%	141	141	141	-	-	-
	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%	1,94%	456	456	456	-	-	-
	Cilem	-	-	-	-	381	0,00%	0,00%	2,66%	381	381	381	-	-	-
	Gadai	-	-	-	-	75	0,00%	0,00%	0,82%	75	75	75	-	-	-
4	CFG	438	2.333	4.367	6.407	6.407	0,40%	3,74%	5,46%	2.039	5.968	4.073	-	-	-
	CF 1	438	1.265	1.654	2.727	2.727	1,94%	7,78%	12,84%	1.073	2.289	1.462	-	-	-
	Total Griya	438	1.265	1.654	2.314	2.314	2,37%	9,93%	13,85%	660	1.875	1.049	-	-	-
	Oto	-	-	-	414	414	0,00%	0,00%	9,12%	414	414	414	-	-	-
	CF 2	-	1.068	2.713	3.679	3.679	0,00%	2,84%	3,83%	966	3.679	2.611	-	-	-
	Mitraguna & Others	-	1.068	2.452	2.811	2.811	0,00%	3,77%	4,29%	360	2.811	1.743	-	-	-
	Pensiun	-	-	262	868	868	0,00%	0,86%	2,84%	606	868	868	-	-	-
	Total Pembiayaan	1.438	980	671	671	671	1,19%	0,46%	0,46%	-	(767)	(309)	0,24%	48,02%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	913	-	-	-	913	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	913	-	-	-	913	74,52%	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</td														

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	72.981	188.554	343.982	343.469	(126.134)	(512)	154.915	82,16%	270.488	370,63%	92.079	373,02%	251.390
2	Tabungan	196.862	204.302	221.653	234.978	(6.553)	13.325	30.676	15,02%	38.116	19,36%	224.903	104,48%	10.075
3	Deposito	1.160.939	1.779.384	1.694.116	1.694.336	487.766	220	(85.048)	-4,78%	533.397	45,95%	1.162.702	145,72%	531.634
	Total	1.430.782	2.172.240	2.259.751	2.272.784	355.080	13.033	100.544	4,63%	842.001	58,85%	1.479.683	153,60%	793.100
	CASA	269.843	392.856	565.634	578.448	(132.686)	12.813	185.592	47,24%	308.604	114,36%	316.982	182,49%	261.466
	(%) CASA	18,86%	18,09%	25,03%	25,45%									
	FDR	15,38%	12,25%	11,99%	11,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	12.288	12.295	8	2.174	21,48%	3.217	35,44%	-	0,00%	12.295	
2	Giro ISE	2.308	1.766	1.400	1.400	0	(366)	-20,72%	(908)	-39,34%	-	0,00%	1.400	
3	Tabungan ISE	1.370	4.055	6.588	6.595	8	2.540	62,64%	5.225	381,25%	-	0,00%	6.595	
4	Deposito ISE	5.400	4.300	4.300	4.300	0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300	
5	CIF ISE	58	69	69	69	0	0	0,00%	11	18,97%	-	0,00%	69	

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	20.130	19.654	21.390	-	2.000	2.000	-1.842	1.736	1.260	264	33.634	63,60%	(12.244)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	21.390	-	2.000	2.000	-1.842	1.736	1.260	264	27.754	77,07%	(6.364)
	• Local Champion	18.621	18.413	20.150	-	2.000	2.000	-1.802	1.736	1.528	264	22.236	90,62%	(2.086)
	• Value Chain	1.509	1.241	1.241	-	-	-	-39	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.467	700	150	-550	-423	-447	2.366	597	65.297	84,95%	(9.829)
	KUR	50.813	54.482	54.054	700	150	-550	-330	-428	3.241	578	62.288	86,78%	(8.234)
	Non KUR	2.289	1.432	1.413	-	-	0	-93	-19	-876	19	3.009	46,97%	(1.596)
3	PWG	17.782	27.368	28.851	4.014	3.916	-98	1.552	1.483	11.069	2.433	35.103	82,19%	(6.252)
	Cilem	6.518	15.785	16.789	1.398	1.494	96	504	1.003	10.271	491	22.195	75,64%	(5.406)
	Gadai	11.264	11.583	12.062	2.616	2.422	-194	1.048	479	798	1.942	12.908	93,45%	(846)
4	CFG	129.053	163.160	165.334	4.857	4.056	-801	3.737	2.173	36.281	1.883	160.708	102,88%	4.626
	CF 1	19.758	18.000	17.804	250	-	-250	-64	-196	-1.953	196	34.689	51,33%	(16.885)
	Total Griya	14.572	13.490	13.400	250	-	-250	0	-90	-1.171	90	27.914	48,01%	(14.514)
1	• Total Non Program	11.408	10.641	10.564	250	-	-250	608	-77	-844	77	13.112	80,57%	(2.548)
	• Program	3.163	2.849	2.836	-	-	0	-28	-13	-327	13	14.802	19,16%	(11.966)
	Oto	5.186	4.511	4.404	-	-	0	-64	-106	-782	106	6.775	65,01%	(2.371)
	CF 2	109.295	145.160	147.529	4.607	4.056	-551	3.801	2.369	38.234	1.687	126.019	117,07%	21.510
	Mitraguna & Others	90.925	126.736	128.780	4.450	3.626	-824	3.761	2.044	37.856	1.582	106.025	121,46%	22.756
	Pensiun	18.370	18.424	18.749	157	430	273	39	325	378	105	19.994	93,77%	(1.245)
	Total Pembiayaan	220.067	266.096	271.042	9.571	10.122	551	3.024	4.945	50.975	5.176	294.742	91,96%	(23.701)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	1.662	0,00%	0,00%	7,77%	1.662	1.662	1.662	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	422	0,00%	0,00%	0,00%	1,97%	422	422	422	-		
	Value Chain	-	-	-	-	1.241	0,00%	0,00%	6,16%	1.241	1.241	1.241	-			
2	MBG	451	1.104	1.465	6.707	0,85%	0,85%	2,62%	12,09%	5.242	6.256	5.603	-			
	KUR	163	1.023	1.363	6.500	0,32%	0,32%	2,50%	12,02%	5.137	6.337	5.476	-			
	Non KUR	289	80	102	207	12,61%	7,10%	14,67%	106	(81)	127	-				
3	PWG	-	-	-	-	902	0,00%	0,00%	3,13%	902	902	902	-			
	Cilem	-	-	-	-	539	0,00%	0,00%	3,21%	539	539	539	-			
	Gadai	-	-	-	-	363	0,00%	0,00%	3,01%	363	363	363	-			
4	CFG	1.759	1.049	595	1.386	0,59%	0,36%	0,43%	0,84%	691	(373)	337	-			
	CF 1	1.212	1.049	695	1.386	6,14%	3,86%	6,79%	691	174	337	-				
	Total Griya	321	419	562	561	2,20%	4,17%	4,19%	4,19%	181	(470)	250	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-			
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	0,01%	-	(421)	-	-			
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	0,02%	-	(366)	-	-			
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	0,00%	-	(55)	-	-			
	Total Pembiayaan	2.449	1.251	1.462	1.642	1,11%	0,55%	0,61%	180	(806)	391	1,56%	-157,56%	1,0%		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (Yoy)	% Growth	Target Dec'25			
		Oct-24	Dec-24	Oct-25	Growth (Yoy)			Oct-24	Oct-25	Growth (Mtd)	Growth (Yoy)
1	Asset (Retail) T	432.471	377.865	1.817.431	1.384.960			2,98	3,30	0,03	0,35
2	Contribution Margin	14.647	18.467	16.713	2.066	-14,1%		2.076	2.009	2.041	32

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (Yoy)
Oct-24	Sep-25	Oct-25			

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	9.495	8.171	8.687	8.921	1.308	233	750	9,18%	(574)	-6,05%	17.559	50,80%	(8.638)
2	Tabungan	99.410	126.187	122.540	122.484	4.967	(56)	(3.703)	-2,93%	23.073	23,21%	111.159	110,19%	11.325
3	Deposito	64.192	41.870	41.161	41.222	(19.912)	61	(648)	-1,55%	(22.970)	-35,78%	64.924	63,49%	(23.702)
	Total	173.097	176.228	172.389	172.627	(13.637)	238	(3.600)	-2,04%	(470)	-0,27%	193.643	89,15%	(21.015)
	CASA	108.906	134.358	131.228	131.405	6.275	177	(2.953)	-2,20%	22.499	20,66%	128.718	102,09%	2.686
	(%) CASA	62,92%	76,24%	76,12%	76,12%									
	FDR	57,60%	66,03%	69,10%	69,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	13.368	13.551	183	2.028	17,60%	248	1,86%	-	0,00%	13.551	
2	Giro ISE	6.014	2.950	5.838	5.987	149	3.037	102,96%	(26)	-0,44%	-	0,00%	5.987	
3	Tabungan ISE	6.490	7.773	6.730	6.764	34	(1.009)	-12,98%	274	4,22%	-	0,00%	6.764	
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%	-	0,00%	55	

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	-	5.711	5.666	-	-	0	-131	-45	5.666	45	0	0,00%	5.666	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	5.711	5.666	-	-	0	-131	-45	5.666	45	0	0,00%	5.666	
	• Local Champion	-	1.884	1.868	-	-	0	-102	-16	1.868	16	0	0,00%	1.868	
	• Value Chain	-	3.827	3.798	-	-	-	-29	-29	3.798	29	0	0,00%	3.798	
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)	
3	PWG	23.729	35.021	35.640	3.688	4.177	489	-637	618	11.910	3.559	32.140	110,89%	3.500	
	Cilem	8.075	16.035	15.956	859	874	15	-215	-78	7.881	952	14.021	113,80%	1.935	
	Gadai	15.654	18.987	19.683	2.829	3.303	474	-421	697	4.029	2.607	18.118	108,64%	1.565	
4	CFG	75.933	75.630	77.808	100	2.663	2.563	-1.097	2.179	1.875	484	86.043	90,43%	(8.235)	
	CF 1	16.979	15.785	16.952	-	1.258	1.258	-86	1.167	-27	91	18.410	92,08%	(1.458)	
	Total Griya	15.306	13.770	14.977	-	1.258	1.258	0	1.207	-329	51	15.836	94,58%	(858)	
4	• Total Non Program	15.306	13.770	14.977	-	1.258	1.258	-211	1.207	-329	51	15.836	94,58%	(858)	
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0	
	Oto	1.673	2.015	1.975	-	-	0	-86	-40	302	40	2.575	76,69%	(600)	
	CF 2	58.954	59.845	60.856	100	1.405	1.305	-1.010	1.011	1.903	394	67.633	89,98%	(6.777)	
	Mitraguna & Others	51.295	52.822	53.839	100	1.355	1.255	-948	1.017	2.544	338	59.053	91,17%	(5.214)	
	Pensiun	7.658	7.023	7.017	-	-	50	50	-62	-6	-641	56	8.580	81,79%	(1.562)
	Total Pembiayaan	99.702	116.362	119.114	3.788	6.840	3.052	-1.864	2.752	19.412	4.088	118.223	100,75%	891	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	40	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	682	645	497	484	0,90%	0,66%	0,62%	(13)	(197)	(161)	0,26%	36,89%	-0,1%	
	CF 1	52	-	-	-	0,31%	0,00%	0,00%	-	(52)	-				
	Total Griya	52	-	-	-	0,34%	0,00%	0,00%	-	(52)	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	CF 2	630	645	497	484	1,07%	0,83%	0,80%	(13)	(145)	(161)				
	Mitraguna & Others	630	645	497	484	1,23%	0,94%	0,90%	(13)	(145)	(161)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	721	645	497	484	0,72%	0,43%	0,41%	(13)	(237)	(161)	0,26%	36,89%	-0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.591	173.097	189.865	21.274	
2	Contribution Margin	4.128	5.207	6.827	2.699	-65,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,09	3,08	(0,01)	0,08
CIF Payroll	837	798	785	(13)	(52)

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	3.508	2.380	1.536	1.544	(91)	8	(835)	-35,10%	(1.964)	-55,98%	10.133	15,24%	(8.589)
2	Tabungan	88.498	80.904	88.276	88.593	(3.227)	317	7.689	9,50%	96	0,11%	98.149	90,26%	(9.556)
3	Deposito	50.176	22.786	22.455	22.455	(2.444)	0	(331)	-1,45%	(27.721)	-55,25%	50.777	44,22%	(28.322)
	Total	142.182	106.070	112.267	112.592	(5.762)	326	6.523	6,15%	(29.589)	-20,81%	159.059	70,79%	(46.467)
	CASA	92.006	83.284	89.812	90.137	(3.318)	325	6.854	8,23%	(1.869)	-2,03%	108.282	83,24%	(18.145)
	(%) CASA	64,71%	78,52%	80,00%	80,06%									
	FDR	46,30%	81,53%	79,46%	79,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	1.058	1.081		22	272	33,56%	(2.176)	-66,82%	-	0,00%	1.081
2	Giro ISE	705	208	474	491		17	283	135,80%	(214)	-30,34%	-	0,00%	491
3	Tabungan ISE	2.552	601	584	590		6	(11)	-1,86%	(1.962)	-76,89%	-	0,00%	590
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	147	155	155	155		0	0	0,00%	8	5,44%	-	0,00%	155

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	0,00%	0
2	MBG	-	4.567	4.537	500	-	-500	424	-30	4.537	30	4.056	111,86%	481
	KUR	-	4.482	4.452	500	-	-500	427	-30	4.452	30	3.846	115,75%	606
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	7.081	639	768	130	412	681	4.732	87	6.694	105,78%	387
	Cilem	2.349	6.400	7.081	639	768	130	412	681	4.732	87	6.694	105,78%	387
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	77.594	674	3.390	2.716	147	2.084	14.108	1.306	75.145	103,26%	2.449
	CF 1	26.468	27.857	27.617	49	865	816	-62	-240	1.149	1.105	28.008	98,61%	(390)
	Total Griya	25.069	24.184	23.981	-	865	865	0	-203	-1.088	1.068	25.557	93,83%	(1.576)
4	• Total Non Program	25.069	24.184	23.981	-	865	865	-257	-203	-1.088	1.068	25.557	93,83%	(1.576)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.636	49	-	-49	-62	-37	2.237	37	2.451	148,39%	1.186
	CF 2	37.018	47.653	49.976	625	2.525	1.900	209	2.324	12.959	201	47.138	106,02%	2.839
	Mitraguna & Others	36.826	47.451	49.530	625	2.275	1.650	214	2.078	12.704	197	45.872	107,97%	3.658
	Pensiun	192	201	447	-	250	250	-5	245	255	5	1.266	35,29%	(819)
	Total Pembiayaan	65.835	86.477	89.212	1.813	4.158	2.346	983	2.735	23.376	1.423	85.895	103,86%	3.317

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	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	-	-	-	-	726	0,00%	0,00%	16,01%	726	726	726	-	-	-				
	KUR	-	-	-	-	726	0,00%	0,00%	16,32%	726	726	726	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
3	PWG	-	-	-	-	110	0,00%	0,00%	0,00%	110	110	110	-	-	-				
	Cilem	-	-	-	-	110	0,00%	0,00%	0,00%	110	110	110	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-					
4	CFG	1.097	1.482	215	858	0,19%	0,28%	0,28%	1,23%	(1.191)	833	113	-	-	-				
	CF 1	-	821	1.828	935	0,00%	0,00%	0,00%	5,56%	3,38%	(893)	935	113	-	-	-			
	Total Griya	-	821	1.828	930	0,00%	0,00%	0,00%	7,56%	3,29%	(1.038)	790	(32)	-	-	-			
	Oto	-	-	-	-	145	0,00%	0,00%	0,00%	3,98%	145	145	145	-	-	-			
	CF 2	120	19	317	19	0,32%	0,66%	0,66%	0,04%	(298)	(101)	0	-	-	-	-	-		
	Mitraguna & Others	120	19	317	19	0,33%	0,67%	0,67%	0,04%	(298)	(101)	0	-	-	-	-	-		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-		
	Total Pembiayaan	120	840	2.144	953	0,18%	2,48%	2,48%	1,07%	(1.191)	833	113	0,92%	13,58%	-0,1%	-	-	-	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	134.967	142.182	111.831	(23.136)		
2	Contribution Margin	2.999	3.810	3.028	29	-1,0%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,70	2,90	2,93	0,03	0,23
CIF Payroll	1.183	1.282	1.392	110	209

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	4.276	4.646	4.959	4.966	1.293	8	321	6,90%	690	16,15%	16.368	30,34%	(11.402)
2	Tabungan	143.334	167.749	178.700	177.291	(5.471)	(1.409)	9.542	5,69%	33.956	23,69%	160.947	110,16%	16.344
3	Deposito	111.952	108.727	108.412	108.485	(1.071)	73	(242)	-0,22%	(3.467)	-3,10%	113.051	95,96%	(4.566)
	Total	259.563	281.122	292.071	290.742	(5.250)	(1.329)	9.620	3,42%	31.179	12,01%	290.365	100,13%	377
	CASA	147.610	172.395	183.659	182.257	(4.178)	(1.402)	9.862	5,72%	34.647	23,47%	177.314	102,79%	4.943
	(%) CASA	56,87%	61,32%	62,88%	62,69%									
	FDR	26,72%	31,77%	30,98%	31,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	3.351	3.353	2	777	30,17%	1.016	43,46%	-	0,00%	3.353	
2	Giro ISE	22	24	24	24	0	0	0,89%	3	12,37%	0	0,00%	24	
3	Tabungan ISE	2.316	2.552	3.326	3.329	2	777	30,44%	1.013	43,75%	0	0,00%	3.329	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	
5	CIF ISE	107	117	117	117	0	0	0,00%	10	9,35%	0	0,00%	117	

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	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	194	9.552	9.547	950	200	-750	1.210	-5	9.353	205	4.206	226,99%	5.341	
	KUR	194	8.589	8.605	750	200	-550	1.028	15	8.411	185	3.996	215,32%	4.608	
	Non KUR	-	963	943	200	-	-200	182	-20	943	20	210	449,38%	733	
3	PWG	3.438	5.369	5.436	184	195	11	-165	67	1.998	128	10.185	53,37%	(4.749)	
	Cilem	3.438	5.369	5.436	184	195	11	-165	67	1.998	128	10.185	53,37%	(4.749)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	64.963	73.807	74.901	842	1.354	512	1.342	1.094	9.938	260	77.611	96,51%	(2.711)	
	CF 1	19.068	19.352	19.272	-	-	0	-71	-80	204	80	20.733	92,95%	(1.461)	
	Total Griya	17.646	16.960	16.939	-	-	0	0	-22	-707	22	18.170	93,22%	(1.231)	
4	• Total Non Program	17.646	16.960	16.939	-	-	0	0	282	-22	-707	22	18.170	93,22%	(1.231)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.422	2.392	2.333	-	-	0	-71	-59	911	59	2.563	91,03%	(230)	
	CF 2	45.895	54.455	55.629	842	1.354	512	1.413	1.174	9.734	180	56.878	97,80%	(1.249)	
	Mitraguna & Others	40.397	48.374	49.319	500	1.100	600	1.093	945	8.923	155	50.214	98,22%	(895)	
	Pensiun	5.498	6.080	6.310	342	254	-88	320	229	811	25	6.664	94,68%	(354)	
	Total Pembiayaan	69.359	89.317	90.473	1.976	1.749	-227	2.384	1.156	21.115	593	92.766	97,53%	(2.293)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	764	-	-	-	100,00%	0,00%	0,00%	-	-	(764)	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	-	-	-	-	89	0,00%	0,00%	0,94%	89	89	89						
	KUR	-	-	-	-	89	0,00%	0,00%	1,04%	89	89	89						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	54	0,00%	0,00%	0,99%	54	54	54						
	Cilem	-	-	-	-	54	0,00%	0,00%	0,99%	54	54	54						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.060	4.096	4.175	5.035	1.63%	5,66%	6,72%	2.89%	860	3.975	938						
	CF 1	648	3.784	3.837	4.319	3,40%	19,83%	22,41%	4,42%	482	3.670	535						
	Total Griya	132	614	719	709	0,75%	4,24%	4,18%	4,42%	11	576	576						
	Oto	135	135	135	135	9,51%	5,65%	5,80%	5,80%	-	-	-						
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,37%	2,37%	-	1.318	(0)						
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,67%	2,67%	-	1.318	(0)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	267	2.661	2.762	2.751	0,39%	3,09%	3,04%	(11)	2.484	91	2,14%	29,69%	-0,9%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	241.414	259.564	286.371	44.957		
2	Contribution Margin	4.446	5.407	4.543	97	-2,2%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,96	3,21	3,20	(0,01)	0,24
CIF Payroll	959	971	869	(102)	(90)

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	3.817	15.381	15.553	15.297	1.303	(256)	(84)	-0,55%	11.480	300,73%	11.772	129,95%	3.525
2	Tabungan	117.085	114.592	117.659	117.889	(1.258)	230	3.297	2,88%	803	0,69%	128.675	91,62%	(10,786)
3	Deposito	49.844	46.365	46.116	46.116	(1.625)	0	(249)	-0,54%	(3.727)	-7,48%	50.566	91,20%	(4,450)
	Total	170.746	176.338	179.328	179.302	(1.579)	(26)	2.964	1,68%	8.556	5,01%	191.013	93,87%	(11,710)
	CASA	120.903	129.973	133.212	133.186	45	(26)	3.213	2,47%	12.283	10,16%	140.447	94,83%	(7,261)
	(%) CASA	70,81%	73,71%	74,28%	74,28%									
	FDR	80,42%	79,03%	79,52%	79,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	822	833		11	18	2,17%	(858)	-50,72%	-	0,00%	833
2	Giro ISE	436	72	57	57		0	(15)	-21,34%	(379)	-86,94%	-	0,00%	57
3	Tabungan ISE	1.254	743	765	776		11	33	4,46%	(478)	-38,11%	-	0,00%	776
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%	-	0,00%	76

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	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	24.457	2.771	3.437	666	1.344	1.119	10.908	2.318	22.921	106,70%	1.536
	Cilem	7.456	12.121	12.994	856	1.192	335	722	874	5.538	318	13.715	94,74%	(721)
	Gadai	6.094	11.217	11.463	1.915	2.246	331	622	246	5.369	2.000	9.206	124,51%	2.257
4	CFG	119.321	116.031	118.138	1.723	2.813	1.090	-607	2.107	-1.183	706	132.306	89,29%	(14.167)
	CF 1	15.625	17.718	17.852	-	225	225	-59	134	2.227	91	17.516	101,92%	336
	Total Griya	13.902	15.656	15.618	-	-	0	0	-38	1.716	38	14.443	108,14%	1.175
4	• Total Non Program	13.902	15.656	15.618	-	-	0	0	-113	-38	38	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	3.073	72,68%	(839)
	Oto	1.723	2.062	2.233	-	225	225	-59	172	511	54	114.790	87,37%	(14.503)
	CF 2	103.696	98.314	100.287	1.723	2.588	865	-548	1.973	-3.409	615	103.911	86,41%	(14.122)
	Mitraguna & Others	94.197	88.244	89.789	1.145	2.070	925	-805	1.545	-4.408	525	10.879	96,50%	(381)
	Pensiun	9.499	10.069	10.498	-	578	518	-60	257	429	89	159.663	89,31%	(17.068)
	Total Pembiayaan	137.307	139.369	142.596	4.494	6.250	1.756	737	3.227	5.288	3.024			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	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	-	-	-	-	1.493	0,00%	0,00%	6,10%	1.493	1.493	1.493						
	Cilem	-	-	-	-	384	0,00%	0,00%	2,95%	384	384	384						
	Gadai	-	-	-	-	1.109	0,00%	0,00%	9,67%	1.109	1.109	1.109						
4	CFG	1.942	506	410	616	3.148	0,63%	0,35%	2,66%	2.739	1.207	2.642						
	CF 1	86	-	-	-	36	0,55%	0,00%	0,20%	36	(50)	36						
	Total Griya	-	-	-	-	36	0,00%	0,00%	0,23%	36	36	36						
	Oto	86	-	-	-	4,99%	0,00%	0,00%	-	(86)	-	-						
	CF 2	1.856	506	410	616	3.112	1,79%	0,63%	3,10%	2.703	1.257	2.606						
	Mitraguna & Others	1.856	506	410	616	3.112	1,97%	0,70%	3,47%	2.703	1.257	2.606						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,43%	-	285	14	0,63%	-45,68%	0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	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%	-	-	-	-					

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	13.930	2.813	5.905	5.997	(9.658)	91	3.184	113,22%	(7.934)	-56,95%	24.944	24,04%	(18.947)
2	Tabungan	118.671	155.162	153.116	154.064	(2.867)	948	(1.097)	-71%	35.393	29,82%	135.176	113,97%	18.889
3	Deposito	125.329	129.816	133.372	111.777	(4.784)	(21.595)	(18.039)	-13,90%	(13.552)	-10,81%	126.285	88,51%	(14.508)
	Total	257.931	287.790	292.393	271.838	(17.309)	(20.556)	(15.952)	-5,54%	13.907	5,39%	286.405	94,91%	(14.567)
	CASA	132.602	157.974	159.022	160.061	(12.525)	1.040	2.087	1,32%	27.460	20,71%	160.120	99,96%	(59)
	(%) CASA	51,41%	54,89%	54,39%	58,88%									
	FDR	59,82%	64,96%	64,09%	68,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.781	4.781	0	379	8,61%	1.243	35,12%	-	0,00%	4.781	
2	Giro ISE	1	1	1	1	0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1	
3	Tabungan ISE	3.537	4.401	4.780	4.780	0	379	8,62%	1.243	35,14%	-	0,00%	4.780	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	45	49	49	49	0	0	0,00%	4	8,89%	-	0,00%	49	

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	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321	
	• Local Champion	-	8.372	8.321	-	-	0	-37	-51	8.321	51	0	0,00%	8.321	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)	
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)	
3	PWG	17.010	27.741	28.624	3.305	3.034	-271	1.790	883	11.615	2.150	23.290	122,90%	5.335	
	Cilem	7.758	12.741	13.183	1.010	976	-34	830	442	5.425	535	12.693	103,86%	490	
	Gadai	9.252	15.000	15.442	2.294	2.057	-237	960	441	6.190	1.616	10.597	145,72%	4.845	
4	CFG	136.962	150.781	150.402	3.473	1.783	-1.690	1.860	-379	13.440	2.162	152.429	98,67%	(2.027)	
	CF 1	16.548	16.433	16.366	-	18	18	94	-67	-183	85	18.272	89,57%	(1.906)	
	Total Griya	15.017	13.622	13.593	-	-	0	0	-29	-1.424	29	15.510	87,64%	(1.917)	
4	• Total Non Program	15.017	13.622	13.593	-	-	0	0	-114	-29	-1.424	29	15.510	87,64%	(1.917)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	1.532	2.811	2.773	-	18	18	94	-38	1.241	56	2.762	100,39%	11	
	CF 2	120.414	134.348	134.036	3.473	1.765	-1.708	1.766	-312	13.622	2.077	134.157	99,91%	(121)	
	Mitraguna & Others	110.777	123.441	122.771	3.151	1.227	-1.924	1.619	-670	11.994	1.897	123.263	99,60%	(492)	
	Pensiun	9.636	10.906	11.265	-	322	538	216	359	1.629	179	10.894	103,41%	371	
	Total Pembiayaan	154.289	186.937	187.390	6.778	4.816	-1.961	3.582	453	33.102	4.364	176.035	106,45%	11.355	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)			
3	PWG	-	-	-	-	707	0,00%	0,00%	0,00%	2,47%	707	707			
	Cilem	-	-	-	-	390	0,00%	0,00%	0,00%	2,96%	390	390			
	Gadai	-	-	-	-	317	0,00%	0,00%	0,00%	2,05%	317	317			
4	CFG	334	415	769	3.121	0,24%	0,51%	0,08%	2,352	2,787	2,706				
	CF 1	-	195	195	1.250	0,00%	1,18%	0,764%	1.055	1.250	1.055				
	Total Griya	-	44	43	603	0,00%	0,32%	0,44%	560	603	559				
	Oto	-	151	152	647	0,00%	5,40%	23,33%	495	647	496				
	CF 2	334	220	575	1.871	0,28%	0,43%	0,140%	1.296	1.537	1.651				
	Mitraguna & Others	334	220	575	1.871	0,30%	0,47%	0,152%	1.296	1.537	1.651				
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-				
	Total Pembiayaan	863	1.276	1.319	1.365	0,56%	0,71%	0,73%	47	503	89	0,00%	100,00%	-0,7%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	264.514	258.971	305.354	40.840		
2	Contribution Margin	8.282	10.698	9.062	780	-9,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,29	3,43	3,46	0,04	0,17
CIF Payroll	1.939	2.451	2.440	(11)	501

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	8.580	4.950	9.508	10.238	(1.594)	730	5.288	106,83%	1.658	19,33%	21.760	47,05%	(11.522)
2	Tabungan	115.717	143.468	132.413	133.697	3.774	1.284	(9.771)	-6,81%	17.980	15,54%	131.921	101,35%	1.776
3	Deposito	158.683	167.447	162.923	162.924	(4.690)	1	(4.523)	-2,70%	4.241	2,67%	159.836	101,93%	3.088
	Total	282.980	315.865	304.844	306.859	(2.510)	2.015	(9.006)	-2,85%	23.880	8,44%	313.517	97,88%	(6.658)
	CASA	124.297	148.418	141.921	143.935	2.180	2.014	(4.483)	-3,02%	19.639	15,80%	153.681	93,66%	(9.745)
	(%) CASA	43,92%	46,99%	46,56%	46,91%									
	FDR	77,18%	79,97%	83,20%	82,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	4.646	4.622	(23)	(671)	-12,68%	1.303	39,26%	-	0,00%	4.622	
2	Giro ISE	510	262	776	776	0	513	195,51%	266	52,16%	-	0,00%	776	
3	Tabungan ISE	2.559	4.781	3.620	3.597	(23)	(1.184)	-24,77%	1.037	40,52%	-	0,00%	3.597	
4	Deposito ISE	250	250	250	250	0	0	0,00%	0	0,00%	-	0,00%	250	
5	CIF ISE	50	56	56	56	0	0	0,00%	6	12,00%	-	0,00%	56	

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	4.509	3.992	4.081	-	200	200	-125	89	-428	111	8.871	46,00%	(4.790)	
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)	
	Non-Linkage	4.509	3.992	4.081	-	200	200	-125	89	-428	111	6.971	58,54%	(2.890)	
	• Local Champion	4.509	3.992	4.081	-	200	200	-125	89	-428	111	5.676	71,89%	(1.595)	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)	
2	MBG	9.912	12.351	12.484	280	300	20	96	133	2.571	167	12.408	100,61%	76	
	KUR	9.027	11.109	11.261	280	300	20	310	152	2.233	148	11.420	98,60%	(160)	
	Non KUR	885	1.242	1.223	-	-	0	-214	-19	338	19	987	123,89%	236	
3	PWG	13.890	24.339	24.986	2.815	3.375	561	655	647	11.095	2.729	28.393	88,00%	(3.408)	
	Cilem	5.699	14.691	15.589	1.293	1.288	-5	449	898	9.890	390	17.349	89,86%	(1.759)	
	Gadai	8.191	9.648	9.396	1.522	2.088	566	206	-252	1.205	2.339	11.045	85,08%	(1.648)	
4	CFG	190.097	211.911	212.074	6.114	4.720	-1.395	4.335	163	21.977	4.556	205.803	103,05%	6.271	
	CF 1	25.896	27.651	28.418	-	908	908	-246	767	2.522	140	27.891	101,89%	527	
	Total Griya	21.834	23.960	24.762	-	908	908	0	801	2.928	106	22.404	110,52%	2.358	
4	• Total Non Program	21.834	23.960	24.762	-	908	908	-205	801	2.928	106	-	0,00%	0	
	• Program	-	-	-	-	-	0	0	0	0	-	5.487	66,63%	(1.831)	
	Oto	4.062	3.690	3.656	-	-	0	-246	-34	-406	34	177.912	103,23%	5.744	
	CF 2	164.201	184.260	183.656	6.114	3.812	-2.302	4.581	-604	19.455	4.416	158.181	104,03%	6.373	
	Mitraguna & Others	145.925	165.161	164.553	6.072	3.462	-2.610	4.492	-608	18.628	4.070	-	19.731	96,81%	(629)
	Pensiun	18.276	19.099	19.103	42	350	308	89	4	827	346	-	-	-	
	Total Pembiayaan	218.409	252.593	253.625	9.209	8.595	-614	4.962	1.032	35.216	7.563	255.475	99,28%	(1.850)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	284	100	99	940	284	2,87%	0,80%	7,53%	840	655	839	-	-	-
	KUR	284	100	99	940	31,15%	0,89%	0,89%	8,34%	840	655	839	-	-	-
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	26	-	557	0,00%	0,00%	0,00%	2,23%	557	557	531	-	-
	Cilem	-	-	-	-	295	0,00%	0,00%	0,00%	1,89%	295	295	295	-	-
	Gadai	-	-	26	-	262	0,00%	0,00%	0,00%	2,79%	262	262	236	-	-
4	CFG	85	467	65	1.827	0,04%	0,04%	0,03%	0,86%	1.762	1.742	1.360	-	-	-
	CF 1	52	467	65	662	0,20%	0,20%	0,23%	0,23%	597	610	195	-	-	-
	Total Griya	52	48	47	179	0,24%	0,24%	0,20%	0,72%	132	127	131	-	-	-
	Oto	-	419	18	483	0,00%	0,00%	0,48%	13,20%	465	483	64	-	-	-
	CF 2	33	-	-	1.165	0,02%	0,00%	0,00%	0,63%	1.165	1.132	1.165	-	-	-
	Mitraguna & Others	33	-	-	1.071	0,02%	0,00%	0,00%	0,65%	1.071	1.039	1.071	-	-	-
	Pensiun	-	-	-	93	0,00%	0,00%	0,00%	0,49%	93	93	93	-	-	-
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,98%	-0,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	4	-	-	-	0	0,04%	0,00%	0,00%	-	(4)	-	-	-	-
	KUR	-	-	-	-	0	0,00%	0,00%							

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	8.554	4.590	6.817	6.611	1.192	(206)	2.022	44,04%	(1.943)	-22,71%	17.343	38,12%	(10.732)
2	Tabungan	104.558	99.445	102.429	102.745	(4.330)	315	3.300	3,32%	(1.813)	-1,73%	118.277	86,87%	(15.532)
3	Deposito	118.514	111.707	136.380	136.380	(98)	0	24.673	22,09%	17.866	15,08%	119.238	114,38%	17.142
	Total	231.625	215.742	245.627	245.736	(3.237)	109	29.994	13,90%	14.111	6,09%	254.858	96,42%	(9.122)
	CASA	113.112	104.035	109.247	109.356	(3.138)	109	5.322	5,12%	(3.755)	-3,32%	135.620	80,63%	(26.264)
	(%) CASA	48,83%	48,22%	44,48%	44,50%									
	FDR	61,23%	70,15%	62,03%	62,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.775	3.759	(16)	886	30,85%	1.099	41,32%	-	0,00%	3.759	
2	Giro ISE	666	1.009	1.625	1.626	1	617	61,18%	960	144,06%	0	0,00%	1.626	
3	Tabungan ISE	1.893	1.764	2.050	2.033	(17)	269	15,25%	139	7,35%	0	0,00%	2.033	
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	0	0,00%	100	
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	0	0,00%	78	

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	-	1.683	1.650	-	-	0	-41	-33	1.650	33	0	0,00%	1.650
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.650	-	-	0	-41	-33	1.650	33	0	0,00%	1.650
	• Local Champion	-	1.683	1.650	-	-	0	-41	-33	1.650	33	0	0,00%	1.650
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	27.893	3.170	4.084	914	1.622	1.255	9.250	2.829	29.087	95,89%	(1.195)
	Cilem	13.169	15.282	16.030	1.002	1.485	483	879	748	2.861	737	19.589	81,83%	(3.559)
	Gadai	5.474	11.356	11.863	2.168	2.599	431	743	507	6.388	2.093	9.499	124,89%	2.364
4	CFG	123.108	122.971	122.751	995	1.925	930	80	-220	-357	2.145	137.895	89,02%	(15.145)
	CF 1	17.304	13.554	13.569	-	160	160	-104	15	-3.735	146	19.239	70,53%	(5.671)
	Total Griya	13.206	10.229	10.326	-	160	160	0	98	-2.879	63	13.740	75,15%	(3.414)
4	• Total Non Program	13.206	10.229	10.166	-	-	0	-165	-63	-3.040	63	13.740	73,99%	(3.574)
	• Program	-	-	160	-	160	160	0	160	160	-	0	0,00%	160
	Oto	4.098	3.325	3.242	-	-	0	-104	-83	-855	83	5.499	58,96%	(2.257)
	CF 2	105.804	109.416	109.182	995	1.765	770	184	-234	3.378	1.999	118.656	92,02%	(9.474)
	Mitraguna & Others	72.025	76.913	76.940	-	1.765	770	568	26	4.915	1.739	83.513	92,13%	(6.573)
	Pensiun	33.780	32.503	32.243	-	-	0	-384	-260	-1.537	260	35.143	91,75%	(2.901)
	Total Pembiayaan	141.827	151.349	152.351	4.165	6.009	1.844	1.659	1.002	10.524	5.007	167.059	91,20%	(14.708)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	508	0,00%	0,00%	30,77%	508	508	508			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	508	0,00%	0,00%	30,77%	508	508	508			
	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	-	-	-	-	713	0,00%	0,00%	2,56%	713	713	713			
	Cilem	-	-	-	-	637	0,00%	0,00%	3,98%	637	637	637			
	Gadai	-	-	-	-	76	0,00%	0,00%	0,64%	76	76	76			
4	CFG	370	1.341	1.411	619	2.086	0,30%	1,15%	1,70%	675	1.717	745			
	CF 1	206	891	832	1.255	1.000	1,19%	6,14%	9,25%	423	1.049	364			
	Total Griya	92	798	742	874	1.699	0,69%	7,25%	8,47%	133	783	76			
	Oto	114	93	90	381	2.799	2,79%	2,72%	11,74%	290	266	288			
	CF 2	164	450	579	831	0,15%	0,53%	0,76%	252	668	381				
	Mitraguna & Others	164	352	210	623	0,23%	0,27%	0,81%	414	460	271				
	Pensiun	-	98	369	208	0,00%	1,14%	0,67%	-	217	(161)	208	110		
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-415,08%	1,7%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	228.572	231.625	218.978	(9.594)		
2	Contribution Margin	5.647	7.365	7.000	1.353	-24,0%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,10	3,21	3,24	0,03	0,14
CIF Payroll	1.037	1.108	1.103	(5)	66

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	1.615	3.452	4.242	4.390	41	149	938	27,17%	2.775	171,81%	8.205	53,51%	(3.815)
2	Tabungan	101.049	104.536	109.200	111.714	297	2.514	7.178	6,87%	10.665	10,55%	110.650	100,96%	1.064
3	Deposito	38.774	46.765	46.601	44.336	1.315	(2.265)	(2.429)	-5,19%	5.562	14,34%	39.372	112,61%	4.964
	Total	141.438	154.753	160.043	160.440	1.653	398	5.687	3,68%	19.002	13,43%	158.228	101,40%	2.213
	CASA	102.664	107.988	113.442	116.104	338	2.663	8.117	7,52%	13.440	13,09%	118.855	97,69%	(2.751)
	(%) CASA	72,59%	69,78%	70,88%	72,37%									
	FDR	91,03%	105,51%	104,88%	104,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.841	3.623	(217)	979	37,01%	325	9,86%	-	0,00%	3.623	
2	Giro ISE	186	153	209	209	0	56	36,37%	23	12,50%		0,00%	209	
3	Tabungan ISE	2.913	2.481	3.622	3.405	(217)	923	37,20%	492	16,89%		0,00%	3.405	
4	Deposito ISE	200	10	10	10	0	0	0,00%	(190)	-95,00%		0,00%	10	
5	CIF ISE	94	103	103	103	0	0	0,00%	9	9,57%		0,00%	103	

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	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Local Champion	415	20.118	20.116	-	-	0	-2	-2	19.701	2	415	4847,46%	19.701
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.631	90	350	260	454	279	7.390	71	4.271	178,69%	3.361
	KUR	103	6.755	7.042	90	350	260	472	287	6.939	63	3.950	178,26%	3.091
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	36.556	4.547	7.194	2.646	2.285	3.899	16.158	3.295	32.338	113,04%	4.218
	Cilem	7.170	13.624	16.425	1.189	3.102	1.913	877	2.801	9.255	300	17.171	95,66%	(746)
	Gadai	13.229	19.034	20.131	3.358	4.092	734	1.407	1.098	6.903	2.994	15.168	132,73%	4.964
4	CFG	107.701	103.153	103.548	830	773	-57	-629	395	-4.153	378	119.851	86,40%	(16.303)
	CF 1	13.161	13.475	13.527	119	145	26	43	52	366	92	14.763	91,63%	(1.236)
	Total Griya	10.223	9.990	9.941	-	-	0	0	-50	-282	50	10.729	92,65%	(789)
4	• Total Non Program	10.223	9.819	9.770	-	-	0	-130	-49	-453	49	10.729	91,06%	(960)
	• Program	-	172	171	-	-	0	-1	-1	171	1	0	0,00%	171
	Oto	2.938	3.485	3.587	119	145	26	43	102	648	43	4.034	88,91%	(447)
	CF 2	94.540	89.678	90.021	711	628	-83	-672	343	-4.519	285	105.088	85,66%	(15.067)
	Mitraguna & Others	89.171	83.225	83.625	521	628	107	-915	400	-5.546	228	98.599	84,81%	(14.974)
	Pensiun	5.368	6.453	6.396	190	-	-190	242	-57	1.027	57	6.488	98,57%	(93)
	Total Pembiayaan	128.755	163.281	167.852	5.467	8.316	2.850	2.107	4.571	39.097	3.745	156.875	107,00%	10.977

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25		31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	1.254	1.254	0,00%	0,00%	16,44%	1.254	1.254	1.254			
	KUR	-	-	-	1.042	1.042	0,00%	0,00%	14,80%	1.042	1.042	1.042			
	Non KUR	-	-	-	212	212	0,00%	0,00%	35,92%	212	212	212			
3	PWG	-	-	-	1.895	1.895	0,00%	0,00%	5,18%	1.895	1.895	1.895			
	Cilem	-	-	-	1.104	1.104	0,00%	0,00%	6,72%	1.104	1.104	1.104			
	Gadai	-	-	-	791	791	0,00%	0,00%	3,93%	791	791	791			
4	CFG	2.505	2.530	2.284	2.284	2.284	2,33%	2,21%	2,21%	(0)	(221)	(245)			
	CF 1	23	78	78	78	78	0,18%	0,58%	0,58%	-	55	-			
	Total Griya	-	78	78	78	78	0,00%	0,78%	0,79%	-	78	-			
	Oto	23	-	-	-	-	0,79%	0,00%	0,00%	-	(23)	-			
	CF 2	2.482	2.451	2.206	2.206	2.206	2,63%	2,46%	2,45%	(0)	(276)	(245)			
	Mitraguna & Others	2.482	2.451	2.206	2.206	2.206	2,78%	2,65%	2,64%	(0)	(276)	(245)			
	Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.284	2,27%	1,40%	1,36%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	129.882	141.438	164.281	34.399		
2	Contribution Margin	5.354	6.401	6.940	1.586	-29,6%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,93	3,18	3,20	0,02	0,27
CIF Payroll	790	788	798	10	8

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	132	132	26	0	(3)	-2,47%	97	276,37%	40	328,53%	92
3	Deposito	-	-	415	415	0	0	415	#DIV/0!	415	#DIV/0!	0	0,00%	415
	Total	35	135	547	547	26	0	412	304,54%	512	1461,18%	40	1362,72%	507
	CASA	35	135	132	132	26	0	(3)	-2,47%	97	276,37%	40	328,53%	92
(%) CASA	100,00%	100,00%	24,07%	24,11%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	0
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0
3	Tabungan ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0
5	CIF ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0	0

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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,0							

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	669	642	(137)	(27)	86	15,55%	204	46,50%	502	127,88%	140
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	969	942	(137)	(27)	(164)	-14,79%	504	114,95%	502	187,62%	440
	CASA	438	556	669	642	(137)	(27)	86	15,55%	204	46,50%	502	127,88%	140
	(%) CASA	100,00%	50,26%	69,05%	68,16%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	0	0	0	0	0	0	0	0,00%	0	0,00%	0	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0

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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25	22-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%									

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	21.452	38.326	39.388	38.326	(6.089)	(1.063)	(1)	-0,00%	16.873	78,66%	33.434	114,63%	4.892
2	Tabungan	103.481	115.421	122.418	118.499	(6.593)	(3.919)	3.078	2,67%	15.018	14,51%	120.938	97,98%	(2.439)
3	Deposito	132.303	108.795	106.408	106.408	22.857	0	(2.387)	-2,19%	(25.894)	-19,57%	133.406	79,76%	(26.997)
	Total	257.235	262.542	268.214	263.232	10.175	(4.982)	690	0,26%	5.997	2,33%	287.777	91,47%	(24.545)
	CASA	124.933	153.747	161.806	156.824	(12.681)	(4.982)	3.077	2,00%	31.891	25,53%	154.371	101,59%	2.453
	(%) CASA	48,57%	58,56%	60,33%	59,58%									
	FDR	70,83%	82,46%	82,50%	84,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	7.936	7.964	9.543	9.533	(10)	1.569	19,70%	1.597	20,12%	-	0,00%	9.533		
2	Giro ISE	4.026	3.838	3.535	3.527	(8)	(310)	-8,08%	(499)	-12,38%	-	0,00%	3.527		
3	Tabungan ISE	2.910	4.126	6.008	6.005	(2)	1.879	45,55%	3.096	106,39%	-	0,00%	6.005		
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0		
5	CIF ISE	62	65	65	65	0	0	0,00%	3	4,84%	-	0,00%	65		

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	45.235	39.025	39.566	640	-	-640	250	541	-5.669	(541)	56.266	70,32%	(16.699)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.941	640	-	-640	252	541	-5.637	(541)	36.806	67,77%	(11.864)	
	• Local Champion	28.121	21.589	21.980	640	-	-640	276	391	-6.141	(391)	31.073	70,74%	(9.093)	
	• Value Chain	2.457	2.812	2.961	-	-	-	-23	150	504	(150)	5.732	51,66%	(2.771)	
2	MBG	4.919	2.747	2.709	-	-	0	-126	-39	-2.210	39	4.919	55,07%	(2.210)	
	KUR	4.804	2.747	2.709	-	-	0	-126	-39	-2.095	39	4.804	56,38%	(2.095)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	45.076	6.701	6.144	-558	2.937	2.607	21.740	3.537	41.363	108,98%	3.714	
	Cilem	6.677	18.873	20.556	1.434	2.076	642	1.426	1.684	13.879	392	21.729	94,60%	(1.173)	
	Gadai	16.660	23.597	24.520	5.267	4.068	-1.200	1.511	923	7.860	3.145	19.634	124,89%	4.886	
4	CFG	108.703	132.255	133.927	3.995	2.785	-1.210	2.923	1.672	25.224	1.113	121.776	109,98%	12.151	
	CF 1	24.869	27.133	26.962	19	-	-19	-221	-171	2.093	171	26.529	101,63%	433	
	Total Griya	19.873	21.230	21.154	-	-	0	0	-76	1.282	76	20.347	103,97%	807	
	• Total Non Program	19.873	21.230	21.154	-	-	0	-201	-76	1.282	76	20.347	103,97%	807	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.808	19	-	-19	-221	-95	811	95	6.182	93,95%	(374)	
	CF 2	83.833	105.122	106.965	3.976	2.785	-1.191	3.144	1.843	23.131	942	95.247	112,30%	11.718	
	Mitraguna & Others	62.328	80.329	81.834	3.206	2.250	-956	2.133	1.505	19.506	745	72.530	112,83%	9.304	
	Pensiun	21.505	24.793	25.131	770	535	-235	1.012	338	3.626	197	22.716	110,63%	2.415	
	Total Pembiayaan	182.193	216.497	221.278	11.336	8.929	-2.408	5.984	4.781	39.085	4.148	224.323	98,64%	(3.044)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	1.649	0,00%	0,00%	4,17%	1.649	1.649	1.649						
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
	Local Champion	-	-	-	-	1.649	0,00%	0,00%	6,61%	1.649	1.649	1.649						
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
2	MBG	121	32	73	93	2.466	2,64%	3,44%	20	(28)	61							
	KUR	83	32	73	93	1.722	2,64%	3,44%	20	11	61							
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-							
3	PWG	-	-	-	-	1.598	0,00%	0,00%	3,55%	1.598	1.598	1.598						
	Cilem	-	-	-	-	890	0,00%	0,00%	4,33%	890	890	890						
	Gadai	-	-	-	-	709	0,00%	0,00%	2,89%	709	709	709						
4	CFG	330	1.506	1.861	1.861	2.47%	1,41%	1,39%	-	(823)	1.464							
	CF 1	107	261	261	261	0,43%	0,96%	0,97%	-	153	-							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	107	261	261	261	2,15%	4,41%	4,49%	-	153	-							
	CF 2	2.577	137	1.601	1.601	3,07%	1,52%	1,50%	-	(976)	1.464							
	Mitraguna & Others	2.422	-	1.464	1.464	3,89%	1,82%	1,79%	-	(958)	1.464							
	Pensiun	155	137	137	137	0,09%	0,54%	0,54%	-	(19)	(0)							
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82%	3,70%	3,62%	-	(765)	1.464	3,33%	8,17%	-0,3%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	5.726	6.156	6.156	6.156	12,66%	15,77%	15,56%	-	430	-						
	Linkage	23	-	-	-	0,15%	0,00%	0,00%	-	(23)	-						
	Non-Linkage	5.703	6.156	6.156	6.156	18,65%											

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	17.704	23.510	18.447	18.979	(16.565)	532	(4.532)	-19,27%	1.275	7,20%	30.252	62,74%	(11.273)
2	Tabungan	74.047	78.794	86.298	86.313	2.185	15	7.519	9,54%	12.266	16,57%	92.330	93,48%	(6.017)
3	Deposito	177.676	188.557	188.597	187.597	29.326	(1.000)	(960)	-0,51%	9.921	5,58%	178.816	104,91%	8.781
	Total	269.427	290.861	293.343	292.889	14.945	(453)	2.028	0,70%	23.462	8,71%	301.398	97,18%	(8.509)
	CASA	91.751	102.304	104.745	105.292	(14.380)	547	2.988	2,92%	13.541	14,76%	122.582	85,89%	(17.291)
	(%) CASA	34,05%	35,17%	35,71%	35,95%									
	FDR	66,93%	72,31%	72,00%	72,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.992	4.963	(29)	708	16,63%	1.264	34,17%		-	0,00%	4.963
2	Giro ISE	1.245	527	427	427	0	(99)	-18,88%	(817)	-65,67%			0,00%	427
3	Tabungan ISE	2.454	3.729	4.564	4.536	(29)	807	21,65%	2.081	84,81%			0,00%	4.536
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%			0,00%	85

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	0,00%	0
2	MBG	7.500	11.359	11.418	200	200	0	895	59	3.918	141	10.603	107,69%	815
	KUR	5.814	9.851	9.927	200	200	0	929	76	4.113	124	8.917	111,33%	1.010
	Non KUR	1.686	1.508	1.491	-	-	0	-34	-17	-195	17	1.686	88,41%	(195)
3	PWG	25.637	39.504	41.094	6.947	5.886	-1.061	1.917	1.590	15.456	4.296	38.538	106,63%	2.556
	Cilem	7.478	16.995	17.765	1.592	1.184	-408	982	770	10.287	414	18.884	94,07%	(1.119)
	Gadai	18.160	22.509	23.329	5.355	4.702	-653	936	820	5.170	3.882	19.654	118,70%	3.675
4	CFG	147.202	159.467	158.698	2.772	1.610	-1.162	-1.974	-770	11.496	2.380	162.134	97,88%	(3.436)
	CF 1	16.107	20.872	20.654	1.290	-	-1.290	-284	-218	4.547	218	18.306	112,82%	2.348
	Total Griya	8.451	15.348	15.305	1.290	-	-1.290	0	-42	6.854	42	9.032	169,46%	6.273
1	• Total Non Program	8.451	15.348	15.305	1.290	-	-1.290	2.134	-42	6.854	42	9.032	169,46%	6.273
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.348	-	-	0	-284	-176	-2.307	176	9.274	57,67%	(3.926)
	CF 2	131.096	138.596	138.044	1.482	1.610	128	-1.691	-552	6.949	2.162	143.828	95,98%	(5.784)
	Mitraguna & Others	128.138	134.779	133.558	1.447	910	-537	-1.877	-1.222	5.419	2.132	139.216	95,94%	(5.658)
	Pensiun	2.957	3.817	4.487	35	700	665	186	670	1.529	30	4.612	97,28%	(125)
	Total Pembiayaan	180.340	210.330	211.209	9.919	7.696	-2.223	838	879	30.870	6.817	211.274	99,97%	(65)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	453	151	380	1.288	6,04%	3,34%	11,28%	909	836	1.138						
	KUR	363	80	229	1.022	6,24%	2,32%	10,30%	793	659	942						
	Non KUR	90	70	151	266	5,33%	10,00%	17,85%	115	176	196						
3	PWG	-	-	-	-	2.992	0,00%	0,00%	7,28%	2.992	2.992						
	Cilem	-	-	-	-	2.123	0,00%	0,00%	11,95%	2.123	2.123						
	Gadai	-	-	-	-	869	0,00%	0,00%	3,73%	869	869						
4	CFG	537	1.213	2.440	4.031	0,36%	1,53%	2,54%	1.591	3.494	2.818						
	CF 1	200	336	823	2.208	1,24%	3,94%	10,69%	1.385	2.008	1.872						
	Total Griya	-	-	-	-	950	0,00%	0,00%	6,21%	950	950						
	Oto	200	336	823	1.258	2,61%	14,90%	23,53%	436	1.059	922						
	CF 2	337	876	1.617	1.823	0,26%	1,17%	1,32%	205	1.486	946						
	Mitraguna & Others	337	876	1.617	1.823	0,26%	1,20%	1,36%	205	1.486	946						
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	1.219	2.867	3.060	2.588	0,68%	1,46%	1,23%	(473)	1.368	(279)	0,06%	94,79%	-1,2%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	261.441	269.409	275.916	14.475			PHR	3,68	3,81	3,83
2	Contribution Margin	6.550	8.606	6.012	(538)	8,2%		CIF Payroll	614	732	732

Kinerja Pendanaan

Kineria 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	1.158	1.339	1.359	1.362	2	23	1,69%	203	17,56%	-	0,00%	1.362
2	Giro ISE	199	98	129	129	0	31	31,57%	(70)	-35,30%		0,00%	129
3	Tabungan ISE	959	1.241	1.230	1.233	2	(8)	-0,66%	274	28,54%		0,00%	1.233
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	50	55	55	55	0	0	0,00%	5	10,00%		0,00%	55

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	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	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	103	5.708	6.174	500	500	0	941	465	6.071	35	4.157	148,50%	2.016
	KUR	103	5.507	5.972	500	500	0	943	465	5.869	35	3.948	151,29%	2.025
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	20.539	3.213	3.193	-20	1.149	1.061	8.312	2.132	29.234	70,26%	(8.695)
	Cilem	5.118	11.042	11.667	1.148	1.141	-7	764	625	6.549	516	18.602	62,72%	(6.935)
	Gadai	7.109	8.436	8.872	2.066	2.052	-13	384	436	1.763	1.616	10.632	83,45%	(1.760)
4	CFG	38.093	47.309	48.039	570	1.256	686	-276	730	9.946	526	46.784	102,68%	1.256
	CF 1	11.280	11.213	11.056	-	-	0	-187	-157	-224	157	12.440	88,87%	(1.384)
	Total Griya	5.847	6.712	6.666	-	-	0	0	-46	820	46	6.160	108,22%	506
1	• Total Non Program	5.847	5.867	5.824	-	-	0	-159	-43	-23	43	6.160	94,54%	(336)
	• Program	-	846	843	-	-	0	167	-3	843	3	0	0,00%	843
	Oto	5.433	4.501	4.390	-	-	0	-187	-111	-1.043	111	6.280	69,90%	(1.891)
	CF 2	26.814	36.096	36.983	570	1.256	686	-88	887	10.169	369	34.343	107,69%	2.640
	Mitraguna & Others	24.934	33.722	34.382	530	1.006	476	-266	659	9.448	347	31.664	108,58%	2.718
	Pensiun	1.880	2.374	2.601	40	250	210	178	228	721	22	2.679	97,09%	(78)
	Total Pembiayaan	50.425	72.497	74.754	4.283	4.949	666	1.814	2.257	24.329	2.693	80.177	93,24%	(5.423)

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	-	-	408	954	0,00%	7,15%	15,45%	546	954	954			
	KUR	-	-	408	752	0,00%	7,41%	12,60%	344	752	752			
	Non KUR	-	-	-	202	0,00%	0,00%	100,00%	202	202	202			
3	PWG	-	-	-	308	0,00%	0,00%	1,50%	308	308	308			
	Cilem	-	-	-	284	0,00%	0,00%	2,44%	284	284	284			
	Gadai	-	-	-	23	0,00%	0,00%	0,26%	23	23	23			
4	CFG	182	361	273	1.170	0,48%	0,58%	2,43%	896	988	809			
	CF 1	77	272	185	569	0,68%	1,65%	5,15%	385	492	298			
	Total Griya	1	-	-	221	0,02%	0,00%	3,31%	221	219	221			
	Oto	76	272	185	349	1,39%	4,11%	7,95%	164	273	77			
	CF 2	105	89	89	600	0,39%	0,25%	1,62%	512	496	511			
	Mitraguna & Others	105	89	89	600	0,42%	0,26%	1,75%	512	496	511			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	182	361	682	2.432	0,36%	0,94%	3,25%	1.750	2.250	2.071	0,00%	100,00%	-3,3%

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	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	Linkage	2	2	2	2	100,00%	100,00%	100,00%	-	-	-			
	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	188	1.007	683	682	0,49%	1,44%	1,42%	(1)	493	(325)			
	CF 1	182	115	115	115	1,61%	1,03%	1,04%	-	(66)	-			
	Total Griya	66	-	-	-	1,14%	0,00%	0,00%	-	(66)	-			
	Oto	115	115	115	115	2,12%	2,56%	2,63%	-	-	-			
	CF 2	7	891	568	566	0,03%	1,57%	1,53%	(1)	560	(325)			
	Mitraguna & Others	7	891	568	566	0,03%	1,68%	1,65%	(1)	560	(325)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	190	1.008	685	684	0,38%	0,94%	0,91%	(1)	493	(325)	0,00%	100,00%	-0,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	101.737	111.225	121.166	19.429	
2	Contribution Margin	3.259	4.726	3.329	70	-2,1%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,14	3,26	3,29	0,04	0,16
CIF Payroll	396	452	445	(7)	49

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	17.434	5.624	9.280	9.369	258	89	3.745	66,60%	(8.065)	-46,26%	23.630	39,65%	(14.261)
2	Tabungan	88.077	82.380	81.307	84.706	(3.815)	3.399	2.326	2,82%	(3.371)	-3,83%	98.104	86,34%	(13.398)
3	Deposito	27.462	49.623	49.243	49.244	677	1	(379)	-0,76%	21.782	79,32%	28.010	175,81%	21.234
	Total	132.974	137.627	139.830	143.320	(2.881)	3.490	5.692	4,14%	10.345	7,78%	149.745	95,71%	(6.425)
	CASA	105.512	88.004	90.587	94.075	(3.557)	3.489	6.071	6,90%	(11.437)	-10,84%	121.734	77,28%	(27.659)
	(%) CASA	79,35%	63,94%	64,78%	65,64%									
	FDR	8,88%	18,62%	19,11%	18,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	5.042	5.044		2	(303)	-5,67%	(7.685)	-60,37%	-	0,00%	5.044
2	Giro ISE	9.787	135	1.690	1.692		2	1.557	1152,15%	(8.095)	-82,71%	-	0,00%	1.692
3	Tabungan ISE	2.943	4.712	2.852	2.852		0	(1.860)	-39,47%	(90)	-3,07%	-	0,00%	2.852
4	Deposito ISE	-	500	500	500		0	0	0,00%	500	#DIV/0!	-	0,00%	500
5	CIF ISE	32	36	36	36		0	0	0,00%	4	12,50%	-	0,00%	36

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	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.816	278	639	361	-10	442	2.744	197	3.219	180,71%	2.598
	Cilem	3.072	5.374	5.816	278	639	361	-10	442	2.744	197	3.219	180,71%	2.598
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.909	1.575	1.245	-330	2.442	651	12.166	594	17.986	116,25%	2.923
	CF 1	1.694	1.836	1.826	-	-	0	-25	-11	132	11	2.801	65,19%	(975)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	465	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	963	-	-	0	-25	-11	-334	11	2.076	46,36%	(1.114)
	CF 2	7.049	18.421	19.083	1.575	1.245	-330	2.466	662	12.035	583	15.185	125,67%	3.898
	Mitraguna & Others	6.955	18.330	18.992	1.575	1.245	-330	2.467	662	12.037	583	14.429	131,62%	4.562
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	26.725	1.853	1.884	31	2.431	1.093	14.910	791	21.204	126,04%	5.521

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	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	-	-	-	-	242	0,00%	0,00%	4,16%	242	242	242	242				
	Cilem	-	-	-	-	242	0,00%	0,00%	4,16%	242	242	242	242				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	963	223	2.55%	2.11%	4,61%	536	740	624	624				
	CF 1	223	184	185	185	13,18%	10,09%	10,14%	-	(38)	1	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	184	185	185	17,22%	19,03%	19,24%	-	(38)	1	-	-				
	CF 2	-	155	242	778	0,00%	1,32%	4,08%	536	778	623	-	-				
	Mitraguna & Others	-	155	242	778	0,00%	1,32%	4,10%	536	778	623	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	230	362	0,00%	0,90%	1,36%	133	362	287	5,77%	-325,41%	4,4%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	134.283	132.974	140.508	6.225		
2	Contribution Margin	2.241	2.841	2.414	173	-7,7%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,90	3,16	3,18	0,02	0,27
CIF Payroll	263	278	271	(7)	8

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	19.025	36.771	33.747	33.747	351	1	(3.023)	-8,22%	14.722	77,38%	25.910	130,25%	7.837
2	Tabungan	42.453	51.742	57.617	57.579	(2.433)	(38)	5.837	11,28%	15.126	35,63%	51.570	111,65%	6.009
3	Deposito	43.338	45.108	44.635	44.635	(418)	0	(473)	-1,05%	1.297	2,99%	44.053	101,32%	582
	Total	104.817	133.621	136.000	135.962	(2.501)	(38)	2.340	1,75%	31.145	29,71%	121.533	111,87%	14.429
	CASA	61.479	88.513	91.364	91.326	(2.082)	(38)	2.813	3,18%	29.848	48,55%	77.480	117,87%	13.846
	(%) CASA	58,65%	66,24%	67,18%	67,17%									
	FDR	25,79%	43,61%	42,78%	42,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.234	2.248	14	248	12,40%	866	62,68%	-	0,00%	2.248	
2	Giro ISE	167	54	54	54	0	0	0,09%	(113)	-67,71%	-	0,00%	54	
3	Tabungan ISE	1.214	1.946	2.180	2.194	14	248	12,74%	979	80,66%	-	0,00%	2.194	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	37	37	37	0	0	0,00%	11	42,31%	-	0,00%	37	

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	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Local Champion	-	2.008	1.848	2.000	-	-2.000	2.008	-160	1.848	160	0	0,00%	1.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
3	PWG	4.744	10.333	10.567	416	545	130	-535	234	5.823	311	5.487	192,59%	5.080
	Cilem	4.744	10.333	10.567	416	545	130	-535	234	5.823	311	5.487	192,59%	5.080
	Gadai	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.767	1.478	400	-1.078	23	-163	23.480	563	31.737	144,21%	14.030
	CF 1	3.598	7.776	7.699	-	-	0	-110	-77	4.101	77	4.798	160,46%	2.901
	Total Griya	1.186	3.129	3.091	-	-	0	0	-38	1.905	38	1.529	202,17%	1.562
4	• Total Non Program	1.186	3.129	3.091	-	-	0	0	-39	1.905	38	1.529	202,17%	1.562
	• Program	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.608	-	-	0	-110	-39	2.196	39	3.269	140,96%	1.339
	CF 2	18.689	38.154	38.068	1.478	400	-1.078	133	-86	19.379	486	26.939	141,31%	11.129
	Mitraguna & Others	17.983	37.353	37.271	1.478	400	-1.078	139	-82	19.288	482	25.358	146,98%	11.913
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.182	3.894	945	-2.948	1.495	-89	31.151	1.034	37.223	156,30%	20.958

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	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	-	-	-	-	68	0,00%	0,00%	0,64%	68	68	68	0,00%	68	68	68	68
	Cilem	-	-	-	-	68	0,00%	0,00%	0,64%	68	68	68	0,00%	68	68	68	68
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
4	CFG	-	-	-	-	273	0,00%	0,00%	0,60%	273	273	273	0,00%	273	273	273	273
	CF 1	-	-	-	-	273	0,00%	0,00%	0,355%	273	273	273	0,00%	273	273	273	273
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Oto	-	-	-	-	273	0,00%	0,00%	5,92%	273	273	273	0,00%	273	273	273	273
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	-	-	-
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	0,00%	#DIV/0!	0,0%	-0,6%	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	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	-</															

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	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	12.199	12.622	1.519	423	526	4,35%	10.509	497,43%	14.424	87,51%	(1.802)
3	Deposito	750	802	752	752	(314)	0	(50)	-6,20%	2	0,33%	1.518	49,59%	(765)
	Total	2.863	12.898	12.951	13.374	1.205	423	476	3,69%	10.512	367,19%	24.391	54,83%	(11.017)
	CASA	2.113	12.096	12.199	12.622	1.519	423	526	4,35%	10.509	497,43%	22.874	55,18%	(10.252)
	(%) CASA	73,80%	93,78%	94,19%	94,37%									
	FDR	44,75%	139,34%	145,75%	141,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	107	37		(70)	(279)	-88,28%	37	#DIV/0!	-	0,00%	37
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	316	107	37		(70)	(279)	-88,28%	37	#DIV/0!		0,00%	37
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	89	4	4	4		0	0	0,00%	(85)	-95,51%		0,00%	4

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	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	13.030	1.627	1.439	-188	827	907	11.829	532	9.851	132,27%	3.179
	Cilem	1.026	8.861	9.494	1.086	785	-301	808	633	8.469	152	6.985	135,93%	2.510
	Gadai	175	3.262	3.536	542	654	113	20	274	3.360	380	2.866	123,37%	670
4	CFG	80	5.331	5.328	-	28	28	-61	-3	5.248	31	9.810	54,32%	(4.482)
	CF 1	-	2.512	2.522	-	28	28	-31	10	2.522	18	1.196	210,92%	1.326
4	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Total Non Program	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	1.491	1.501	-	28	28	-31	10	1.501	18	902	166,43%	599
	CF 2	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
	Mitraguna & Others	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
	Pensiun	-	270	267	-	-	0	-2	-2	267	2	773	34,60%	(505)
	Total Pembiayaan	1.281	17.973	18.877	1.627	1.467	-161	1.285	904	17.596	563	19.661	96,02%	(783)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	29	0,00%	0,00%	0,00%	0,23%	29	29	29			
	Cilem	-	-	-	-	19	0,00%	0,00%	0,20%	19	19	19	19			
	Gadai	-	-	-	-	10	0,00%	0,00%	0,00%	0,29%	10	10	10	10		
4	CFG	-	-	-	-	233	0,00%	0,00%	0,00%	4,37%	233	233	233			
	CF 1	-	-	-	-	190	0,00%	0,00%	0,00%	7,53%	190	190	190			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	190	0,00%	0,00%	0,00%	12,65%	190	190	190			
	CF 2	-	-	-	-	43	0,00%	0,00%	0,00%	1,53%	43	43	43			
	Mitraguna & Others	-	-	-	-	43	0,00%	0,00%	0,00%	1,69%	43	43	43			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	262	0,00%	0,00%	0,00%	1,39%	262	262	262	1,10%	20,57%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	22-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-					