

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.357.123	1.370.818	(97.170)	12.992	(43.993)	-3,1%	259.054	23,32%	1.422.021	96,35%	(51.905)
2	Tabungan	4.778.169	5.505.119	5.440.902	5.438.838	387.504	(2.064)	(66.280)	-1,20%	660.669	13,83%	5.182.062	104,96%	256.776
3	Deposito	1.667.902	1.627.216	1.611.091	1.606.020	(70.429)	(5.071)	(21.197)	-1,30%	(61.882)	-3,71%	1.695.532	94,72%	(89.513)
	Total	7.557.133	8.546.444	8.409.116	8.414.974	219.905	5.858	(131.470)	-1,54%	857.841	11,35%	8.299.616	101,39%	115.358
	CASA	5.889.231	6.919.228	6.798.025	6.808.954	290.334	10.929	(110.274)	-1,59%	919.723	15,62%	6.604.083	103,10%	204.871
	(%) CASA	77,93%	80,96%	80,84%	80,91%									
	FDR	79,28%	79,23%	80,98%	80,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	367.843	370.968		3.125	5.200	1,42%	66.591	21,88%	399.069	92,96%	(28.101)
2	Giro ISE	93.275	88.775	92.920	94.285		1.365	5.511	6,21%	1.011	1,08%	150.822	62,51%	(56.536)
3	Tabungan ISE	174.173	229.504	244.089	245.849		1.760	16.344	7,12%	71.675	41,15%	187.112	131,39%	58.736
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi				Pemcairan (1-16 Nov'25)	Pemcairan (1-16 Dec'25)	Pemcairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	961.420	101.852	1.210	-100.642	174.663	-7.868	136.812	9.078		901.947	106,59%	59.473
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-		617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	241.056	1.852	1.210	-642	2.641	-7.868	304	9.078		284.676	84,68%	(43.620)
	• Local Champion	177.655	182.232	173.154	1.600	-	-1.600	5.250	-9.078	-4.501	9.078		190.795	90,75%	(17.642)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-		93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.057.355	9.666	20.760	11.094	1.690	5.455	32.211	15.305		1.139.485	92,79%	(82.129)
	KUR	965.396	993.508	998.670	9.486	19.800	10.314	2.886	5.162	33.274	14.638		1.074.013	92,98%	(75.343)
3	PWG	255.819	538.581	563.020	36.855	54.312	17.458	30.241	24.439	307.201	29.874		65.472	89,63%	(6.787)
	Cilem	149.863	366.173	388.219	12.482	29.543	17.062	19.595	22.046	238.355	7.498		432.657	89,73%	(44.438)
	Gadai	105.956	172.408	174.801	24.373	24.769	396	10.646	2.393	68.845	22.376		168.435	103,78%	6.366
4	CFG	3.885.901	4.211.869	4.227.933	32.158	64.420	32.261	23.924	16.065	342.032	48.355		4.354.361	97,10%	(126.427)
	CF 1	838.535	900.893	905.749	4.448	13.436	8.987	4.556	4.856	67.214	8.579		919.422	98,51%	(13.673)
	Total Griya	595.912	600.711	605.205	1.052	7.011	5.959	0	4.494	9.293	2.517		636.591	95,07%	(31.387)
	• Total Non Program	435.065	452.228	456.663	1.052	6.533	5.481	-4.115	4.435	21.599	2.098		453.034	100,80%	3.629
	• Program	160.848	148.482	148.541	-	478	478	-1.118	59	-12.306	419		183.557	80,92%	(35.016)
	Oto	242.622	300.182	300.544	3.396	6.424	3.028	4.556	362	57.922	6.062		282.830	106,26%	17.714
	CF 2	3.047.367	3.310.976	3.322.184	27.710	50.984	23.274	19.368	11.208	274.818	39.776		3.434.939	96,72%	(112.755)
	Mitraguna & Others	2.497.673	2.750.501	2.763.676	23.928	47.485	23.557	20.016	13.175	266.004	34.310		2.845.615	97,12%	(81.938)
	Pensiun	549.694	560.475	558.508	3.782	3.499	-283	-648	-1.967	8.814	5.465		589.324	94,77%	(30.816)
	Total Pembiayaan	5.991.472	6.771.638	6.809.728	180.531	140.702	-39.829	230.518	38.091	818.256	102.611		6.996.885	97,33%	(187.156)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				Pemcairan (1-16 Nov'25)	Pemcairan (1-16 Dec'25)	Pemcairan MtM	MtD (1-16 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25					MtD	YTD		%	Penc.	Gap
1	SME	1.291	188	149	1.146	0,16%	0,02%	0,12%	997	(145)	958				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	1.146	0,54%	0,06%	0,48%	997	(145)	958				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	55.110	1.12%	1,84%	5,21%	35.776	43.634	35.776				
	KUR	9.838	15.519	15.519	48.199	1,02%	1,56%	4,83%	32.680	38.361	32.680				
	Non KUR	1.638	3.815	3.815	6.911	2,74%	6,53%	5,273	3.096	5,273	3.096				
3	PWG	124	4	4	8.911	0,05%	0,00%	1,58%	8.908	8.787	8.908				
	Cilem	118	-	-	6.530	0,08%	0,00%	1,68%	6.530	6.412	6.530				
	Gadai	7	4	4	2.382	0,01%	0,00%	1,36%	2.378	2.375	2.378				
4	CFG	59.411	72.096	65.976	122.513	1,53%	1,57%	2,90%	56.538	63.102	50.418				
	CF 1	35.165	39.232	37.416	60.251	4,19%	4,15%	6,65%	22.835	25.086	21.019				
	Total Griya	29.490	30.424	28.365	35.922	4,95%	4,72%	5,94%	7.557	6.432	5.498				
	Oto	5.675	8.808	9.051	24.329	2,34%	3,02%	8,09%	15.277	18.654	15.521				
	CF 2	24.246	32.864	28.560	62.262	0,80%	0,86%	1,87%	33.703	38.016	29.399				
	Mitraguna & Others	22.605	29.933	26.523	52.648	0,91%	0,96%	1,90%	26.125	30.043	22.715				
	Pensiun	1.642	2.931	2.037	9.615	0,30%	0,36%	1,72%	7.578	7.973	6.684				
	Total Pembiayaan	71.311	96.779	89.996	93.351	1,19%	1,33%	1,37%	3.355	22.040	(3.429)	1,12%	17,95%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Dec-24	Oct-25	Oct-24	Sep-25	Oct-25	YTD	MtM	Oct-24	Sep-25	Oct-25					

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	14.668	14.749	(582)	80	964	6,99%	5.771	64,29%	22.506	65,53%	(7.758)
2	Tabungan	318.561	344.246	317.592	316.749	(2.287)	(843)	(27.497)	-7,99%	(1.812)	-0,57%	339.786	93,22%	(23.037)
3	Deposito	104.995	106.389	106.913	107.013	(1.163)	100	624	0,59%	2.018	1,92%	105.764	101,18%	1.249
	Total	432.533	464.421	439.173	438.511	(4.032)	(662)	(25.910)	-5,58%	5.978	1,38%	468.057	93,69%	(29.546)
	CASA	327.538	358.031	332.260	331.498	(2.869)	(762)	(26.533)	-7,41%	3.960	1,21%	362.292	91,50%	(30.794)
	(%) CASA	75,73%	77,09%	75,66%	75,60%									
	FDR	79,97%	81,04%	85,45%	85,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	10.306	14.329	14.451	14.422	(28)	94	0,65%	4.116	39,94%	-	0,00%	14.422		
2	Giro ISE	2.678	2.163	2.100	2.100	0	(62)	-2,89%	(578)	-21,58%	-	0,00%	2.100		
3	Tabungan ISE	7.628	9.166	9.350	9.322	(28)	156	1,70%	1.694	22,21%	-	0,00%	9.322		
4	Deposito ISE	-	3.000	3.000	3.000	0	0	0,00%	3.000	#DIV/0!	-	0,00%	3.000		
5	CIF ISE	166	174	174	174	0	0	0,00%	8	4,82%	-	0,00%	174		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)
2	MBG	32.111	33.279	34.146	360	1.300	940	-9	868	2.035	432	37.112	92,01%	(2.965)
	KUR	29.277	30.950	31.648	360	1.100	740	170	699	2.371	401	34.170	92,62%	(2.522)
	Non KUR	2.834	2.329	2.498	-	200	200	-178	169	-336	31	2.942	84,92%	(444)
3	PWG	33.786	48.657	50.469	3.363	4.477	1.114	1.519	1.812	16.683	2.665	40.601	124,30%	9.868
	Cilem	19.457	29.181	29.940	917	1.479	562	255	759	10.483	720	22.471	133,24%	7.468
	Gadai	14.329	19.476	20.529	2.446	2.998	552	1.264	1.053	6.200	1.945	18.130	113,23%	2.399
4	CFG	256.811	274.638	270.875	1.229	2.420	1.191	-800	-3.762	14.064	6.182	271.098	99,92%	(223)
	CF 1	12.729	15.398	15.368	-	158	158	178	-30	2.640	188	14.486	106,09%	882
	Total Griya	2.031	4.248	4.401	-	158	158	0	154	2.370	4	2.489	176,84%	1.913
4	• Total Non Program	2.031	4.080	4.234	-	158	158	-33	154	2.203	4	2.489	170,10%	1.745
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168
	Oto	10.697	11.151	10.967	-	-	0	178	-184	270	184	11.997	91,41%	(1.030)
	CF 2	244.083	259.239	255.507	1.229	2.262	1.033	-978	-3.733	11.424	5.995	256.612	99,57%	(1.105)
	Mitraguna & Others	223.458	235.936	232.620	1.130	2.262	1.132	-1.295	-3.316	9.162	5.578	234.706	99,11%	(2.086)
	Pensiun	20.624	23.303	22.887	99	-	-	-99	317	-417	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.284	4.952	8.197	3.245	571	-1.083	29.399	9.280	379.846	98,80%	(4.562)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap	
1	SME	-	20	18	18	0	0,00%	0,09%	0,09%	0,09%	0,09%	-	18	(3)				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	20	18	18	0	0,00%	0,09%	0,09%	0,09%	0,09%	-	18	(3)				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	230	887	1.638	1.781	0,71%	0,92%	5,21%	1.521	1.551	894	73	206	115				
	KUR	230	808	1.439	1.412	0,78%	4,65%	4,46%	4,46%	1.183	605	230	206	115				
	Non KUR	-	79	199	369	0,00%	8,53%	14,76%	14,76%	170	369	290	-	-				
3	PWG	-	-	4	258	0,00%	0,01%	0,01%	0,01%	255	258	258	-	-				
	Cilem	-	-	-	175	0,00%	0,00%	0,00%	0,00%	175	175	175	-	-				
	Gadai	-	-	4	83	0,00%	0,02%	0,02%	0,02%	79	83	83	-	-				
4	CFG	1.832	1.731	1.012	1.902	0,71%	0,37%	0,37%	0,37%	890	71	172	-	-				
	CF 1	169	232	59	103	1,33%	0,38%	0,67%	0,67%	44	(66)	(129)	-	-				
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	0,00%	-	(33)	(18)	-	-				
	Oto	136	214	59	103	1,28%	0,53%	0,94%	0,94%	44	(33)	(111)	-	-				
	CF 2	1.662	1.499	953	1.799	0,68%	0,37%	0,70%	0,70%	846	137	300	-	-				
	Mitraguna & Others	1.662	1.274	953	1.799	0,36%	1,30%	1,45%	1,45%	846	137	525	-	-				
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	(225)	-	-			
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	1,05%	1,05%	24	2.987	245	0,40%	61,65%	-0,6%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,0									

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.104	2.369	999	265	(1.229)	-34,16%	883	59,41%	8.643	27,41%	(6.274)
2	Tabungan	231.208	252.124	244.935	245.005	9.602	70	(7.120)	-2,82%	13.796	5,97%	249.114	98,35%	(4.109)
3	Deposito	90.995	77.625	77.231	77.137	(442)	(94)	(488)	-0,63%	(13.858)	-15,23%	91.892	83,94%	(14.756)
	Total	323.689	333.347	324.269	324.510	10.160	241	(8.836)	-2,65%	821	0,25%	349.650	92,81%	(25.140)
	CASA	232.695	255.722	247.038	247.374	10.602	336	(8.348)	-3,26%	14.679	6,31%	257.758	95,97%	(10.384)
	(%) CASA	71,89%	76,71%	76,18%	76,23%									
	FDR	38,52%	40,66%	42,39%	42,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.762	9.288	9.614	9.866	252	578	6,22%	2.105	27,12%	-	0,00%	9.866	
2	Giro ISE	590	1.189	652	536	(117)	(653)	(54,94%)	(55)	(9,29%)	-	0,00%	536	
3	Tabungan ISE	7.171	8.100	8.962	9.331	369	1.231	15,20%	2.160	30,12%	-	0,00%	9.331	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.413	-	100	100	253	-295	-6.952	395	42.922	68,53%	(13.509)
	KUR	33.975	26.732	26.468	-	100	100	11	-263	-7.507	363	40.290	65,69%	(13.822)
	Non KUR	2.390	2.977	2.945	-	0	242	32	-32	555	32	2.632	111,87%	313
3	PWG	10.065	21.247	23.301	2.086	2.973	886	2.110	2.054	13.236	919	26.292	88,63%	(2.990)
	Cilem	6.212	14.127	15.512	835	1.675	841	1.314	1.385	9.301	290	17.310	89,61%	(1.798)
	Gadai	3.854	7.120	7.789	1.252	1.297	46	796	669	3.935	628	8.982	86,72%	(1.193)
4	CFG	78.172	84.597	84.737	296	943	646	-23	140	6.565	803	93.884	90,26%	(9.147)
	CF 1	15.674	21.488	21.569	266	431	164	443	81	5.895	350	17.607	122,50%	3.962
	Total Griya	3.604	3.894	3.885	-	-	0	0	-10	281	10	4.107	94,58%	(222)
1	• Total Non Program	3.604	3.894	3.885	-	-	0	0	-49	-10	10	4.107	94,58%	(222)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.685	266	431	164	443	91	5.614	340	13.500	131,00%	4.185
	CF 2	62.498	63.109	63.168	30	512	482	-466	59	670	453	76.277	82,81%	(13.109)
	Mitraguna & Others	54.964	55.724	55.789	30	382	352	-291	65	824	317	67.334	82,85%	(11.546)
	Pensiun	7.534	7.385	7.379	-	130	130	-175	-6	-154	136	8.943	82,52%	(1.563)
	Total Pembiayaan	124.679	135.553	137.451	2.382	4.015	1.633	2.340	1.899	12.773	2.117	163.174	84,24%	(25.723)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	76	-	-	-	76	100,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	76	100,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	3.791	2.929	6,79%	12,89%	1.773	2.729	1.508				
	KUR	1.062	2.082	1.533	3.018	3,13%	5,73%	11,40%	1.485	1.955	936				
	Non KUR	-	201	485	774	0,00%	16,29%	26,27%	289	774	573				
3	PWG	-	-	-	561	0,00%	0,00%	2,41%	561	561	561				
	Cilem	-	-	-	553	0,00%	0,00%	3,56%	553	553	553				
	Gadai	-	-	-	8	0,00%	0,00%	0,10%	8	8	8				
4	CFG	113	554	499	3.119	0,14%	0,59%	3,68%	2.619	3.006	2.565				
	CF 1	113	272	293	664	0,72%	1,36%	3,08%	372	552	392				
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)				
	Oto	113	220	250	624	0,93%	1,42%	3,53%	374	511	403				
	CF 2	-	282	207	2.454	0,00%	0,33%	3,89%	2.248	2.454	2.172				
	Mitraguna & Others	-	282	207	1.823	0,00%	0,37%	3,27%	1.616	1.823	1.541				
	Pensiun	-	101	101	101	0,00%	0,07%	1,36%	-	101	-				
	Total Pembiayaan	1.434	1.420	1.962	2.002	1,15%	1,45%	1,46%	41	568	582	2,79%	-91,66%	1,3%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.755	27.959	1.491	204	2.062	7,96%	4.068	17,03%	35.529	78,69%	(7.570)
2	Tabungan	197.564	215.010	218.467	219.374	3.190	907	4.365	2,03%	21.810	11,04%	212.134	103,41%	7.240
3	Deposito	16.291	17.393	17.305	17.295	(1.607)	(10)	(97)	-0,56%	1.004	6,16%	17.162	100,78%	134
	Total	237.746	258.299	263.527	264.628	3.073	1.101	6.329	2,45%	26.882	11,31%	264.824	99,93%	(196)
	CASA	221.455	240.906	246.222	247.333	4.680	1.111	6.427	2,67%	25.878	11,69%	247.662	99,87%	(330)
	(%) CASA	93,15%	93,27%	93,43%	93,46%									
	FDR	68,74%	65,22%	64,69%	64,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	47.230	48.528	1.298	4.694	10,71%	17.715	57,49%	-	0,00%	48.528	
2	Giro ISE	20.367	24.404	26.178	26.066	(112)	1.662	6,81%	5.699	27,98%	-	0,00%	26.066	
3	Tabungan ISE	10.446	19.430	21.052	22.462	1.410	3.032	15,61%	12.016	115,02%	-	0,00%	22.462	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	195	221	221	221	0	0	0,00%	26	13,33%	-	0,00%	221	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.894	300	1.355	1.055	-776	595	-5.288	760	52.347	85,76%	(7.453)
	KUR	46.016	40.498	41.130	300	1.355	1.055	-694	631	-4.886	724	47.898	85,87%	(6.769)
	Non KUR	4.166	3.801	3.764	-	-	0	-83	-37	-402	37	4.449	84,62%	(684)
3	PWG	5.806	13.714	14.657	873	1.533	660	104	944	8.851	589	23.846	61,46%	(9.189)
	Cilem	4.026	10.294	11.212	204	1.158	954	-10	918	7.186	240	16.566	67,68%	(5.354)
	Gadai	1.780	3.419	3.445	668	375	-294	115	26	1.665	349	7.281	47,32%	(3.836)
4	CFG	106.465	109.661	110.137	1.614	1.074	-540	965	476	3.672	598	117.867	93,44%	(7.729)
	CF 1	51.093	50.574	51.088	361	774	413	291	514	-5	260	52.529	97,26%	(1.441)
	Total Griya	39.118	38.098	37.997	-	-	0	0	-101	-1.121	101	39.521	96,15%	(1.524)
4	• Total Non Program	38.883	37.871	37.770	-	-	0	35	-101	-1.113	101	39.253	96,22%	(1.483)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.091	361	774	413	291	615	1.116	159	13.009	100,63%	82
	CF 2	55.372	59.088	59.049	1.253	300	-953	673	-38	3.677	338	65.337	90,38%	(6.288)
	Mitraguna & Others	53.214	55.550	55.538	1.020	300	-720	270	-12	2.324	312	62.160	89,35%	(6.622)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	170.476	2.786	3.962	1.175	230	2.014	7.047	1.948	195.035	87,41%	(24.560)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	1.207	2.234	2.989	3.558	2.419	6,75%	7,92%	569	2.350	1.323					
	KUR	992	1.476	2.147	2.599	2.15%	5,30%	6,32%	452	1.607	1.123					
	Non KUR	216	758	842	959	5,18%	22,15%	25,47%	117	743	201					
3	PWG	-	-	-	-	718	0,00%	0,00%	4,90%	718	718					
	Cilem	-	-	-	-	681	0,00%	0,00%	6,07%	681	681					
	Gadai	-	-	-	-	37	0,00%	0,00%	1,07%	37	37					
4	CFG	1.664	4.473	3.583	4.299	1.56%	3,27%	3,90%	716	2.635	(174)					
	CF 1	1.143	2.927	3.357	4.073	2,24%	6,64%	7,97%	716	2.930	1.146					
	Total Griya	959	2.602	2.936	2.184	2,45%	7,71%	5,75%	(752)	1.226	(417)					
	Oto	185	325	421	1.889	1,54%	3,38%	14,43%	1.467	1.704	1.564					
	CF 2	521	1.547	226	226	0,94%	0,38%	0,41%	-	(295)	(1.320)					
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,41%	-	(295)	(1.320)					
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-					
	Total Pembiayaan	3.589	3.052	3.656	3.310	2,20%	2,17%	1,94%	(346)	(280)	258	2,95%	-52,01%	1,0%		

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	235.786	237.820	255.299	27.755	19.513		PHR	3,33	3,48	3,49
2	Contribution Margin	10.322	13.411	10.039	27.755	(283)	2,7%	CIF Payroll	2.364	2.166	2.256

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	25.423	27.151	11.189	1.729	(9.481)	-25,88%	5.024	22,71%	38.023	71,41%	(10.872)
2	Tabungan	184.167	209.712	203.705	203.890	9.425	185	(5.822)	-2,78%	19.724	10,71%	207.489	98,27%	(3.598)
3	Deposito	54.206	45.633	45.657	45.710	(4.260)	53	77	0,17%	(8.497)	-15,67%	54.846	83,34%	(9.136)
	Total	260.500	291.977	274.784	276.751	16.355	1.967	(15.226)	-5,21%	16.251	6,24%	300.358	92,14%	(23.607)
	CASA	206.294	246.345	229.127	231.042	20.615	1.914	(15.303)	-6,21%	24.748	12,00%	245.512	94,11%	(14.471)
	(%) CASA	79,19%	84,37%	83,38%	83,48%									
	FDR	138,97%	141,26%	150,66%	149,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.906	7.754	(152)	(1.055)	-11,97%	(747)	-8,78%		-	0,00%	7.754
2	Giro ISE	2.572	2.040	710	698	(12)	(1.341)	-65,77%	(1.874)	-72,86%			0,00%	698
3	Tabungan ISE	5.928	6.769	7.196	7.056	(140)	287	4,24%	1.127	19,01%			0,00%	7.056
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%			0,00%	159

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.830	-	-	0	-250	-5	-5.858	5	30.016	52,74%	(14.186)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.830	-	-	0	-250	-5	-5.858	5	26.324	60,14%	(10.494)
	• Local Champion	15.491	11.700	11.694	-	-	0	-250	-5	-3.797	5	16.943	69,02%	(5.248)
	• Value Chain	6.197	4.136	4.136	-	-	0	0	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.620	200	350	150	-1.259	-317	-6.671	667	57.818	85,82%	(8.198)
	KUR	53.330	47.520	47.221	200	350	150	-1.164	-299	-6.109	649	54.632	86,43%	(7.411)
	Non KUR	2.961	2.416	2.399	-	-	0	-95	-17	-562	17	3.186	75,30%	(787)
3	PWG	18.519	33.535	34.893	3.694	4.467	773	1.672	1.358	16.375	3.109	34.982	99,75%	(89)
	Cilem	7.342	16.788	18.039	784	1.734	950	1.194	1.251	10.698	483	20.867	86,45%	(2.828)
	Gadai	11.177	16.747	16.854	2.910	2.734	-177	478	107	5.677	2.626	14.115	119,40%	2.739
4	CFG	265.530	313.132	313.659	3.580	3.832	252	7.402	527	48.129	3.305	296.169	105,91%	17.491
	CF 1	155.192	153.591	153.011	587	245	-342	1.655	-580	-2.180	825	175.968	86,95%	(22.957)
	Total Griya	146.765	137.680	137.183	-	-	0	0	-496	-9.582	496	166.519	82,38%	(29.335)
1	• Total Non Program	29.135	30.941	30.762	-	-	0	-286	-179	1.627	179	32.280	95,30%	(1.518)
	• Program	117.630	106.738	106.421	-	-	0	-1.010	-317	-11.209	317	134.238	79,28%	(27.817)
	Oto	8.426	15.911	15.828	587	245	-342	1.655	-83	7.402	328	9.450	167,50%	6.379
	CF 2	110.338	159.541	160.648	2.993	3.587	594	5.746	1.107	50.310	2.480	120.201	133,65%	40.447
	Mitraguna & Others	99.558	147.696	148.786	2.993	3.487	494	5.730	1.090	49.228	2.397	108.412	137,24%	40.374
	Pensiun	10.780	11.845	11.862	-	100	100	16	17	1.081	83	11.789	100,62%	73
	Total Pembiayaan	362.027	412.438	414.002	7.474	8.650	1.175	7.565	1.564	51.975	7.086	418.985	98,81%	(4.982)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	781	2.060	1.665	3.267	1,39%	3,33%	6,58%	1.602	2.486	1.207						
	KUR	645	1.815	1.319	2.574	1,21%	2,78%	5,45%	1.255	1.929	759						
	Non KUR	137	245	346	693	4,62%	14,31%	28,89%	347	556	448						
3	PWG	-	-	-	639	0,00%	0,00%	1,83%	639	639	639						
	Cilem	-	-	-	360	0,00%	0,00%	1,99%	360	360	360						
	Gadai	-	-	-	279	0,00%	0,00%	1,66%	279	279	279						
4	CFG	18.567	18.075	17.721	20.966	6,99%	5,66%	6,68%	3.244	2.398	2.890						
	CF 1	18.567	16.819	16.551	18.895	11,96%	10,78%	12,35%	2.344	328	2.076						
	Total Griya	18.403	16.440	16.112	17.840	12,54%	11,70%	13,00%	1.728	(563)	1.400						
	Oto	164	379	439	1.055	1,95%	2,76%	6,67%	616	891	676						
	CF 2	-	1.256	1.170	2.070	0,00%	0,73%	1,29%	900	2.070	814						
	Mitraguna & Others	-	1.072	984	2.070	0,00%	0,67%	1,39%	1.086	2.070	998						
	Pensiun	-	184	186	-	0,00%	0,00%	1,57%	186	186	186						
	Total Pembiayaan	5.957	13.315	13.170	13.848	1,65%	3,19%	3,34%	678	7.891	533	0,66%	80,19%	-2,7%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Target Dec'25			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	380.203	400.234	427.134	46.931			2.79	3.08	3.11	0,03
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%		1.508	1.472	1.519	47

PHR & Payroll

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	47.965	56.685	6.069	8.721	5.140	9,97%	40.075	241,27%	28.863	196,40%	27.823
2	Tabungan	236.060	261.490	276.670	275.351	1.654	(1.319)	13.861	5,30%	39.291	16,64%	257.992	106,73%	17.359
3	Deposito	132.723	128.999	111.241	105.337	(2.769)	(5.904)	(23.663)	-18,34%	(27.386)	-20,63%	133.832	78,71%	(28.496)
	Total	385.393	442.035	435.875	437.373	4.953	1.498	(4.662)	-1,05%	51.980	13,49%	420.687	103,97%	16.686
	CASA	252.670	313.035	324.634	332.036	7.723	7.402	19.001	6,07%	79.366	31,41%	286.855	115,75%	45.182
	(%) CASA	65,56%	70,82%	74,48%	75,92%									
	FDR	115,76%	125,82%	127,67%	127,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	39.301	39.906	605	(12.556)	-23,93%	(1.636)	-3,94%	-	0,00%	39.906	
2	Giro ISE	8.627	8.734	8.075	8.441	366	(293)	-3,36%	(186)	-2,15%	-	0,00%	8.441	
3	Tabungan ISE	5.900	14.152	18.305	18.544	239	4.392	31,03%	12.644	214,31%	-	0,00%	18.544	
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%	-	0,00%	12.920	
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%	-	0,00%	211	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	258.064	-	-	0	85.148	-131	73.669	131	191.222	134,96%	66.842
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.864	-	-	0	-2.559	-131	-4.699	131	26.316	67,88%	(8.452)
	• Local Champion	13.053	13.825	13.694	-	-	0	-322	-131	642	131	14.262	96,02%	(567)
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)
2	MBG	15.807	20.460	20.322	400	200	-200	461	-138	4.515	338	21.559	94,27%	(1.236)
	KUR	15.684	19.746	19.611	400	200	-200	264	-135	3.927	335	21.276	92,17%	(1.665)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.574	2.489	2.706	218	1.389	-181	12.672	2.887	35.985	90,52%	(3.411)
	Cilem	10.166	18.541	19.705	1.192	1.663	470	1.349	1.164	9.539	499	21.740	90,64%	(2.035)
	Gadai	9.737	14.214	12.870	1.296	1.043	-253	40	-1.344	3.133	2.388	14.245	90,34%	(1.375)
4	CFG	226.020	244.752	245.502	1.883	4.492	2.609	1.703	750	19.482	3.742	250.409	98,04%	(4.907)
	CF 1	15.856	23.020	24.359	-	1.600	1.600	529	1.339	8.503	261	18.857	129,18%	5.502
	Total Griya	12.125	18.638	20.135	-	1.600	1.600	0	1.497	8.010	103	12.907	156,00%	7.228
4	• Total Non Program	12.125	18.638	20.135	-	1.600	1.600	907	1.497	8.010	103	-	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	5.950	70,99%	(1.726)
	Oto	3.731	4.382	4.224	-	-	0	529	-159	493	159	3.885	129,18%	5.502
	CF 2	210.163	221.732	221.143	1.883	2.892	1.009	1.174	-589	10.979	3.481	231.552	95,50%	(10.410)
	Mitraguna & Others	179.175	185.964	185.513	1.870	2.742	872	1.766	-451	6.339	3.193	198.377	93,52%	(12.863)
	Pensiun	30.988	35.768	35.629	13	150	137	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	556.462	4.772	7.398	2.627	88.702	300	110.339	7.098	499.175	111,48%	57.287

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	417	254	61	997	264	0,26%	0,30%	0,30%	4,91%	936	581	743				
	KUR	294	254	61	997	1,87%	0,31%	0,31%	5,08%	936	703	743					
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	0,00%	0,00%	-	(123)	-				
3	PWG	-	-	-	-	947	0,00%	0,00%	0,00%	2,91%	947	947	947				
	Cilem	-	-	-	-	665	0,00%	0,00%	0,00%	3,37%	665	665	665				
	Gadai	-	-	-	-	283	0,00%	0,00%	0,00%	2,20%	283	283	283				
4	CFG	3.141	2.689	4.421	5.726	1,39%	1,81%	1,81%	2,33%	1.305	2.584	3.036					
	CF 1	52	41	143	488	0,33%	0,62%	0,62%	2,00%	345	436	446					
	Total Griya	52	41	40	39	0,43%	0,22%	0,22%	0,20%	(1)	(12)	(2)					
	Oto	-	-	102	448	0,00%	2,34%	2,34%	10,61%	346	448	448					
	CF 2	3.089	2.648	4.278	5.238	1,47%	1,93%	1,93%	2,37%	960	2.148	2.590					
	Mitraguna & Others	2.920	2.648	3.836	4.795	1,63%	2,06%	2,06%	2,58%	960	1.876	2.148					
	Pensiun	-	-	443	443	0,55%	1,24%	1,24%	0,00%	-	273	443					
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(367)	(291)	(752)	1,06%	-34,30%	0,3%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	Oct-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	Dec-24	Oct-25	Growth (YoY)				Oct-24	Sep-25				Oct-24	Sep-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	438.247	453.809	476.008	37.761				3.14	3.38	3.38	(0,00)	0,24				
2	Contribution Margin	17.558															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	445.445	445.437	(189.493)	(8)	(56.845)	-11,32%	(183.533)	-29,18%	710.323	62,71%	(264.886)
2	Tabungan	522.123	612.606	602.330	601.880	78.303	(449)	(10.726)	-1,75%	79.757	15,28%	554.516	108,54%	47.364
3	Deposito	264.012	230.344	229.452	229.062	(13.229)	(390)	(1.282)	-0,56%	(34.951)	-13,24%	264.620	86,56%	(35.558)
	Total	1.415.106	1.345.232	1.277.226	1.276.379	(124.419)	(847)	(68.853)	-5,12%	(138.727)	-9,80%	1.529.459	83,45%	(253.079)
	CASA	1.151.094	1.114.888	1.047.775	1.047.317	(111.190)	(457)	(67.571)	-6,06%	(103.777)	-9,02%	1.264.839	82,80%	(217.521)
	(%) CASA	81,34%	82,88%	82,04%	82,05%									
	FDR	55,59%	68,66%	71,91%	71,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	49.576	49.993	416	480	0,97%	10.384	26,22%	-	0,00%	49.993	
2	Giro ISE	24.819	26.480	27.338	28.399	1.061	1.919	7,25%	3.579	14,42%	-	0,00%	28.399	
3	Tabungan ISE	14.728	20.972	20.177	19.533	(644)	(1.439)	-6,86%	4.805	32,63%	-	0,00%	19.533	
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%	-	0,00%	2.061	
5	CIF ISE	155	175	175	175	0	0	0,00%	20	12,90%	-	0,00%	175	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	578.592	101.752	-	-101.752	90.687	-7.901	85.455	7.901	524.148	110,39%	54.444
	Linkage	388.874	450.575	450.575	100.000	-	(100.000)	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	128.017	1.752	-	-1.752	6.034	-7.901	23.754	7.901	122.246	104,72%	5.771
	• Local Champion	71.739	90.083	82.182	1.500	-	-1.500	6.354	-7.901	10.443	7.901	76.862	106,92%	5.320
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	17.414	250	600	350	766	411	6.235	189	15.758	110,51%	1.656
	KUR	10.795	16.732	17.145	250	600	350	773	413	6.350	187	15.252	112,41%	1.893
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	71.938	6.153	6.483	330	5.374	2.131	29.635	4.352	64.428	111,65%	7.509
	Cilem	16.301	31.198	32.680	1.350	2.038	688	1.799	1.482	16.379	556	36.881	88,61%	(4.201)
	Gadai	26.001	38.609	39.257	4.803	4.445	-358	3.575	649	13.256	3.796	27.547	142,51%	11.710
4	CFG	239.992	250.295	250.519	2.090	4.556	2.466	-1.767	224	10.527	4.332	267.745	93,57%	(17.226)
	CF 1	49.326	55.954	56.224	715	800	85	-242	271	6.898	529	52.741	106,60%	3.483
	Total Griya	38.490	43.621	44.156	610	800	190	0	535	5.666	265	39.379	112,13%	4.777
	• Total Non Program	38.490	43.621	44.156	610	800	190	250	535	5.666	265	39.379	112,13%	4.777
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.068	105	-	-105	-242	-264	1.232	264	13.362	90,32%	(1.293)
	CF 2	190.665	194.341	194.295	1.375	3.756	2.381	-1.526	-47	3.629	3.803	215.005	90,37%	(20.710)
	Mitraguna & Others	156.155	162.005	162.158	1.375	3.558	2.183	-1.703	154	6.003	3.404	178.005	91,10%	(15.847)
	Pensiun	34.510	32.337	32.136	-	198	198	178	-201	-2.374	399	36.999	86,86%	(4.863)
	Total Pembiayaan	786.611	923.597	918.462	110.245	11.639	-98.606	95.059	-5.135	131.851	16.774	872.079	105,32%	46.383

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	208	0,00%	0,00%	0,04%	208	208	208					
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	208	0,00%	0,00%	0,16%	208	208	208					
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	PWG	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
4	CFG	4.879	4.149	3.338	3.704	0,203%	0,133%	0,148%	366	(1.176)	(445)						
	CF 1	-	-	-	-	366	0,00%	0,00%	0,65%	366	366	366					
	Total Griya	-	-	-	-	366	0,00%	0,00%	0,83%	366	366	366					
	Oto	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	4.879	4.149	3.338	3.338	0,256%	0,172%	0,172%	-	(1.541)	(811)						
	Mitraguna & Others	4.851	4.149	3.338	3.338	0,311%	0,206%	0,206%	-	(1.514)	(811)						
	Pensiun	28	-	-	-	-	0,00%	0,00%	0,00%	-	(28)	-					
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,57%	-0,3%			

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	27.790	27.774	(9.448)	(15)	(688)	-2,42%	(369)	-1,31%	39.098	71,04%	(11.323)
2	Tabungan	312.220	335.697	343.628	344.128	573	500	8.431	2,51%	31.908	10,22%	334.511	102,87%	9.617
3	Deposito	88.440	68.089	71.191	71.457	(2.247)	265	3.367	4,95%	(16.984)	-19,20%	89.381	79,95%	(17.924)
	Total	428.803	432.249	442.608	443.359	(11.123)	750	11.110	2,57%	14.556	3,39%	462.990	95,76%	(19.631)
	CASA	340.363	364.159	371.417	371.902	(8.875)	485	7.743	2,13%	31.539	9,27%	373.609	99,54%	(1.707)
	(%) CASA	79,38%	84,25%	83,92%	83,88%									
	FDR	84,89%	91,40%	90,09%	89,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	40.281	43.680	46.682	46.108	(574)	2.428	5,56%	5.826	14,46%	-	0,00%	46.108		
2	Giro ISE	7.566	4.370	5.853	5.772	(82)	1.401	32,07%	(1.794)	-23,71%	-	0,00%	5.772		
3	Tabungan ISE	32.715	39.309	40.829	40.336	(493)	1.027	2,61%	7.621	23,29%	-	0,00%	40.336		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	182	207	207	207	0	0	0,00%	25	13,74%	-	0,00%	207		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.950	-	-	0	-815	-2	-5.019	2	73.583	71,96%	(20.633)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.325	-	-	0	-517	-2	-1.904	2	35.153	69,20%	(10.828)
	• Local Champion	25.361	21.619	21.617	-	-	0	-502	-2	-3.744	2	27.992	77,22%	(6.375)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	29.929	-	300	300	-596	-155	-4.074	455	35.710	83,81%	(5.782)
	KUR	32.921	28.859	28.714	-	300	300	-571	-145	-4.208	445	34.485	83,26%	(5.771)
	Non KUR	1.081	1.224	1.215	-	-	0	-24	-9	134	9	1.225	99,14%	(11)
3	PWG	9.475	21.262	22.028	2.004	2.009	6	1.878	766	12.552	1.244	29.851	73,79%	(7.823)
	Cilem	5.148	13.382	13.833	765	712	-53	1.083	451	8.685	261	19.940	69,37%	(6.107)
	Gadai	4.327	7.880	8.195	1.239	1.298	59	796	315	3.868	983	9.911	82,69%	(1.716)
4	CFG	262.577	290.785	293.854	1.673	5.245	3.571	1.832	3.069	31.277	2.176	286.430	102,59%	7.424
	CF 1	159.367	166.652	168.601	59	3.109	3.049	-174	1.949	9.234	1.160	162.301	103,88%	6.299
	Total Griya	139.426	143.053	145.237	-	2.910	2.910	0	2.184	5.811	726	140.190	103,60%	5.046
4	• Total Non Program	139.426	143.053	145.237	-	2.910	2.910	-2.889	2.184	5.811	726	140.190	103,60%	5.046
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.364	59	199	139	-174	-235	3.423	434	22.111	105,67%	1.253
	CF 2	103.210	124.133	125.253	1.614	2.136	522	2.007	1.120	22.043	1.016	124.128	100,91%	1.125
	Mitraguna & Others	99.172	118.844	120.008	1.614	2.136	522	2.034	1.164	20.836	972	117.952	101,74%	2.057
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	Total Pembiayaan	364.023	395.082	398.760	3.677	7.554	3.877	2.300	3.678	34.737	3.876	425.574	93,70%	(26.814)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				%	Penc.	Gap			
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	2.641	2.57%	4.72%	8.83%	1.222	1.769	1.000			
	KUR	703	1.487	1.263	2.485	2,14%	4,38%	8,66%	1.222	1.782	998			
	Non KUR	169	154	156	156	15,61%	12,75%	12,84%	-	(13)	2			
3	PWG	-	-	-	-	765	0,00%	0,00%	3.47%	765	765			
	Cilem	-	-	-	-	467	0,00%	0,00%	3,38%	467	467			
	Gadai	-	-	-	-	298	0,00%	0,00%	3,64%	298	298			
4	CFG	4.689	3.445	2.895	9.510	1,79%	1,00%	1,00%	3,24%	6.615	4.821	6.065		
	CF 1	4.583	2.690	2.084	6.484	2,88%	1,25%	3,85%	4.400	1.901	3.794			
	Total Griya	3.651	1.566	1.079	3.922	2,62%	0,75%	2,70%	2.843	271	2.356			
	Oto	932	1.124	1.004	2.562	4,67%	4,26%	10,97%	1.558	1.630	1.438			
	CF 2	106	755	812	3.026	0,10%	0,65%	2,42%	2.215	2.920	2.271			
	Mitraguna & Others	106	755	812	3.026	0,11%	0,68%	2,52%	2.215	2.920	2.271			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	7.770	0,91%	1,91%	1,95%	237	4.452	(983)	0,00%	100,00%	-1,9%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	94	95	21	1	26	38,41%	(123)	-56,37%	5.816	1,63%	(5.721)
2	Tabungan	144.169	164.349	168.144	169.140	1.752	996	4.791	2,92%	24.971	17,32%	156.198	108,29%	12.942
3	Deposito	10.918	21.051	21.846	21.846	909	0	795	3,77%	10.928	100,09%	11.620	188,00%	10.225
	Total	155.304	185.469	190.084	191.081	2.683	997	5.612	3,03%	35.777	23,04%	173.634	110,05%	17.447
	CASA	144.386	164.418	168.238	169.235	1.774	997	4.817	2,93%	24.849	17,21%	162.014	104,46%	7.221
	(%) CASA	92,97%	88,65%	88,51%	88,57%									
	FDR	134,72%	123,06%	120,88%	120,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.683	1.697		14	181	11,96%	437	34,64%	-	0,00%	1.697
2	Giro ISE	0	0	0	0		0	0	0,00%	(0)	-79,71%	-	0,00%	0
3	Tabungan ISE	1.260	1.516	1.683	1.697		14	181	11,96%	437	34,68%	-	0,00%	1.697
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	71	87	87	87		0	0	0,00%	16	22,54%	-	0,00%	87

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.027	500	350	-150	-418	-562	4.113	912	61.295	96,30%	(2.269)
	KUR	53.824	58.285	57.742	500	350	-150	-385	-543	3.917	893	59.797	95,56%	(2.055)
	Non KUR	1.089	1.304	1.285	-	-	0	-32	-19	196	19	1.498	85,76%	(213)
3	PWG	2.063	7.845	8.383	129	595	466	79	539	6.320	56	10.922	76,76%	(2.539)
	Cilem	2.063	7.845	8.383	129	595	466	79	539	6.320	56	10.922	76,76%	(2.539)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.511	480	1.937	1.457	1.534	1.556	10.513	380	161.312	99,50%	(801)
	CF 1	15.162	18.407	18.711	30	557	527	980	304	3.550	252	16.602	112,71%	2.109
	Total Griya	4.320	3.786	3.784	-	-	0	0	-1	-536	1	4.736	79,90%	(952)
	• Total Non Program	3.984	3.473	3.472	-	-	0	-43	-1	-512	1	4.353	79,77%	(881)
	• Program	336	312	312	-	-	0	-2	-1	-24	1	383	81,34%	(72)
	Oto	10.841	14.622	14.927	30	557	527	980	306	4.086	251	11.866	125,80%	3.062
	CF 2	134.836	140.548	141.800	450	1.380	930	554	1.252	6.963	128	144.710	97,99%	(2.910)
	Mitraguna & Others	130.780	136.767	138.032	450	1.380	930	528	1.265	7.252	115	139.644	98,85%	(1.612)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	Total Pembiayaan	209.233	228.246	229.777	1.109	2.882	1.772	1.181	1.531	20.544	1.350	235.787	97,45%	(6.010)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	53	113	2.380	53	0,00%	0,19%	4,03%	2.267	2.380	2.327			
	KUR	-	-	113	2.330	113	0,00%	0,19%	4,04%	2.217	2.330	2.330			
	Non KUR	-	53	-	50	50	0,00%	0,00%	3,90%	50	50	(3)			
3	PWG	-	-	-	-	59	0,00%	0,00%	0,70%	59	59	59			
	Cilem	-	-	-	-	59	0,00%	0,00%	0,70%	59	59	59			
	Gadai	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	4.390	1.077	0,72%	1,37%	2,73%	2.217	3.313	1.785			
	CF 1	278	426	376	901	278	1,83%	2,04%	4,81%	525	623	475			
	Total Griya	278	253	109	348	278	6,43%	2,87%	9,21%	240	71	95			
	Oto	-	173	267	552	173	0,00%	1,83%	3,70%	285	552	379			
	CF 2	799	2.179	1.797	3.489	799	0,59%	1,28%	2,46%	1.692	2.690	1.310			
	Mitraguna & Others	799	2.179	1.797	2.910	798	0,61%	1,31%	2,11%	1.114	2.112	732			
	Pensiun	-	68	68	68	68	0,00%	0,03%	1,80%	578	578	578			
	Total Pembiayaan	954	1.822	2.126	2.074	954	0,46%	0,93%	0,90%	(52)	1.120	252	0,14%	84,39%	-0,8%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Posisi	Oct-24	Oct-25
1	Asset (Retail) T	207.702	214.060	230.721	230.721	23.019		PHR	3,30	3,37	3,35
2	Contribution Margin	8.723	11.297	11.039	11.039	2.316	-26,6%	CIF Payroll	673	604	593

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.041	2.073	(8)	33	(150)	-6,75%	1.836	772,09%	5.704	36,35%	(3.631)
2	Tabungan	85.480	97.428	101.264	101.465	3.265	201	4.037	4,14%	15.985	18,70%	95.843	105,87%	5.622
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	145.047	145.280	3.207	233	3.787	2,68%	3.798	2,68%	158.204	91,83%	(12.923)
	CASA	85.718	99.652	103.305	103.538	3.256	233	3.887	3,90%	17.820	20,79%	101.547	101,96%	1.991
	(%) CASA	60,59%	70,43%	71,22%	71,27%									
	FDR	57,51%	63,37%	62,49%	62,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.189	2.243	54	(132)	-5,57%	1.906	565,59%	-	0,00%	2.243	
2	Giro ISE	44	2.016	1.816	1.816	0	(200)	-9,92%	1.772	3984,29%	-	0,00%	1.816	
3	Tabungan ISE	293	359	373	427	54	68	18,88%	134	45,94%	-	0,00%	427	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	98	98	98	0	0	0,00%	8	8,89%	-	0,00%	98	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	28.590	26.190	25.929	400	300	-100	-30	-260	-2.661	560	29.195	88,82%	(3.265)
	KUR	28.019	25.654	25.400	400	300	-100	-14	-253	-2.618	553	28.469	89,22%	(3.069)
	Non KUR	572	536	529	-	-	0	-16	-7	-42	7	726	72,94%	(196)
3	PWG	2.056	6.594	7.294	103	778	675	257	701	5.238	77	8.284	88,05%	(990)
	Cilem	2.056	6.594	7.294	103	778	675	257	701	5.238	77	8.284	88,05%	(990)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	57.412	770	1.200	430	842	525	6.687	675	59.828	95,96%	(2.416)
	CF 1	3.683	6.276	6.230	-	-	0	-153	-47	2.547	47	4.803	129,71%	1.427
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	Oto	2.988	5.924	5.879	-	-	0	-153	-45	2.891	45	3.816	154,06%	2.063
	CF 2	47.042	50.610	51.182	770	1.200	430	995	572	4.140	628	55.025	93,02%	(3.843)
	Mitraguna & Others	38.019	40.795	41.434	770	1.200	430	1.067	639	3.415	561	45.186	91,70%	(3.751)
	Pensiun	9.023	9.815	9.748	-	-	0	-72	-67	725	67	9.839	99,07%	(92)
	Total Pembiayaan	81.372	89.670	90.636	1.273	2.278	1.005	1.069	966	9.264	1.312	97.307	93,14%	(6.671)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	MtM	%	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	574	300	215	1.234	2.019	0,82%	4,76%	1.019	660	933	-	-	-			
	KUR	574	300	215	1.234	2.05%	0,84%	4,86%	1.019	660	933	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
3	PWG	-	-	-	-	55	0,00%	0,00%	0,75%	55	55	55	-	-			
	Cilem	-	-	-	-	55	0,00%	0,00%	0,75%	55	55	55	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-			
4	CFG	234	933	583	2.012	0,46%	1,03%	3,50%	1.428	1.777	1.078	-	-	-			
	CF 1	134	320	301	502	3,65%	4,79%	8,06%	201	368	182	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-			
	Oto	134	320	301	502	4,50%	5,08%	8,54%	201	368	182	-	-	-			
	CF 2	-	198	198	198	0,00%	0,39%	0,39%	-	198	0	198	0	0,00%	0,00%	0,00%	0,00%
	Mitraguna & Others	-	198	198	198	0,00%	0,49%	0,48%	-	198	0	198	0	0,00%	0,00%	0,00%	0,00%
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	0,00%	-	-	-			
	Total Pembiayaan	315	742	771	724	0,39%	0,86%	0,80%	(47)	408	(18)	0,04%	95,25%	-0,8%	0,04%	95,25%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	46.511	46.117	1.972	(394)	(1.008)	-2,14%	25.944	128,61%	27.208	169,50%	18.909
2	Tabungan	135.101	153.880	160.620	159.834	8.266	(786)	5.955	3,87%	24.733	18,31%	147.092	108,66%	12.743
3	Deposito	28.599	26.589	26.229	26.229	384	0	(360)	-1,35%	(2.370)	-8,29%	29.253	89,66%	(3.024)
	Total	183.873	227.593	233.360	232.180	10.622	(1.180)	4.587	2,02%	48.307	26,27%	203.553	114,06%	28.628
	CASA	155.274	201.005	207.131	205.951	10.238	(1.180)	4.947	2,46%	50.677	32,64%	174.300	118,16%	31.652
	(%) CASA	84,45%	88,32%	88,76%	88,70%									
	FDR	85,47%	88,46%	87,11%	87,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.669	14.251	14.749	14.804	55	553	3,88%	6.135	70,77%	-	0,00%	14.804	
2	Giro ISE	6.094	191	209	194	(15)	2	1,30%	(5.900)	-96,82%	-	0,00%	194	
3	Tabungan ISE	2.575	12.260	12.740	12.810	70	551	4,49%	10.235	39,749%	-	0,00%	12.810	
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800	
5	CIF ISE	121	141	141	141	0	0	0,00%	20	16,53%	-	0,00%	141	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.670	450	875	425	273	447	6.781	428	34.712	105,64%	1.958
	KUR	29.147	35.310	35.765	450	875	425	310	455	6.617	420	33.704	106,12%	2.061
	Non KUR	742	913	906	-	-	0	(38)	-7	164	7	1.009	89,77%	(103)
3	PWG	5.787	18.975	20.368	697	1.825	1.129	1.201	1.393	14.581	432	22.274	91,44%	(1.906)
	Cilem	4.662	15.117	16.557	221	1.526	1.305	1.328	1.440	11.895	86	17.028	97,23%	(471)
	Gadai	1.126	3.858	3.811	475	299	(176)	(127)	(47)	2.686	346	5.246	72,64%	(1.435)
4	CFG	121.436	146.124	146.240	146	1.092	946	3.459	116	24.804	976	132.134	110,68%	14.106
	CF 1	20.925	20.500	20.870	-	500	500	(188)	370	(55)	130	22.241	93,83%	(1.371)
	Total Griya	15.996	15.201	15.674	-	500	500	0	473	(321)	27	16.338	95,94%	(664)
	• Total Non Program	15.996	15.201	15.674	-	500	500	(75)	473	(321)	27	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.903	88,02%	(707)
	Oto	4.930	5.299	5.196	-	-	0	(188)	(103)	266	103	109.892	114,08%	15.478
	CF 2	100.511	125.624	125.370	146	592	446	3.647	(254)	24.859	846	100.892	114,08%	15.478
	Mitraguna & Others	63.905	83.472	83.404	60	500	440	3.336	(67)	19.499	567	72.328	115,31%	11.077
	Pensiun	36.606	42.152	41.966	86	92	6	311	(186)	5.360	278	37.565	111,72%	4.401
	Total Pembiayaan	157.150	201.322	203.278	1.293	3.792	2.500	4.933	1.957	46.128	1.836	189.158	107,46%	14.120

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	179	179	32	923	0,60%	0,09%	0,252	891	744	744	-	-	-
	KUR	179	124	32	923	0,61%	0,09%	0,258	891	744	799	-	-	-
	Non KUR	-	55	-	-	0	0,00%	0,00%	0,00%	-	-	(55)	-	-
3	PWG	74	-	-	191	1,27%	0,00%	0,94%	191	118	191	-	-	-
	Cilem	74	-	-	191	1,58%	0,00%	1,15%	191	118	191	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.115	2.206	812	4.105	0,92%	0,56%	2,81%	3.293	2.991	1.900	-	-	-
	CF 1	120	73	-	1.066	0,57%	0,00%	5,11%	1.066	946	992	-	-	-
	Total Griya	-	-	-	885	0,00%	0,00%	5,65%	885	885	885	-	-	-
	Oto	120	73	-	180	2,43%	0,00%	3,47%	180	60	107	-	-	-
	CF 2	995	2.132	812	3.040	0,99%	0,65%	2,42%	2.228	2.045	907	-	-	-
	Mitraguna & Others	254	1.562	492	2.340	0,40%	0,59%	2,81%	1.848	2.086	778	-	-	-
	Pensiun	740	570	319	700	2,02%	0,76%	1,67%	380	(41)	129	-	-	-
	Total Pembiayaan	35	1.476	1.827	1.542	0,02%	0,91%	0,76%	(285)	1.507	66	0,06%	92,29%	-0,7%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	139	138	8	(1)	1	0,84%	(322)	-69,97%	5.769	2,40%	(5.630)
2	Tabungan	104.069	106.823	105.660	105.197	1.148	(464)	(1.626)	-1,52%	1.128	1,08%	114.310	92,03%	(9.114)
3	Deposito	24.703	24.802	24.864	24.864	145	0	62	0,25%	161	0,65%	25.533	97,38%	(669)
	Total	129.233	131.762	130.663	130.199	1.301	(464)	(1.563)	-1,19%	966	0,75%	145.612	89,41%	(15.413)
	CASA	104.530	106.960	105.799	105.335	1.156	(464)	(1.625)	-1,52%	805	0,77%	120.079	87,72%	(14.744)
	(%) CASA	80,88%	81,18%	80,97%	80,90%									
	FDR	125,49%	144,26%	145,08%	145,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.217	2.273		55	(234)	-9,33%	(1.761)	-43,66%	-	0,00%	2.273
2	Giro ISE	415	71	85	83		(2)	12	17,23%	(332)	-79,99%	-	0,00%	83
3	Tabungan ISE	3.618	2.435	2.133	2.189		57	(246)	-10,10%	(1.429)	-39,49%	-	0,00%	2.189
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	119	146	146	146		0	0	0,00%	27	22,69%	-	0,00%	146

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	22.894	22.322	22.477	190	505	315	-200	155	-418	350	25.007	89,88%	(2.531)
	KUR	22.067	21.177	21.351	110	505	395	-345	174	-715	331	24.038	88,82%	(2.687)
	Non KUR	827	1.144	1.125	80	-	-80	145	-19	298	19	969	116,14%	156
3	PWG	1.733	7.305	7.400	36	235	200	17	95	5.667	140	11.387	64,99%	(3.987)
	Cilem	1.733	7.305	7.400	36	235	200	17	95	5.667	140	11.387	64,99%	(3.987)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	159.692	2.499	2.798	299	2.230	-764	22.141	3.562	159.690	100,00%	2
	CF 1	5.904	8.366	7.869	187	-	-187	375	-497	1.965	497	8.628	91,20%	(759)
	Total Griya	1.926	1.730	1.725	-	0	0	-	-5	-201	5	2.635	65,46%	(910)
4	• Total Non Program	1.926	1.730	1.725	-	0	0	-18	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.144	187	-	-187	375	-492	2.165	492	5.993	102,52%	151
	CF 2	131.647	152.090	151.823	2.312	2.798	486	1.855	-267	20.177	3.065	151.062	100,50%	761
	Mitraguna & Others	65.693	84.995	84.790	2.212	2.321	109	3.295	-204	19.097	2.525	83.123	102,01%	1.667
	Pensiun	65.954	67.095	67.033	100	477	377	-1.440	-62	1.079	539	67.939	98,67%	(906)
	Total Pembiayaan	162.178	190.083	189.569	2.724	3.538	814	2.047	-514	27.391	4.052	196.085	96,68%	(6.516)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25		MtD	YtD	MtM	%	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	640	514	469	1.841	2.80%	2,10%	8,19%	1.372	1.201	1.327	-					
	KUR	508	460	469	1.841	2,30%	2,22%	8,62%	1.372	1.332	1.381	-					
	Non KUR	132	54	-	-	15,90%	0,00%	0,00%	-	(132)	(54)	-					
3	PWG	-	-	-	-	99	0,00%	0,00%	0,00%	1.34%	99	99	99	-			
	Cilem	-	-	-	-	99	0,00%	0,00%	0,00%	1.34%	99	99	99	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-					
4	CFG	1.035	272	-	2.119	0,75%	0,00%	0,00%	1.33%	2.119	1.085	1.847	-				
	CF 1	-	-	-	333	0,00%	0,00%	0,00%	4,23%	333	333	333	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	333	0,00%	0,00%	0,00%	5,42%	333	333	333	-				
	CF 2	1.035	272	-	1.786	0,79%	0,00%	0,00%	1,18%	1.786	751	1.514	-				
	Mitraguna & Others	403	-	-	840	0,61%	0,00%	0,00%	0,99%	840	438	840	-				
	Pensiun	632	272	-	945	0,96%	0,00%	0,00%	1,41%	945	314	673	-				
	Total Pembiayaan	306	314	477	535	0,19%	0,25%	0,28%	58	229	221	0,85%	-202,56%	0,6%	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	161.481	600.371	601.522	600.801	82.583	(722)	430	0,07%	439.320	272,06%	170.261	352,87%	430.540
2	Tabungan	199.929	219.924	219.296	219.287	2.987	(9)	(637)	-0,29%	19.358	9,68%	217.689	100,73%	1.598
3	Deposito	133.285	88.384	88.458	88.512	(2.287)	54	129	0,15%	(44.773)	-33,59%	135.498	65,32%	(46.986)
	Total	494.695	908.679	909.277	908.600	83.283	(677)	(78)	-0,01%	413.905	83,67%	523.448	173,58%	385.152
	CASA	361.410	820.295	820.819	820.088	85.570	(731)	(207)	-0,03%	458.678	126,91%	387.950	211,39%	432.138
	(%) CASA	73,06%	90,27%	90,27%	90,26%									
	FDR	29,29%	19,85%	19,97%	19,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.518	20.512		(6)	72	0,35%	18.646	999,38%	-	0,00%	20.512
2	Giro ISE	28	33	21	21		1	(11)	-34,65%	(7)	-24,81%	-	0,00%	21
3	Tabungan ISE	1.837	18.807	18.897	18.891		(6)	84	0,44%	17.053	928,13%	-	0,00%	18.891
4	Deposito ISE	-	1.600	1.600	1.600		0	0	0,00%	1.600	#DIV/0!	-	0,00%	1.600
5	CIF ISE	40	78	78	78		0	0	0,00%	38	95,00%	-	0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.451	100	1.200	1.100	220	249	2.643	951	64.246	94,09%	(3.795)
	KUR	55.256	56.946	57.041	100	1.000	900	344	95	1.785	905	61.291	93,07%	(4.249)
	Non KUR	2.553	3.256	3.410	-	200	200	-124	154	857	46	2.956	115,36%	454
3	PWG	4.560	21.203	21.572	429	1.030	601	1.569	369	17.012	661	17.879	120,65%	3.693
	Cilem	4.560	21.203	21.572	429	1.030	601	1.569	369	17.012	661	17.879	120,65%	3.693
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	98.390	49	1.053	1.004	1.985	551	17.528	502	93.189	105,58%	5.201
	CF 1	35.630	44.241	44.699	-	853	853	-124	458	9.069	395	37.878	118,01%	6.821
	Total Griya	16.876	22.071	22.174	-	158	158	0	104	5.299	54	18.078	122,66%	4.096
4	• Total Non Program	11.817	17.375	17.334	-	-	0	-415	-41	5.517	41	12.305	140,87%	5.029
	• Program	5.059	4.695	4.840	-	158	158	-40	145	-219	13	5.773	83,84%	(933)
	Oto	18.754	22.170	22.524	-	695	695	-124	354	3.770	342	19.800	113,76%	2.725
	CF 2	45.232	53.598	53.691	49	200	151	2.109	93	8.459	107	55.311	97,07%	(1.620)
	Mitraguna & Others	44.353	52.413	52.528	49	200	151	1.854	115	8.175	85	53.401	98,36%	(873)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	181.582	578	3.283	2.705	3.733	1.169	36.695	2.114	176.970	102,61%	4.612

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	1.132	-	-	185	68,36%	0,00%	15,85%	185	(947)	185	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	1.132	-	-	185	68,36%	0,00%	15,85%	185	(947)	185	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	16	876	860	2.954	0,03%	1,43%	4,89%	2.094	2.938	2.078						
	KUR	16	781	764	2.778	0,03%	1,34%	4,87%	2.013	2.762	1.996						
	Non KUR	-	94	95	176	0,00%	2,93%	5,17%	81	176	82						
3	PWG	36	-	-	266	0,78%	0,00%	1,23%	266	231	266						
	Cilem	36	-	-	266	0,78%	0,00%	1,23%	266	231	266						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.001	1.606	1.998	1.997	1,72%	2,04%	2,03%	(0)	609	252						
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,24%	-	310	260						
	Total Griya	592	631	622	622	3,51%	2,82%	2,81%	-	30	(8)						
	Oto	101	112	381	381	0,54%	1,72%	1,69%	-	280	269						
	CF 2	696	1.003	995	995	1,54%	1,86%	1,85%	(0)	299	(8)						
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,89%	(0)	299	(8)						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	1.666	1.745	2.072	2.240	1,15%	1,15%	1,23%	169	574	495	0,04%	96,84%	-1,2%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll				
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Posisi	Posisi	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	141.121	145.538	825.396	684.275			PHR	3,13	3,86	3,78	(0,08)
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%		CIF Payroll	430	659	1.635	976

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	244	257	64	13	(79)	-23,48%	224	682,22%	7.711	3,33%	(7.454)
2	Tabungan	95.230	94.353	93.743	92.208	(4.503)	(1.535)	(2.145)	-2,27%	(3.021)	-3,17%	105.081	87,75%	(12.873)
3	Deposito	25.200	24.085	24.160	24.160	(648)	0	75	0,31%	(1.040)	-4,13%	26.127	92,47%	(1.967)
	Total	120.463	118.773	118.147	116.625	(5.087)	(1.522)	(2.148)	-1,81%	(3.838)	-3,19%	138.918	83,95%	(22.293)
	CASA	95.263	94.689	93.987	92.465	(4.439)	(1.522)	(2.224)	-2,35%	(2.798)	-2,94%	112.792	81,98%	(20.327)
	(%) CASA	79,08%	79,72%	79,55%	79,28%									
	FDR	167,21%	175,24%	177,70%	180,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	2.425	2.699	274	1.150	74,29%	1.683	165,55%	-	0,00%	2.699	
2	Giro ISE	1	45	7	12	6	(33)	-73,00%	12	2261,38%		0,00%	12	
3	Tabungan ISE	1.016	1.504	2.419	2.687	268	1.183	78,65%	1.671	164,50%		0,00%	2.687	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	59	71	71	71	0	0	0,00%	12	20,34%		0,00%	71	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	58.418	60.898	60.753	1.261	620	-641	-239	-145	2.334	765	59.109	102,78%	1.643
	KUR	53.406	57.154	57.040	1.261	620	-641	-146	-114	3.635	734	53.926	105,78%	3.114
	Non KUR	5.013	3.744	3.712	-	-	0	-92	-31	-1.300	31	5.183	71,62%	(1.471)
3	PWG	7.973	12.469	12.921	124	782	658	107	452	4.948	330	16.407	78,75%	(3.486)
	Cilem	7.973	12.469	12.921	124	782	658	107	452	4.948	330	16.407	78,75%	(3.486)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.277	528	2.054	1.525	-2.928	1.509	1.237	545	162.470	83,88%	(26.193)
	CF 1	25.995	30.348	30.289	318	214	-105	23	59	4.294	272	29.370	103,13%	919
	Total Griya	13.277	16.005	16.095	-	115	115	0	90	2.817	25	14.156	113,69%	1.938
4	• Total Non Program	13.277	16.005	16.095	-	115	115	-149	90	2.817	25			
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.194	318	99	-220	23	-149	1.476	247	15.213	93,30%	(1.019)
	CF 2	109.045	104.421	105.988	210	1.840	1.630	-2.952	1.568	-3.057	272	133.100	79,63%	(27.112)
	Mitraguna & Others	98.253	93.901	95.441	10	1.750	1.740	-3.105	1.540	-2.812	210	119.849	79,63%	(24.407)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	209.951	1.913	3.456	1.543	-3.060	1.815	8.520	1.641	237.987	88,22%	(28.036)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-		
2	MBG	1.180	1.618	1.713	3.797	2.02%	2,81%	6,25%	2.084	2.617	2.179			
	KUR	896	1.153	1.281	3.222	1.68%	2,24%	5,65%	1.940	2.326	2.069			
	Non KUR	284	465	431	575	5,67%	11,52%	15,50%	144	291	111			
3	PWG	-	-	-	-	19	0,00%	0,00%	0,15%	19	19	19		
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-		
4	CFG	795	1.639	2.264	5.527	0,59%	1,68%	4,06%	3.263	4.732	3.889			
	CF 1	92	107	224	1.359	0,35%	0,74%	4,49%	1.135	1.267	1.252			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-		
	Oto	92	107	224	1.359	0,72%	1,56%	9,57%	1.135	1.267	1.252			
	CF 2	704	1.532	2.040	4.168	0,65%	1,95%	3,93%	2.128	3.465	2.636			
	Mitraguna & Others	704	1.532	2.040	4.026	0,72%	2,17%	4,22%	1.986	3.323	2.494			
	Pensiun	-	-	-	-	142	0,00%	0,00%	142	142	142			
	Total Pembiayaan	1.800	2.004	1.927	1.895	0,89%	0,93%	0,90%	(32)	95	(109)	0,13%	85,09%	-0,8%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	220	225	272	5	(303)	-57,44%	(951)	-80,89%	5.025	4,47%	(4.800)
2	Tabungan	91.378	107.649	109.636	109.027	1.819	(609)	1.378	1,28%	17.649	19,31%	99.264	109,84%	9.763
3	Deposito	20.885	16.970	16.975	16.975	(128)	0	5	0,03%	(3.910)	-18,72%	21.629	78,48%	(4.654)
	Total	113.438	125.146	126.831	126.227	1.964	(604)	1.080	0,86%	12.788	11,27%	125.918	100,25%	309
	CASA	92.553	108.176	109.856	109.252	2.092	(604)	1.075	0,99%	16.699	18,04%	104.289	104,76%	4.963
	(%) CASA	81,59%	86,44%	86,62%	86,55%									
	FDR	111,58%	121,41%	122,29%	122,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.413	1.628	1.427	1.431	4	(197)	-12,11%	17	1,24%	-	0,00%	1.431	
2	Giro ISE	4	140	87	88	0	(53)	-37,49%	83	1919,13%		0,00%	88	
3	Tabungan ISE	1.409	1.488	1.339	1.343	4	(145)	-9,72%	(66)	-4,67%		0,00%	1.343	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0	
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%		0,00%	99	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.188	61.221	62.764	575	2.400	1.825	781	1.543	4.576	857	67.018	93,65%	(4.254)
	KUR	54.166	56.888	58.464	575	2.400	1.825	910	1.575	4.297	825	62.682	93,27%	(4.218)
	Non KUR	4.022	4.333	4.301	-	-	0	-129	-32	279	32	4.337	99,18%	(36)
3	PWG	2.382	10.305	11.071	338	841	503	897	767	8.689	74	10.963	100,99%	108
	Cilem	2.382	10.305	11.071	338	841	503	897	767	8.689	74	10.963	100,99%	108
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.263	920	1.142	222	1.572	851	15.320	292	74.165	109,57%	7.098
	CF 1	8.522	7.991	7.838	-	91	91	-69	-153	-684	244	9.534	82,22%	(1.695)
	Total Griya	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
4	• Total Non Program	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.341	-	91	91	-69	50	-248	41	3.337	70,16%	(996)
	CF 2	57.421	72.421	73.424	920	1.051	131	1.641	1.003	16.004	48	64.631	113,61%	8.794
	Mitraguna & Others	56.582	71.055	71.906	920	891	-29	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	155.099	1.833	4.383	2.550	3.250	3.160	28.530	1.222	152.201	101,90%	2.897

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	130	560	553	3.129	0,22%	0,90%	4,99%	2.576	2.999	2.569	-	-	-				
	KUR	123	305	175	2.619	0,23%	0,31%	4,48%	2.444	2.496	2.314	-	-	-				
	Non KUR	6	255	377	510	0,16%	8,71%	11,86%	133	504	255	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,98%	219	219	-	-	-				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,98%	219	219	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	447	635	186	562	0,68%	0,23%	0,69%	376	114	(73)	-	-	-				
	CF 1	217	533	-	376	2,55%	0,00%	4,80%	376	159	(157)	-	-	-				
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	-	(533)	-	-				
	Oto	217	-	-	376	8,39%	0,00%	16,06%	376	159	376	-	-	-				
	CF 2	230	101	186	87	0,40%	0,26%	0,25%	-	(45)	84	-	-	-				
	Mitraguna & Others	230	101	186	87	0,41%	0,26%	0,26%	-	(45)	84	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	47	201	621	621	0,04%	0,41%	0,40%	-	574	420	0,46%	-14,17%	0,1%	-	-	-	-

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.549	4.569	263	20	1.029	29,08%	2.691	143,33%	4.551	100,38%	17
2	Tabungan	48.550	62.403	59.389	60.178	3.671	789	(2.226)	-3,57%	11.627	23,95%	56.302	106,88%	3.876
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	77.368	78.177	3.814	808	(1.196)	-1,51%	20.147	34,72%	69.382	112,68%	8.795
	CASA	50.428	65.943	63.938	64.747	3.934	808	(1.196)	-1,81%	14.319	28,39%	60.853	106,40%	3.893
	(%) CASA	86,90%	83,08%	82,64%	82,82%									
	FDR	148,42%	125,88%	130,54%	129,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	640	663	23	152	29,70%	205	44,71%	-	0,00%	663	
2	Giro ISE	360	411	521	532	11	121	29,53%	173	48,05%	-	0,00%	532	
3	Tabungan ISE	99	100	119	131	12	30	30,39%	32	32,51%	-	0,00%	131	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%	-	0,00%	34	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	45.037	49.670	49.902	200	770	570	641	232	4.865	538	53.035	94,09%	(3.133)
	KUR	43.986	48.092	48.341	100	770	670	580	248	4.355	522	51.611	93,66%	(3.270)
	Non KUR	1.052	1.578	1.562	100	-	-100	60	16	510	16	1.424	109,68%	138
3	PWG	3.221	9.211	9.833	360	723	363	688	622	6.612	102	9.152	107,44%	680
	Cilem	3.221	9.211	9.833	360	723	363	688	622	6.612	102	9.152	107,44%	680
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.263	253	901	649	690	226	3.392	676	44.519	92,69%	(3.256)
	CF 1	26.387	25.220	25.464	253	886	634	-13	244	-924	642	27.205	93,60%	(1.741)
	Total Griya	5.331	5.249	5.231	-	0	0	-58	-17	-99	17	5.544	94,36%	(312)
	• Total Non Program	5.331	4.918	4.902	-	0	0	-16	-16	-429	16	5.544	88,42%	(642)
	• Program	-	330	329	-	0	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.233	253	886	634	-13	262	-824	625	21.662	93,40%	(1.429)
	CF 2	11.484	15.817	15.799	-	15	15	703	-18	4.315	33	17.313	91,25%	(1.514)
	Mitraguna & Others	8.469	10.930	10.935	-	15	15	375	5	2.466	10	13.702	79,80%	(2.768)
	Pensiun	3.015	4.888	4.864	-	0	327	-23	1.850	23	3.611	134,71%	1.254	
	Total Pembiayaan	86.130	99.919	100.998	813	2.395	1.582	2.019	1.079	14.868	1.315	106.706	94,65%	(5.708)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	409	293	285	911	0,91%	0,57%	1,83%	626	502	618	-	-	-			
	KUR	384	293	285	729	0,87%	0,59%	1,51%	444	344	436	-	-	-			
	Non KUR	25	-	-	182	2,33%	0,00%	11,66%	182	157	182	-	-	-			
3	PWG	6	-	-	86	0,18%	0,00%	0,88%	86	81	86	-	-	-			
	Cilem	6	-	-	86	0,18%	0,00%	0,88%	86	81	86	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.220	2.133	2.516	3.140	3,22%	6,13%	7,61%	624	1.920	1.007	-	-	-			
	CF 1	985	1.070	980	1.603	3,73%	3,88%	6,30%	624	619	533	-	-	-			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)	-	-	-			
	Oto	985	1.007	917	1.603	4,68%	4,59%	7,92%	686	619	596	-	-	-			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,73%	-	1.301	474	-	-	-			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	7,42%	-	941	377	-	-	-			
	Pensiun	-	264	361	-	0,00%	7,38%	7,42%	-	361	97	-	-	-			
	Total Pembiayaan	662	938	900	1.167	0,77%	0,90%	1,16%	267	505	229	3,49%	-202,27%	2,3%			

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	82.688	88.011	101.076	101.076	18.388		PHR	2,92	3,55	3,60
2	Contribution Margin	1.473	2.311	2.651	2.651	1.178	-80,0%	CIF Payroll	239	188	222

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.834	4.848		13	(89)	-1,80%	360	8,03%	-	0,00%	4.848
2	Giro ISE	733	748	820	821		1	73	9,76%	88	11,97%		0,00%	821
3	Tabungan ISE	3.754	4.189	4.014	4.027		12	(162)	-3,87%	273	7,26%		0,00%	4.027
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%		0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	72.761	50	1.700	1.650	73	528	288	1.172	73.952	98,39%	(1.191)
	KUR	67.505	67.969	68.549	50	1.700	1.650	201	581	1.045	1.119	68.808	99,62%	(259)
	Non KUR	4.969	4.265	4.212	-	-	0	-128	-53	-757	53	5.144	81,89%	(932)
3	PWG	12.827	25.789	27.413	2.224	3.007	783	1.040	1.624	14.587	1.383	30.742	89,17%	(3.329)
	Cilem	7.700	17.570	18.760	749	1.500	751	736	1.190	11.061	310	21.371	87,79%	(2.610)
	Gadai	5.127	8.219	8.653	1.475	1.506	31	304	434	3.526	1.073	9.371	92,33%	(718)
4	CFG	152.377	162.097	162.978	1.503	4.371	2.868	1.627	881	10.600	3.490	175.490	92,87%	(12.513)
	CF 1	49.433	44.315	44.455	-	321	321	-46	140	-4.977	181	55.718	79,79%	(11.263)
	Total Griya	45.444	38.769	38.991	-	321	321	0	222	-6.453	99	49.984	78,01%	(10.993)
1	• Total Non Program	21.636	16.200	16.147	-	-	0	-1.885	-54	-5.489	54	22.814	70,77%	(6.668)
	• Program	23.808	22.568	22.844	-	321	321	-274	275	-964	45	27.169	84,08%	(4.326)
	Oto	3.989	5.547	5.465	-	-	0	-46	-82	1.476	82	5.734	95,30%	(269)
	CF 2	102.945	117.781	118.522	1.503	4.050	2.547	1.672	741	15.577	3.309	119.772	98,96%	(1.250)
	Mitraguna & Others	90.697	103.649	104.272	1.503	3.848	2.345	1.760	623	13.575	3.225	105.804	98,55%	(1.532)
	Pensiun	12.248	14.132	14.250	-	202	202	-87	118	2.002	84	13.969	102,02%	282
	Total Pembiayaan	240.919	261.764	264.797	3.777	9.078	5.301	2.684	3.033	23.877	6.045	283.427	93,43%	(18.630)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	190	935	1.497	4.661	0,26%	2,07%	6,41%	3.164	4.471	3.726			
	KUR	190	589	890	4.161	0,28%	1,31%	6,07%	3.271	3.971	3.572			
	Non KUR	-	346	607	500	0,00%	14,22%	11,87%	(107)	500	154			
3	PWG	-	-	-	271	0,00%	0,00%	0,99%	271	271	271			
	Cilem	-	-	-	236	0,00%	0,00%	1,26%	236	236	236			
	Gadai	-	-	-	35	0,00%	0,00%	0,41%	35	35	35			
4	CFG	3.319	4.033	4.628	5.987	2,18%	2,86%	3,67%	1.359	2.668	1.954			
	CF 1	1.762	3.096	3.322	3.616	3,57%	7,50%	8,13%	294	1.853	520			
	Total Griya	1.762	2.831	3.064	3.209	3,88%	7,90%	8,23%	145	1.447	378			
	Oto	-	265	258	406	0,00%	4,65%	7,44%	149	406	142			
	CF 2	1.556	937	1.306	2.371	1,51%	1,11%	2,00%	1.065	815	1.434			
	Mitraguna & Others	1.556	937	1.306	2.118	1,72%	1,26%	2,03%	811	561	1.181			
	Pensiun	-	-	-	254	0,00%	0,00%	1,78%	254	254	254			
Total Pembiayaan		3.509	4.968	6.125	10.919	1,46%	2,34%	4,12%	4.794	7.411	5.951	8,33%	-102,07%	4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	368	55	52	52	11,36%	3,16%	3,16%	-	(316)	(3)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	20,07%	7,63%	7,63%	-	(316)	(3)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	194	314	362	358	0,27%	0,50%	0,49%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,40%	-	271	53			
	Non KUR	191	92	87	83	3,84%	2,05%	1,97%	(4)	(108)	(9)			
3	PWG	-	-	-	69	0,00%	0,00%	0,25%	69	69	69			
	Cilem	-	-	-	69	0,00%	0,00%	0,37%	69	69	69			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	4.795	5.057	3.063	4.362	3,15%	1,89%	2,68%	1.299	(433)	(695)			
	CF 1	2.642	3.279	1.534	1.968	5,34%	3,46%	4,43%	434	(674)	(1.310)			
	Total Griya	2.642	3.279	1.534	1.968	5,81%	3,96%	5,05%	434	(674)	(1.310)			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	2.153	1.778	1.528	2.394	2,09%	1,30%	2,02%	865	241	615			
	Mitragna & Others	2.153	1.484	1.234	2.099	2,37%	1,19%	2,01%	865	(53)	615			
	Pensiun	-	294	294	294	0,00%	0,11%	2,06%	-	294	-			
	Total Pembiayaan	5.357	5.426	3.477	4.841	2,22%	1,33%	1,83%	1.364	(516)	(585)	2,29%	-25,48%	0,5%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.352	8.408	(1.543)	56	(36)	-0,42%	(5.937)	-41,39%	23.539	35,72%	(15.131)
2	Tabungan	145.625	420.167	324.725	323.118	224.839	(1.606)	(97.048)	-23,10%	177.493	121,88%	161.588	199,96%	161.530
3	Deposito	70.189	66.097	65.186	65.288	(20.386)	101	(809)	-1,22%	(4.901)	-6,98%	71.125	91,79%	(5.837)
	Total	230.159	494.707	398.263	396.814	202.911	(1.449)	(97.893)	-19,79%	166.655	72,41%	256.252	154,85%	140.562
	CASA	159.970	428.610	333.077	331.526	223.297	(1.551)	(97.084)	-22,65%	171.556	107,24%	185.127	179,08%	146.399
	(%) CASA	69,50%	86,64%	83,63%	83,55%									
	FDR	49,05%	25,46%	32,10%	32,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.905	12.816	(89)	10	0,08%	172	1,36%	-	0,00%	12.816	
2	Giro ISE	2.499	1.709	1.723	1.723	0	14	0,80%	(776)	-31,06%	-	0,00%	1.723	
3	Tabungan ISE	9.095	10.047	10.132	10.043	(89)	(3)	-0,03%	948	10,43%	-	0,00%	10.043	
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050	
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%	-	0,00%	114	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.353	-	-	0	-439	-168	-4.896	168	21.257	67,52%	(6.904)
	KUR	17.796	13.144	12.976	-	-	0	-433	-168	-4.820	168	19.713	65,82%	(6.737)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	14.824	1.342	1.960	619	1.707	1.154	9.646	807	22.093	67,10%	(7.269)
	Cilem	3.578	9.897	10.701	386	1.064	678	1.123	804	7.123	260	15.061	71,05%	(4.359)
	Gadai	1.600	3.774	4.123	955	896	59	584	349	2.523	547	7.032	58,63%	(2.909)
4	CFG	88.436	97.737	98.678	315	1.345	1.031	1.409	941	10.241	404	112.870	87,43%	(14.193)
	CF 1	19.579	25.688	25.739	115	236	122	240	51	6.160	186	22.651	113,64%	3.089
	Total Griya	14.822	14.966	14.926	-	-	0	0	-40	104	40	15.677	95,21%	(751)
	• Total Non Program	14.371	14.544	14.504	-	-	0	241	-40	133	40	15.162	95,66%	(659)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.813	115	236	122	240	91	6.056	145	6.973	155,07%	3.840
	CF 2	68.857	72.048	72.939	200	1.109	909	1.169	890	4.082	219	90.220	80,85%	(17.281)
	Mitraguna & Others	68.359	70.944	71.840	200	1.109	909	942	896	3.481	213	87.538	82,07%	(15.698)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	127.855	1.656	3.306	1.649	2.677	1.926	14.954	1.379	156.258	81,82%	(28.403)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.267	789	514	669	65,58%	53,45%	4,66%	155	(598)	(120)	-	-	-				
	KUR	1.267	789	514	669	7,12%	3,91%	5,15%	155	(598)	(120)	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	261	0,00%	0,00%	261	1,76%	261	261	261	261	261	261	261	
	Cilem	-	-	-	-	240	0,00%	0,00%	240	2,25%	240	240	240	240	240	240	240	
	Gadai	-	-	-	-	20	0,00%	0,00%	20	0,49%	20	20	20	20	20	20	20	
4	CFG	1.470	1.419	1.446	2.516	1.66%	1.48%	2,55%	1.069	1.046	1.096	-	-	-				
	CF 1	117	626	649	1.720	0,60%	0,60%	2,53%	0,688	1.071	1.603	1.094	-	-	-			
	Total Griya	-	232	460	479	0,00%	0,00%	0,00%	19	479	247	-	-	-				
	Oto	117	393	189	1.241	2,46%	1,77%	11,48%	1.052	1.124	848	-	-	-				
	CF 2	1.353	794	797	796	1,96%	1,11%	1,09%	(1)	(557)	2	-	-	-				
	Mitraguna & Others	1.353	794	797	796	1,98%	1,12%	1,11%	(1)	(557)	2	-	-	-				
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,80%	(4)	183	(134)	1.40%	84,03%	-7,4%	1.40%	84,03%	-7,4%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			Posisi			Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25	Oct-24	Oct-25	Oct-25		
1	Asset (Retail) T	226.941	230.159	291.796	64.855								0,07	0,40
2	Contribution Margin	3.480	4.982	(191)	(3.671)	105,5%							(20)	(388)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	9.819	8.240	779	(1.578)	1.002	13,84%	(7.312)	-47,01%	27.974	29,46%	(19.733)
2	Tabungan	146.646	155.279	173.365	173.138	10.278	(227)	17.859	11,50%	26.492	18,07%	160.366	107,96%	12.772
3	Deposito	29.176	27.653	28.625	28.628	43	2	975	3,53%	(548)	-1,88%	30.350	94,32%	(1.722)
	Total	191.374	190.171	211.810	210.007	11.100	(1.803)	19.836	10,43%	18.633	9,74%	218.690	96,03%	(8.684)
	CASA	162.198	162.518	183.184	181.379	11.057	(1.805)	18.861	11,61%	19.181	11,83%	188.340	96,30%	(6.961)
	(%) CASA	84,75%	85,46%	86,49%	86,37%									
	FDR	87,12%	105,44%	95,69%	96,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	11.242	11.949	707	3.401	39,79%	(2.154)	-15,27%	-	0,00%	11.949	
2	Giro ISE	4.458	3.516	4.910	5.373	462	1.857	52,80%	915	20,52%	-	0,00%	5.373	
3	Tabungan ISE	9.645	5.032	6.332	6.577	244	1.545	30,70%	(3.068)	-31,81%	-	0,00%	6.577	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	100	107	107	107	0	0	0,00%	7	7,00%	-	0,00%	107	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	16.150	19.292	19.342	600	200	-400	522	50	3.193	150	22.027	87,81%	(2.685)
	KUR	14.812	18.197	18.263	600	200	-400	555	66	3.451	134	20.506	89,06%	(2.242)
	Non KUR	1.337	1.095	1.079	-	-	0	-33	-16	-259	16	1.522	70,90%	(443)
3	PWG	15.238	31.852	32.541	2.208	3.803	1.596	2.328	689	17.303	3.114	31.893	102,03%	647
	Cilem	3.814	13.153	13.868	769	1.043	274	1.117	714	10.053	329	17.213	80,56%	(3.346)
	Gadai	11.423	18.698	18.673	1.439	2.760	1.321	1.211	-25	7.250	2.786	14.680	127,20%	3.993
4	CFG	135.343	149.379	150.791	358	2.990	2.632	3.559	1.412	15.448	1.577	160.306	94,06%	(9.515)
	CF 1	16.023	19.533	19.780	138	650	512	283	247	3.757	403	19.094	103,59%	686
	Total Griya	9.034	11.740	12.153	-	450	450	0	412	3.118	38	9.834	123,58%	2.318
4	• Total Non Program	9.034	11.740	12.153	-	450	450	1.150	412	3.118	38	9.834	123,58%	2.318
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.627	138	200	62	283	-165	638	365	9.260	82,37%	(1.633)
	CF 2	119.320	129.846	131.012	220	2.340	2.120	3.256	1.166	11.692	1.174	141.212	92,78%	(10.200)
	Mitraguna & Others	104.787	116.468	117.740	220	2.340	2.120	3.460	1.272	12.953	1.068	124.440	94,62%	(6.700)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	202.674	3.166	6.993	3.827	6.388	2.152	35.944	4.841	214.227	94,61%	(11.553)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	46	460	441	1.434	1.29%	2,29%	7,41%	992	1.388	974				
	KUR	-	460	441	1.383	0,00%	2,43%	7,57%	941	1.383	923				
	Non KUR	46	-	-	51	3,44%	0,00%	4,73%	51	5	51				
3	PWG	-	-	-	356	0,00%	0,00%	1,09%	356	356	356				
	Cilem	-	-	-	346	0,00%	0,00%	2,49%	346	346	346				
	Gadai	-	-	-	10	0,00%	0,00%	0,05%	10	10	10				
4	CFG	993	406	854	1.524	0,73%	0,57%	1,01%	671	532	1.118				
	CF 1	153	406	637	723	0,95%	3,26%	3,65%	85	570	317				
	Total Griya	15	339	341	520	0,16%	2,90%	4,28%	179	505	181				
	Oto	138	67	297	203	1,98%	3,81%	2,66%	(94)	65	136				
	CF 2	840	-	216	802	0,70%	0,17%	0,61%	585	(38)	802				
	Mitraguna & Others	840	-	216	216	0,80%	0,19%	0,18%	(624)	-	216				
	Pensiun	-	-	-	585	0,00%	4,41%	585	585	585					
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,30%	(2)	212	(335)	1,44%	-10,86%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Oct)			Oct-24	Oct-25	Oct-25	Growth (Mtd)
1	Asset (Retail) T	177.931	191.374	198.204	20.273			3.15	3.37	3.40	0.02
2	Contribution Margin	7.429	9.292	7.807	378	-5,1%		1.149	1.192	1.210	18

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.448	12.608	13.897	13.724		(173)	1.115	8,85%	5.276	62,45%	-	0,00%	13.724
2	Giro ISE	1.077	1.162	1.076	1.073		(3)	(89)	-7,65%	(4)	-0,35%		0,00%	1.073
3	Tabungan ISE	7.371	11.446	12.820	12.650		(170)	1.204	10,52%	5.279	71,62%		0,00%	12.650
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	163	189	189	189		0	0	0,00%	26	15,95%		0,00%	189

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	26.790	-	1.210	1.210	275	184	-6.617	1.026	41.107	65,17%	(14,316)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3,437)
	Non-Linkage	33.404	26.606	26.790	-	1.210	1.210	275	184	-6.614	1.026	37.670	71,12%	(10,880)
	• Local Champion	29.104	25.708	24.682	-	-	0	275	-1.026	-4.422	1.026	30.454	81,05%	(5,772)
	• Value Chain	4.299	898	2.108	-	1.210	1.210	0	1.210	-2.191	-	7.216	29,21%	(5,108)
2	MBG	23.844	26.866	26.579	-	350	350	441	-287	2.735	637	28.156	94,40%	(1,577)
	KUR	21.881	24.944	24.761	-	350	350	572	-182	2.880	532	26.074	94,97%	(1,312)
	Non KUR	1.963	1.922	1.818	-	0	-131	-104	-146	-	104	2.083	87,27%	(265)
3	PWG	18.313	36.508	37.539	4.087	5.509	1.422	1.708	1.031	19.226	4.478	33.743	111,25%	3.796
	Cilem	9.363	19.245	20.352	470	1.593	1.122	771	1.106	10.989	486	21.307	95,52%	(955)
	Gadai	8.950	17.263	17.187	3.617	3.916	299	937	-75	8.237	3.991	12.436	138,20%	4.751
4	CFG	284.398	286.972	289.603	2.160	5.170	3.010	-1.641	2.632	5.205	2.538	293.929	98,53%	(4,326)
	CF 1	38.670	35.236	35.105	726	114	-612	141	-130	-3.565	244	39.842	88,11%	(4,737)
	Total Griya	32.928	29.492	29.369	442	-	-442	0	-123	-3.559	123	33.233	88,37%	(3,864)
	• Total Non Program	32.928	29.492	29.369	442	-	-442	-648	-123	-3.559	123	33.233	88,37%	(3,864)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.736	284	114	-170	141	-8	-6	121	6.609	86,79%	(873)
	CF 2	245.728	251.736	254.498	1.434	5.056	3.622	-1.782	2.762	8.770	2.294	254.086	100,16%	412
	Mitraguna & Others	226.104	233.173	236.069	1.067	4.770	3.703	-2.660	2.896	9.965	1.874	233.608	101,05%	2.462
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2,050)
	Total Pembiayaan	359.963	376.951	380.511	6.247	12.238	5.991	783	3.560	20.549	8.678	396.935	95,86%	(16.423)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	112	635	593	633	0,47%	2,21%	2,38%	40	521	(2)	-	-	-	
	KUR	77	397	396	436	0,35%	1,59%	1,76%	40	359	39	-	-	-	
	Non KUR	34	237	196	196	1,74%	10,22%	10,81%	-	162	(41)	-	-	-	
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,44%	(1)	7.192	(2.237)	-	-	-	
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)	-	-	-	
	Total Griya	627	1.298	-	-	1,90%	0,00%	0,00%	-	(627)	(1.298)	-	-	-	
	Oto	363	205	205	205	6,33%	3,56%	3,57%	-	(159)	-	-	-	-	
	CF 2	1.777	10.694	9.756	9.755	0,72%	3,88%	3,83%	(1)	7.978	(939)	-	-	-	
	Mitraguna & Others	1.468	10.694	9.756	9.755	0,65%	4,18%	4,13%	(1)	8.287	(939)	-	-	-	
	Pensiun	309	-	-	-	0,09%	0,00%	0,00%	-	(309)	-	-	-	-	
	Total Pembiayaan	2.880	12.832	10.553	10.592	0,80%	2,80%	2,78%	39	7.713	(2.239)	2,99%	-7,24%	0,2%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	8.253	7.433	672	(820)	732	10,93%	(171)	-2,24%	20.152	36,88%	(12.719)
2	Tabungan	169.083	165.994	171.705	171.269	(2.296)	(436)	5.275	3,18%	2.185	1,29%	184.507	92,82%	(13.238)
3	Deposito	159.534	163.489	163.069	163.076	(4.793)	7	(413)	-0,25%	3.542	2,22%	161.298	101,10%	1.778
	Total	336.221	336.184	343.027	341.778	(6.417)	(1.250)	5.594	1,66%	5.557	1,65%	365.957	93,39%	(24.179)
	CASA	176.687	172.695	179.958	178.702	(1.624)	(1.256)	6.007	3,48%	2.015	1,14%	204.659	87,32%	(25.957)
	(%) CASA	52,55%	51,37%	52,46%	52,29%									
	FDR	59,93%	63,66%	63,17%	63,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.939	10.115	175	1.662	19,67%	(1.058)	-9,47%	-	0,00%	10.115	
2	Giro ISE	2.226	2.662	2.509	2.164	(345)	(498)	-18,71%	(62)	-2,80%	-	0,00%	2.164	
3	Tabungan ISE	8.944	5.787	7.427	7.948	521	2.160	37,33%	(996)	-11,14%	-	0,00%	7.948	
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%	-	0,00%	3	
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%	-	0,00%	96	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	40.703	42.189	43.116	1.100	1.415	315	991	927	2.413	488	47.802	90,20%	(4.686)	
	KUR	38.741	40.577	41.520	1.100	1.415	315	1.044	943	2.779	472	45.587	91,08%	(4.068)	
	Non KUR	1.963	1.612	1.596	-	-	0	-53	-15	-366	15	2.215	72,07%	(619)	
3	PWG	8.703	17.233	17.441	783	1.181	398	638	208	8.738	973	28.179	61,90%	(10.737)	
	Cilem	6.698	12.816	13.129	371	849	478	303	313	6.431	536	19.460	67,47%	(6.330)	
	Gadai	2.005	4.417	4.312	412	332	-80	334	-105	2.307	437	8.719	49,46%	(4.407)	
4	CFG	152.101	154.591	156.146	1.048	2.545	1.497	9	1.555	4.045	990	178.761	87,35%	(22.616)	
	CF 1	24.823	20.454	20.255	-	-	0	-538	-198	-4.567	198	28.103	72,08%	(7.847)	
	Total Griya	16.607	12.539	12.498	-	-	0	0	-41	-4.109	41	17.461	71,57%	(4.963)	
4	• Total Non Program	16.607	12.539	12.498	-	-	0	0	-125	-41	-4.109	41	17.461	71,57%	(4.963)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	7.915	7.758	-	-	0	-538	-157	-458	157	10.641	72,90%	(2.884)	
	CF 2	127.278	134.138	135.890	1.048	2.545	1.497	547	1.753	8.612	792	150.659	90,20%	(14.768)	
	Mitraguna & Others	115.000	120.110	122.020	628	2.545	1.917	-38	1.910	7.020	635	135.990	89,73%	(13.970)	
	Pensiun	12.278	14.028	13.871	420	-	-420	585	-157	1.592	157	14.669	94,56%	(798)	
	Total Pembiayaan	201.507	214.013	216.703	2.931	5.141	2.210	1.638	2.690	15.196	2.451	254.742	85,07%	(38.039)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	377	866	654	2.409	0,93%	1,55%	5,59%	1.755	2.032	1.543	327	1.364	1.658	1.153		
	KUR	327	833	622	1.986	0,84%	1,53%	4,78%	1.364	1.658	1.153	50	391	374	390		
	Non KUR	50	34	32	424	2,53%	2,01%	26,53%	391	374	390	1374	391	374	390		
3	PWG	-	-	-	510	0,00%	0,00%	0,00%	510	510	510	127	428	428	428		
	Cilem	-	-	-	428	0,00%	0,00%	0,00%	428	428	428	127	428	428	428		
	Gadai	-	-	-	83	0,00%	0,00%	0,00%	83	83	83	127	83	83	83		
4	CFG	2.744	3.268	2.491	3.927	1,02%	1,80%	1,61%	2.52%	1.436	1.183	694	1.436	1.183	659		
	CF 1	932	577	547	1.397	3,75%	2,68%	6,90%	850	466	821	1.392	577	547	547		
	Total Griya	594	-	-	689	3,58%	0,00%	0,00%	689	95	689	114	371	371	371		
	Oto	337	577	547	708	4,11%	6,91%	9,13%	161	371	371	114	371	371	371		
	CF 2	1.812	2.691	1.943	2.530	1,42%	1,45%	1,62%	1.86%	586	718	(162)	1.812	2.691	1.943		
	Mitraguna & Others	1.812	2.691	1.943	2.317	2.310	1,21%	1,93%	1.89%	368	499	(380)	1.812	2.691	1.943		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0	219	219	-	43	(43)	-		
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,63%	(7)	1.480	(220)	1.39%	14,39%	-0,2%	1.39%	14,39%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	310.263	336.221	342.600	32.337	2,9%	3,18	3,41	3,43
2	Contribution Margin	9.746	13.162	9.468	(278)	2,9%	1.265	1.282	1.301
							0,02	0,25	36

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.170	3.156	(14)	765	31,98%	566	21,87%	-	0,00%	3.156
2	Giro ISE	59	57	89	89	0	31	54,29%	30	50,73%		0,00%	89
3	Tabungan ISE	2.531	2.334	3.081	3.067	(14)	734	31,43%	537	21,20%		0,00%	3.067
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	115	115	115	0	0	0,00%	25	27,78%		0,00%	115

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	45.734	49.781	49.866	900	900	0	612	85	4.131	815	51.039	97,70%	(1.173)
	KUR	43.301	47.907	48.017	900	900	0	674	111	4.717	789	48.404	99,20%	(387)
	Non KUR	2.433	1.874	1.848	-	-	0	-62	-26	-585	26	2.634	70,16%	(786)
3	PWG	2.160	7.107	7.790	42	781	739	238	684	5.630	97	9.538	81,67%	(1.748)
	Cilem	2.160	7.107	7.790	42	781	739	238	684	5.630	97	9.538	81,67%	(1.748)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.779	754	2.361	1.607	-1.580	782	3.587	1.579	173.605	97,80%	(3.826)
	CF 1	15.140	17.633	17.849	-	426	426	126	216	2.709	210	16.052	111,20%	1.797
	Total Griya	1.118	992	981	-	-	0	0	-11	-137	11	1.356	72,38%	(375)
M	• Total Non Program	1.118	992	981	-	-	0	-12	-11	-137	11	1.356	72,38%	(375)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.868	-	426	426	126	227	2.846	199	14.696	114,78%	2.172
	CF 2	151.051	151.364	151.930	754	1.935	1.181	-1.706	566	878	1.369	157.553	96,43%	(5.623)
	Mitraguna & Others	120.364	119.927	120.755	-	1.935	1.935	-2.058	828	391	1.107	126.201	95,69%	(5.445)
	Pensiun	30.687	31.437	31.174	754	-	-754	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	227.435	1.696	4.042	2.346	-730	1.551	13.349	2.491	234.182	97,12%	(6.748)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	330	635	554	1.837	0,72%	1,11%	3,68%	1.283	1.507	1.201	-	-	-
	KUR	190	611	529	1.696	0,44%	1,10%	3,53%	1.167	1.506	1.085	-	-	-
	Non KUR	139	24	25	141	5,72%	1,31%	7,61%	116	2	116	-	-	-
3	PWG	3	-	-	80	0,14%	0,00%	1,03%	80	77	80	-	-	-
	Cilem	3	-	-	80	0,14%	0,00%	1,03%	80	77	80	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	1.389	1.421	1.580	3.731	0,84%	0,93%	2,20%	2.151	2.342	2.310	-	-	-
	CF 1	197	679	766	1.509	1,30%	4,34%	8,46%	743	1.312	831	-	-	-
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Oto	197	679	766	1.509	1,41%	4,60%	8,95%	743	1.312	831	-	-	-
	CF 2	1.192	742	814	2.222	0,79%	0,54%	1,46%	1.408	1.030	1.480	-	-	-
	Mitraguna & Others	1.192	354	616	1.677	0,99%	0,51%	1,39%	1.061	485	1.323	-	-	-
	Pensiun	-	388	198	545	0,00%	0,63%	1,75%	347	545	156	-	-	-
	Total Pembiayaan	1.722	2.057	2.134	5.648	0,80%	0,94%	2,48%	3.514	3.926	3.591	0,00%	100,00%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	508	185	191	214	1,11%	0,38%	0,43%	23	(294)	30			
	KUR	409	147	154	153	0,94%	0,32%	0,32%	(1)	(256)	6			
	Non KUR	100	38	37	62	4,09%	1,98%	3,34%	25	(38)	24			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.360	2.166	2.029	2.029	0,82%	1,20%	1,19%	-	669	(138)			
	CF 1	113	249	113	113	0,75%	0,64%	0,63%	-	-	(136)			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	113	249	113	113	0,81%	0,68%	0,67%	-	-	(136)			
	CF 2	1.246	1.917	1.915	1.915	0,83%	1,27%	1,26%	-	669	(1)			
	Mitraguna & Others	1.125	1.917	1.915	1.915	0,93%	1,60%	1,59%	-	790	(1)			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-			
	Total Pembiayaan	1.868	2.351	2.219	2.243	0,87%	0,98%	0,99%	23	375	(108)	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	65	66	(7)	0	36	119,72%	(1)	-1,06%	2.674	2,45%	(2.609)
2	Tabungan	73.366	68.269	69.561	69.469	92	(92)	1.200	1,76%	(3.897)	-5,31%	79.971	86,87%	(10.502)
3	Deposito	13.172	14.189	14.031	14.381	531	350	191	1,35%	1.208	9,17%	14.379	100,01%	2
	Total	86.605	82.488	83.657	83.915	615	258	1.427	1,73%	(2.689)	-3,11%	97.024	86,49%	(13.109)
	CASA	73.432	68.299	69.627	69.535	84	(92)	1.236	1,81%	(3.898)	-5,31%	82.645	84,14%	(13.110)
	(%) CASA	84,79%	82,80%	83,23%	82,86%									
	FDR	98,27%	110,98%	110,24%	109,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	474	474		0	79	19,98%	124	35,57%	-	0,00%	474
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	349	395	474	474		0	79	19,98%	124	35,57%		0,00%	474
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	173	173	173		0	0	0,00%	9	5,49%		0,00%	173

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.574	420	837	417	367	799	5.864	38	5.032	150,53%	2.542
	Cilem	1.711	6.775	7.574	420	837	417	367	799	5.864	38	5.032	150,53%	2.542
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.634	300	862	562	-246	-117	1.268	979	91.686	92,31%	(7.052)
	CF 1	269	448	448	-	-	0	-3	0	179	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	-	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	-	0	-2	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	-	0	-3	0	197	-	757	26,02%	(560)
	CF 2	83.098	84.303	84.186	300	862	562	-243	-117	1.089	979	90.394	93,13%	(6.208)
	Mitraguna & Others	38.271	38.205	37.896	300	370	70	-672	-309	-375	679	44.821	84,55%	(6.925)
	Pensiun	44.827	46.098	46.290	-	492	492	429	193	1.464	299	45.573	101,57%	718
	Total Pembiayaan	85.106	91.544	92.227	720	1.699	979	121	683	7.121	1.016	96.747	95,33%	(4.520)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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%	-	-	-				
	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	-	-	-	-	39	0,00%	0,00%	0,52%	39	39	39					
	Cilem	-	-	-	-	39	0,00%	0,00%	0,52%	39	39	39					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-					
4	CFG	-	389	387	1.720	389	0,00%	0,46%	2,03%	1.334	1.720	1.331					
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-					
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-					
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-					
	CF 2	-	229	229	224	229	0,00%	0,27%	0,27%	(4)	224	(5)					
	Mitraguna & Others	-	229	229	224	229	0,00%	0,60%	0,59%	(4)	224	(5)					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-					
	Total Pembiayaan	18	247	247	242	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-126,74%	0,3%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.843	7.146		303	924	14,84%	(226)	-3,06%	-	0,00%	7.146
2	Giro ISE	1.170	279	724	772		49	493	176,71%	(398)	-34,00%		0,00%	772
3	Tabungan ISE	2.302	1.843	2.019	2.274		255	431	23,36%	(28)	-1,22%		0,00%	2.274
4	Deposito ISE	3.900	4.100	4.100	4.100		0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80		0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	• Local Champion	731	554	551	100	-	-100	70	-3	-180	3	731	75,38%	(180)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.212	200	400	200	425	150	6.758	250	19.012	111,58%	2.201
	KUR	11.979	19.003	19.174	200	400	200	496	171	7.194	229	16.423	116,75%	2.751
	Non KUR	2.475	2.059	2.039	-	-	0	-71	-21	-436	21	2.589	78,76%	(550)
3	PWG	2.088	8.579	9.705	151	1.264	1.112	126	1.126	7.617	138	9.948	97,56%	(243)
	Cilem	1.902	8.366	9.455	144	1.211	1.067	150	1.089	7.554	121	9.762	96,86%	(307)
	Gadai	186	213	250	8	53	46	-24	37	64	16	186	134,35%	64
4	CFG	140.874	149.252	149.948	1.640	2.767	1.127	-564	696	9.074	2.071	153.851	97,46%	(3.903)
	CF 1	3.720	5.449	5.386	-	-	0	-22	-63	1.666	63	5.317	101,30%	69
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
1	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.225	-	-	0	-22	-61	927	61	4.479	94,33%	(254)
	CF 2	137.153	143.803	144.562	1.640	2.767	1.127	-542	759	7.408	2.008	148.534	97,33%	(3.972)
	Mitragna & Others	95.850	99.959	100.342	890	1.725	835	-1.303	383	4.493	1.342	106.067	94,60%	(5.724)
	Pensiun	41.304	43.844	44.219	750	1.042	292	761	376	2.916	666	42.468	104,13%	1.752
	Total Pembiayaan	158.147	180.352	182.320	2.091	4.431	2.339	38	1.969	24.174	2.462	183.542	99,33%	(1.221)

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	5.290	6.150	(1.908)	860	(354)	-5,45%	(640)	-9,42%	14.374	42,79%	(8.224)
2	Tabungan	175.767	198.253	203.995	204.226	4.592	231	5.973	3,01%	28.459	16,19%	191.167	106,83%	13.059
3	Deposito	41.842	50.886	50.480	50.480	(773)	0	(406)	-0,80%	8.638	20,64%	42.458	118,89%	8.022
	Total	224.399	255.644	259.766	260.856	1.911	1.091	5.212	2,04%	36.457	16,25%	247.999	105,18%	12.857
	CASA	182.557	204.758	209.286	210.376	2.684	1.091	5.618	2,74%	27.819	15,24%	205.541	102,35%	4.835
	(%) CASA	81,35%	80,09%	80,57%	80,65%									
	FDR	108,91%	102,51%	101,23%	100,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.830	5.824		(6)	(369)	-5,96%	1.741	42,65%	-	0,00%	5.824
2	Giro ISE	1.486	3.178	2.598	2.623		25	(554)	-17,45%	1.137	76,52%	-	0,00%	2.623
3	Tabungan ISE	2.597	3.016	3.232	3.201		(32)	185	6,14%	604	23,27%	-	0,00%	3.201
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.062	150	1.435	1.285	-1.166	386	-671	1.049	103.342	93,92%	(6.280)
	KUR	92.544	90.757	91.189	150	1.435	1.285	-934	432	-1.355	1.003	97.667	93,37%	(6.478)
	Non KUR	5.189	5.919	5.874	-	-	0	-232	-46	685	46	5.676	103,48%	198
3	PWG	10.721	22.181	23.093	1.965	1.594	-370	1.305	912	12.372	683	32.125	71,88%	(9.032)
	Cilem	6.388	13.681	14.241	587	779	192	943	560	7.853	219	21.573	66,02%	(7.331)
	Gadai	4.333	8.500	8.852	1.378	815	-563	362	352	4.519	464	10.553	83,88%	(1.701)
4	CFG	134.342	140.777	140.384	3.063	2.052	-1.011	1.543	-393	6.041	2.445	156.757	89,55%	(16.374)
	CF 1	27.563	25.063	24.807	-	-	0	-271	-256	-2.756	256	32.202	77,03%	(7.395)
	Total Griya	18.820	16.452	16.364	-	-	0	0	-88	-2.456	88	21.615	75,71%	(5.251)
4	• Total Non Program	5.808	4.898	4.851	-	-	0	-59	-48	-958	48	6.766	71,69%	(1.915)
	• Program	13.012	11.553	11.514	-	-	0	-124	-40	-1.499	40	14.849	77,54%	(3.336)
	Oto	8.743	8.611	8.442	-	-	0	-271	-169	-300	169	10.587	79,75%	(2.144)
	CF 2	106.779	115.714	115.577	3.063	2.052	-1.011	1.813	-137	8.798	2.189	124.556	92,79%	(8.979)
	Mitraguna & Others	66.464	74.478	74.816	2.573	2.022	-551	1.897	338	8.352	1.684	82.423	90,77%	(7.607)
	Pensiun	40.315	41.236	40.761	490	30	-460	-84	-475	446	505	42.133	96,74%	(1.372)
	Total Pembiayaan	244.391	262.053	262.957	5.178	5.081	-96	1.571	904	18.566	4.177	293.820	89,50%	(30.863)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25				%	Penc.	Gap
1	SME	83	-	-	-	5.19%	0,00%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5.19%	0,00%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	6.022	0,95%	0,81%	6,20%	5.242	5.091	5.076				
	KUR	830	846	683	5.290	0,90%	0,75%	5,80%	4.607	4.460	4.444				
	Non KUR	101	100	97	732	1,95%	1,64%	12,46%	635	631	632				
3	PWG	7	-	-	403	0,06%	0,00%	1,75%	403	397	403				
	Cilem	-	-	-	130	0,00%	0,00%	0,92%	130	130	130				
	Gadai	7	-	-	273	0,15%	0,00%	3,08%	273	266	273				
4	CFG	949	1.067	1.430	5.998	0,71%	1,02%	4,27%	4.569	5.049	4.932				
	CF 1	949	1.067	983	2.810	3,44%	3,92%	11,33%	1.827	1.861	1.744				
	Total Griya	745	834	757	2.481	3,96%	4,60%	15,16%	1.724	1.737	1.647				
	Oto	204	232	226	329	2,34%	2,63%	3,90%	103	125	97				
	CF 2	-	-	446	3.188	0,00%	0,39%	2,76%	2.741	3.188	3.188				
	Mitraguna & Others	-	-	446	3.017	0,00%	0,60%	4,03%	2.571	3.017	3.017				
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171				
	Total Pembiayaan	1.942	2.888	2.704	3.406	0,79%	1,03%	4,72%	701	1.464	517	3,68%	-184,38%	2,4%	

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	241.574	251.305	266.152	24.578			2.75	3.00	3.03	0,03
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%		1.262	1.587	1.490	(97)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	2.937	2.981	261	44	148	5,24%	(656)	-18,04%	9.639	30,93%	(6.658)
2	Tabungan	133.319	154.882	153.979	153.063	2.042	(916)	(1.819)	-1,17%	19.744	14,81%	144.556	105,89%	8.507
3	Deposito	34.970	33.332	33.667	33.667	560	0	335	1,01%	(1.303)	-3,73%	36.234	92,92%	(2.567)
	Total	171.926	191.046	190.583	189.711	2.862	(872)	(1.335)	-0,70%	17.785	10,34%	190.428	99,62%	(717)
	CASA	136.957	157.715	156.916	156.044	2.302	(872)	(1.671)	-1,06%	19.087	13,94%	154.194	101,20%	1.850
	(%) CASA	79,66%	82,55%	82,33%	82,25%									
	FDR	77,08%	67,13%	67,05%	67,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.527	2.413	(114)	112	4,86%	379	18,63%	-	0,00%	2.413	
2	Giro ISE	95	517	728	728	0	211	40,83%	633	667,33%	-	0,00%	728	
3	Tabungan ISE	1.439	1.285	1.299	1.185	(114)	(99)	-7,72%	(254)	-17,64%	-	0,00%	1.185	
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%	-	0,00%	500	
5	CIF ISE	176	228	228	228	0	0	0,00%	52	29,55%	-	0,00%	228	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	18.945	18.568	18.829	-	525	525	-1.287	261	-117	264	21.588	87,22%	(2.759)
	KUR	17.446	17.524	17.808	-	525	525	-984	284	362	241	19.977	89,14%	(2.169)
	Non KUR	1.500	1.044	1.021	-	0	-302	-23	-479	23	-	1.611	63,35%	(590)
3	PWG	1.695	7.408	7.912	268	648	380	354	504	6.217	144	6.399	123,65%	1.513
	Cilem	1.695	7.408	7.912	268	648	380	354	504	6.217	144	6.399	123,65%	1.513
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.044	300	720	420	-2.978	-1.229	-10.831	1.949	115.400	87,56%	(14.356)
	CF 1	3.054	2.795	2.767	-	0	-55	-28	-287	28	-	3.488	79,34%	(721)
	Total Griya	942	876	876	-	0	0	0	-66	-	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	0	-6	0	0	-	-	1.055	83,01%	(179)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.891	-	0	-55	-28	-221	28	-	2.433	77,74%	(542)
	CF 2	108.821	99.477	98.277	300	720	420	-2.923	-1.200	-10.544	1.920	111.912	87,82%	(13.635)
	Mitraguna & Others	34.866	41.418	40.590	300	690	390	-115	-828	5.724	1.518	37.641	107,83%	2.949
	Pensiun	73.955	58.059	57.687	-	30	30	-2.808	-372	-16.268	402	74.271	77,67%	(16.584)
	Total Pembiayaan	132.514	128.248	127.784	568	1.893	1.325	-3.910	-464	-4.730	2.357	143.386	89,12%	(15.602)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	302	530	94	224	1,59%	0,51%	1,19%	130	(78)	(306)	-	-	-			
	KUR	199	530	94	165	1,14%	0,54%	0,93%	71	(34)	(365)	-	-	-			
	Non KUR	102	-	-	59	6,82%	0,00%	5,78%	59	(43)	59	-	-	-			
3	PWG	-	-	-	193	0,00%	0,00%	2,44%	193	193	193	-	-	-			
	Cilem	-	-	-	193	0,00%	0,00%	2,44%	193	193	193	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	58	1.868	1.234	4.739	0,05%	1,21%	4,69%	3.505	4.680	2.870	-	-	-			
	CF 1	54	31	28	655	1,76%	1,01%	23,66%	626	601	624	-	-	-			
	Total Griya	-	-	-	529	0,00%	0,00%	60,39%	529	529	529	-	-	-			
	Oto	54	31	28	126	2,55%	1,47%	6,65%	98	72	95	-	-	-			
	CF 2	5	1.838	1.206	4.084	0,00%	1,21%	4,16%	2.878	4.080	2.247	-	-	-			
	Mitraguna & Others	5	1.758	1.125	2.688	0,01%	2,72%	6,62%	1.563	2.684	931	-	-	-			
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.315	1.396	1.316	-	-	-			
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,20%	535	(8.324)	(1.413)	2,09%	-73,94%	0,9%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.875	1.849	(204)	(26)	(465)	-20,08%	(989)	-34,85%	7.495	24,68%	(5.645)
2	Tabungan	118.896	130.042	130.523	130.968	5.288	445	926	0,71%	12.072	10,15%	132.336	98,97%	(1.369)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	147.959	148.378	4.937	419	477	0,32%	14.121	10,52%	153.169	96,87%	(4.791)
	CASA	121.735	132.356	132.398	132.817	5.084	419	461	0,35%	11.082	9,10%	139.831	94,98%	(7.014)
	(%) CASA	90,67%	89,49%	89,48%	89,51%									
	FDR	193,63%	185,65%	187,58%	187,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.205	4.211		7	210	5,25%	287	7,30%	-	0,00%	4.211
2	Giro ISE	2.210	1.269	1.106	1.112		5	(157)	-12,40%	(1.099)	-49,71%	-	0,00%	1.112
3	Tabungan ISE	1.714	2.732	3.098	3.100		2	368	13,45%	1.385	80,81%	-	0,00%	3.100
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%	-	0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	72.061	1.230	1.750	520	841	556	-4.201	1.194	76.854	93,76%	(4.794)
	KUR	69.790	66.016	66.419	1.230	1.550	320	1.010	403	-3.371	1.147	70.240	94,56%	(3.822)
	Non KUR	6.471	5.488	5.642	-	200	200	-168	154	-830	46	6.614	85,30%	(972)
3	PWG	2.698	8.741	9.248	165	702	537	301	507	6.550	195	11.023	83,90%	(1.774)
	Cilem	2.698	8.741	9.248	165	702	537	301	507	6.550	195	11.023	83,90%	(1.774)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	196.174	1.246	2.950	1.703	1.026	1.899	15.328	1.051	199.512	98,33%	(3.338)
	CF 1	24.361	31.792	32.797	197	1.473	1.276	41	1.005	8.436	468	26.703	122,82%	6.094
4	• Total Non Program	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	12	4.445	112,49%	555
	Oto	20.203	26.488	27.505	197	1.473	1.276	41	1.017	7.301	456	361	80,82%	(69)
	CF 2	156.485	162.483	163.376	1.049	1.477	428	985	894	6.892	583	172.808	94,54%	(9.432)
	Mitraguna & Others	140.742	148.597	149.618	1.049	1.477	428	1.270	1.022	8.876	455	155.396	96,28%	(5.778)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	277.535	2.641	5.402	2.761	2.160	2.953	17.575	2.448	287.544	96,52%	(10.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	-	439	551	2.104	0	0,00%	0,77%	2,92%	1.554	2.104	1.665					
	KUR	-	398	511	1.727	0	0,00%	0,77%	2,60%	1.216	1.727	1.330					
	Non KUR	-	41	40	377	0	0,00%	0,73%	6,68%	337	377	336					
3	PWG	-	-	-	-	100	0,00%	0,00%	0,00%	100	100	100					
	Cilem	-	-	-	-	100	0,00%	0,00%	0,00%	100	100	100					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	4.563	2.138	2.643	4.122	0	0,00%	2,52%	1,36%	2,10%	1.479	(440)	1.984				
	CF 1	1.171	1.100	1.509	2.345	4,81%	4,81%	4,75%	4,75%	835	1.173	1.245					
	Total Griya	405	-	379	20	9,74%	9,74%	7,15%	0,38%	(359)	(385)	20					
	Oto	766	1.100	1.130	2.324	3,79%	3,79%	4,27%	4,27%	845	1.194	1.558	1.224				
	CF 2	3.391	1.038	1.134	1.788	2,17%	2,17%	0,70%	0,70%	644	(1.614)	740					
	Mitraguna & Others	3.391	1.038	1.134	1.746	1.413	2,41%	0,76%	0,94%	279	(1.978)	375					
	Pensiun	95	-	-	-	365	0,00%	0,00%	0,00%	365	365	365					
	Total Pembiayaan	4.563	2.973	3.045	3.045	1,06%	1,11%	1,10%	2,28%	2.98	72	1.20%	-9,61%	0,1%			

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	260.376	264.312	276.443	16.067			PHR	2,77	3,23	3,28
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%		CIF Payroll	636	1.542	1.643

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Value Chain	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.561	1.577	657	16	551	53,73%	69	4,60%	4.003	39,39%	(2.426)
2	Tabungan	77.097	95.902	97.453	97.117	2.511	(336)	1.215	1,27%	20.020	25,97%	82.429	117,82%	14.688
3	Deposito	8.333	13.467	13.507	13.507	(12)	0	40	0,30%	5.175	62,10%	9.029	149,59%	4.478
	Total	86.937	110.395	112.522	112.201	3.155	(321)	1.807	1,64%	25.264	29,06%	95.461	117,54%	16.741
	CASA	78.604	96.928	99.014	98.694	3.167	(321)	1.766	1,82%	20.089	25,56%	86.431	114,19%	12.262
	(%) CASA	90,42%	87,80%	88,00%	87,96%									
	FDR	27,35%	46,81%	46,58%	46,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.564	27.541	(23)	(625)	-2,22%	3.109	12,72%	-	0,00%	27.541	
2	Giro ISE	1.505	1.023	1.549	1.558	9	535	52,34%	53	3,51%		0,00%	1.558	
3	Tabungan ISE	19.127	23.343	22.215	22.183	(32)	(1.160)	-4,97%	3.056	15,98%		0,00%	22.183	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%		0,00%	3.800	
5	CIF ISE	46	109	109	109	0	0	0,00%	63	136,96%		0,00%	109	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	7.909	18.124	18.463	250	860	610	809	339	10.554	521	17.599	104,91%	864	
	KUR	7.722	16.929	16.913	250	500	250	644	-15	9.192	515	17.082	99,01%	(168)	
	Non KUR	188	1.195	1.550	-	360	360	165	354	1.362	6	517	299,63%	1.032	
3	PWG	1.199	7.125	7.691	157	601	444	936	566	6.492	35	7.689	100,03%	2	
	Cilem	1.199	7.125	7.691	157	601	444	936	566	6.492	35	7.689	100,03%	2	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	14.673	26.422	26.261	549	50	-499	1.114	-162	11.588	212	24.603	106,74%	1.657	
	CF 1	4.501	8.858	8.720	249	-	-249	889	-138	4.219	138	5.723	152,37%	2.997	
	Total Griya	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)	
	• Total Non Program	108	76	76	-	-	0	0	-3	0	-32	-	426	17,81%	(350)
	• Program	-	-	-	-	-	0	0	0	0	0	0	0,00%	0	
	Oto	4.393	8.783	8.644	249	-	-249	889	-138	4.251	138	5.297	163,20%	3.347	
	CF 2	10.171	17.564	17.540	300	50	-250	224	-23	7.369	73	18.880	92,90%	(1.340)	
	Mitraguna & Others	10.171	15.574	15.558	300	50	-250	233	-16	5.387	66	17.990	86,48%	(2.432)	
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092	
	Total Pembiayaan	23.780	51.671	52.415	957	1.511	554	2.859	744	28.634	767	49.891	105,06%	2.524	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	-	-	-	-	802	0,00%	0,00%	4,35%	802	802	802			
	KUR	-	-	-	-	802	0,00%	0,00%	4,74%	802	802	802			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	46	0,00%	0,00%	0,60%	46	46	46			
	Cilem	-	-	-	-	46	0,00%	0,00%	0,60%	46	46	46			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	156	90	599	0	0,00%	0,34%	2,28%	508	599	443			
	CF 1	-	156	90	461	0	0,00%	1,02%	5,29%	371	461	305			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	156	90	461	0	0,00%	1,03%	5,34%	371	461	305			
	CF 2	-	-	-	-	138	0,00%	0,00%	0,00%	138	138	138			
	Mitraguna & Others	-	-	-	-	138	0,00%	0,00%	0,00%	138	138	138			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	0,02%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	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	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF														

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	12.878	17.219	(210)	4.342	11.790	217,13%	(62.820)	-78,49%	93.470	18,42%	(76.250)
2	Tabungan	33.280	44.566	44.780	44.523	939	(257)	(43)	-0,10%	11.243	33,78%	38.014	117,12%	6.509
3	Deposito	18.866	77.656	77.340	77.340	1.032	0	(316)	-0,41%	58.473	309,93%	19.836	389,91%	57.504
	Total	132.186	127.652	134.998	139.082	1.760	4.085	11.430	8,95%	6.896	5,22%	151.319	91,91%	(12.237)
	CASA	113.319	49.996	57.658	61.742	729	4.085	11.747	23,50%	(51.577)	-45,51%	131.484	46,96%	(69.741)
	(%) CASA	85,73%	39,17%	42,71%	44,39%									
	FDR	12,66%	24,75%	24,29%	23,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	1.006	1.025	19	120	13,28%	441	75,45%	-	0,00%	1.025	
2	Giro ISE	18	55	130	138	8	83	149,45%	120	684,97%	-	0,00%	138	
3	Tabungan ISE	567	850	876	887	11	38	4,42%	321	56,56%	-	0,00%	887	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	30	36	36	36	0	0	0,00%	6	20,00%	-	0,00%	36	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	16-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	728	3.113	3.651	92	602	510	162	538	2.923	64	3.778	96,65%	(127)	
	Cilem	728	3.113	3.651	92	602	510	162	538	2.923	64	3.778	96,65%	(127)	
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
4	CFG	16.008	28.484	29.138	295	860	565	1.046	654	13.130	206	27.778	104,90%	1.360	
	CF 1	6.128	9.054	8.980	-	-	0	122	-74	2.852	74	7.576	118,53%	1.404	
	Total Griya	4.538	7.289	7.267	-	-	0	0	-22	2.730	22	4.915	147,87%	2.353	
4	• Total Non Program	4.538	6.115	6.095	-	-	0	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.173	-	-	0	172	-2	1.173	2	0	0,00%	1.173	
	Oto	1.591	1.765	1.713	-	-	0	122	-52	122	52	2.662	64,36%	(949)	
	CF 2	9.879	19.429	20.158	295	860	565	924	728	10.278	132	20.202	99,78%	(44)	
	Mitraguna & Others	9.209	18.517	19.251	295	860	565	929	733	10.042	127	18.475	104,20%	775	
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)	
	Total Pembiayaan	16.736	31.597	32.789	387	1.462	1.075	1.208	1.192	16.054	270	31.556	103,91%	1.233	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	-	-	-	-	49	0,00%	0,00%	1,33%	49	49	49	49				
	Cilem	-	-	-	-	49	0,00%	0,00%	1,33%	49	49	49	49				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	-	258	257	208	0,00%	0,00%	0,90%	0,71%	(49)	208	(51)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	CF 2	-	258	257	208	0,00%	0,00%	1,32%	1,03%	(49)	208	(51)					
	Mitraguna & Others	-	258	257	208	0,00%	0,00%	1,39%	1,08%	(49)	208	(51)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	258	257	256	0,00%	0,00%	0,78%	(0)	256	(2)	0,29%	62,69%	-0,5%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-</				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.463	1.463	(2.713)	(0)	1.091	293,07%	(285)	-16,29%	8.707	16,80%	(7.244)
2	Tabungan	52.637	67.696	66.156	66.172	3.154	16	(1.524)	-2,25%	13.535	25,71%	59.126	111,92%	7.047
3	Deposito	30.502	32.660	31.925	31.925	(207)	0	(735)	-2,25%	1.423	4,67%	31.501	101,35%	424
	Total	84.886	100.728	99.544	99.560	234	16	(1.168)	-1,16%	14.674	17,29%	99.334	100,23%	226
	CASA	54.385	68.068	67.619	67.635	442	16	(433)	-0,64%	13.251	24,36%	67.833	99,71%	(198)
	(%) CASA	64,07%	67,58%	67,93%	67,93%									
	FDR	15,32%	28,93%	30,08%	30,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.800	2.828	28	1.676	145,47%	849	42,89%	-	0,00%	2.828	
2	Giro ISE	1.572	313	1.305	1.354	49	1.041	332,10%	(218)	-13,86%	-	0,00%	1.354	
3	Tabungan ISE	407	839	1.494	1.474	(21)	635	75,73%	1.067	261,96%	-	0,00%	1.474	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%	-	0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	2.928	7.616	7.893	75	364	289	169	277	4.965	87	5.655	139,58%	2.238
	Cilem	2.928	7.616	7.893	75	364	289	169	277	4.965	87	5.655	139,58%	2.238
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	22.046	617	640	23	925	520	11.968	120	18.905	116,61%	3.141
	CF 1	3.825	6.546	6.469	247	-	(247)	135	(77)	2.644	77	4.911	131,73%	1.558
	Total Griya	789	1.474	1.473	-	-	0	0	-2	684	2	1.072	137,42%	401
4	• Total Non Program	789	1.474	1.473	-	-	0	0	-3	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.996	247	-	(247)	135	(76)	1.960	76	3.839	130,15%	1.157
	CF 2	6.254	14.979	15.577	370	640	270	789	598	9.323	42	13.995	111,31%	1.582
	Mitraguna & Others	5.039	13.436	14.025	100	620	520	660	589	8.986	31	11.989	116,98%	2.036
	Pensiun	1.215	1.544	1.552	270	20	(250)	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	29.939	692	1.004	312	1.094	797	16.932	207	24.560	121,90%	5.379

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	16-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	16-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	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
4	CFG	83	31	79	299	0,82%	0,37%	1,36%	220	217	269	-	-					
	CF 1	83	-	79	208	2,17%	1,21%	3,21%	129	125	208	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Oto	83	-	79	208	2,73%	1,56%	4,16%	129	125	208	-	-					
	CF 2	-	31	-	92	0,00%	0,00%	0,00%	0,59%	92	92	61	-	-				
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,00%	0,65%	92	92	61	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-					
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	45	31	7,77%	#####	7,6%	7,77%	#####	7,6%	7,6%	

Asset & Contribution Margin

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

PHR & Payroll

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