

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	34.737	34.614	(10.306)	(123)	(14.129)	-28,99%	(39.555)	-53,33%	247.274	14,00%	(212.659)
2	Tabungan	1.786.724	2.008.954	2.031.043	2.024.105	40.750	(6.938)	15.151	0,75%	237.381	13,29%	2.037.916	99,32%	(13.811)
3	Deposito	649.060	610.498	546.611	546.614	(5.364)	2	(63.884)	-10,46%	(102.447)	-15,78%	667.179	81,93%	(120.566)
	Total	2.509.954	2.668.196	2.612.392	2.605.333	25.080	(7.059)	(62.863)	-2,36%	95.379	3,80%	2.952.369	88,25%	(347.036)
	CASA	1.860.893	2.057.697	2.065.781	2.058.719	30.444	(7.061)	1.022	0,05%	197.826	10,63%	2.285.190	90,09%	(226.470)
	(%) CASA	74,14%	77,12%	79,08%	79,02%									
	FDR	125,36%	131,30%	135,30%	135,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.634	41.825		191	383	0,92%	(1.014)	-2,37%	83.611	50,02%	(41.786)
2	Giro ISE	4.948	2.786	3.355	3.291		(65)	505	18,12%	(1.657)	-33,49%	29.659	11,10%	(26.369)
3	Tabungan ISE	31.691	34.438	34.060	34.316		256	(122)	-0,35%	2.625	8,28%	37.357	91,86%	(3.042)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YTD		Posisi	Penc.	Gap	
1	SME	184.570	243.280	244.228	4.200	4.200	0	615	948	59.657	3.252	223.889	109,08%	20.339	
	Linkage	86.431	110.781	110.272	-	-	-	-	(519)	(509)	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	133.956	4.200	4.200	0	1.134	1.457	35.816	2.743	120.072	111,56%	13.884	
	• Local Champion	98.139	132.499	133.956	4.200	4.200	0	1.134	1.457	35.816	2.743	116.221	115,26%	17.735	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)	
2	MBG	446.877	444.841	447.322	16.705	15.071	(-1.634)	502	2.480	444	12.591	507.692	88,11%	(60.370)	
	KUR	419.345	420.474	422.757	16.260	14.441	(-1.819)	1.113	2.283	3.412	12.158	477.116	88,61%	(54.358)	
	Non KUR	27.532	24.367	24.564	445	630	185	-610	197	2.968	433	30.576	80,34%	(6.012)	
3	PWG	258.833	422.883	431.496	91.755	78.994	(-12.761)	16.622	8.613	172.663	70.381	433.208	99,60%	(1.712)	
	Cilem	127.522	228.193	239.732	23.559	23.941	382	8.501	11.539	112.210	12.401	267.053	89,77%	(27.321)	
	Gadai	131.312	194.690	191.764	68.196	55.053	(-13.143)	8.121	12.296	60.453	57.799	166.155	115,41%	25.609	
4	CFG	2.256.170	2.392.296	2.411.599	51.369	53.896	2.527	12.190	19.303	155.430	34.593	2.483.471	97,11%	(71.872)	
	CF 1	461.418	474.026	475.293	6.777	5.511	(-1.266)	4.543	1.266	13.875	4.244	498.650	95,32%	(23.357)	
	Total Griya	417.205	391.149	389.487	788	683	(-106)	0	(-1.662)	(-27.718)	2.345	434.485	89,64%	(44.998)	
	• Total Non Program	64.148	59.172	58.690	510	220	(-290)	(-157)	(-481)	(-5.457)	701	71.781	81,76%	(13.091)	
	• Program	353.058	331.978	330.797	278	463	185	(-1.952)	(-1.181)	(-22.261)	1.643	362.704	91,20%	(31.907)	
	Oto	44.213	82.877	85.806	5.989	4.828	(-1.161)	4.543	2.929	41.593	1.899	64.165	133,73%	21.641	
	CF 2	1.794.752	1.918.270	1.936.307	44.592	48.386	3.794	7.647	18.037	141.555	30.348	1.984.822	97,56%	(48.515)	
	Mitraguna & Others	1.323.695	1.437.274	1.455.561	35.428	43.876	8.448	6.250	18.287	131.866	25.588	1.494.383	97,40%	(38.822)	
	Pensiun	471.056	480.996	480.746	9.164	4.510	(-4.654)	1.397	(-250)	9.689	4.760	490.439	98,02%	(9.693)	
	Total Pembiayaan	3.146.451	3.503.301	3.534.645	164.029	152.161	(-11.868)	29.929	31.344	388.194	120.816	3.648.260	96,89%	(113.615)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (28-Dec-25)	MtD (31-Dec-24)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YTD		%	Penc.	Gap
1	SME	192	475	460	2.127	0,10%	0,19%	0,87%	1.667	1.935	1.651			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.127	0,20%	0,35%	1,59%	1.667	1.935	1.651			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	32.614	1,09%	3,32%	7,29%	17.841	27.735	17.841			
	KUR	3.627	13.148	13.148	28.511	0,86%	3,13%	6,74%	15.363	24.884	15.363			
	Non KUR	1.252	1.625	1.625	4.103	4,55%	6,67%	16,70%	2.478	2.851	2.478			
3	PWG	275	122	122	20.753	0,11%	0,03%	4,81%	20.630	20.477	20.630			
	Cilem	275	-	-	13.894	0,22%	0,00%	0,58%	13.894	13.618	13.894			
	Gadai	-	122	122	6.859	0,00%	0,06%	3,58%	6.737	6.859	6.737			
4	CFG	67.344	65.451	70.806	115.659	2,98%	2,96%	4,80%	44.853	48.315	50.208			
	CF 1	43.373	41.926	45.314	71.063	9,40%	9,56%	14,95%	25.749	27.690	29.137			
	Total Griya	41.791	40.088	42.848	64.286	10,02%	10,95%	16,51%	21.438	22.495	24.198			
	Oto	1.583	1.838	2.467	6.778	3,58%	2,98%	7,90%	4.311	5.195	4.940			
	CF 2	23.971	23.525	25.491	44.595	1,34%	1,33%	2,30%	19.104	20.625	21.071			
	Mitraguna & Others	22.208	21.186	23.560	40.154	1,68%	1,64%	2,76%	16.594	17.946	18.968			
	Pensiun	1.763	2.338	1.931	4.441	0,37%	0,40%	0,92%	2.510	2.679	2.103			
	Total Pembiayaan	138.673	177.658	174.204	177.420	4,41%	4,97%	5,02%	3.215	38.746	(239)	3.99%	20,48%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Oct-24)	Growth (Dec-24)	Growth (Oct-25)	Growth (Nov-25)	PHR & Payroll		Target Dec'25

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	140	146	146	0	6	4,45%	146	#DIV/0!	-	0,00%	146
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
3	Tabungan ISE	-	140	146	146	0	6	4,45%	146	#DIV/0!		0,00%	146
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	-	8	8	8	0	0	0,00%	8	#DIV/0!		0,00%	8

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	3.276	3.282	400	100	-300	435	7	3.282	93	2.402	136,63%	880
	KUR	-	3.040	3.052	400	100	-300	440	12	3.052	88	2.282	133,73%	770
	Non KUR	-	235	230	-	-	0	-5	-5	230	5	120	191,87%	110
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
I	• 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	-	3.276	3.282	400	100	-300	435	7	3.282	93	2.402	136,63%	880

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	29	0,00%	0,00%	0,87%	29	29	29			
	KUR	-	-	-	29	0,00%	0,00%	0,94%	29	29	29			
	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	-	-	-	29	0,00%	0,00%	0,87%	29	29	29	0,00%	100,00%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	-	1.144	9.552	9.552	
2	Contribution Margin	-	(120)	(795)	(795)	#DIV/0!

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	#DIV/0!	3,12	3,17	0,05	#DIV/0!
CIF Payroll	-	82	81	(1)	81

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.911	5.842	8.394	8.280	(437)	(114)	2.438	41,72%	(3.631)	-30,48%	32.340	25,60%	(24.060)
2	Tabungan	224.769	228.193	225.788	225.365	2.933	(423)	(2.828)	-1,24%	596	0,27%	248.413	90,72%	(23.048)
3	Deposito	43.574	34.668	35.163	35.163	153	0	496	1,43%	(8.411)	-19,30%	44.995	78,15%	(9.832)
	Total	280.254	268.703	269.345	268.809	2.648	(537)	105	0,04%	(11.445)	-4,08%	325.749	82,52%	(56.940)
	CASA	236.680	234.036	234.182	233.645	2.496	(537)	(390)	-0,17%	(3.035)	-1,28%	280.753	83,22%	(47.108)
	(%) CASA	84,45%	87,10%	86,95%	86,92%									
	FDR	105,53%	134,63%	133,37%	133,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.748	6.594	6.991	6.832		(159)	238	3,61%	(1.916)	-21,90%	-	0,00%	6.832
2	Giro ISE	799	583	523	531		8	(52)	-8,94%	(268)	-33,54%		0,00%	531
3	Tabungan ISE	1.949	3.011	3.468	3.301		(168)	290	9,63%	1.352	69,38%		0,00%	3.301
4	Deposito ISE	6.000	3.000	3.000	3.000		0	0	0,00%	(3.000)	-50,00%		0,00%	3.000
5	CIF ISE	215	234	234	234		0	0	0,00%	19	8,84%		0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	30.908	46.844	47.345	-	2.000	2.000	-931	501	16.437	1.499	40.885	115,80%	6.459
	Linkage	-	2.483	2.320	-	-	-	-162	-163	2.320	163	4.262	54,44%	(1.942)
	Non-Linkage	30.908	44.361	45.025	-	2.000	2.000	-769	664	14.117	1.336	36.624	122,94%	8.401
	• Local Champion	30.908	44.361	45.025	-	2.000	2.000	-769	664	14.117	1.336	35.340	127,40%	9.685
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	35.044	33.080	32.887	830	895	65	-689	-193	-2.156	1.088	39.284	83,72%	(6.397)
	KUR	33.160	31.456	31.089	830	695	-135	-660	-367	-2.072	1.062	37.188	83,60%	(6.099)
	Non KUR	1.883	1.624	1.798	-	200	200	-29	174	-85	26	2.096	85,80%	(298)
3	PWG	42.057	65.501	58.826	22.886	14.496	-8.390	262	-6.676	16.769	21.171	61.948	94,96%	(3.122)
	Cilem	12.529	18.576	19.801	1.793	2.111	318	481	1.225	7.271	886	26.953	73,46%	(7.153)
	Gadai	29.527	46.925	39.025	21.093	12.385	-8.708	-218	-7.900	9.498	20.285	34.995	111,52%	4.030
4	CFG	187.744	216.327	220.164	7.904	7.092	-813	3.617	3.837	32.420	3.255	210.406	104,64%	9.758
	CF 1	15.514	21.606	21.696	1.309	577	-733	1.116	91	6.182	486	18.043	120,25%	3.653
	Total Griya	12.407	11.645	11.608	-	220	220	0	-37	-799	257	12.758	90,98%	(1.150)
4	• Total Non Program	12.280	11.525	11.489	-	220	220	-163	-36	-792	256	12.628	90,98%	(1.139)
	• Program	127	120	119	-	-	0	-1	-1	-7	1	130	91,75%	(11)
	Oto	3.107	9.961	10.088	1.309	357	-953	1.116	127	6.981	229	5.285	190,88%	4.803
	CF 2	172.230	194.722	198.468	6.595	6.515	-80	2.501	3.746	26.238	2.769	192.363	103,17%	6.105
	Mitraguna & Others	136.376	155.730	159.405	5.114	6.092	978	1.883	3.675	23.029	2.417	154.735	103,02%	4.670
	Pensiun	35.854	38.991	39.063	1.481	423	-1.058	618	71	3.209	352	37.628	103,81%	1.435
	Total Pembiayaan	295.752	361.753	359.221	31.620	24.482	-7.138	2.259	-2.531	63.469	27.014	352.523	101,90%	6.699

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	351	357	1.172	0,00%	0,76%	2,48%	815	1.172	821					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	351	357	1.172	0,00%	0,80%	2,60%	815	1.172	821					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	139	1.089	1.249	3.947	0,40%	3,78%	12,00%	2.698	3.808	2.858					
	KUR	69	1.080	1.249	3.648	0,21%	3,97%	11,73%	2.399	3.579	2.568					
	Non KUR	70	10	-	299	3,74%	0,00%	16,63%	299	229	289					
3	PWG	-	-	-	3.047	0,00%	0,00%	5,18%	3.047	3.047	3.047					
	Cilem	-	-	-	1.439	0,00%	0,00%	7,27%	1.439	1.439	1.439					
	Gadai	-	-	-	1.607	0,00%	0,00%	4,12%	1.607	1.607	1.607					
4	CFG	606	1.400	2.021	5.285	0,32%	0,93%	2,40%	3.264	4.679	3.885					
	CF 1	136	665	679	1.404	0,88%	0,88%	6,47%	725	1.268	739					
	Total Griya	124	274	277	294	1,00%	2,38%	2,54%	18	171	20					
	Oto	12	391	402	1.110	0,39%	4,04%	11,00%	707	1.097	719					
	CF 2	470	734	1.342	3.881	0,27%	0,69%	1,96%	2.539	3.411	3.147					
	Mitraguna & Others	382	734	1.199	2.531	0,77%	1,59%	1,392	2.149	1.797						
	Pensiun	151	138	138	1.350	0,24%	0,37%	3,46%	1.207	1.262	1.350					
	Total Pembiayaan	3.769	3.638	3.046	2.724	1,27%	0,84%	0,76%	(321)	(1.045)	(914)	10,41%	#####	9,7%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.369	1.119	1.119	775	4,43%	2,39%	1,64%	(344)	(594)	(344)					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non-Linkage	1.369	1.119	1.119	775	4,43%	2,52%	1,72%	(344)	(594)	(344)</					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	11.470	14.800	7.193	7.199	(4.227)	6	(7.601)	-51,36%	(4.271)	-37,23%	32.177	22,37%	(24.978)
2	Tabungan	240.508	313.726	310.426	309.221	3.063	(1.205)	(4.505)	-1,44%	68.713	28,57%	264.258	117,01%	44.963
3	Deposito	185.720	182.362	127.876	127.877	1.513	1	(54.485)	-29,88%	(57.843)	-31,15%	187.162	68,32%	(59.285)
	Total	437.698	510.888	445.496	444.298	349	(1.198)	(66.591)	-13,03%	6.600	1,51%	483.598	91,87%	(39.300)
	CASA	251.978	328.526	317.619	316.421	(1.164)	(1.199)	(12.106)	-3,68%	64.443	25,57%	296.436	106,74%	19.985
	(%) CASA	57,57%	64,30%	71,30%	71,22%									
	FDR	88,88%	84,80%	98,03%	98,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.125	5.048	5.326	5.636		310	588	11,65%	1.511	36,63%	-	0,00%	5.636
2	Giro ISE	544	449	584	720		135	271	60,36%	176	32,29%	-	0,00%	720
3	Tabungan ISE	3.581	4.600	4.742	4.917		175	317	6,89%	1.336	37,29%	-	0,00%	4.917
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	233	257	257	257		0	0	0,00%	24	10,30%	-	0,00%	257

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	86.034	104.716	104.318	4.000	700	-3.300	2.060	-398	18.284	1.098	98.792	105,59%	5.526
	Linkage	44.151	42.730	42.524	-	-	-	-	-210	-206	-1.627	49.776	85,43%	(7.252)
	Non-Linkage	41.883	61.986	61.794	4.000	700	-3.300	2.270	-193	19.911	893	49.016	126,07%	12.778
	• Local Champion	41.883	61.986	61.794	4.000	700	-3.300	2.270	-193	19.911	893	47.733	129,46%	14.061
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	29.653	29.963	30.684	650	1.435	785	-56	721	1.031	714	34.174	89,79%	(3.490)
	KUR	28.300	29.002	29.736	650	1.435	785	-40	734	1.436	701	32.594	91,23%	(2.858)
	Non KUR	1.354	961	948	-	-	0	-16	-13	-406	-	1.580	59,98%	(632)
3	PWG	33.844	48.286	49.418	9.545	7.699	-1.846	1.553	1.132	15.574	6.566	53.646	92,12%	(4.228)
	Cilem	16.485	25.714	26.515	2.236	2.125	-111	613	802	10.031	1.324	32.084	82,64%	(5.568)
	Gadai	17.360	22.572	22.903	7.309	5.574	-1.736	939	331	5.543	5.243	21.562	106,22%	1.341
4	CFG	239.485	250.290	252.310	6.272	5.728	-544	1.387	2.021	12.825	3.708	267.205	94,43%	(14.894)
	CF 1	40.558	44.440	45.178	1.159	1.248	89	791	738	4.620	510	44.275	102,04%	903
	Total Griya	29.064	28.761	28.918	-	320	320	0	157	-145	-	30.122	96,00%	(1.204)
	• Total Non Program	12.679	13.464	13.373	-	-	0	-111	-91	-694	-	13.290	100,63%	84
	• Program	16.385	15.297	15.545	-	320	320	-100	248	-840	-	16.832	92,35%	(1.287)
	Oto	11.494	15.679	16.260	1.159	928	-231	791	581	4.765	347	14.153	114,88%	2.106
	CF 2	198.927	205.850	207.132	5.113	4.480	-633	596	1.283	8.206	3.197	222.929	92,91%	(15.797)
	Mitraguna & Others	182.594	188.301	189.727	3.853	4.414	561	-334	1.426	7.132	2.988	204.325	92,86%	(14.598)
	Pensiun	16.332	17.549	17.406	1.260	66	-1.194	930	-143	1.073	209	18.604	93,56%	(1.199)
	Total Pembiayaan	389.016	433.255	436.730	20.467	15.562	-4.905	4.943	3.475	47.714	12.087	453.816	96,23%	(17.086)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif		Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	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	97	370	289	1.628	0.33%	0.96%	5.31%	1.339	1.532	1.258	-	-	-	-
	KUR	-	370	289	1.628	0,00%	1,00%	5,48%	1.339	1.628	1.258	-	-	-	-
	Non KUR	97	-	-	-	7,13%	0,00%	0,00%	-	-	(97)	-	-	-	-
3	PWG	78	-	30	3.572	0,23%	0,06%	7,23%	3.542	3.495	3.572	-	-	-	-
	Cilem	78	-	-	1.119	0,47%	0,00%	4,22%	1.119	1.042	1.119	-	-	-	-
	Gadai	-	-	30	2.453	0,00%	0,13%	10,71%	2.423	2.453	2.453	-	-	-	-
4	CFG	3.097	3.356	4.038	9.709	1,29%	1,61%	3,85%	5.672	6.612	6.353	-	-	-	-
	CF 1	2.023	2.761	3.429	7.283	0,99%	7,72%	16,12%	3.855	5.260	4.522	-	-	-	-
	Total Griya	1.062	2.366	2.482	5.263	3,65%	8,63%	18,20%	2.781	4.201	2.897	-	-	-	-
	Oto	961	395	947	2.020	8,36%	6,04%	12,42%	1.073	1.059	1.625	-	-	-	-
	CF 2	1.074	595	609	2.426	0,54%	0,30%	1,17%	1.817	1.352	1.831	-	-	-	-
	Mitraguna & Others	1.074	500	609	2.276	0,59%	0,32%	1,20%	1.667	1.202	1.776	-	-	-	-
	Pensiun	-	95	-	150	0,00%	0,02%	0,86%	150	150	55	-	-	-	-
	Total Pembiayaan	34.931	36.291	35.881	36.020	8,98%	8,28%	8,25%	139	1.089	(271)	13,65%	-65,44%	5,4%	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif		Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	Asset (Retail) T	31.055	30.829	30.807	30.672	30.672	36,10%	29,42%	29,40%	(135)	(383)	(157)	-	-	-
	Contribution Margin	8.623	9.961	18.612	9.989	9.989	-115,8%	-	-	-	-	-	-	-	-
	Neraca	Oct-24	Dec-24	Oct-25	Growth (Y										

Kineria Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.405	3.216	2.566	2.547	(20)	(670)	-20,82%	(858)	-25,21%	-	0,00%	2.547
2	Giro ISE	179	34	14	12	(2)	(23)	-66,11%	(168)	-93,53%	-	0,00%	12
3	Tabungan ISE	3.226	3.182	2.553	2.535	(18)	(647)	-20,33%	(691)	-21,42%	-	0,00%	2.535
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	267	373	373	373	0	0	0,00%	106	39,70%	-	0,00%	373

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	58.116	83.445	84.381	200	1.500	1.300	-401	936	26.265	564	74.700	112,96%	9.681
	Linkage	33.720	57.778	57.710	-	-	-	-74	23.991	67	41.220	140,01%	16.491	
	Non-Linkage	24.397	25.667	26.671	200	1.500	1.300	-327	1.003	2.274	497	33.480	79,66%	(6.809)
	• Local Champion	24.397	25.667	26.671	200	1.500	1.300	-327	1.003	2.274	497	32.196	82,84%	(5.526)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.284	0,00%	(1.284)
2	MBG	42.711	35.893	36.406	650	1.750	1.100	-757	512	-6.306	1.238	47.216	77,10%	(10.810)
	KUR	42.080	34.773	35.302	650	1.750	1.100	-732	529	-6.778	1.221	46.419	76,05%	(11.117)
	Non KUR	631	1.120	1.104	-	-	0	-25	-17	472	17	797	138,44%	306
3	PWG	35.041	54.796	57.508	10.888	11.312	425	1.923	2.712	22.467	8.600	53.675	107,14%	3.833
	Cilem	13.016	25.836	26.887	2.878	2.568	-310	1.052	1.051	13.872	1.516	27.246	98,68%	(359)
	Gadai	22.025	28.960	30.621	8.010	8.745	735	871	1.661	8.596	7.084	26.429	115,86%	4.192
4	CFG	379.443	374.048	374.272	4.122	3.704	-418	757	224	-5.170	3.480	406.672	92,03%	(32.400)
	CF 1	241.455	234.905	234.753	1.468	1.288	-180	1.425	-152	-6.702	1.440	252.666	92,91%	(17.913)
	Total Griya	235.660	221.091	219.954	-	-	0	0	-1.137	-15.706	1.137	244.973	89,79%	(25.019)
	• Total Non Program	5.587	4.754	4.702	-	-	0	-58	-53	-885	53	8.614	54,58%	(3.912)
	• Program	230.073	216.336	215.252	-	-	0	-1.172	-1.084	-14.820	1.084	236.359	91,07%	(21.107)
	Oto	5.795	13.814	14.799	1.468	1.288	-180	1.425	985	9.003	303	7.693	192,36%	7.106
	CF 2	137.987	139.143	139.520	2.654	2.416	-238	-668	376	1.532	2.040	154.006	90,59%	(14.486)
	Mitraguna & Others	90.056	90.516	90.750	2.318	1.836	-482	-645	235	695	1.601	104.634	86,73%	(13.883)
	Pensiun	47.932	48.628	48.769	336	580	244	-24	141	838	439	49.373	98,78%	(603)
	Total Pembiayaan	515.311	548.182	552.567	15.860	18.266	2.406	1.521	4.385	37.257	13.881	582.263	94,90%	(29.696)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	-	-	852	0,33%	0,00%	1,01%	852	660	852			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	-	-	852	0,79%	0,00%	3,19%	852	660	852			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	903	521	403	1.745	2,11%	1,12%	4,79%	1.341	842	1.224			
	KUR	903	418	403	1.699	2,15%	1,16%	4,81%	1.295	796	1.281			
	Non KUR	-	103	-	46	0,00%	0,00%	4,18%	46	46	(57)			
	PWG	99	-	-	1.032	0,28%	0,00%	1,79%	1.032	933	1.032			
3	Cilem	99	-	-	807	0,76%	0,00%	3,00%	807	708	807			
	Gadai	-	-	-	225	0,00%	0,00%	0,73%	225	225	225			
	CFG	32.852	30.578	30.678	44.905	8,66%	8,20%	12,00%	14.227	12.053	14.326			
4	CF 1	31.606	27.466	28.543	41.724	13,09%	12,15%	17,77%	13.180	10.118	14.258			
	Total Griya	31.469	27.355	28.435	41.500	13,35%	12,86%	18,87%	13.065	10.031	14.146			
	Oto	136	111	108	223	2,35%	0,78%	1,51%	115	87	112			
	CF 2	1.247	3.113	2.135	3.181	0,90%	1,53%	2,28%	1.046	1.934	68			
	Mitraguna & Others	1.122	2.540	1.807	2.545	1,25%	2,00%	2,80%	738	1.423	5			
	Pensiun	124	572	328	636	0,26%	0,67%	1,30%	308	512	63			
	Total Pembiayaan	34.046	31.099	31.082	48.533	6,61%	5,67%	8,78%	17.451	14.487	17.434	0,20%	97,71%	-8,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.088	936	936	936	5,31%	1,12%	1,11%	-	(2.153)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	3.088	936	936	936	12,66%	3,65%	3,51%	-	(2.153)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	456	1.074	1.077	1.132	1,07%	3,00%	3,11%	56	676	59			
	KUR	456	1.074	979	1.035	1,08%	2,82%	2,93%	56	578	(39)			
	Non KUR	-	-	98	98	0,00%	8,74%	8,87%	-	98	98			
	PWG	184	184	184	188	0,53%	0,34%	0,33%	4	4	4			
3	Cilem	-	-	-	4	0,00%	0,00%	0,02%	4	4	4			
	Gadai	184	184	184	184	0,84%	0,64%	0,60%	-	(0)	-			
	CFG	57.168	72.616	74.308	75.355	15,07%	19,87%	20,13%	1.047	18.187	2.739			
4	CF 1	55.413	69.760	70.022	70.963	22,95%	29,81%	30,23%	941	15.550	1.203			
	Total Griya	55.413	69.760	70.022	70.963	23,51%	31,67%	32,26%	941	15.550	1.203			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	CF 2	1.755	2.856	4.286	4.392	1,27%	3,08%	3,15%	106	2.637	1.536			
Mitraguna & Others	Mitraguna & Others	1.113	2.681	3.545	3.970	1,24%	3,92%	4,37%	425	2.857	1.288			
	Pensiun	642	175	742	423	0,12%	0,14%	0,87%	(319)	(220)	247			
Total Pembiayaan		60.897	74.810	76.505	77.611	11,82%	13,96%	14,05%	1.107	16.715	2.802	0,02%	99,82%	-14,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	242.234	530.211	560.444	318.210	
2	Contribution Margin	7.227	11.173	6.961	(266)	3,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,71	2,90	2,93	0,03	0,23
CIF Payroll	1.918	1.759	1.773	14	(145)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.805	59	134	134	(56)	0	75	127,20%	(1.671)	-92,57%	12.155	1,10%	(12.021)
2	Tabungan	71.593	76.850	83.726	83.565	1.714	(161)	6.714	8,74%	11.971	16,72%	87.712	95,27%	(4.148)
3	Deposito	17.657	22.158	22.208	22.208	(380)	0	50	0,23%	4.552	25,78%	19.029	116,71%	3.179
	Total	91.055	99.068	106.068	105.907	1.278	(161)	6.839	6,90%	14.852	16,31%	118.897	89,07%	(12.990)
	CASA	73.398	76.909	83.860	83.699	1.658	(161)	6.789	8,83%	10.301	14,03%	99.868	83,81%	(16.169)
	(%) CASA	80,61%	77,63%	79,06%	79,03%									
	FDR	229,29%	239,29%	223,80%	224,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.396	1.166	1.690	1.669	(21)	503	43,10%	273	19,54%		-	0,00%	1.669
2	Giro ISE	302	41	101	125	24	84	206,74%	(177)	-58,69%			0,00%	125
3	Tabungan ISE	1.094	1.126	1.589	1.544	(45)	419	37,19%	450	41,13%			0,00%	1.544
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	148	150	150	150	0	0	0,00%	2	1,35%			0,00%	150

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.058	19.731	20.161	650	700	50	117	430	1.102	270	22.107	91,19%	(1.947)
	KUR	17.594	18.200	18.644	650	700	50	144	443	1.050	257	20.461	91,12%	(1.817)
	Non KUR	1.464	1.530	1.517	-	-	0	-27	-14	52	14	1.646	92,12%	(130)
3	PWG	15.250	29.854	29.033	6.033	3.742	-2.291	2.752	-821	13.783	4.563	30.315	95,77%	(1.283)
	Cilem	9.140	17.519	18.234	2.920	1.631	-1.289	1.866	715	9.094	916	21.218	85,94%	(2.984)
	Gadai	6.110	12.335	10.799	3.112	2.110	-1.002	886	-1.536	4.689	3.646	9.098	118,70%	1.701
4	CFG	174.474	187.470	188.188	3.623	3.478	-145	154	718	13.714	2.760	189.674	99,22%	(1.486)
	CF 1	2.726	4.273	4.197	200	-	-200	-31	-76	1.472	76	3.975	105,59%	222
	Total Griya	1.978	1.974	1.941	200	-	-200	0	-33	-37	33	2.215	87,61%	(274)
4	• Total Non Program	1.978	1.974	1.941	200	-	-200	163	-33	-37	33	2.215	87,61%	(274)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	748	2.299	2.256	-	-	0	-31	-43	1.509	43	1.760	128,22%	497
	CF 2	171.748	183.197	183.990	3.423	3.478	55	185	794	12.242	2.684	185.699	99,08%	(1.708)
	Mitraguna & Others	111.863	118.892	119.242	2.402	2.284	-118	276	349	7.378	1.935	124.277	95,95%	(5.035)
	Pensiun	59.885	64.304	64.749	1.021	1.194	173	-91	444	4.864	750	61.422	105,42%	3.327
	Total Pembiayaan	208.782	237.055	237.381	10.306	7.920	-2.386	3.023	327	28.599	7.593	242.096	98,05%	(4.715)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
2	MBG	344	36	3.010	-	1.81%	15,26%	0	0,00%	(3.010)	(344)	(36)					
	KUR	344	36	2.773	-	1.96%	15,23%	0	0,00%	(2.773)	(344)	(36)					
	Non KUR	-	-	238	-	0,00%	15,53%	0	0,00%	(238)		-					
3	PWG	-	-	14	253	0,00%	0,05%	0	0,87%	239	253	253					
	Cilem	-	-	-	72	0,00%	0,00%	0	0,40%	72	72	72					
	Gadai	-	-	14	181	0,00%	0,11%	0	1,68%	167	181	181					
4	CFG	621	471	2.688	2.681	0,36%	1,43%	0	1,42%	(7)	2.060	2.210					
	CF 1	122	-	-	165	4,46%	0,00%	0	3,94%	165	44	165					
	Total Griya	-	-	-	165	0,00%	0,00%	0	0,00%	(122)		-					
	Oto	122	-	-	-	16,27%	0,00%	0	0,00%	(122)		-					
	CF 2	499	471	2.688	2.516	0,29%	1,47%	0	1,37%	(172)	2.017	2.045					
	Mitraguna & Others	499	471	2.587	2.169	0,45%	2,18%	0	1,82%	(417)	1.671	1.699					
	Pensiun	-	-	101	246	0,00%	0,16%	0	0,53%	246	346	346					
	Total Pembiayaan	150	2.556	2.249	2.236	0,07%	0,95%	0,94%	(13)	2.086	(321)	1,17%	-24,35%	0,2%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-	-	-	-	
2	MBG	110	299	334	321	0,58%	1,69%	1,59%	(13)	211	22						
	KUR	66	299	334	321	0,37%	1,84%	1,72%	(13)	255	22						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	44	81	96	96	(133)	0	15	18,66%	51	116,60%	9.894	0,97%	(9.799)
2	Tabungan	126.106	145.807	147.644	147.463	4.307	(181)	1.656	1,14%	21.358	16,94%	141.567	104,16%	5.896
3	Deposito	46.391	51.246	51.112	51.112	(8.517)	0	(134)	-0,26%	4.721	10,18%	47.572	107,44%	3.540
	Total	172.540	197.134	198.852	198.671	(4.343)	(181)	1.537	0,78%	26.131	15,14%	199.033	99,82%	(362)
	CASA	126.150	145.888	147.740	147.559	4.174	(181)	1.671	1,15%	21.409	16,97%	151.462	97,42%	(3.902)
(%) CASA		73,11%	74,00%	74,30%	74,27%									
FDR		92,15%	84,68%	84,48%	84,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	602	791	707	701		(6)	(90)	-11,33%	100	16,57%	-	0,00%	701
2	Giro ISE	8	2	3	3		0	1	26,16%	(5)	-64,69%		0,00%	3
3	Tabungan ISE	593	789	704	698		(6)	(90)	-11,43%	105	17,69%		0,00%	698
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	185	196	196	196		0	0	0,00%	11	5,95%		0,00%	196

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	52	6	6	-	-	0	-2	0	-46	-	52	11,40%	(46)
• Local Champion	52	6	6	-	-	-	0	-2	0	-46	-	52	11,40%	(46)
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.528	20.425	20.573	1.035	650	-385	545	148	4.045	502	20.174	101,98%	399
	KUR	15.208	19.215	19.241	1.035	500	-535	586	26	4.033	474	18.673	103,04%	568
	Non KUR	1.319	1.210	1.332	-	150	150	-41	122	13	28	1.501	88,74%	(169)
3	PWG	4.082	8.586	8.564	380	415	34	-223	-22	4.482	436	8.709	98,34%	(145)
	Cilem	4.082	8.586	8.564	380	415	34	-223	-22	4.482	436	8.709	98,34%	(145)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	138.333	137.921	138.853	3.097	2.533	-564	73	933	520	1.601	151.416	91,70%	(12.563)
	CF 1	3.556	3.661	3.876	278	295	17	-166	215	320	80	5.044	76,84%	(1.168)
	Total Griya	1.390	1.305	1.287	278	-	-278	0	-19	-104	19	1.622	79,33%	(335)
• Total Non Program	1.390	1.013	996	-	-	0	-17	-17	-395	-	17	1.622	61,38%	(626)
• Program	-	293	291	278	-	-	-278	293	-2	291	2	0	0,00%	291
Oto	2.165	2.356	2.589	-	295	295	-166	233	424	62	3.422	75,66%	(833)	
CF 2	134.777	134.260	134.977	2.819	2.238	-581	239	718	200	1.520	146.373	92,21%	(11.395)	
Mitraguna & Others	92.204	95.035	96.102	2.607	2.238	-369	970	1.067	3.898	1.171	102.550	93,71%	(6.448)	
Pensiun	42.574	39.224	38.875	212	-	-212	-731	-349	-3.699	349	43.822	88,71%	(4.947)	
Total Pembiayaan	158.995	166.938	167.997	4.512	3.598	-915	393	1.058	9.001	2.539	180.352	93,15%	(12.355)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		%	Penc.	Gap	
1	SME	-	8	6	6	6	0,00%	100,00%	100,00%	-	6	(2)		
	Linkage	-	-	-	-	6	0,00%	0,00%	0,00%	-	-	-		
	Local Champion	-	8	6	6	6	0,00%	100,00%	100,00%	-	6	(2)		
	Value Chain	-	-	-	-	6	0,00%	0,00%	0,00%	-	-	-		
2	MBG	172	136	129	2.286	52	1,04%	0,63%	11,11%	2.157	2.114	2.150		
	KUR	85	-	-	1.902	52	0,56%	0,00%	9,89%	1.902	1.818	1.902		
	Non KUR	87	136	129	-	383	6,58%	10,63%	28,77%	255	296	248		
3	PWG	-	1	-	438	438	0,00%	0,00%	5,11%	438	438	437		
	Cilem	-	1	-	438	438	0,00%	0,00%	5,11%	438	438	437		
	Gadai	-	-	-	-	438	0,00%	0,00%	0,00%	-	-	-		
4	CFG	1.128	1.500	1.203	3.131	52	0,82%	0,87%	2,25%	1.927	2.002	1.631		
	CF 1	123	-	147	456	456	3,46%	4,02%	11,78%	309	333	456		
	Total Griya	-	-	-	-	456	5,68%	6,24%	17,63%	309	333	456		
Oto	123	-	147	456	456	456	6,24%	6,24%	17,63%	309	333	456		
CF 2	1.005	1.500	1.056	2.674	2.674	0,75%	0,79%	1,98%	1.618	1.669	1.174			
Mitraguna & Others	743	1.195	1.056	2.667	2.667	0,81%	1,11%	2,77%	1.610	1.923	1.472			
Pensiun	-	305	304	304	304	0,62%	0,00%	0,02%	8	(254)	(297)			
Total Pembiayaan	2.762	927	1.064	1.063	1.74%	0,64%	0,63%	1,04%	(1.699)	136	0,60%	5,92%	0,0%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	163.906	172.540	201.477	37.571	
2	Contribution Margin	7.219	9.606	10.525	3.306	-45,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,94	3,20	3,23	0,03	0,28
CIF Payroll	1.387	1.528	1.537	9	150

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.405	480	477	477	20	0	(3)	-0,70%	(2.928)	-85,99%	12.585	3,79%	(12.108)
2	Tabungan	80.230	94.233	94.502	94.104	4.587	(398)	(128)	-0,14%	13.874	17,29%	94.513	99,57%	(409)
3	Deposito	12.294	14.848	14.680	14.680	(2.510)	0	(168)	-1,13%	2.386	19,41%	13.135	111,77%	1.546
	Total	95.930	109.561	109.659	109.262	2.097	(398)	(300)	-0,27%	13.332	13,90%	120.233	90,88%	(10,971)
	CASA	83.636	94.713	94.979	94.581	4.608	(398)	(132)	-0,14%	10.946	13,09%	107.098	88,31%	(12.516)
	(%) CASA	87,18%	86,45%	86,61%	86,56%									
	FDR	162,31%	168,82%	171,87%	172,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.541	2.781	2.730	2.722		(8)	(59)	-2,12%	1.181	76,61%	-	0,00%	2.722
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	1.541	1.763	1.712	1.704		(8)	(59)	-3,34%	162	10,53%	-	0,00%	1.704
4	Deposito ISE	-	1.019	1.019	1.019		0	(0)	-0,00%	1.019	#DIV/0!	-	0,00%	1.019
5	CIF ISE	141	158	158	158		0	0	0,00%	17	12,06%	-	0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Local Champion	267	101	87	-	-	0	-14	-14	-180	14	267	32,64%	(180)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	53.813	56.600	57.778	2.435	2.885	450	236	1.178	3.965	1.707	59.614	96,92%	(1.836)
	KUR	50.217	53.821	55.061	2.435	2.885	450	366	1.239	4.844	1.646	55.758	98,75%	(697)
	Non KUR	3.596	2.779	2.717	-	-	0	-130	-61	-879	61	3.856	70,47%	(1.139)
3	PWG	27.769	44.158	46.414	10.096	9.472	-624	1.908	2.256	18.645	7.216	41.295	112,40%	5.119
	Cilem	10.764	20.583	22.412	2.020	2.618	598	1.090	1.829	11.647	789	20.846	107,51%	1.566
	Gadai	17.005	23.575	24.002	8.076	6.854	-1.222	819	427	6.997	6.427	20.449	117,37%	3.553
4	CFG	73.851	84.100	84.195	3.370	1.696	-1.674	892	95	10.344	1.601	86.681	97,13%	(2.486)
	CF 1	1.222	2.030	1.999	-	-	0	-92	-30	778	30	2.492	80,24%	(492)
	Total Griya	938	749	744	-	-	0	0	-5	-194	5	1.099	67,72%	(355)
	• Total Non Program	938	749	744	-	-	0	0	-5	-194	5	1.099	67,72%	(355)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	284	1.280	1.255	-	-	0	-92	-25	971	25	1.393	90,12%	(138)
	CF 2	72.630	82.070	82.196	3.370	1.696	-1.674	984	126	9.566	1.570	84.189	97,63%	(1.993)
	Mitraguna & Others	46.537	52.181	52.866	1.327	1.696	369	-235	684	6.329	1.012	56.880	92,94%	(4.014)
	Pensiun	26.093	29.889	29.330	2.043	-	-2.043	1.219	-559	3.237	559	27.310	107,40%	2.020
	Total Pembiayaan	155.700	184.959	188.474	15.901	14.053	-1.848	3.022	3.515	32.773	10.538	187.856	100,33%	618

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	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	260	704	936	5.608	0,48%	1,65%	9,71%	4.672	5.348	4.904							
	KUR	228	545	766	4.955	0,45%	1,42%	9,00%	4.189	4.728	4.410							
	Non KUR	33	159	170	653	0,91%	6,13%	24,04%	483	620	494							
3	PWG	-	-	-	-	501	0,00%	0,00%	1,08%	501	501	501						
	Cilem	-	-	-	-	437	0,00%	0,00%	1,95%	437	437	437						
	Gadai	-	-	-	-	65	0,00%	0,00%	0,27%	65	65	65						
4	CFG	61	252	149	417	0,08%	0,18%	0,50%	268	356	165							
	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	638	948	611	525	0,88%	0,75%	0,64%	(86)	(112)	(423)							
	Mitraguna & Others	346	948	611	525	0,74%	1,17%	0,99%	(86)	180	(423)							
	Pensiun	292	-	-	-	0	0,19%	0,00%	-	(292)	-							
	Total Pembiayaan	1.115	1.494	1.233	1.348	0,72%	0,67%	0,71%	114	233	(146)	4,44%	-520,47%	3,7%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	155.137	159.806	185.656	30.519	
2	Contribution Margin	7.273	9.504	8.539	1.266	-17,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,45	2,79	2,84	0,04	0,39
CIF Payroll	1.516	1.551	1.514	(37)	(2)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.681	10.826	2.061	2.061	5.703	0	(8.766)	-80,96%	(12.620)	-85,96%	28.261	7,29%	(26.200)
2	Tabungan	126.637	123.445	123.521	123.159	634	(362)	(286)	-0,23%	(3.479)	-2,75%	141.573	86,99%	(18.414)
3	Deposito	60.864	54.876	55.802	55.802	(1.285)	0	926	1,69%	(5.062)	-8,32%	62.398	89,43%	(6.596)
	Total	202.183	189.147	181.384	181.022	5.053	(362)	(8.125)	-4,30%	(21.161)	-10,47%	232.232	77,95%	(51.210)
	CASA	141.318	134.271	125.582	125.220	6.337	(362)	(9.051)	-6,74%	(16.099)	-11,39%	169.834	73,73%	(44.614)
	(%) CASA	69,90%	70,99%	69,24%	69,17%									
	FDR	127,02%	126,34%	131,21%	131,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.418	3.499	3.901	3.683	(218)	184	5,27%	265	7,75%		-	0,00%	3.683
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
3	Tabungan ISE	3.218	3.299	3.701	3.483	(218)	184	5,59%	265	8,23%			0,00%	3.483
4	Deposito ISE	200	200	200	200	0	0	0,00%	0	0,00%			0,00%	200
5	CIF ISE	220	234	234	234	0	0	0,00%	14	6,36%			0,00%	234

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	241	109	107	-	-	0	-22	-2	-134	2	241	44,36%	(134)
	Linkage	46	36	36	-	-	-	-1	-1	-10	1	46	77,56%	(10)
	Non-Linkage	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Local Champion	195	73	71	-	-	0	-21	-1	-124	1	195	36,54%	(124)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	27.490	21.364	20.715	-	-	0	-818	-649	-6.774	649	31.121	66,56%	(10.405)
	KUR	24.649	19.536	18.929	-	-	0	-735	-607	-5.720	607	28.072	67,43%	(9.143)
	Non KUR	2.840	1.828	1.786	-	-	0	-82	-42	-1.054	42	3.049	58,59%	(1.263)
3	PWG	10.361	9.671	9.706	513	475	-38	-137	34	-655	440	19.402	50,03%	(9.696)
	Cilem	10.361	9.671	9.706	513	475	-38	-137	34	-655	440	19.402	50,03%	(9.696)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	218.723	207.815	207.468	2.841	3.211	370	-3.776	-346	-11.255	3.557	235.220	88,20%	(27.752)
	CF 1	7.216	7.651	7.640	310	158	-152	-89	-11	424	169	9.051	84,41%	(1.411)
	Total Griya	3.957	4.371	4.465	310	143	-168	0	94	508	48	4.296	103,93%	169
4	• Total Non Program	3.667	3.593	3.547	310	-	-310	268	-46	-119	46	3.998	88,74%	(450)
	• Program	291	778	918	-	143	143	-4	140	627	3	299	307,12%	619
	Oto	3.258	3.280	3.175	-	15	15	-89	-106	-83	121	4.755	66,77%	(1.580)
	CF 2	211.508	200.163	199.829	2.531	3.053	522	-3.687	-335	-11.679	3.388	226.169	88,35%	(26.340)
	Mitraguna & Others	176.747	169.319	168.771	2.531	2.535	4	-3.116	-548	-7.976	3.083	189.944	88,85%	(21.173)
	Pensiun	34.761	30.844	31.058	-	518	518	-571	213	-3.703	305	36.225	85,74%	(5.167)
	Total Pembiayaan	256.814	238.959	237.996	3.354	3.686	332	-4.753	-963	-18.818	4.649	285.983	83,22%	(47.987)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	42	22	22	0	0,00%	19,92%	20,35%	22	(20)							
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-							
	Local Champion	-	42	22	22	0	0,00%	29,93%	30,52%	-	22	(20)						
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-							
2	MBG	154	707	979	998	0	0,56%	4,58%	4,82%	19	844	291						
	KUR	154	428	699	822	0	0,62%	3,58%	4,34%	123	669	394						
	Non KUR	-	279	280	176	0	0,00%	15,31%	9,85%	(104)	176	(103)						
3	PWG	25	-	-	743	0	0,24%	0,00%	0,00%	743	718	743						
	Cilem	25	-	-	743	0	0,24%	0,00%	0,00%	743	718	743						
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-							
4	CFG	14.908	10.054	9.774	14.181	0	6,82%	4,70%	6,84%	113	4.407	(727)	4.127					
	CF 1	-	33	176	309	0	0,00%	2,30%	4,04%	133	309	276						
	Total Griya	-	-	-	166	0	0,00%	0,00%	0,00%	166	166	166						
	Oto	-	33	176	143	0	0,00%	5,36%	4,50%	(33)	143	110						
	CF 2	14.908	10.021	9.598	13.872	0	7,05%	4,80%	6,94%	113	4.274	(1.035)	3.851					
	Mitraguna & Others	14.471	9.714	9.403	13.677	0	8,19%	5,55%	8,10%	113	4.274	(794)	3.963					
	Pensiun	454	437	521	521	0	1,25%	0,22%	1,68%	-	67	84						
	Total Pembiayaan	8.238	23.033	19.188	19.672	0	3,21%	8,03%	8,27%	484	11.435	(3.361)	1,09%	86,85%	-7,2%			

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	262.410	263.262	250.938	(11.472)								0,03	0,23
2	Contribution Margin	7.990	9.342	(1.983)	(9.973)	124,8%							54	(663)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.513	5.809	5.053	5.061	(542)	8	(748)	-12,88%	(2.452)	-32,64%	22.127	22,87%	(17.066)
2	Tabungan	148.174	173.709	170.774	169.555	(1.253)	(1.219)	(4.154)	-2,39%	21.381	14,43%	164.061	103,35%	5.494
3	Deposito	29.593	37.696	26.795	26.795	383	0	(10.902)	-28,92%	(2.799)	-9,46%	30.915	86,67%	(4.121)
	Total	185.281	217.214	202.621	201.410	(1.412)	(1.211)	(15.804)	-7,28%	16.129	8,71%	217.103	92,77%	(15.693)
	CASA	155.687	179.518	175.827	174.615	(1.795)	(1.211)	(4.902)	-2,73%	18.928	12,16%	186.188	93,78%	(11.573)
	(%) CASA	84,03%	82,65%	86,78%	86,70%									
	FDR	129,17%	131,26%	143,50%	144,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.361	5.128	5.581	5.460	(121)	332	6,47%	(2.901)	-34,69%		-	0,00%	5.460
2	Giro ISE	1.674	480	695	469	(227)	(11)	-2,30%	(1.206)	-71,99%			0,00%	469
3	Tabungan ISE	6.686	4.648	4.886	4.991	105	343	7,38%	(1.695)	-25,35%			0,00%	4.991
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!			0,00%	0
5	CIF ISE	188	209	209	209	0	0	0,00%	21	11,17%			0,00%	209

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	46.391	47.978	48.104	2.665	1.480	-1.185	429	126	1.714	1.354	51.533	93,35%	(3.429)
	KUR	42.708	44.232	44.334	2.280	1.400	-880	484	102	1.626	1.298	47.624	93,09%	(3.290)
	Non KUR	3.682	3.746	3.770	385	80	-305	55	24	88	56	3.910	96,44%	(139)
3	PWG	25.907	49.126	52.871	12.816	10.966	-1.850	2.667	3.746	26.964	7.220	44.094	119,91%	8.777
	Cilem	11.633	29.592	32.451	5.539	5.410	-129	2.140	2.859	20.818	2.552	24.677	131,50%	7.773
	Gadai	14.275	19.533	20.420	7.277	5.556	-1.721	527	887	6.145	4.669	19.416	105,17%	1.004
4	CFG	167.028	188.016	189.777	2.970	3.780	811	1.443	1.761	22.749	2.019	184.607	102,80%	5.170
	CF 1	10.804	15.629	16.608	889	1.243	355	820	979	5.804	264	12.990	127,85%	3.618
	Total Griya	4.197	5.377	5.328	-	-	0	0	-49	1.130	49	4.504	118,28%	824
4	• Total Non Program	4.197	5.224	5.175	-	-	0	0	-54	977	49	0	0,00%	153
	• Program	-	153	153	-	-	0	-1	0	153	-			
	Oto	6.607	10.252	11.281	889	1.243	355	820	1.028	4.674	215	8.486	132,94%	2.795
	CF 2	156.224	172.386	173.169	2.081	2.537	456	623	783	16.945	1.754	171.617	100,90%	1.552
	Mitraguna & Others	100.077	114.669	115.457	1.363	2.123	760	341	788	15.380	1.335	113.744	101,51%	1.713
	Pensiun	56.148	57.718	57.712	718	414	-304	282	-5	1.564	419	57.873	99,72%	(161)
	Total Pembiayaan	239.326	285.120	290.753	18.451	16.226	-2.225	4.540	5.633	51.427	10.593	280.234	103,75%	10.519

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
2	MBG	198	322	234	4.890	0,43%	0,49%	0,10,17	4.657	4.692	4.568	-	-	-			
	KUR	198	249	162	3.803	0,46%	0,37%	0,8,58	3.642	3.605	3.555	-	-	-			
	Non KUR	-	74	72	1.087	0,00%	1,92%	0,28,83	1.015	1.087	1.013	-	-	-			
3	PWG	-	-	-	5.257	0,00%	0,00%	0,9,94	5.257	5.257	5.257	-	-	-			
	Cilem	-	-	-	3.951	0,00%	0,00%	0,12,18	3.951	3.951	3.951	-	-	-			
	Gadai	-	-	-	1.306	0,00%	0,00%	0,6,39	1.306	1.306	1.306	-	-	-			
4	CFG	1.021	788	1.127	4.704	0,61%	0,60%	0,2,48	3.577	3.683	3.915	-	-	-			
	CF 1	202	371	242	1.611	1,87%	1,55%	0,9,70	1.369	1.409	1.239	-	-	-			
	Total Griya	-	212	211	893	0,00%	0,00%	0,3,92	682	893	681	-	-	-			
	Oto	202	160	31	718	3,06%	0,30%	0,6,36	686	515	558	-	-	-			
	CF 2	819	417	885	3.093	0,52%	0,51%	0,1,79	2.208	2.274	2.676	-	-	-			
	Mitraguna & Others	819	161	356	2.433	0,82%	0,31%	0,2,11	2.077	1.614	2.272	-	-	-			
	Pensiun	-	256	530	660	0,00%	0,92%	0,1,14	131	660	405	-	-	-			
	Total Pembiayaan	3.109	1.832	1.947	1.943	1,30%	0,68%	0,67%	(5)	(1.166)	110	1,79%	-168,42%	1,1%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.363	870	1.016	1.016	(98)	0	146	16,73%	(347)	-25,46%	9.620	10,56%	(8.604)
2	Tabungan	77.945	101.306	104.867	104.687	3.787	(180)	3.380	3,34%	26.742	34,31%	90.999	115,04%	13.687
3	Deposito	9.935	10.260	18.474	18.474	433	0	8.214	80,06%	8.539	85,94%	10.702	172,62%	7.772
	Total	89.243	112.436	124.357	124.177	4.121	(180)	11.740	10,44%	34.934	39,15%	111.321	111,55%	12.855
	CASA	79.307	102.177	105.883	105.703	3.688	(180)	3.526	3,45%	26.395	33,28%			
	(%) CASA	88,87%	90,88%	85,14%	85,12%									
	FDR	131,75%	135,15%	123,81%	123,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.796	2.454	2.351	2.348		(3)	(106)	-4,30%	(447)	-16,00%	-	0,00%	2.348
2	Giro ISE	1.018	584	568	556		(12)	(28)	-4,74%	(462)	-45,40%	-	0,00%	556
3	Tabungan ISE	1.778	1.870	1.784	1.793		9	(78)	-4,16%	15	0,83%	-	0,00%	1.793
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	83	99	99	99		0	0	0,00%	16	19,28%	-	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Local Champion	97	-	-	-	-	0	0	0	-97	-	97	0,00%	(97)
	• Value Chain	-	-	-	-	-	0	0	0	-0	-	0	0,00%	0
2	MBG	19.406	24.035	23.953	1.350	500	-850	557	-82	4.547	582	22.874	104,72%	1.079
	KUR	19.311	23.042	22.878	1.350	400	-950	578	-163	3.568	563	22.603	101,22%	275
	Non KUR	95	993	1.074	-	100	100	-20	81	980	19	271	396,90%	804
3	PWG	2.291	6.450	6.943	387	752	365	-144	493	4.652	259	6.471	107,30%	472
	Cilem	2.291	6.450	6.943	387	752	365	-144	493	4.652	259	6.471	107,30%	472
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	95.786	121.474	123.074	5.369	3.034	-2.335	4.317	1.600	27.288	1.434	106.301	115,78%	16.773
	CF 1	18.535	22.457	22.256	594	-	-594	625	-201	3.721	201	20.252	109,89%	2.004
	Total Griya	17.245	15.716	15.655	-	-	0	0	-61	-1.589	61	18.033	86,82%	(2.377)
	• Total Non Program	1.070	691	680	-	-	0	-10	-10	-390	10	1.416	48,04%	(736)
	• Program	16.174	15.025	14.975	-	-	0	-468	-50	-1.199	50	16.616	90,12%	(1.641)
	Oto	1.291	6.741	6.601	594	-	-594	625	-140	5.310	140	2.220	297,38%	4.381
	CF 2	77.250	99.017	100.818	4.775	3.034	-1.741	3.692	1.801	23.567	1.233	86.049	117,16%	14.769
	Mitraguna & Others	58.013	80.885	82.787	4.775	2.832	-1.943	3.843	1.902	24.774	930	65.912	125,60%	16.875
	Pensiun	19.237	18.132	18.030	-	202	202	-150	-101	-1.207	303	20.137	89,54%	(2.106)
	Total Pembiayaan	117.580	151.958	153.970	7.106	4.286	-2.820	4.730	2.011	36.390	2.275	135.743	113,43%	18.227

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	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	167	622	534	299	0,86%	2,22%	1,25%	(236)	132	(323)	-	-	-	-	-	-	
	KUR	167	622	534	299	0,87%	2,32%	1,31%	(236)	132	(323)	-	-	-	-	-	-	
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
3	PWG	-	-	-	-	66	0,00%	0,00%	0,00%	0,95%	66	66	66	-	-	-		
	Cilem	-	-	-	-	66	0,00%	0,00%	0,00%	0,95%	66	66	66	-	-	-		
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-		
4	CFG	2.572	2.138	2.399	3.302	2,69%	1,97%	2,68%	903	731	1.165	-	-	-	-	-	-	
	CF 1	1.875	1.540	1.780	2.389	10,12%	7,93%	10,74%	609	514	850	-	-	-	-	-	-	
	Total Griya	1.875	1.449	1.567	2.087	10,87%	9,97%	13,33%	520	212	638	-	-	-	-	-	-	
	Oto	-	91	213	302	0,00%	3,16%	4,58%	89	302	212	-	-	-	-	-	-	
	CF 2	697	598	619	913	0,90%	0,63%	0,91%	294	217	315	-	-	-	-	-	-	
	Mitraguna & Others	583	598	619	913	1,01%	0,77%	1,10%	294	330	315	-	-	-	-	-	-	
	Pensiun	113	-	-	-	0	0,00%	0,00%	-	-	-	(113)	-	-	-	-	-	
	Total Pembiayaan	4.935	6.086	5.951	6.365	4,20%	3,92%	4,13%	414	1.431	279	1,85%	55,16%	-2,3%	-	-	-	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	664	651	817	0,00%	2,71%										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	162	89	109	109	(16)	0	20	22,38%	(53)	-32,66%	8.912	1,22%	(8.803)
2	Tabungan	112.107	105.488	108.721	108.476	2.418	(245)	2.988	2,83%	(3.631)	-3,24%	127.186	85,29%	(18.709)
3	Deposito	7.734	11.503	7.036	7.036	(753)	0	(4.467)	-38,83%	(698)	-9,02%	8.925	78,84%	(1.889)
	Total	120.003	117.080	115.866	115.622	1.648	(245)	(1.459)	-1,25%	(4.381)	-3,65%	145.022	79,73%	(29.401)
	CASA	112.269	105.577	108.830	108.585	2.402	(245)	3.008	2,85%	(3.683)	-3,28%	136.097	79,79%	(27.512)
	(%) CASA	93,56%	90,17%	93,93%	93,91%									
	FDR	119,28%	128,26%	131,71%	131,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.548	1.748	1.597	1.797	200	49	2,83%	249	16,09%	-	0,00%	1.797	
2	Giro ISE	6	7	7	7	0	0	0,00%	1	14,04%	-	0,00%	7	
3	Tabungan ISE	1.542	1.741	1.590	1.790	200	49	2,84%	248	16,10%	-	0,00%	1.790	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	142	158	158	158	0	0	0,00%	16	11,27%	-	0,00%	158	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Local Champion	68	50	48	-	-	0	-2	-2	-20	2	68	70,70%	(20)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.511	15.538	15.862	510	701	191	-145	324	-2.649	377	21.533	73,67%	(5.671)
	KUR	17.071	14.073	14.431	450	701	251	-164	358	-2.640	343	19.918	72,45%	(5.486)
	Non KUR	1.440	1.465	1.431	60	-	-60	19	-34	-9	34	1.615	88,60%	(184)
3	PWG	10.369	18.035	18.556	2.176	2.937	761	1.020	521	8.187	2.416	21.336	86,97%	(2.781)
	Cilem	7.309	11.518	11.628	621	780	159	75	110	4.319	670	15.842	73,40%	(4.214)
	Gadai	3.060	6.516	6.928	1.555	2.157	602	945	411	3.868	1.746	5.494	126,09%	1.434
4	CFG	114.187	116.546	118.140	1.762	5.371	3.609	-66	1.594	3.953	3.777	125.520	94,12%	(7.380)
	CF 1	709	1.829	1.934	-	142	142	-43	105	1.225	37	1.960	98,66%	(26)
	Total Griya	277	244	242	-	-	0	0	-1	-35	1	438	55,32%	(196)
4	• Total Non Program	277	244	242	-	-	0	-1	-1	-35	1	438	55,32%	(196)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	431	1.585	1.692	-	142	142	-43	106	1.260	35	1.522	111,13%	169
	CF 2	113.478	114.717	116.206	1.762	5.229	3.467	-23	1.489	2.728	3.740	123.560	94,05%	(7.354)
	Mitraguna & Others	95.023	97.391	99.051	1.462	5.229	3.767	-48	1.660	4.028	3.569	104.219	95,04%	(5.168)
	Pensiun	18.455	17.326	17.155	300	-	-300	25	-172	-1.301	172	19.341	88,70%	(2.186)
	Total Pembiayaan	937	150.169	152.606	4.448	9.009	4.561	807	2.437	9.471	6.572	168.458	90,59%	(15.852)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		%	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	321	728	965	1.700	1.73%	6,21%	10,71%	734	1.379	972			
	KUR	302	728	923	1.586	1.77%	6,56%	10,99%	663	1.284	858			
	Non KUR	19	-	43	113	1.33%	2,90%	7,93%	71	94	113			
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	617	842	1.148	1.371	0,54%	0,98%	1,16%	223	754	529			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-	-
	CF 2	2.125	1.994	1.184	1.181	1,86%	1,02%	1,00%	(3)	(944)	(813)			
	Mitraguna & Others	1.814	1.975	1.165	1.162	1,91%	1,20%	1,17%	(3)	(653)	(813)			
	Pensiun	311	20	20	20	0,22%	0,01%	0,11%	-	(291)	(0)			
	Total Pembiayaan	2.540	3.059	2.221	2.389	1,77%	1,48%	1,57%	168	(151)	(670)	7,80%	-398,27%	6,2%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	142.452	147.619	152.669	10.217		
2	Contribution Margin	6.436	7.943	6.220	(216)	3,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,03	3,26	3,25	(0,01)	0,23
CIF Payroll	1.457	1.132	1.565	433	108

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.005	857	1.219	1.219	(22)	0	362	42,23%	(1.786)	-59,44%	13.658	8,92%	(12.439)
2	Tabungan	56.317	64.168	70.050	69.666	392	(383)	5.498	8,57%	13.349	23,70%	71.329	97,67%	(1.663)
3	Deposito	45.220	60.141	55.732	55.733	(2.889)	1	(4.408)	-7,33%	10.512	23,25%	46.637	119,50%	9.096
	Total	104.542	125.166	127.000	126.617	(2.519)	(382)	1.452	1,16%	22.075	21,12%	131.623	96,20%	(5.006)
	CASA	59.322	65.025	71.268	70.885	370	(383)	5.860	9,01%	11.563	19,49%	84.987	83,41%	(14.102)
	(%) CASA	56,74%	51,95%	56,12%	55,98%									
	FDR	207,64%	192,09%	191,54%	192,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.810	2.123	2.292	2.298		6	175	8,24%	(512)	-18,23%	-	0,00%	2.298
2	Giro ISE	19	387	607	605		(2)	218	56,39%	586	3061,47%	-	0,00%	605
3	Tabungan ISE	2.791	1.736	1.685	1.693		8	(43)	-2,49%	(1.098)	-39,35%	-	0,00%	1.693
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	111	123	123	123		0	0	0,00%	12	10,81%	-	0,00%	123

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	8.694	7.933	7.861	-	-	0	-72	-72	-833	72	8.694	90,42%	(833)
	Linkage	8.515	7.754	7.682	-	-	-	-72	-72	-833	72	8.515	90,22%	(833)
	Non-Linkage	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Local Champion	179	179	179	-	-	0	0	0	0	-	179	100,00%	0
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	34.575	30.329	29.848	220	425	205	-485	-482	-4.727	907	38.794	76,94%	(8.946)
	KUR	29.907	26.736	26.316	220	425	205	-378	-421	-3.591	846	33.893	77,64%	(7.577)
	Non KUR	4.668	3.593	3.532	-	-	0	-107	-61	-1.136	61	4.901	72,07%	(1.369)
3	PWG	5.791	10.002	10.086	385	735	350	-202	83	4.295	652	14.991	67,28%	(4.906)
	Cilem	5.791	10.002	10.086	385	735	350	-202	83	4.295	652	14.991	67,28%	(4.906)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	168.009	192.171	195.466	4.887	6.869	1.982	3.928	3.294	27.457	3.575	186.413	104,86%	9.053
	CF 1	111.105	105.092	104.866	569	541	-28	651	-225	-6.239	767	116.457	90,05%	(11.590)
	Total Griya	105.380	96.415	95.895	-	-	0	0	-520	-9.486	520	109.231	87,79%	(13.336)
	• Total Non Program	15.372	12.439	12.351	-	-	0	-116	-88	-3.021	88	16.763	73,68%	(4.412)
	• Program	90.009	83.975	83.544	-	-	0	-499	-432	-6.465	432	92.468	90,35%	(8.924)
	Oto	5.724	8.677	8.972	569	541	-28	651	294	3.247	247	7.226	124,16%	1.746
	CF 2	56.904	87.079	90.599	4.318	6.328	2.010	3.277	3.520	33.696	2.808	69.956	129,51%	20.643
	Mitraguna & Others	52.060	75.127	78.709	2.870	6.328	3.458	2.692	3.582	26.649	2.746	63.627	123,70%	15.082
	Pensiun	4.844	11.953	11.891	1.448	-	-1.448	586	-62	7.047	62	6.329	187,87%	5.562
	Total Pembiayaan	217.069	240.436	243.260	5.493	8.030	2.537	3.170	2.824	26.191	5.205	248.892	97,74%	(5.632)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	471	1.195	1.176	2.703		1.36%	3,88%	9,06%		1.527	2.232	1.508			
	KUR	56	592	740	1.753		0,19%	2,77%	6,66%		1.013	1.697	1.162			
	Non KUR	415	603	436	950		8,89%	12,14%	26,88%		513	535	347			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%		878	878	878			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%		878	878	878			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%		-	-	-			
4	CFG	7.329	9.702	11.055	17.689		4,36%	5,75%	9,05%		6.633	10.360	7.987			
	CF 1	7.221	8.741	10.093	14.957		6,50%	9,60%	14,26%		4.864	7.736	6.216			
	Total Griya	7.194	8.389	9.787	13.829		6,83%	10,15%	14,42%		4.042	6.635	5.440			
	Oto	26	352	306	1.128		0,46%	3,53%	12,57%		821	1.101	776			
	CF 2	108	960	962	2.732		0,19%	1,10%	3,01%		1.769	2.623	1.771			
	Mitraguna & Others	-	960	962	2.510		0,00%	1,28%	3,19%		1.548	2.510	1.549			
	Pensiun	108	-	-	-		2,23%	0,00%	1,87%		222	114	222			
	Total Pembiayaan	12.895	16.634	17.144	17.835		5,94%	7,13%	7,33%		691	4.939	1.200			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	179	179	179	179		2,06%	2,26%	2,28%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	179	179	179	179		100,00%	100,00%	100,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	262	701	839	1.300		0,76%	2,76%	4,36%		462	1.038	599			
	KUR	164	99	98	439		0,55%	0,37%	1,67%	</						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.081	1.308	1.312	1.319	(32)	7	11	0,81%	(5.762)	-81,38%	16.932	7,79%	(15.614)
2	Tabungan	82.750	97.023	101.527	101.003	8.832	(524)	3.980	4,10%	18.253	22,06%	97.775	103,30%	3.228
3	Deposito	20.500	30.747	29.736	29.736	(11)	0	(1.011)	-3,29%	9.235	45,05%	21.287	139,69%	8.449
	Total	110.331	129.078	132.575	132.057	8.789	(518)	2.980	2,31%	21.726	19,69%	135.994	97,11%	(3.937)
	CASA	89.831	98.331	102.839	102.322	8.800	(518)	3.991	4,06%	12.491	13,90%	114.707	89,20%	(12.386)
	(%) CASA	81,42%	76,18%	77,57%	77,48%									
	FDR	132,60%	132,08%	132,34%	132,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	794	2.186	1.093	1.272		180	(914)	-41,79%	478	60,19%	-	0,00%	1.272
2	Giro ISE	389	146	181	191		10	45	30,62%	(198)	-51,00%	-	0,00%	191
3	Tabungan ISE	406	2.040	912	1.082		170	(958)	-46,97%	676	166,80%	-	0,00%	1.082
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	102	118	118	118		0	0	0,00%	16	15,69%	-	0,00%	118

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	37.651	37.153	37.821	2.160	2.050	-110	462	668	170	1.382	41.294	91,59%	(3.473)
	KUR	36.457	36.207	36.896	2.160	2.050	-110	491	690	439	1.360	39.946	92,37%	(3.049)
	Non KUR	1.194	946	925	-	-	0	-29	-21	-269	21	1.348	68,57%	(424)
3	PWG	14.628	27.021	28.892	6.205	6.318	113	2.042	1.871	14.264	4.447	26.021	111,03%	2.871
	Cilem	6.737	14.413	15.718	1.625	2.012	387	946	1.305	8.981	708	14.271	110,14%	1.446
	Gadai	7.891	12.608	13.174	4.580	4.306	-274	1.096	566	5.283	3.740	11.750	112,13%	1.425
4	CFG	94.017	106.314	108.731	2.197	3.970	1.773	853	2.417	14.714	1.554	108.286	100,41%	444
	CF 1	1.650	2.775	2.742	-	18	18	-44	-33	1.091	52	2.811	97,54%	(69)
	Total Griya	348	256	247	-	-	0	0	-9	-101	9	509	48,61%	(262)
	• Total Non Program	348	256	247	-	-	0	-9	-9	-101	9	509	48,61%	(262)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.302	2.519	2.494	-	18	18	-44	-25	1.192	43	2.302	108,35%	192
	CF 2	92.366	103.539	105.989	2.197	3.952	1.755	897	2.450	13.623	1.502	105.475	100,49%	514
	Mitraguna & Others	54.628	64.218	66.532	2.197	3.472	1.275	1.225	2.314	11.904	1.158	66.375	100,24%	157
	Pensiun	37.738	39.321	39.457	-	480	480	-328	136	1.719	344	39.101	100,91%	357
	Total Pembiayaan	146.295	170.488	175.444	10.562	12.338	1.776	3.357	4.956	29.149	7.382	175.601	99,91%	(158)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	Posisi				%	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	83	54	35	2.434	0,22%	0,09%	6,44%	2.400	2.351	2.380							
	KUR	-	19	-	2.168	0,00%	0,00%	5,88%	2.168	2.168	2.149							
	Non KUR	83	35	35	266	6,98%	3,66%	28,79%	232	183	231							
3	PWG	-	-	-	-	1.106	0,00%	0,00%	3,83%	1.106	1.106	1.106						
	Cilem	-	-	-	-	960	0,00%	0,00%	6,11%	960	960	960						
	Gadai	-	-	-	-	146	0,00%	0,00%	1,11%	146	146	146						
4	CFG	-	732	816	2.499	0,00%	0,77%	2,30%	1.683	2.499	1.768							
	CF 1	-	152	135	542	0,00%	4,88%	19,76%	406	542	390							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
	Oto	-	152	135	542	0,00%	5,38%	21,72%	406	542	390							
	CF 2	-	580	680	1.957	0,00%	0,66%	1,85%	1.277	1.957	1.378							
	Mitraguna & Others	-	479	579	1.856	0,00%	0,90%	2,79%	1.277	1.856	1.377							
	Pensiun	-	550	549	549	0,00%	0,32%	1,39%	-	549	(0)							
	Total Pembiayaan	116	3.336	2.888	2.887	0,08%	1,69%	1,65%	(1)	2.771	(449)	0,70%	57,33%	-0,9%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	145.275	155.632	170.150	24.875	
2	Contribution Margin	7.001	9.101	6.404	(597)	8,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,73	3,12	3,17	0,06	0,45
CIF Payroll	2.775	1.150	1.180	30	(1.595)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	156	332	539	509	(337)	(30)	177	53,31%	353	225,56%	8.656	5,88%	(8.147)
2	Tabungan	45.583	50.262	50.771	50.593	1.727	(178)	332	0,66%	5.010	10,99%	56.511	89,53%	(5,917)
3	Deposito	28.548	6.821	6.884	6.884	6	0	63	0,92%	(21.664)	-75,89%	29.786	23,11%	(22.902)
	Total	74.288	57.415	58.194	57.986	1.396	(208)	571	0,99%	(16.301)	-21,94%	94.953	61,07%	(36.967)
	CASA	45.740	50.594	51.310	51.103	1.390	(208)	509	1,01%	5.363	11,72%	65.167	78,42%	(14.064)
	(%) CASA	61,57%	88,12%	88,17%	88,13%									
	FDR	155,10%	226,45%	225,29%	226,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	795	1.264	1.231	1.206	(25)	(59)	-4,63%	411	51,66%	-	0,00%	1.206		
2	Giro ISE	7	72	72	72	0	(0)	-0,02%	65	961,35%	-	0,00%	72		
3	Tabungan ISE	788	1.193	1.159	1.134	(25)	(59)	-4,91%	346	43,88%	-	0,00%	1.134		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	79	91	91	91	0	0	0,00%	12	15,19%	-	0,00%	91		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	24.147	31.278	31.531	1.750	1.050	-700	794	253	7.384	797	27.194	115,95%	4.337
	KUR	23.464	30.534	30.700	1.750	950	-800	809	166	7.236	784	26.337	116,56%	4.363
	Non KUR	683	744	831	-	100	100	-15	87	148	13	857	97,02%	(25)
3	PWG	2.751	6.017	6.099	417	277	-140	185	82	3.348	195	7.141	85,40%	(1.042)
	Cilem	2.751	6.017	6.099	417	277	-140	185	82	3.348	195	7.141	85,40%	(1.042)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	88.322	92.720	93.473	1.320	1.892	572	-539	752	5.151	1.140	97.427	95,94%	(3.954)
	CF 1	3.542	3.547	3.501	-	-	0	-16	-46	-41	46	4.547	77,00%	(1.046)
	Total Griya	3.385	2.524	2.495	-	-	0	0	-30	-890	30	3.546	70,36%	(1.051)
4	• Total Non Program	3.385	2.524	2.495	-	-	0	-29	-30	-890	30	3.546	70,36%	(1.051)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	158	1.022	1.007	-	-	0	-16	-16	849	16	1.002	100,50%	5
	CF 2	84.780	89.174	89.972	1.320	1.892	572	-523	798	5.192	1.094	92.880	96,87%	(2.908)
	Mitraguna & Others	72.402	77.082	77.690	1.320	1.609	289	-419	609	5.288	1.000	79.470	97,76%	(1.780)
	Pensiun	12.378	12.092	12.281	-	283	283	-104	189	-97	94	13.410	91,58%	(1.128)
	Total Pembiayaan	115.220	130.015	131.103	3.487	3.219	-268	441	1.088	15.882	2.131	131.762	99,50%	(659)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	261	15	86	1.501	1.08%	0,28%	4,76%	1.415	1.241	1.486	-	-	-				
	KUR	188	-	72	1.486	0,80%	0,23%	4,84%	1.415	1.298	1.486	-	-	-				
	Non KUR	73	15	15	15	10,64%	2,01%	1,79%	-	(58)	0	-	-	-				
3	PWG	-	-	-	-	345	0,00%	0,00%	5,65%	345	345	345	-	-	-			
	Cilem	-	-	-	-	345	0,00%	0,00%	5,65%	345	345	345	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	563	1.072	1.795	2.410	0,64%	1,94%	2,58%	615	1.847	1.338	-	-	-				
	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	563	1.072	1.795	2.410	0,66%	2,01%	2,68%	615	1.847	1.338	-	-	-				
	Mitraguna & Others	408	998	1.795	2.410	0,56%	2,33%	3,10%	615	2.002	1.412	-	-	-				
	Pensiun	155	74	-	-	1,25%	0,00%	1,09%	-	134	72	-	-	-				
	Total Pembiayaan	1.213	1.118	1.121	1.318	1,05%	0,86%	1,01%	196	105	200	1,38%	-36,84%	0,4%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	116.704	117.396	133.028	16.324		
2	Contribution Margin	4.204	5.086	4.559	355	-8,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,38	3,74	3,79	0,04	0,41
CIF Payroll	608	627	615	(12)	7

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.058	1.397	1.764	1.764	44	0	367	26,26%	(6.293)	-78,10%	16.705	10,56%	(14.941)
2	Tabungan	114.229	121.095	124.294	123.795	4.229	(499)	2.699	2,23%	9.566	8,37%	128.618	96,25%	(4.823)
3	Deposito	24.505	17.298	16.270	16.270	(905)	0	(1.028)	-5,94%	(8.235)	-33,61%	25.776	63,12%	(9.507)
	Total	146.791	139.790	142.328	141.828	3.368	(499)	2.038	1,46%	(4.963)	-3,38%	171.099	82,89%	(29.271)
	CASA	122.286	122.493	126.058	125.559	4.273	(499)	3.066	2,50%	3.273	2,68%	145.323	86,40%	(19.764)
	(%) CASA	83,31%	87,63%	88,57%	88,53%									
	FDR	111,90%	129,28%	129,38%	129,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	565	782	921	953		32	170	21,78%	388	68,64%	-	0,00%	953
2	Giro ISE	2	1	1	1		0	(0)	-1,07%	(0)	-24,72%	1	0,00%	1
3	Tabungan ISE	563	781	920	951		32	170	21,82%	388	68,95%		0,00%	951
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	164	185	185	185		0	0	0,00%	21	12,80%		0,00%	185

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Local Champion	94	75	75	-	-	0	0	0	-19	-	94	80,20%	(19)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	18.705	18.179	17.997	1.300	450	-850	617	-181	-708	631	21.722	82,85%	(3.725)
	KUR	17.857	17.662	17.500	1.300	450	-850	645	-163	-357	613	20.701	84,53%	(3.201)
	Non KUR	848	516	498	-	-	0	-28	-18	-351	18	1.021	48,75%	(523)
3	PWG	28.691	45.381	48.581	9.029	9.398	370	3.017	3.200	19.890	6.198	44.164	110,00%	4.417
	Cilem	14.633	23.716	24.689	1.845	2.031	187	760	973	10.056	1.058	27.201	90,77%	(2.512)
	Gadai	14.059	21.665	23.892	7.184	7.367	183	2.256	2.227	9.833	5.140	16.963	140,85%	6.929
4	CFG	116.769	117.085	117.488	1.634	1.538	-97	-850	403	719	1.134	127.644	92,04%	(10.155)
	CF 1	2.827	4.132	4.046	-	-	0	-404	-86	1.219	86	4.086	99,02%	(40)
	Total Griya	979	721	708	-	-	0	0	-13	-271	13	1.140	62,12%	(432)
4	• Total Non Program	979	721	708	-	-	0	0	-13	-271	13	1.140	62,12%	(432)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.848	3.410	3.338	-	-	0	-404	-73	1.490	73	2.946	113,29%	392
	CF 2	113.942	112.953	113.442	1.634	1.538	-97	-446	489	-500	1.048	123.557	91,81%	(10.115)
	Mitraguna & Others	55.116	57.928	58.472	1.289	1.188	-102	-183	544	3.357	644	63.692	91,80%	(5.220)
	Pensiun	58.827	55.025	54.970	345	350	5	-264	-54	-3.856	404	59.866	91,82%	(4.895)
	Total Pembiayaan	164.260	180.720	184.142	11.963	11.386	-577	2.784	3.423	19.882	7.963	193.623	95,10%	(9.481)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	75	75	75	0	0,00%	100,00%	100,00%	-	75	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	75	75	75	0	0,00%	100,00%	100,00%	-	75	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	617	326	391	1.751	1.751	3,30%	2,15%	9,73%	1.360	1.133	1.425				
	KUR	461	291	368	1.637	1.637	2,58%	2,08%	9,35%	1.268	1.175	1.346				
	Non KUR	156	35	23	114	114	18,40%	4,37%	22,94%	92	(42)	79				
3	PWG	74	-	78	3.340	2.485	0,26%	0,17%	6,87%	3.262	3.266	3.340				
	Cilem	74	-	-	2.485	2.485	0,51%	0,00%	10,07%	2.485	2.411	2.485				
	Gadai	-	-	78	855	855	0,00%	0,36%	3,58%	777	855	855				
4	CFG	1.969	2.567	1.914	3.375	1.634	1,69%	1,63%	1,96%	1.461	1.406	808				
	CF 1	66	197	90	88	88	0,70%	12,45%	12,38%	(2)	22	(109)				
	Total Griya	66	43	90	88	88	0,00%	0,00%	0,00%	-	-	-				
	Oto	-	154	-	149	149	0,00%	0,00%	0,00%	-	-	-				
	CF 2	1.904	1.271	1.825	3.288	1.634	1,67%	1,62%	2,90%	1.463	1.384	917				
	Mitraguna & Others	1.427	1.787	1.337	2.560	2.560	2,59%	2,31%	4,38%	1.223	1.133	773				
	Pensiun	477	583	488	728	728	0,81%	0,89%	1,32%	240	251	144				
	Total Pembiayaan	1.826	2.095	2.864	3.053	1.111	1,58%	1,66%	1,64%	188	1.226	958	0,00%	100,00%	-1,7%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	168.804	167.709	181.913	13.109	
2	Contribution Margin	9.039	11.234	12.419	3.380	-37,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	1,82	2,05	2,09	0,04	0,28
CIF Payroll	1.677	1.729	1.762	33	85

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	24.901	22.760	25.561	25.553	(336)	(9)	2.792	12,27%	652	2,62%	34.925	73,16%	(9.373)
3	Deposito	2.060	2.117	1.915	1.915	261	0	(202)	-9,55%	(145)	-7,04%	2.439	78,51%	(524)
	Total	26.961	24.878	27.477	27.468	(75)	(9)	2.590	10,41%	507	1,88%	37.365	73,51%	(9.897)
	CASA	24.901	22.760	25.561	25.553	(336)	(9)	2.792	12,27%	652	2,62%	34.925	73,16%	(9.373)
(%)	CASA	92,36%	91,49%	93,03%	93,03%									
	FDR	86,03%	80,47%	71,76%	71,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.934	2.344	2.619	2.663		44	318	13,57%	728	37,66%	-	0,00%	2.663
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	1.934	2.344	2.619	2.663		44	318	13,57%	728	37,66%	0	0,00%	2.663
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	18	22	22	22		0	0	0,00%	4	22,22%	0	0,00%	22

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	23.194	20.019	19.718	100	-	-100	-741	-301	-3.476	301	26.655	73,98%	(6.937)
	KUR	21.361	18.943	18.649	100	-	-100	-721	-294	-2.712	294	24.648	75,66%	(6.000)
	Non KUR	1.833	1.076	1.070	-	0	-19	-7	-764	-	7	2.006	53,31%	(937)
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	23.194	20.019	19.718	100	-	-100	-741	-301	-3.476	301	26.655	73,98%	(6.937)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	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	692	1.173	4.357	1.095	2.98%	21,76%	5.55%	(3.262)	403	(78)					
	KUR	472	1.000	4.171	1.095	2,21%	22,02%	5,87%	(3.076)	622	95					
	Non KUR	220	173	185	-	11,98%	17,23%	0,00%	(185)	(220)	(173)					
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 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
Oto	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
CF 2	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
Mitraguna & Others	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
Pensiun	-	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
Total Pembiayaan	178	749	900	957	0,77%	4,50%	4,85%	56	779	208	24,95%	-414,21%	20,1%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	23.179	26.961	24.953	1.774		
2	Contribution Margin	810	1.153	943	133	-16,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,42	3,57	3,67	0,11	0,25
CIF Payroll	84	92	88	(4)	4

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
	CASA	888	-	-	-	(417)	0	0	#DIV/0!	(888)	-100,00%	888	0,00%	(888)
(%) CASA	100,00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									
FDR	0,00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-													

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
	CASA	302	344	-	-	9	0	(344)	-100,00%	(302)	-100,00%	302	0,00%	(302)
(%) CASA	100,00%	100,00%	#DIV/0!	#DIV/0!										
FDR	0,00%	0,00%	#DIV/0!	#DIV/0!										

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	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			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	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%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

No.	Neraca
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	3.509	787	411	402	726	(10)	(385)	-48,97%	(3.108)	-88,55%	7.010	5,73%	(6.608)
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	141	0,00%	(141)
	Total	3.509	787	411	402	726	(10)	(385)	-48,97%	(3.108)	-88,55%	7.150	5,62%	(6.749)
	CASA	3.509	787	411	402	726	(10)	(385)	-48,97%	(3.108)	-88,55%	7.010	5,73%	(6.608)
	(%) CASA	100,00%	100,00%	100,00%	100,00%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	28-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25				31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	0,00%</td								