

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.349.523	1.357.123	(97.170)	7.601	(56.986)	-4,03%	246.062	22,15%	1.422.021	95,44%	(64.898)
2	Tabungan	4.778.169	5.505.119	5.462.516	5.440.902	387.504	(21.614)	(64.217)	-1,17%	662.733	13,87%	5.182.062	104,99%	258.840
3	Deposito	1.667.902	1.627.216	1.607.893	1.611.091	(70.429)	3.198	(16.126)	-0,99%	(56.811)	-3,41%	1.695.532	95,02%	(84.442)
	Total	7.557.133	8.546.444	8.419.932	8.409.116	219.905	(10.816)	(137.328)	-1,61%	851.984	11,27%	8.299.616	101,32%	109.500
	CASA	5.889.231	6.919.228	6.812.039	6.798.025	290.334	(14.014)	(121.202)	-1,75%	908.795	15,43%	6.604.083	102,94%	193.942
	(%) CASA	77,93%	80,96%	80,90%	80,84%									
	FDR	79,28%	79,23%	80,82%	80,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	367.163	367.843		680	2.075	0,57%	63.466	20,85%	399.069	92,18%	(31.226)
2	Giro ISE	93.275	88.775	92.451	92.920		469	4.145	4,67%	(355)	-0,38%	150.822	61,61%	(57.901)
3	Tabungan ISE	174.173	229.504	243.878	244.089		211	14.585	6,35%	69.916	40,14%	187.112	130,45%	56.977
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi				Pemcairan (1-15 Nov'25)	Pemcairan (1-15 Dec'25)	Pemcairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	962.319	101.852	1.210	-100.642	174.663	-6.968	137.712	8.178		901.947	106,69%	60.372
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-		617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	241.956	1.852	1.210	-642	2.641	-6.968	1.203	8.178		284.676	84,99%	(42.720)
	• Local Champion	177.655	182.232	174.053	1.600	-	-1.600	5.250	-8.178	-3.601	8.178		190.795	91,23%	(16.742)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-		93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.056.411	9.666	18.505	8.839	1.690	4.511	31.267	13.994		1.139.485	92,71%	(83.074)
	KUR	965.396	993.508	997.795	9.486	17.645	8.159	2.886	4.287	32.399	13.358		1.074.013	92,90%	(76.218)
3	PWG	255.819	538.581	560.899	36.855	50.100	13.245	30.241	22.318	305.080	27.782		65.472	89,53%	(6.855)
	Cilem	149.863	366.173	386.209	12.482	27.207	14.725	19.595	20.036	236.345	7.171		168.433	103,71%	6.255
	Gadai	105.956	172.408	174.690	24.373	22.893	-1.480	10.646	2.282	68.735	20.611		282.830	106,29%	17.780
4	CFG	3.885.901	4.211.869	4.225.446	32.158	59.789	27.630	23.924	13.578	339.545	46.211		4.354.361	97,04%	(128.915)
	CF 1	838.535	900.893	905.887	4.448	13.111	8.663	4.556	4.994	67.352	8.117		919.422	98,53%	(13.535)
	Total Griya	595.912	600.711	605.276	1.052	7.011	5.959	0	4.565	9.363	2.446		636.591	95,08%	(31.316)
	• Total Non Program	435.065	452.228	456.683	1.052	6.533	5.481	-4.115	4.455	21.619	2.078		453.034	100,81%	3.649
	• Program	160.848	148.482	148.592	-	478	478	-1.118	110	-12.255	369		183.557	80,95%	(34.965)
	Oto	242.622	300.182	300.611	3.396	6.100	2.703	4.556	429	57.988	5.670		284.615	97,06%	(83.605)
	CF 2	3.047.367	3.310.976	3.319.560	27.710	46.678	18.968	19.368	8.584	272.193	38.094		3.434.939	96,64%	(115.379)
	Mitraguna & Others	2.497.673	2.750.501	2.762.009	23.928	44.427	20.499	20.016	11.508	264.337	32.919		2.845.615	97,06%	(83.605)
	Pensiun	549.694	560.475	557.550	3.782	2.251	-1.531	-648	-2.924	7.857	5.175		589.324	94,61%	(31.774)
	Total Pembiayaan	5.991.472	6.771.638	6.805.076	180.531	129.603	-50.928	230.518	33.439	813.604	96.165		6.996.885	97,26%	(191.808)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				Pemcairan (1-15 Nov'25)	Pemcairan (1-15 Dec'25)	Pemcairan MtM	MtD (1-15 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25					MtD	YTD		%	Penc.	Gap
1	SME	1.291	188	149	3.145	0,16%	0,02%	0,33%	2.996	1.854	2.957				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	3.145	0,54%	0,06%	1,30%	2.996	1.854	2.957				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	56.048	1.12%	1,84%	5,31%	36.714	44.572	36.714				
	KUR	9.838	15.519	15.519	49.148	1,02%	1,56%	4,93%	33.629	39.310	33.629				
	Non KUR	1.638	3.815	3.815	6.901	2,74%	6,53%	11,77%	3.086	5.263	3.086				
3	PWG	124	4	4	10.386	0,05%	0,00%	1,85%	10.382	10.261	10.382				
	Cilem	118	-	-	7.922	0,08%	0,00%	2,05%	7.922	7.805	7.922				
	Gadai	7	4	4	2.463	0,01%	0,00%	1,41%	2.459	2.457	2.459				
4	CFG	59.411	72.096	65.976	131.012	1,53%	1,57%	3,10%	65.036	71.601	58.916				
	CF 1	35.165	39.232	37.416	65.518	4,19%	4,15%	7,23%	28.102	30.353	26.286				
	Total Griya	29.490	30.424	28.365	36.070	4,95%	4,72%	5,96%	7.705	6.579	5.645				
	Oto	5.675	8.808	9.051	29.448	2,34%	3,02%	9,80%	20.397	23.773	20.640				
	CF 2	24.246	32.864	28.560	65.494	0,80%	0,86%	1,97%	36.935	41.248	32.631				
	Mitraguna & Others	22.605	29.933	26.523	55.094	0,91%	0,96%	1,99%	28.571	32.489	25.162				
	Pensiun	1.642	2.931	2.037	10.400	0,30%	0,36%	1,87%	8.363	8.759	7.469				
	Total Pembiayaan	72.302	91.622	85.462	200.591	1,21%	1,26%	2,95%	115.128	128.289	108.969				
												1.24%	57,96%	-1,7%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				Pemcairan (1-15 Nov'25)	Pemcairan (1-15 Dec'25)	Pemcairan MtM	MtD (1-15 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	DtD	MtD	YTD	MtM	%	Penc.	Gap					

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.977	13.785	14.407	14.668	(582)	262	884	6,41%	5.691	63,40%	22.506	65,17%	(7.838)
2	Tabungan	318.561	344.246	318.701	317.592	(2.287)	(1.109)	(26.654)	-7,74%	(969)	-0,30%	339.786	93,47%	(22.194)
3	Deposito	104.995	106.389	106.913	106.913	(1.163)	0	524	0,49%	1.918	1,83%	105.764	101,09%	1.149
	Total	432.533	464.421	440.020	439.173	(4.032)	(847)	(25.247)	-5,44%	6.640	1,54%	468.057	93,83%	(28.883)
	CASA	327.538	358.031	333.108	332.260	(2.869)	(847)	(25.771)	-7,20%	4.722	1,44%	362.292	91,71%	(30.032)
	(%) CASA	75,73%	77,09%	75,70%	75,66%									
	FDR	79,97%	81,04%	85,45%	85,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	10.306	14.329	14.448	14.451		3	122	0,85%	4.144	40,21%	-	0,00%	14.451
2	Giro ISE	2.678	2.163	2.100	2.100		0	(62)	-2,89%	(578)	-21,58%		0,00%	2.100
3	Tabungan ISE	7.628	9.166	9.348	9.350		2	184	2,01%	1.722	22,58%		0,00%	9.350
4	Deposito ISE	-	3.000	3.000	3.000		0	0	0,00%	3.000	#DIV/0!		0,00%	3.000
5	CIF ISE	166	174	174	174		0	0	0,00%	8	4,82%		0,00%	174

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	31.035	63,78%	(11.242)	
	Linkage	-	-	-	-	-	-	0	0	0	-	3.499	0,00%	(3.499)	
	Non-Linkage	23.176	19.794	19.794	-	-	0	-139	0	-3.382	(0)	27.536	71,88%	(7.743)	
	• Local Champion	13.476	11.751	11.751	-	-	0	-121	0	-1.725	(0)	14.852	79,12%	(3.101)	
	• Value Chain	9.700	8.043	8.043	-	-	-	-18	0	-1.657	-	12.685	63,41%	(4.642)	
2	MBG	32.111	33.279	34.202	360	1.300	940	-9	923	2.091	377	37.112	92,16%	(2.909)	
	KUR	29.277	30.950	31.703	360	1.100	740	170	753	2.426	347	34.170	92,78%	(2.467)	
	Non KUR	2.834	2.329	2.499	-	200	200	-178	170	-335	30	2.942	84,96%	(442)	
3	PWG	33.786	48.657	50.397	3.363	4.301	938	1.519	1.740	16.611	2.561	40.601	124,13%	9.795	
	Cilem	19.457	29.181	29.940	917	1.467	550	255	759	10.484	707	22.471	133,24%	7.469	
	Gadai	14.329	19.476	20.456	2.446	2.834	388	1.264	981	6.127	1.854	18.130	112,83%	2.326	
4	CFG	256.811	274.638	271.584	1.229	2.100	871	-800	-3.054	14.772	5.153	271.098	100,18%	486	
	CF 1	12.729	15.398	15.401	-	158	158	178	3	2.673	155	14.486	106,32%	915	
	Total Griya	2.031	4.248	4.401	-	158	158	0	154	2.370	4	2.489	176,84%	1.913	
1	• Total Non Program	2.031	4.080	4.234	-	158	158	-33	154	2.203	4	2.489	170,10%	1.745	
	• Program	-	168	168	-	-	0	168	0	168	-	0	0,00%	168	
	Oto	10.697	11.151	11.000	-	-	0	178	-151	302	151	11.997	91,69%	(997)	
	CF 2	244.083	259.239	256.183	1.229	1.942	713	-978	-3.056	12.100	4.998	256.612	99,83%	(429)	
	Mitraguna & Others	223.458	235.936	233.296	1.130	1.942	812	-1.295	-2.640	9.838	4.582	234.706	99,40%	(1.410)	
	Pensiun	20.624	23.303	22.887	99	-	-	-99	317	-417	2.262	417	21.906	104,48%	981
	Total Pembiayaan	345.884	376.367	375.976	4.952	7.701	2.749	571	-390	30.092	8.091	379.846	98,98%	(3.870)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap					
1	SME	-	20	18	18	0	0,00%	0,09%	0,09%	-	18	(3)							
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-							
	Local Champion	-	20	18	18	0	0,00%	0,09%	0,09%	-	18	(3)							
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-							
2	MBG	230	887	1.638	1.629	0,719	4,92%	4,76%	(9)	1.399	742								
	KUR	230	808	1.439	1.214	0,78%	4,65%	3,83%	(225)	984	406								
	Non KUR	-	79	199	415	0,00%	8,53%	16,60%	216	415	336								
3	PWG	-	-	4	446	0,00%	0,01%	0,09%	442	446	446								
	Cilem	-	-	-	339	0,00%	0,00%	0,00%	339	339	339								
	Gadai	-	-	4	107	0,00%	0,02%	0,52%	103	107	107								
4	CFG	1.832	1.731	1.012	2.476	0,719	0,37%	0,91%	1.464	645	746								
	CF 1	169	232	59	671	1,33%	0,38%	4,36%	612	502	439								
	Total Griya	33	18	-	-	1,62%	0,00%	0,00%	-	(33)	(18)								
	Oto	136	214	59	671	1,28%	0,53%	6,10%	612	535	457								
	CF 2	1.662	1.499	953	1.805	0,68%	0,37%	0,70%	852	143	306								
	Mitraguna & Others	1.662	1.274	953	1.805	0,39%	0,40%	0,77%	852	143	532								
	Pensiun	-	225	-	-	0,00%	0,00%	0,00%	-	-	-	(225)							
	Total Pembiayaan	941	3.683	3.903	3.928	0,27%	1,04%	24	2.987	245	0,40%	61,58%	-0,6%	0,40%	61,58%	-0,6%	0,40%	61,58%	-0,6%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	430.242	432.533	468.453	38.211		
2	Contribution Margin	20.385	25.135	19.956	(429)	2,1%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,61	3,81	3,86	0,05	0,25
CIF Pay					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.486	3.598	2.206	2.104	999	(102)	(1.494)	-41,53%	618	41,55%	8.643	24,34%	(6.540)
2	Tabungan	231.208	252.124	248.353	244.935	9.602	(3.418)	(7.190)	-2,85%	13.726	5,94%	249.114	98,32%	(4.180)
3	Deposito	90.995	77.625	76.933	77.231	(442)	298	(394)	-0,51%	(13.764)	-15,13%	91.892	84,04%	(14.662)
	Total	323.689	333.347	327.491	324.269	10.160	(3.222)	(9.078)	-2,72%	580	0,18%	349.650	92,74%	(25.381)
	CASA	232.695	255.722	250.559	247.038	10.602	(3.520)	(8.684)	-3,40%	14.344	6,16%	257.758	95,84%	(10.719)
	(%) CASA	71,89%	76,71%	76,51%	76,18%									
	FDR	38,52%	40,66%	41,93%	42,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	7.762	9.288	9.594	9.614	21	326	3,51%	1.853	23,87%	-	0,00%	9.614
2	Giro ISE	590	1.189	622	652	30	(537)	-45,14%	62	10,45%	-	0,00%	652
3	Tabungan ISE	7.171	8.100	8.971	8.962	(9)	862	10,65%	1.791	24,98%	-	0,00%	8.962
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	82	85	85	85	0	0	0,00%	3	3,66%	-	0,00%	85

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Local Champion	76	-	-	-	-	0	0	0	-76	-	76	0,00%	(76)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	36.365	29.708	29.436	-	100	100	253	-272	-6.929	372	42.922	68,58%	(13.486)
	KUR	33.975	26.732	26.491	-	100	100	11	-240	-7.484	340	40.290	65,75%	(13.799)
	Non KUR	2.390	2.977	2.945	-	0	242	555	-32	555	-	2.632	111,87%	313
3	PWG	10.065	21.247	23.179	2.086	2.846	760	2.110	1.931	13.113	915	26.292	88,16%	(3.113)
	Cilem	6.212	14.127	15.423	835	1.583	748	1.314	1.296	9.212	286	17.310	89,10%	(1.886)
	Gadai	3.854	7.120	7.755	1.252	1.263	12	796	635	3.901	628	8.982	86,34%	(1.227)
4	CFG	78.172	84.597	84.717	296	903	606	-23	120	6.545	783	93.884	90,24%	(9.167)
	CF 1	15.674	21.488	21.589	266	431	164	443	101	5.915	330	17.607	122,62%	3.982
	Total Griya	3.604	3.894	3.885	-	-	0	0	-10	281	10	4.107	94,58%	(222)
4	• Total Non Program	3.604	3.894	3.885	-	-	0	0	-10	281	10	4.107	94,58%	(222)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.071	17.594	17.704	266	431	164	443	111	5.634	320	13.500	131,14%	4.204
	CF 2	62.498	63.109	63.128	30	472	442	-466	19	630	453	76.277	82,76%	(13.149)
	Mitraguna & Others	54.964	55.724	55.789	30	382	352	-291	65	824	317	67.334	82,85%	(11.546)
	Pensiun	7.534	7.385	7.339	-	90	90	-175	-46	-194	136	8.943	82,07%	(1.603)
	Total Pembiayaan	124.679	135.553	137.332	2.382	3.849	1.466	2.340	1.779	12.653	2.070	163.174	84,16%	(25.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	76	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(76)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	76	-	-	-	100,00%	0,00%	0,00%	0,00%	-	(76)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.062	2.283	2.018	4.165	2.92%	6,79%	14,15%	2.147	3.102	1.882				
	KUR	1.062	2.082	1.533	3.391	3,13%	5,73%	12,80%	1.858	2.329	1.309				
	Non KUR	-	201	485	774	0,00%	16,29%	26,27%	289	774	573				
3	PWG	-	-	-	668	0,00%	0,00%	0,00%	668	668	668				
	Cilem	-	-	-	660	0,00%	0,00%	0,00%	660	660	660				
	Gadai	-	-	-	8	0,00%	0,00%	0,00%	8	8	8				
4	CFG	113	554	499	3.812	0,14%	0,59%	4,50%	3.312	3.699	3.258				
	CF 1	113	272	293	1.357	0,72%	1,36%	6,29%	1.065	1.245	1.085				
	Total Griya	-	52	43	41	0,00%	1,10%	1,05%	(2)	41	(11)				
	Oto	113	220	250	1.317	0,93%	1,42%	7,44%	1.067	1.204	1.096				
	CF 2	-	282	207	2.454	0,00%	0,33%	3,89%	2.248	2.454	2.172				
	Mitraguna & Others	-	282	207	1.823	0,00%	0,37%	3,27%	1.616	1.823	1.541				
	Pensiun	-	101	101	101	0,00%	0,00%	1,37%	631	631	631				
	Total Pembiayaan	1.434	1.420	1.962	2.002	1,15%	1,45%	1,46%	41	568	582	2,79%	-91,49%	1,3%	

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	23.891	25.896	27.395	27.755	1.491	360	1.858	7,18%	3.864	16,17%	35.529	78,12%	(7.774)
2	Tabungan	197.564	215.010	216.011	218.467	3.190	2.456	3.457	1,61%	20.903	10,58%	212.134	102,99%	6.333
3	Deposito	16.291	17.393	17.244	17.305	(1.607)	61	(88)	-0,50%	1.014	6,22%	17.162	100,84%	143
	Total	237.746	258.299	260.650	263.527	3.073	2.877	5.228	2,02%	25.780	10,84%	264.824	99,51%	(1.297)
	CASA	221.455	240.906	243.406	246.222	4.680	2.816	5.315	2,21%	24.767	11,18%	247.662	99,42%	(1.441)
	(%) CASA	93,15%	93,27%	93,38%	93,43%									
	FDR	68,74%	65,22%	65,39%	64,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	30.813	43.834	47.014	47.230		216	3.396	7,75%	16.417	53,28%	-	0,00%	47.230
2	Giro ISE	20.367	24.404	26.132	26.178		47	1.774	7,27%	5.811	28,53%		0,00%	26.178
3	Tabungan ISE	10.446	19.430	20.882	21.052		170	1.622	8,35%	10.605	101,52%		0,00%	21.052
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	195	221	221	221		0	0	0,00%	26	13,33%		0,00%	221

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Local Champion	975	787	787	-	-	0	-63	0	-188	-	975	80,72%	(188)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	50.182	44.299	44.930	300	1.355	1.055	-776	630	-5.252	725	52.347	85,83%	(7.417)
	KUR	46.016	40.498	41.160	300	1.355	1.055	-694	661	-4.856	694	47.898	85,93%	(6.738)
	Non KUR	4.166	3.801	3.770	-	-	0	-83	-31	-396	31	4.449	84,74%	(679)
3	PWG	5.806	13.714	14.578	873	1.386	514	104	865	8.772	521	23.846	61,14%	(9.268)
	Cilem	4.026	10.294	11.126	204	1.021	817	-10	832	7.100	189	16.566	67,16%	(5.440)
	Gadai	1.780	3.419	3.453	668	365	-303	115	33	1.673	332	7.281	47,42%	(3.828)
4	CFG	106.465	109.661	110.151	1.614	1.074	-540	965	489	3.686	584	117.867	93,45%	(7.716)
	CF 1	51.093	50.574	51.102	361	774	413	291	528	9	246	52.529	97,28%	(1.427)
	Total Griya	39.118	38.098	37.999	-	-	0	0	-100	-1.119	100	39.521	96,15%	(1.522)
4	• Total Non Program	38.883	37.871	37.772	-	-	0	35	-100	-1.112	100	39.253	96,23%	(1.481)
	• Program	235	227	227	-	-	0	-1	0	-8	-	268	84,82%	(41)
	Oto	11.975	12.476	13.103	361	774	413	291	627	1.128	146	13.009	100,73%	94
	CF 2	55.372	59.088	59.049	1.253	300	-953	673	-38	3.677	338	65.337	90,38%	(6.288)
	Mitraguna & Others	53.214	55.550	55.538	1.020	300	-720	270	-12	2.324	312	62.160	89,35%	(6.622)
	Pensiun	2.158	3.537	3.511	233	-	-233	403	-27	1.352	27	3.177	110,50%	333
	Total Pembiayaan	163.429	168.462	170.446	2.786	3.815	1.029	230	1.985	7.018	1.830	195.035	87,39%	(24.589)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	1.207	2.234	2.989	3.504	2.41%	6,75%	7,80%	515	2.296	1.269					
	KUR	992	1.476	2.147	2.728	2.15%	5,30%	6,63%	581	1.736	1.251					
	Non KUR	216	758	842	776	5,18%	22,15%	20,58%	(66)	560	18					
3	PWG	-	-	-	-	729	0,00%	0,00%	0,00%	729	729	729				
	Cilem	-	-	-	-	692	0,00%	0,00%	0,00%	692	692	692				
	Gadai	-	-	-	-	37	0,00%	0,00%	1,07%	37	37	37				
4	CFG	1.664	4.473	3.583	3.910	1.56%	3,27%	3,55%	327	2.246	(564)					
	CF 1	1.143	2.927	3.357	3.684	2,24%	6,64%	7,21%	327	2.541	757					
	Total Griya	959	2.602	2.936	2.186	2,45%	7,71%	5,75%	(750)	1.227	(416)					
	Oto	185	325	421	1.498	1,54%	3,38%	11,43%	1.077	1.313	1.173					
	CF 2	521	1.547	226	226	0,94%	0,38%	0,38%	-	(295)	(1.320)					
	Mitraguna & Others	521	1.547	226	226	0,98%	0,41%	0,41%	-	(295)	(1.320)					
	Pensiun	-	-	-	-	0	0,00%	0,00%	-	-	-					
	Total Pembiayaan	3.589	3.052	3.656	3.310	2,20%	2,17%	1,94%	(346)	(280)	258	2,95%	-51,99%	1,0%		

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	235.786	237.820	255.299	27.755	19.513		PHR	3,33	3,48	3,49
2	Contribution Margin	10.322	13.411	10.039	(283)	2,7%		CIF Payroll	2.364	2.166	2.256

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	22.127	36.633	32.674	25.423	11.189	(7.251)	(11.210)	-30,60%	3.296	14,89%	38.023	66,86%	(12.601)
2	Tabungan	184.167	209.712	201.723	203.705	9.425	1.982	(6.007)	-2,86%	19.538	10,61%	207.489	98,18%	(3.784)
3	Deposito	54.206	45.633	46.033	45.657	(4.260)	(376)	24	0,05%	(8.550)	-15,77%	54.846	83,25%	(9.189)
	Total	260.500	291.977	280.430	274.784	16.355	(5.645)	(17.193)	-5,89%	14.284	5,48%	300.358	91,49%	(25.574)
	CASA	206.294	246.345	234.397	229.127	20.615	(5.270)	(17.217)	-6,99%	22.834	11,07%	245.512	93,33%	(16.385)
	(%) CASA	79,19%	84,37%	83,59%	83,38%									
	FDR	138,97%	141,26%	147,67%	150,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.500	8.808	7.843	7.906	63	(902)	-10,24%	(594)	-6,99%	-	0,00%	7.906	
2	Giro ISE	2.572	2.040	705	710	6	(1.329)	-65,17%	(1.862)	-72,38%	-	0,00%	710	
3	Tabungan ISE	5.928	6.769	7.139	7.196	57	427	6,31%	1.267	21,38%	-	0,00%	7.196	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	132	159	159	159	0	0	0,00%	27	20,45%	-	0,00%	159	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	30.016	52,76%	(14.181)
	Linkage	-	-	-	-	-	-	0	0	0	-	3.692	0,00%	(3.692)
	Non-Linkage	21.688	15.835	15.835	-	-	0	-250	0	-5.852	-	26.324	60,16%	(10.489)
	• Local Champion	15.491	11.700	11.700	-	-	0	-250	0	-3.791	-	16.943	69,05%	(5.243)
	• Value Chain	6.197	4.136	4.136	-	-	0	-2061	0	-2.061	-	9.381	44,08%	(5.245)
2	MBG	56.291	49.937	49.656	200	350	150	-1.259	-280	-6.635	630	57.818	85,88%	(8.162)
	KUR	53.330	47.520	47.257	200	350	150	-1.164	-263	-6.073	613	54.632	86,50%	(7.375)
	Non KUR	2.961	2.416	2.399	-	-	0	-95	-17	-562	17	3.186	75,30%	(787)
3	PWG	18.519	33.535	34.990	3.694	3.962	268	1.672	1.455	16.472	2.507	34.982	100,02%	8
	Cilem	7.342	16.788	18.078	784	1.686	902	1.194	1.290	10.736	397	20.867	86,63%	(2.789)
	Gadai	11.177	16.747	16.912	2.910	2.276	-635	478	165	5.735	2.110	14.115	119,82%	2.797
4	CFG	265.530	313.132	313.628	3.580	3.732	152	7.402	496	48.098	3.236	296.169	105,89%	17.459
	CF 1	155.192	153.591	153.075	587	245	-342	1.655	-516	-2.117	761	175.968	86,99%	(22.893)
	Total Griya	146.765	137.680	137.232	-	-	0	0	-448	-9.534	448	166.519	82,41%	(29.287)
	• Total Non Program	29.135	30.941	30.772	-	-	0	-286	-169	1.637	169	32.280	95,33%	(1.508)
	• Program	117.630	106.738	106.460	-	-	0	-1.010	-279	-11.171	279	134.238	79,31%	(27.779)
	Oto	8.426	15.911	15.843	587	245	-342	1.655	-68	7.417	313	9.450	167,66%	6.394
	CF 2	110.338	159.541	160.552	2.993	3.487	494	5.746	1.012	50.214	2.475	120.201	133,57%	40.352
	Mitraguna & Others	99.558	147.696	148.691	2.993	3.387	394	5.730	995	49.133	2.392	108.412	137,15%	40.279
	Pensiun	10.780	11.845	11.862	-	100	100	16	17	1.081	83	11.789	100,62%	73
	Total Pembiayaan	362.027	412.438	414.109	7.474	8.044	570	7.565	1.671	52.082	6.374	418.985	98,84%	(4.875)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG	Run Off Dec'25	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	781	2.060	1.665	3.370	1,39%	3,33%	6,79%	1.705	2.589	1.310			
	KUR	645	1.815	1.319	2.677	1,21%	2,78%	5,67%	1.358	2.033	862			
	Non KUR	137	245	346	693	4,62%	14,31%	28,89%	347	556	448			
3	PWG	-	-	-	726	0,00%	0,00%	0,00%	726	726	726			
	Cilem	-	-	-	419	0,00%	0,00%	0,00%	419	419	419			
	Gadai	-	-	-	307	0,00%	0,00%	0,00%	307	307	307			
4	CFG	18.567	18.075	17.721	21.276	6,99%	5,66%	6,78%	3.555	2.709	3.201			
	CF 1	18.567	16.819	16.551	19.185	11,96%	10,78%	12,53%	2.634	618	2.366			
	Total Griya	18.403	16.440	16.112	17.661	12,54%	11,70%	12,87%	1.549	(742)	1.222			
	Oto	164	379	439	1.524	1,95%	2,76%	9,62%	1.085	1.360	1.145			
	CF 2	-	1.256	1.170	2.091	0,00%	0,73%	1,30%	921	2.091	835			
	Mitraguna & Others	-	1.072	984	2.091	0,00%	0,67%	1,41%	1.107	2.091	1.019			
	Pensiun	-	184	186	-	0,00%	0,00%	0,00%	(186)	-	(184)			
	Total Pembiayaan	5.957	13.315	13.170	13.969	1,65%	3,19%	3,37%	799	8.012	654	0,66%	80,35%	-2,7%

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	Kinerja	Posisi				Growth (Mtd)	Growth (YoY)
		Oct-24	Dec-24	Oct-25	Oct-25				Oct-24	Oct-25	Oct-25	Oct-25		
1	Asset (Retail) T	380.203	400.234	427.134	46.931			PHR	2,79	3,08	3,11	0,03	0,31	
2	Contribution Margin	16.067	19.581	15.341	(726)	4,5%		CIF Payroll	1.508	1.472	1.519	47	11	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	16.610	51.545	38.421	47.965	6.069	9.544	(3.580)	-6,95%	31.355	188,77%	28.863	166,18%	19.102
2	Tabungan	236.060	261.490	275.431	276.670	1.654	1.239	15.179	5,80%	40.609	17,20%	257.992	107,24%	18.678
3	Deposito	132.723	128.999	111.971	111.241	(2.769)	(730)	(17.758)	-13,77%	(21.482)	-16,19%	133.832	83,12%	(22.592)
	Total	385.393	442.035	425.823	435.875	4.953	10.052	(6.160)	-1,39%	50.482	13,10%	420.687	103,61%	15.188
	CASA	252.670	313.035	313.852	324.634	7.723	10.782	11.599	3,71%	71.964	28,48%	286.855	113,17%	37.780
	(%) CASA	65,56%	70,82%	73,70%	74,48%									
	FDR	115,76%	125,82%	130,60%	127,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	41.542	52.462	39.510	39.301	(209)	(13.161)	-25,09%	(2.241)	-5,40%		-	0,00%	39.301
2	Giro ISE	8.627	8.734	8.010	8.075	65	(659)	-7,55%	(552)	-6,39%			0,00%	8.075
3	Tabungan ISE	5.900	14.152	18.579	18.305	(274)	4.153	29,34%	12.405	210,26%			0,00%	18.305
4	Deposito ISE	27.015	29.575	12.920	12.920	0	(16.655)	-56,31%	(14.095)	-52,17%			0,00%	12.920
5	CIF ISE	181	211	211	211	0	0	0,00%	30	16,57%			0,00%	211

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.395	258.195	258.144	-	-	0	85.148	-51	73.749	51	191.222	135,00%	66.922
	Linkage	161.832	240.200	240.200	-	-	-	87.708	0	78.368	-	164.906	145,66%	75.294
	Non-Linkage	22.563	17.995	17.943	-	-	0	-2.559	-51	-4.619	51	26.316	68,18%	(8.373)
	• Local Champion	13.053	13.825	13.774	-	-	0	-322	-51	721	51	14.262	96,58%	(488)
	• Value Chain	9.510	4.169	4.169	-	-	-	-2.237	0	-5.341	-	12.055	34,59%	(7.885)
2	MBG	15.807	20.460	20.351	400	200	-200	461	-109	4.544	309	21.559	94,40%	(1.207)
	KUR	15.684	19.746	19.640	400	200	-200	264	-106	3.956	306	21.276	92,31%	(1.636)
	Non KUR	123	715	711	-	-	0	198	-3	589	3	283	251,60%	429
3	PWG	19.902	32.755	32.332	2.489	2.392	-96	1.389	-423	12.430	2.815	35.985	89,85%	(3.653)
	Cilem	10.166	18.541	19.447	1.192	1.403	210	1.349	906	9.281	497	21.740	89,45%	(2.293)
	Gadai	9.737	14.214	12.885	1.296	989	-307	40	-1.329	3.149	2.318	14.245	90,45%	(1.360)
4	CFG	226.020	244.752	245.303	1.883	4.292	2.409	1.703	551	19.283	3.741	250.409	97,96%	(5.106)
	CF 1	15.856	23.020	24.359	-	1.600	1.600	529	1.339	8.503	261	18.857	129,18%	5.502
	Total Griya	12.125	18.638	20.135	-	1.600	1.600	0	1.497	8.010	103	12.907	156,00%	7.228
4	• Total Non Program	12.125	18.638	20.135	-	1.600	1.600	907	1.497	8.010	103	12.907	156,00%	7.228
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.731	4.382	4.224	-	-	0	529	-159	493	159	5.950	70,99%	(1.726)
	CF 2	210.163	221.732	220.944	1.883	2.692	809	1.174	-788	10.781	3.480	231.552	95,42%	(10.608)
	Mitraguna & Others	179.175	185.964	185.315	1.870	2.542	672	1.766	-649	6.140	3.191	198.377	93,42%	(13.062)
	Pensiun	30.988	35.768	35.629	13	150	137	-592	-139	4.641	289	33.176	107,40%	2.454
	Total Pembiayaan	446.124	556.162	556.130	4.772	6.884	2.113	88.702	-32	110.007	6.916	499.175	111,41%	56.955

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-					
2	MBG	417	254	61	989	2.64%	0,30%	4,86%	928	572	735							
	KUR	294	254	61	989	1,87%	0,31%	5,04%	928	695	735							
	Non KUR	123	-	-	-	100,00%	0,00%	0,00%	-	(123)	-							
3	PWG	-	-	-	-	963	0,00%	0,00%	2,98%	963	963	963						
	Cilem	-	-	-	-	680	0,00%	0,00%	3,50%	680	680	680						
	Gadai	-	-	-	-	283	0,00%	0,00%	2,19%	283	283	283						
4	CFG	3.141	2.689	4.421	5.773	1,39%	1,81%	2,35%	1.352	2.632	3.084							
	CF 1	52	41	143	420	0,33%	0,62%	1,72%	277	368	379							
	Total Griya	52	41	40	39	0,43%	0,22%	0,20%	(1)	(12)	(2)							
	Oto	-	-	102	381	0,00%	2,34%	9,02%	278	381	381							
	CF 2	3.089	2.648	4.278	5.353	1,47%	1,93%	2,42%	1.075	2.264	2.705							
	Mitraguna & Others	2.920	2.648	3.836	4.910	1,63%	2,06%	2,65%	1.075	1.991	2.263							
	Pensiun	-	-	443	443	0,55%	1,24%	1,24%	-	273	443							
	Total Pembiayaan	4.675	5.136	4.752	4.385	1,05%	0,85%	0,79%	(367)	(291)	(752)	1,06%	-34,22%	0,3%				

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	628.971	502.282	443.934	445.445	(189.493)	1.511	(56.837)	-11,32%	(183.526)	-29,18%	710.323	62,71%	(264.878)
2	Tabungan	522.123	612.606	603.355	602.330	78.303	(1.025)	(10.277)	-1,68%	80.206	15,36%	554.516	108,62%	47.813
3	Deposito	264.012	230.344	226.249	229.452	(13.229)	3.203	(892)	-0,39%	(34.561)	-13,09%	264.620	86,71%	(35.168)
	Total	1.415.106	1.345.232	1.273.538	1.277.226	(124.419)	3.688	(68.005)	-5,06%	(137.880)	-9,74%	1.529.459	83,51%	(252.232)
	CASA	1.151.094	1.114.888	1.047.289	1.047.775	(111.190)	486	(67.114)	-6,02%	(103.319)	-8,98%	1.264.839	82,84%	(217.064)
	(%) CASA	81,34%	82,88%	82,23%	82,04%									
	FDR	55,59%	68,66%	72,12%	71,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	39.608	49.513	49.283	49.576	293	63	0,13%	9.968	25,17%	-	0,00%	49.576	
2	Giro ISE	24.819	26.480	27.108	27.338	230	858	3,24%	2.518	10,15%	-	0,00%	27.338	
3	Tabungan ISE	14.728	20.972	20.114	20.177	63	(795)	-3,79%	5.449	37,00%	-	0,00%	20.177	
4	Deposito ISE	61	2.061	2.061	2.061	0	0	0,00%	2.000	3278,69%	-	0,00%	2.061	
5	CIF ISE	155	175	175	175	0	0	0,00%	20	12,90%	-	0,00%	175	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	493.137	586.493	579.095	101.752	-	-101.752	90.687	-7,397	85.958	7.397	524.148	110,48%	54.948
	Linkage	388.874	450.575	450.575	100.000	-	(100.000)	84.653	0	61.701	-	401.901	112,11%	48.673
	Non-Linkage	104.263	135.918	128.521	1.752	-	-1.752	6.034	-7,397	24.258	7.397	122.246	105,13%	6.275
	• Local Champion	71.739	90.083	82.686	1.500	-	-1.500	6.354	-7,397	10.947	7.397	76.862	107,58%	5.824
	• Value Chain	32.524	45.835	45.835	252	-	(252)	-320	0	13.311	-	45.385	100,99%	451
2	MBG	11.179	17.002	17.424	250	600	350	766	421	6.245	179	15.758	110,57%	1.666
	KUR	10.795	16.732	17.155	250	600	350	773	423	6.361	177	15.252	112,48%	1.903
	Non KUR	384	270	268	-	-	0	-7	-2	-116	2	505	53,13%	(237)
3	PWG	42.303	69.807	71.745	6.153	5.698	-454	5.374	1.939	29.443	3.760	64.428	111,36%	7.317
	Cilem	16.301	31.198	32.554	1.350	1.884	535	1.799	1.356	16.253	528	36.881	88,27%	(4.327)
	Gadai	26.001	38.609	39.191	4.803	3.814	-999	3.575	583	13.190	3.232	27.547	142,27%	11.644
4	CFG	239.992	250.295	250.151	2.090	4.106	2.016	-1.767	-144	10.159	4.250	267.745	93,43%	(17.594)
	CF 1	49.326	55.954	56.276	715	800	85	-242	322	6.950	478	52.741	106,70%	3.535
	Total Griya	38.490	43.621	44.158	610	800	190	0	536	5.668	264	39.379	112,13%	4.778
1	• Total Non Program	38.490	43.621	44.158	610	800	190	250	536	5.668	264	39.379	112,13%	4.778
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	10.837	12.333	12.118	105	-	-105	-242	-214	1.282	214	13.362	90,69%	(1.243)
	CF 2	190.665	194.341	193.875	1.375	3.306	1.931	-1.526	-466	3.210	3.772	215.005	90,17%	(21.129)
	Mitraguna & Others	156.155	162.005	161.739	1.375	3.108	1.733	-1.703	-266	5.584	3.374	178.005	90,86%	(16.267)
	Pensiun	34.510	32.337	32.136	-	198	198	178	-201	-2.374	399	36.999	86,86%	(4.863)
	Total Pembiayaan	786.611	923.597	918.415	110.245	10.404	-99.840	95.059	-5.182	131.805	15.586	872.079	105,31%	46.336

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	2.206	0,00%	0,00%	0,38%	2.206	2.206	2.206	-	-	-	
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	-	2.206	0,00%	0,00%	1,72%	2.206	2.206	2.206	-	-	-	
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
2	MBG	-	-	-	-	486	0,00%	0,00%	2,79%	486	486	486	-	-	-	
	KUR	-	-	-	-	486	0,00%	0,00%	2,83%	486	486	486	-	-	-	
	Non KUR	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
3	PWG	-	-	-	-	1.544	0,00%	0,00%	2,15%	1.544	1.544	1.544	-	-	-	
	Cilem	-	-	-	-	392	0,00%	0,00%	1,21%	392	392	392	-	-	-	
	Gadai	-	-	-	-	1.152	0,00%	0,00%	2,94%	1.152	1.152	1.152	-	-	-	
4	CFG	1.445	2.548	3.699	4.795	4.795	0,60%	1,48%	1,92%	1.097	3.350	2.247	-	-	-	
	CF 1	161	732	2.349	1.758	1.758	0,33%	4,20%	3,12%	(591)	1.597	1.026	-	-	-	
	Total Griya	152	572	2.195	686	686	0,39%	5,03%	1,55%	(1.509)	534	114	-	-	-	
	Oto	9	160	154	1.072	1.072	0,08%	1,25%	8,84%	918	1.063	912	-	-	-	
	CF 2	1.284	1.816	1.350	3.037	3.037	0,67%	0,69%	1,57%	1.688	1.753	1.221	-	-	-	
	Mitraguna & Others	1.284	1.448	979	2.228	2.228	0,82%	0,60%	1,38%	1.249	944	780	-	-	-	
	Pensiun	28	-	-	-	809	0,00%	1,15%	2,52%	439	809	442	-	-	-	
	Total Pembiayaan	4.879	4.149	3.338	3.704	0,62%	0,36%	0,40%	366	(1.176)	(445)	0,12%	70,57%	-0,3%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.143	28.462	26.103	27.790	(9.448)	1.687	(673)	-2,36%	(354)	-1,26%	39.098	71,08%	(11.308)
2	Tabungan	312.220	335.697	342.167	343.628	573	1.461	7.931	2,36%	31.408	10,06%	334.511	102,73%	9.116
3	Deposito	88.440	68.089	71.226	71.191	(2.247)	(34)	3.102	4,56%	(17.249)	-19,50%	89.381	79,65%	(18.190)
	Total	428.803	432.249	439.495	442.608	(11.123)	3.113	10.360	2,40%	13.805	3,22%	462.990	95,60%	(20.381)
	CASA	340.363	364.159	368.269	371.417	(8.875)	3.148	7.258	1,99%	31.054	9,12%	373.609	99,41%	(2.192)
	(%) CASA	79,38%	84,25%	83,79%	83,92%									
	FDR	84,89%	91,40%	90,66%	90,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	40.281	43.680	46.584	46.682		98	3.002	6,87%	6.401	15,89%	-	0,00%	46.682
2	Giro ISE	7.566	4.370	5.863	5.853		(10)	1.483	33,93%	(1.713)	-22,64%		0,00%	5.853
3	Tabungan ISE	32.715	39.309	40.720	40.829		108	1.519	3,87%	8.114	24,80%		0,00%	40.829
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	182	207	207	207		0	0	0,00%	25	13,74%		0,00%	207

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	57.968	52.952	52.952	-	-	0	-815	0	-5.017	(0)	73.583	71,96%	(20.631)
	Linkage	31.740	28.625	28.625	-	-	-	-297	0	-3.114	-	38.430	74,49%	(9.805)
	Non-Linkage	26.229	24.327	24.327	-	-	0	-517	0	-1.902	(0)	35.153	69,20%	(10.826)
	• Local Champion	25.361	21.619	21.619	-	-	0	-502	0	-3.743	(0)	27.992	77,23%	(6.374)
	• Value Chain	867	2.708	2.708	-	-	-	-15	0	1.840	-	7.160	37,82%	(4.452)
2	MBG	34.002	30.083	29.939	-	300	300	-596	-144	-4.063	444	35.710	83,84%	(5.771)
	KUR	32.921	28.859	28.724	-	300	300	-571	-135	-4.197	435	34.485	83,30%	(5.760)
	Non KUR	1.081	1.224	1.215	-	-	0	-24	-9	134	9	1.225	99,14%	(11)
3	PWG	9.475	21.262	21.995	2.004	1.882	-122	1.878	733	12.520	1.148	29.851	73,68%	(7.856)
	Cilem	5.148	13.382	13.844	765	677	-87	1.083	462	8.696	215	19.940	69,43%	(6.097)
	Gadai	4.327	7.880	8.152	1.239	1.205	-35	796	271	3.824	933	9.911	82,25%	(1.759)
4	CFG	262.577	290.785	293.575	1.673	4.927	3.254	1.832	2.791	30.998	2.136	286.430	102,49%	7.146
	CF 1	159.367	166.652	168.542	59	3.011	2.952	-174	1.890	9.175	1.121	162.301	103,85%	6.241
	Total Griya	139.426	143.053	145.241	-	2.910	2.910	0	2.188	5.815	722	140.190	103,60%	5.051
1	• Total Non Program	139.426	143.053	145.241	-	2.910	2.910	-2.889	2.188	5.815	722	140.190	103,60%	5.051
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	19.941	23.599	23.301	59	101	42	-174	-298	3.360	399	22.111	105,38%	1.190
	CF 2	103.210	124.133	125.033	1.614	1.916	302	2.007	900	21.823	1.016	124.128	100,73%	905
	Mitraguna & Others	99.172	118.844	119.788	1.614	1.916	302	2.034	944	20.616	972	117.952	101,56%	1.837
	Pensiun	4.038	5.289	5.245	-	-	0	-27	-44	1.207	44	6.177	84,91%	(932)
	Total Pembiayaan	364.023	395.082	398.462	3.677	7.109	3.432	2.300	3.380	34.439	3.729	425.574	93,63%	(27.112)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG	MtM	Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				%	Penc.	Gap			
1	SME	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	30	-	-	0,00%	0,00%	0,00%	-	-	(30)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	872	1.641	1.419	2.662	2.57%	4.72%	8.89%	1.242	1.789	1.021			
	KUR	703	1.487	1.263	2.506	2,14%	4,38%	8,72%	1.242	1.802	1.019			
	Non KUR	169	154	156	156	15,61%	12,75%	12,84%	-	(13)	2			
3	PWG	-	-	-	787	0,00%	0,00%	3,58%	787	787	787			
	Cilem	-	-	-	489	0,00%	0,00%	3,53%	489	489	489			
	Gadai	-	-	-	298	0,00%	0,00%	3,66%	298	298	298			
4	CFG	4.689	3.445	2.895	9.317	1,79%	1,00%	3,17%	6.422	4.628	5.872			
	CF 1	4.583	2.690	2.084	6.291	2,88%	1,25%	3,73%	4.207	1.708	3.601			
	Total Griya	3.651	1.566	1.079	3.654	2,62%	0,75%	2,52%	2.574	2	2.088			
	Oto	932	1.124	1.004	2.637	4,67%	4,26%	11,32%	1.633	1.705	1.513			
	CF 2	106	755	812	3.026	0,10%	0,65%	2,42%	2.215	2.920	2.271			
	Mitraguna & Others	106	755	812	3.026	0,11%	0,68%	2,53%	2.215	2.920	2.271			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	3.318	8.754	7.533	8.023	0,91%	1,91%	2,01%	489	4.704	(731)	0,00%	100,00%	-2,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	218	69	94	94	21	0	25	36,95%	(124)	-56,83%	5.816	1,61%	(5.722)
2	Tabungan	144.169	164.349	168.283	168.144	1.752	(139)	3.795	2,31%	23.976	16,63%	156.198	107,65%	11.946
3	Deposito	10.918	21.051	20.968	21.846	909	878	795	3,77%	10.928	100,09%	11.620	188,00%	10.225
	Total	155.304	185.469	189.345	190.084	2.683	739	4.615	2,49%	34.780	22,39%	173.634	109,47%	16.450
	CASA	144.386	164.418	168.377	168.238	1.774	(139)	3.821	2,32%	23.852	16,52%	162.014	103,84%	6.224
	(%) CASA	92,97%	88,65%	88,93%	88,51%									
	FDR	134,72%	123,06%	121,45%	120,98%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.260	1.516	1.674	1.683	9	168	11,05%	423	33,56%	-	0,00%	1.683	
2	Giro ISE	0	0	0	0	0	0	0,00%	(0)	-79,71%	-	0,00%	0	
3	Tabungan ISE	1.260	1.516	1.674	1.683	9	168	11,05%	423	33,59%	-	0,00%	1.683	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	71	87	87	87	0	0	0,00%	16	22,54%	-	0,00%	87	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Local Champion	2.258	1.857	1.856	-	-	0	-15	-2	-403	2	2.258	82,17%	(403)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	54.913	59.589	59.177	500	350	-150	-418	-412	4.264	762	61.295	96,54%	(2.118)
	KUR	53.824	58.285	57.892	500	350	-150	-385	-393	4.068	743	59.797	96,81%	(1.905)
	Non KUR	1.089	1.304	1.285	-	-	0	-32	-19	196	19	1.498	85,77%	(213)
3	PWG	2.063	7.845	8.376	129	586	456	79	532	6.313	54	10.922	76,69%	(2.546)
	Cilem	2.063	7.845	8.376	129	586	456	79	532	6.313	54	10.922	76,69%	(2.546)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	149.998	158.955	160.546	480	1.937	1.457	1.534	1.591	10.548	346	161.312	99,53%	(766)
	CF 1	15.162	18.407	18.746	30	557	527	980	339	3.584	218	16.602	112,91%	2.144
	Total Griya	4.320	3.786	3.786	-	-	0	0	0	-535	-	4.736	79,92%	(951)
	• Total Non Program	3.984	3.473	3.473	-	-	0	-43	0	-511	-	4.353	79,78%	(880)
	• Program	336	312	312	-	-	0	-2	0	-23	-	383	81,51%	(71)
	Oto	10.841	14.622	14.961	30	557	527	980	339	4.119	218	11.866	126,08%	3.095
	CF 2	134.836	140.548	141.800	450	1.380	930	554	1.252	6.963	128	144.710	97,99%	(2.910)
	Mitraguna & Others	130.780	136.767	138.032	450	1.380	930	528	1.265	7.252	115	139.644	98,85%	(1.612)
	Pensiun	4.056	3.781	3.768	-	-	0	-175	-13	-288	13	5.065	74,38%	(1.298)
	Total Pembiayaan	209.233	228.246	229.955	1.109	2.872	1.763	1.181	1.709	20.721	1.163	235.787	97,53%	(5.833)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Linkage	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Local Champion	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
	Value Chain	-	-	-	-	604	0,00%	0,00%	32,56%	604	604	604			
2	MBG	-	53	113	1.950	6	0,00%	0,19%	3,29%	1.837	1.950	1.896			
	KUR	-	-	113	1.900	6	0,00%	0,19%	3,28%	1.787	1.900	1.900			
	Non KUR	-	53	-	50	6	0,00%	0,00%	3,90%	50	50	(3)			
3	PWG	-	-	-	-	38	0,00%	0,00%	0,45%	38	38	38			
	Cilem	-	-	-	-	38	0,00%	0,00%	0,45%	38	38	38			
	Gadai	-	-	-	-	38	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.077	2.605	2.173	5.520	6	0,72%	1,37%	3,44%	3.347	4.444	2.916			
	CF 1	278	426	376	2.032	6	1,83%	2,04%	10,84%	1.656	1.754	1.605			
	Total Griya	278	253	109	348	6	6,43%	2,87%	9,21%	240	71	95			
	Oto	-	173	267	1.683	6	0,00%	1,83%	11,25%	1.416	1.683	1.510			
	CF 2	799	2.179	1.797	3.489	6	0,59%	1,28%	2,46%	1.692	2.690	1.310			
	Mitraguna & Others	799	2.179	1.797	2.910	6	0,61%	1,31%	2,11%	1.114	2.112	732			
	Pensiun	-	68	68	68	6	0,00%	0,00%	1,80%	578	578	578			
	Total Pembiayaan	954	1.822	2.126	2.074	6	0,46%	0,93%	0,90%	(52)	1.120	252	0,14%	84,37%	-0,8%

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238	2.223	2.042	2.041	(8)	(1)	(183)	-8,21%	1.803	758,40%	5.704	35,78%	(3.663)
2	Tabungan	85.480	97.428	100.311	101.264	3.265	953	3.836	3,94%	15.784	18,47%	95.843	105,66%	5.421
3	Deposito	55.765	41.842	41.742	41.742	(49)	0	(99)	-0,24%	(14.023)	-25,15%	56.657	73,68%	(14.915)
	Total	141.483	141.493	144.095	145.047	3.207	952	3.554	2,51%	3.564	2,52%	158.204	91,68%	(13.157)
	CASA	85.718	99.652	102.353	103.305	3.256	952	3.653	3,67%	17.587	20,52%	101.547	101,73%	1.758
	(%) CASA	60,59%	70,43%	71,03%	71,22%									
	FDR	57,51%	63,37%	62,78%	62,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	337	2.376	2.190	2.189		(1)	(186)	-7,84%	1.852	549,57%	-	0,00%	2.189
2	Giro ISE	44	2.016	1.817	1.816		(1)	(200)	-9,92%	1.772	3984,29%		0,00%	1.816
3	Tabungan ISE	293	359	373	373		0	14	3,85%	80	27,48%		0,00%	373
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	90	98	98	98		0	0	0,00%	8	8,89%		0,00%	98

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	28.590	26.190	26.039	400	300	-100	-30	-150	-2.551	450	29.195	89,19%	(3.156)
	KUR	28.019	25.654	25.507	400	300	-100	-14	-147	-2.512	447	28.469	89,59%	(2.962)
	Non KUR	572	536	532	-	-	0	-16	-4	-40	4	726	73,34%	(193)
3	PWG	2.056	6.594	7.161	103	642	539	257	567	5.105	75	8.284	86,45%	(1.123)
	Cilem	2.056	6.594	7.161	103	642	539	257	567	5.105	75	8.284	86,45%	(1.123)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	50.725	56.887	57.264	770	1.022	252	842	377	6.539	645	59.828	95,71%	(2.564)
	CF 1	3.683	6.276	6.233	-	-	0	-153	-43	2.550	43	4.803	129,78%	1.430
	Total Griya	695	353	351	-	-	0	0	-2	-344	2	987	35,56%	(636)
	• Total Non Program	695	353	351	-	-	0	-5	-2	-344	2	987	35,56%	(636)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.988	5.924	5.882	-	-	0	-153	-41	2.894	41	3.816	154,14%	2.066
	CF 2	47.042	50.610	51.031	770	1.022	252	995	421	3.989	601	55.025	92,74%	(3.994)
	Mitraguna & Others	38.019	40.795	41.281	770	1.022	252	1.067	486	3.262	536	45.186	91,36%	(3.905)
	Pensiun	9.023	9.815	9.750	-	-	0	-72	-66	727	66	9.839	99,09%	(90)
	Total Pembiayaan	81.372	89.670	90.464	1.273	1.964	691	1.069	794	9.092	1.170	97.307	92,97%	(6.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	574	300	215	1.214	2,01%	0,82%	4,66%	999	640	914							
	KUR	574	300	215	1.214	2,05%	0,84%	4,76%	999	640	914							
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
3	PWG	-	-	-	-	102	0,00%	0,00%	1,42%	102	102	102						
	Cilem	-	-	-	-	102	0,00%	0,00%	1,42%	102	102	102						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	234	933	583	5.172	0,46%	1,03%	9,03%	4.588	4.937	4.238							
	CF 1	134	320	301	757	3,65%	4,79%	12,15%	457	623	437							
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	134	320	301	757	4,50%	5,08%	12,87%	457	623	437							
	CF 2	-	613	283	4.414	0,21%	0,56%	8,65%	4.132	4.315	3.801							
	Mitraguna & Others	-	201	203	3.417	0,00%	0,50%	8,28%	3.214	3.417	3.215							
	Pensiun	-	412	80	998	1,10%	0,81%	10,23%	918	898	586							
	Total Pembiayaan	315	742	771	724	0,39%	0,86%	0,80%	(47)	408	(18)	0,04%	95,26%	-0,8%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	20.173	47.125	45.692	46.511	1.972	819	(614)	-1,30%	26.338	130,56%	27.208	170,94%	19.302
2	Tabungan	135.101	153.880	160.895	160.620	8.266	(275)	6.740	4,38%	25.519	18,89%	147.092	109,20%	13.529
3	Deposito	28.599	26.589	26.229	26.229	384	0	(360)	-1,35%	(2.370)	-8,29%	29.253	89,66%	(3.024)
	Total	183.873	227.593	232.816	233.360	10.622	544	5.766	2,53%	49.487	26,91%	203.553	114,64%	29.807
	CASA	155.274	201.005	206.587	207.131	10.238	544	6.126	3,05%	51.857	33,40%	174.300	118,84%	32.831
	(%) CASA	84,45%	88,32%	88,73%	88,76%									
	FDR	85,47%	88,46%	87,26%	87,06%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	8.669	14.251	14.696	14.749	53	498	3,50%	6.080	70,14%	-	0,00%	14.749
2	Giro ISE	6.094	191	210	209	(2)	18	9,24%	(5.885)	-96,57%	-	0,00%	209
3	Tabungan ISE	2.575	12.260	12.685	12.740	55	481	3,92%	10.165	394,77%	-	0,00%	12.740
4	Deposito ISE	-	1.800	1.800	1.800	0	0	0,00%	1.800	#DIV/0!	-	0,00%	1.800
5	CIF ISE	121	141	141	141	0	0	0,00%	20	16,53%	-	0,00%	141

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Local Champion	38	-	-	-	-	0	0	0	-38	-	38	0,00%	(38)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	29.889	36.223	36.694	450	775	325	273	471	6.805	304	34.712	105,71%	1.981
	KUR	29.147	35.310	35.788	450	775	325	310	478	6.641	297	33.704	106,19%	2.085
	Non KUR	742	913	906	-	-	0	-38	-7	164	7	1.009	89,77%	(103)
3	PWG	5.787	18.975	20.218	697	1.673	977	1.201	1.243	14.431	430	22.274	90,77%	(2.056)
	Cilem	4.662	15.117	16.414	221	1.382	1.160	1.328	1.298	11.753	84	17.028	96,40%	(613)
	Gadai	1.126	3.858	3.804	475	292	-183	-127	-54	2.678	346	5.246	72,50%	(1.443)
4	CFG	121.436	146.124	146.250	146	1.092	946	3.459	126	24.815	966	132.134	110,68%	14.117
	CF 1	20.925	20.500	20.880	-	500	500	-188	380	-45	120	22.241	93,88%	(1.361)
	Total Griya	15.996	15.201	15.674	-	500	500	0	473	-321	27	16.338	95,94%	(664)
4	• Total Non Program	15.996	15.201	15.674	-	500	500	-75	473	-321	27	0	0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.903	88,19%	(697)
	Oto	4.930	5.299	5.206	-	-	0	-188	-93	276	93	109.892	114,08%	15.478
	CF 2	100.511	125.624	125.370	146	592	446	3.647	-254	24.859	846	72.328	115,31%	11.077
	Mitraguna & Others	63.905	83.472	83.404	60	500	440	3.336	-67	19.499	567	37.565	111,72%	4.401
	Pensiun	36.606	42.152	41.966	86	92	6	311	-186	5.360	278			
	Total Pembiayaan	157.150	201.322	203.162	1.293	3.540	2.248	4.933	1.840	46.012	1.700	189.158	107,40%	14.004

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	179	179	32	906	0,60%	0,09%	2,47%	875	728	727						
	KUR	179	124	32	906	0,61%	0,09%	2,53%	875	728	782						
	Non KUR	-	55	-	-	0,00%	0,00%	0,00%	-	-	(55)						
3	PWG	74	-	-	176	1,27%	0,00%	0,87%	176	102	176						
	Cilem	74	-	-	176	1,58%	0,00%	1,07%	176	102	176						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-						
4	CFG	1.115	2.206	812	4.177	0,92%	0,56%	2,86%	3.365	3.063	1.972						
	CF 1	120	73	-	1.138	0,57%	0,00%	5,45%	1.138	1.018	1.064						
	Total Griya	-	-	-	885	0,00%	0,00%	5,65%	885	885	885						
	Oto	120	73	-	252	2,43%	0,00%	4,85%	252	132	179						
	CF 2	995	2.132	812	3.040	0,99%	0,65%	2,42%	2.228	2.045	907						
	Mitraguna & Others	254	1.562	492	2.340	0,40%	0,59%	2,81%	1.848	2.086	778						
	Pensiun	740	570	319	700	2,02%	0,76%	1,67%	380	(41)	129						
	Total Pembiayaan	35	1.476	1.827	1.612	0,02%	0,91%	0,79%	(215)	1.577	135	0,06%	92,62%	-0,7%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Growth (Mtd)
1	Asset (Retail) T	165.705	185.470	218.772	53.067			PHR	2,77	3,04	3,07
2	Contribution Margin	7.892	9.852	7.891	(1)	0,0%		CIF Payroll	1.621	1.536	1.110

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	460	137	142	139	8	(3)	2	1,43%	(321)	-69,80%	5.769	2,41%	(5.629)
2	Tabungan	104.069	106.823	104.638	105.660	1.148	1.023	(1.163)	-1,09%	1.591	1,53%	114.310	92,43%	(8.650)
3	Deposito	24.703	24.802	24.889	24.864	145	(25)	62	0,25%	161	0,65%	25.533	97,38%	(669)
	Total	129.233	131.762	129.669	130.663	1.301	994	(1.099)	-0,83%	1.430	1,11%	145.612	89,73%	(14.949)
	CASA	104.530	106.960	104.780	105.799	1.156	1.019	(1.161)	-1,09%	1.270	1,21%	120.079	88,11%	(14.280)
	(%) CASA	80,88%	81,18%	80,81%	80,97%									
	FDR	125,49%	144,26%	146,13%	145,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.034	2.506	2.234	2.217	(16)	(289)	-11,53%	(1.816)	-45,03%	-	0,00%	2,217	
2	Giro ISE	415	71	83	85	1	14	19,42%	(331)	-79,62%	-	0,00%	85	
3	Tabungan ISE	3.618	2.435	2.150	2.133	(18)	(303)	-12,43%	(1.486)	-41,06%	-	0,00%	2.133	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	119	146	146	146	0	0	0,00%	27	22,69%	-	0,00%	146	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	22.894	22.322	22.498	190	505	315	-200	176	-396	329	25.007	89,97%	(2.509)
	KUR	22.067	21.177	21.371	110	505	395	-345	193	-696	312	24.038	88,90%	(2.668)
	Non KUR	827	1.144	1.127	80	-	-80	145	-17	300	17	969	116,36%	158
3	PWG	1.733	7.305	7.388	36	223	188	17	83	5.656	140	11.387	64,88%	(3.999)
	Cilem	1.733	7.305	7.388	36	223	188	17	83	5.656	140	11.387	64,88%	(3.999)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	137.551	160.456	159.594	2.499	2.698	199	2.230	-862	22.043	3.560	159.690	99,94%	(96)
	CF 1	5.904	8.366	7.871	187	-	-187	375	-496	1.966	496	8.628	91,22%	(757)
	Total Griya	1.926	1.730	1.725	-	0	0	-5	-201	5	5	2.635	65,46%	(910)
4	• Total Non Program	1.926	1.730	1.725	-	0	0	-18	-5	-201	5	2.635	65,46%	(910)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	3.978	6.636	6.145	187	-	-187	375	-490	2.167	490	5.993	102,55%	153
	CF 2	131.647	152.090	151.723	2.312	2.698	386	1.855	-367	20.077	3.065	151.062	100,44%	661
	Mitraguna & Others	65.693	84.995	84.690	2.212	2.221	9	3.295	-304	18.997	2.525	83.123	101,89%	1.567
	Pensiun	65.954	67.095	67.033	100	477	377	-1.440	-62	1.079	539	67.939	98,67%	(906)
	Total Pembiayaan	162.178	190.083	189.480	2.724	3.426	702	2.047	-603	27.302	4.029	196.085	96,63%	(6.604)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	640	514	469	1.706	2.80%	2,10%	7,58%	1.237	1.066	1.192	-	-	-				
	KUR	508	460	469	1.655	2,30%	2,22%	7,74%	1.186	1.146	1.195	-	-	-				
	Non KUR	132	54	-	51	15,90%	0,00%	4,56%	51	(80)	(2)	-	-	-				
3	PWG	-	-	-	151	0,00%	0,00%	2,04%	151	151	151	-	-	-				
	Cilem	-	-	-	151	0,00%	0,00%	2,04%	151	151	151	-	-	-				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
4	CFG	1.035	272	-	2.157	0,75%	0,00%	1,35%	2.157	1.123	1.885	-	-	-				
	CF 1	-	-	-	372	0,00%	0,00%	4,72%	372	372	372	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	-	-	-	372	0,00%	0,00%	6,05%	372	372	372	-	-	-				
	CF 2	-	38	38	37	0,00%	0,02%	0,02%	(0)	37	(1)	-	-	-				
	Mitraguna & Others	-	38	38	37	0,00%	0,04%	0,04%	(0)	37	(1)	-	-	-				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	306	314	477	535	0,19%	0,25%	0,28%	58	229	221	0,85%	-202,42%	0,6%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-14 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.866	20.440	20.494	20.518	24	78	0,38%	18.652	999,68%	-	0,00%	20.518
2	Giro ISE	28	33	20	21	1	(12)	-36,18%	(8)	-26,57%		0,00%	21
3	Tabungan ISE	1.837	18.807	18.875	18.897	22	90	0,48%	17.059	928,46%		0,00%	18.897
4	Deposito ISE	-	1.600	1.600	1.600	0	0	0,00%	1.600	#DIV/0!		0,00%	1.600
5	CIF ISE	40	78	78	78	0	0	0,00%	38	95,00%		0,00%	78

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Local Champion	1.656	1.169	1.169	-	-	0	-41	0	-487	-	1.656	70,60%	(487)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	57.809	60.202	60.528	100	1.200	1.100	220	326	2.720	874	64.246	94,21%	(3.718)
	KUR	55.256	56.946	57.112	100	1.000	900	344	165	1.856	835	61.291	93,18%	(4.179)
	Non KUR	2.553	3.256	3.417	-	200	200	-124	161	864	39	2.956	115,59%	461
3	PWG	4.560	21.203	21.414	429	854	425	1.569	211	16.854	643	17.879	119,77%	3.535
	Cilem	4.560	21.203	21.414	429	854	425	1.569	211	16.854	643	17.879	119,77%	3.535
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	80.862	97.839	98.401	49	1.053	1.004	1.985	562	17.539	491	93.189	105,59%	5.212
	CF 1	35.630	44.241	44.710	-	853	853	-124	469	9.080	384	37.878	118,04%	6.832
	Total Griya	16.876	22.071	22.177	-	158	158	0	107	5.302	51	18.078	122,68%	4.099
	• Total Non Program	11.817	17.375	17.335	-	-	0	-415	-40	5.518	40	12.305	140,88%	5.030
	• Program	5.059	4.695	4.842	-	158	158	-40	147	-216	11	5.773	83,88%	(930)
M	Oto	18.754	22.170	22.533	-	695	695	-124	362	3.779	333	19.800	113,80%	2.733
	CF 2	45.232	53.598	53.691	49	200	151	2.109	93	8.459	107	55.311	97,07%	(1.620)
	Mitraguna & Others	44.353	52.413	52.528	49	200	151	1.854	115	8.175	85	53.401	98,36%	(873)
	Pensiun	880	1.185	1.163	-	-	0	255	-22	284	22	1.910	60,91%	(747)
	Total Pembiayaan	144.886	180.413	181.513	578	3.107	2.529	3.733	1.100	36.626	2.007	176.970	102,57%	4.543

Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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	278	-	74	243	0,48%	0,12%	0,40%	169	(35)	243			
	KUR	271	-	74	148	0,49%	0,13%	0,26%	74	(123)	148			
	Non KUR	8	-	-	95	0,30%	0,00%	2,79%	95	88	95			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	1.388	1.745	1.998	1.997	1,72%	2,04%	2,03%	(0)	609	252			
	CF 1	693	742	1.003	1.003	1,94%	2,27%	2,24%	-	310	260			
	Total Griya	592	631	622	622	3,51%	2,82%	2,80%	-	30	(8)			
	Oto	101	112	381	381	0,54%	1,72%	1,69%	-	280	269			
	CF 2	696	1.003	995	995	1,54%	1,86%	1,85%	(0)	299	(8)			
	Mitraguna & Others	696	1.003	995	995	1,57%	1,90%	1,89%	(0)	299	(8)			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan		1.666	1.745	2.072	2.240	1,15%	1,15%	1,23%	169	574	495	0,04%	96,84%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	141.121	145.538	825.396	684.275	
2	Contribution Margin	6.363	8.104	11.767	5.404	-84,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,13	3,86	3,78	(0,08)	0,66
CIF Payroll	430	659	1.635	976	1.205

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	33	335	239	244	64	6	(91)	-27,23%	211	643,84%	7.711	3,17%	(7.467)
2	Tabungan	95.230	94.353	94.022	93.743	(4.503)	(279)	(610)	-0,65%	(1.486)	-1,56%	105.081	89,21%	(11.338)
3	Deposito	25.200	24.085	24.310	24.160	(648)	(150)	75	0,31%	(1.040)	-4,13%	26.127	92,47%	(1.967)
	Total	120.463	118.773	118.570	118.147	(5.087)	(423)	(626)	-0,53%	(2.315)	-1,92%	138.918	85,05%	(20.771)
	CASA	95.263	94.689	94.261	93.987	(4.439)	(273)	(701)	-0,74%	(1.275)	-1,34%	112.792	83,33%	(18.804)
	(%) CASA	79,08%	79,72%	79,50%	79,55%									
	FDR	167,21%	175,24%	177,13%	177,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.016	1.549	2.419	2.425		6	877	56,62%	1.409	138,64%	-	0,00%	2.425
2	Giro ISE	1	45	7	7		0	(38)	-85,33%	6	1182,95%		0,00%	7
3	Tabungan ISE	1.016	1.504	2.413	2.419		6	915	60,83%	1.403	138,12%		0,00%	2.419
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	59	71	71	71		0	0	0,00%	12	20,34%		0,00%	71

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	58.418	60.898	60.837	1.261	620	-641	-239	-61	2.419	681	59.109	102,92%	1.728
	KUR	53.406	57.154	57.123	1.261	620	-641	-146	-31	3.718	651	53.926	105,93%	3.197
	Non KUR	5.013	3.744	3.714	-	-	0	-92	-30	-1.299	30	5.183	71,65%	(1.469)
3	PWG	7.973	12.469	12.896	124	757	633	107	427	4.923	330	16.407	78,60%	(3.512)
	Cilem	7.973	12.469	12.896	124	757	633	107	427	4.923	330	16.407	78,60%	(3.512)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	135.040	134.768	136.293	528	2.054	1.525	-2.928	1.524	1.253	529	162.470	83,89%	(26.177)
	CF 1	25.995	30.348	30.303	318	214	-105	23	-44	4.308	258	29.370	103,18%	934
	Total Griya	13.277	16.005	16.095	-	115	115	0	90	2.817	25	14.156	113,69%	1.938
4	• Total Non Program	13.277	16.005	16.095	-	115	115	-149	90	2.817	25	14.156	113,69%	1.938
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	12.718	14.342	14.208	318	99	-220	23	-134	1.491	233	15.213	93,40%	(1.005)
	CF 2	109.045	104.421	105.989	210	1.840	1.630	-2.952	1.569	-3.056	271	133.100	79,63%	(27.111)
	Mitraguna & Others	98.253	93.901	95.442	10	1.750	1.740	-3.105	1.542	-2.811	208	119.849	79,64%	(24.406)
	Pensiun	10.792	10.520	10.547	200	90	-110	154	27	-245	63	13.252	79,59%	(2.705)
	Total Pembiayaan	201.431	208.136	210.026	1.913	3.430	1.517	-3.060	1.890	8.594	1.540	237.987	88,25%	(27.961)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-				
2	MBG	1.180	1.618	1.713	3.839	2.029	2.81%	6.31%	2.127	2.659	2.222							
	KUR	896	1.153	1.281	3.263	1.68%	2.24%	5.71%	1.982	2.368	2.110							
	Non KUR	284	465	431	576	5.67%	11.52%	15.52%	145	292	112							
3	PWG	-	-	-	-	124	0,00%	0,00%	0,96%	124	124							
	Cilem	-	-	-	-	124	0,00%	0,00%	0,96%	124	124							
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0							
4	CFG	795	1.639	2.264	6.278	0,59%	1,68%	4,61%	4.014	5.483	4.639							
	CF 1	92	107	224	2.003	0,35%	0,74%	6,61%	1.779	1.912	1.896							
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	0							
	Oto	92	107	224	227	0,72%	1,56%	14,10%	1.779	1.912	1.896							
	CF 2	704	1.532	2.040	4.275	0,65%	1,95%	4,03%	2.235	3.571	2.743							
	Mitraguna & Others	704	1.532	2.040	4.133	0,72%	2,17%	4,33%	2.093	3.429	2.601							
	Pensiun	-	-	-	-	142	0,00%	1,35%	142	142	142							
	Total Pembiayaan	1.800	2.004	1.927	1.895	0,89%	0,93%	0,90%	(32)	95	(109)	0,13%	85,09%	-0,8%				

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Growth (Mtd)			Oct-24	Oct-25	Growth (Mtd)	Growth (YoY)
1	Asset (Retail) T	195.455	204.546	214.231	18.776			3.48	4.14	4.12	(0,02)
2	Contribution Margin	6.170	7.563	6.650	480	-7,8%		412	359	363	49

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.175	528	231	220	272	(11)	(308)	-58,30%	(955)	-81,27%	5.025	4,38%	(4.805)
2	Tabungan	91.378	107.649	108.819	109.636	1.819	817	1.987	1,85%	18.258	19,98%	99.264	110,45%	10.372
3	Deposito	20.885	16.970	16.975	16.975	(128)	0	5	0,03%	(3.910)	-18,72%	21.629	78,48%	(4.654)
	Total	113.438	125.146	126.025	126.831	1.964	806	1.685	1,35%	13.393	11,81%	125.918	100,73%	913
	CASA	92.553	108.176	109.050	109.856	2.092	806	1.680	1,55%	17.303	18,70%	104.289	105,34%	5.567
	(%) CASA	81,59%	86,44%	86,53%	86,62%									
	FDR	111,58%	121,41%	122,81%	122,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	1.413	1.628	1.423	1.427	4	(202)	(202)	-12,38%	13	0,93%	-	0,00%	1.427	
2	Giro ISE	4	140	82	87	6	(53)	(53)	-37,67%	83	1913,20%	-	0,00%	87	
3	Tabungan ISE	1.409	1.488	1.341	1.339	(2)	(149)	(149)	-9,99%	(70)	-4,96%	-	0,00%	1.339	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	0,00%	0
5	CIF ISE	95	99	99	99	0	0	0,00%	4	4,21%	-	0,00%	99	0,00%	99

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Local Champion	55	-	-	-	-	0	0	0	-55	-	55	0,00%	(55)
	• Value Chain	-	-	-	-	-	0	0	0	-	-	0	0,00%	0
2	MBG	58.188	61.221	62.499	575	2.050	1.475	781	1.278	4.311	772	67.018	93,26%	(4.519)
	KUR	54.166	56.888	58.198	575	2.050	1.475	910	1.310	4.032	740	62.682	92,85%	(4.484)
	Non KUR	4.022	4.333	4.301	-	-	0	-129	-32	279	32	4.337	99,18%	(36)
3	PWG	2.382	10.305	11.003	338	769	431	897	698	8.620	71	10.963	100,36%	40
	Cilem	2.382	10.305	11.003	338	769	431	897	698	8.620	71	10.963	100,36%	40
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	65.943	80.412	81.264	920	1.142	222	1.572	852	15.321	290	74.165	109,57%	7.100
	CF 1	8.522	7.991	7.840	-	91	91	-69	-151	-682	242	9.534	82,23%	(1.694)
	Total Griya	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
4	• Total Non Program	5.933	5.700	5.497	-	-	0	0	-203	-436	203	6.197	88,71%	(700)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.589	2.291	2.343	-	91	91	-69	52	-246	39	3.337	70,21%	(994)
	CF 2	57.421	72.421	73.424	920	1.051	131	1.641	1.003	16.004	48	64.631	113,61%	8.794
	Mitraguna & Others	56.582	71.055	71.906	920	891	-29	1.649	851	15.324	40	63.055	114,04%	8.851
	Pensiun	838	1.366	1.518	-	160	160	-8	153	680	7	1.576	96,35%	(58)
	Total Pembiayaan	126.569	151.938	154.766	1.833	3.961	2.129	3.250	2.828	28.197	1.133	152.201	101,69%	2.565

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	MtD (1-15 Dec'25)	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
2	MBG	130	560	553	3.108	0,22%	0,90%	4,97%	2.556	2.979	2.548	-	-	-
	KUR	123	305	175	2.598	0,23%	0,31%	4,46%	2.423	2.475	2.293	-	-	-
	Non KUR	6	255	377	510	0,16%	8,71%	11,86%	133	504	255	-	-	-
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	2,47%	272	272	272	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
4	CFG	447	635	186	605	0,68%	0,23%	0,74%	420	158	(29)	-	-	-
	CF 1	217	533	-	420	8,39%	0,00%	17,91%	420	203	420	-	-	-
	Total Griya	-	533	-	-	0,00%	0,00%	0,00%	-	-	-	(533)	-	-
	Oto	217	-	-	420	8,39%	0,00%	17,91%	-	-	-	-	-	-
	CF 2	230	101	186	87	0,40%	0,26%	0,25%	-	(45)	84	-	-	-
	Mitraguna & Others	230	101	186	87	0,41%	0,26%	0,26%	-	(45)	84	-	-	-
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Total Pembiayaan	47	201	621	621	0,04%	0,41%	0,40%	574	420	420	0,46%	-13,92%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll					
		Oct-24	Dec-24	Oct-25			Oct-24	Sep-25	Oct-25	Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	127.856	131.801	151.161	23.305		PHR	2,94	4,16	4,29	0,13	1,35
2	Contribution Margin	4.393	6.199	6.827	2.434	-55,4%	CIF Payroll	116	444	465	21	349

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.878	3.539	4.538	4.549	263	11	1.010	28,52%	2.671	142,27%	4.551	99,95%	(2)
2	Tabungan	48.550	62.403	56.116	59.389	3.671	3.273	(3.014)	-4,83%	10.839	22,32%	56.302	105,48%	3.087
3	Deposito	7.602	13.430	13.430	13.430	(120)	0	0	0,00%	5.828	76,67%	8.529	157,47%	4.902
	Total	58.030	79.373	74.084	77.368	3.814	3.285	(2.005)	-2,53%	19.338	33,32%	69.382	111,51%	7.986
	CASA	50.428	65.943	60.653	63.938	3.934	3.285	(2.005)	-3,04%	13.510	26,79%	60.853	105,07%	3.085
	(%) CASA	86,90%	83,08%	81,87%	82,64%									
	FDR	148,42%	125,88%	136,05%	130,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	458	511	636	640	4	129	25,16%	182	39,64%	-	0,00%	640	
2	Giro ISE	360	411	518	521	3	110	26,78%	162	44,90%	-	0,00%	521	
3	Tabungan ISE	99	100	118	119	0	19	18,53%	20	20,45%	-	0,00%	119	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	26	34	34	34	0	0	0,00%	8	30,77%	-	0,00%	34	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.037	49.670	49.708	200	560	360	641	37	4.670	523	53.035	93,73%	(3.327)
	KUR	43.986	48.092	48.146	100	560	460	580	54	4.160	506	51.611	93,29%	(3.465)
	Non KUR	1.052	1.578	1.562	100	-	-100	60	-16	510	16	1.424	109,68%	138
3	PWG	3.221	9.211	9.800	360	689	329	688	589	6.579	100	9.152	107,08%	648
	Cilem	3.221	9.211	9.800	360	689	329	688	589	6.579	100	9.152	107,08%	648
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	37.871	41.037	41.287	253	901	649	690	250	3.416	652	44.519	92,74%	(3.232)
	CF 1	26.387	25.220	25.488	253	886	634	-13	268	-900	618	27.205	93,69%	(1.718)
	Total Griya	5.331	5.249	5.231	-	0	0	-17	-99	17	-	5.544	94,36%	(312)
4	• Total Non Program	5.331	4.918	4.902	-	-	0	-58	-16	-429	16	5.544	88,42%	(642)
	• Program	-	330	329	-	-	0	-2	-1	329	1	0	0,00%	329
	Oto	21.057	19.971	20.257	253	886	634	-13	285	-800	601	21.662	93,51%	(1.405)
	CF 2	11.484	15.817	15.799	-	15	15	703	-18	4.315	33	17.313	91,25%	(1.514)
	Mitraguna & Others	8.469	10.930	10.935	-	15	15	375	5	2.466	10	13.702	79,80%	(2.768)
	Pensiun	3.015	4.888	4.864	-	-	0	327	-23	1.850	23	3.611	134,71%	1.254
	Total Pembiayaan	86.130	99.919	100.794	813	2.150	1.337	2.019	876	14.665	1.274	106.706	94,46%	(5.912)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	409	293	285	855	0,91%	0,57%	1,72%	570	446	562	-	-	-			
	KUR	384	293	285	673	0,87%	0,59%	1,40%	388	289	380	-	-	-			
	Non KUR	25	-	-	182	2,33%	0,00%	11,66%	182	157	182	-	-	-			
3	PWG	6	-	-	86	0,18%	0,00%	0,88%	86	81	86	-	-	-			
	Cilem	6	-	-	86	0,18%	0,00%	0,88%	86	81	86	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.220	2.133	2.516	3.471	3,22%	6,13%	8,41%	955	2.251	1.338	-	-	-			
	CF 1	985	1.070	980	1.935	3,73%	3,88%	7,59%	955	950	864	-	-	-			
	Total Griya	-	63	62	-	0,00%	1,18%	0,00%	(62)	-	(63)	-	-	-			
	Oto	985	1.007	917	1.935	4,68%	4,59%	9,55%	1.017	950	927	-	-	-			
	CF 2	235	1.063	1.537	1.537	2,05%	9,71%	9,73%	-	1.301	474	-	-	-			
	Mitraguna & Others	235	799	1.176	1.176	2,78%	10,76%	10,75%	-	941	377	-	-	-			
	Pensiun	-	264	361	361	0,00%	7,38%	7,42%	-	361	97	-	-	-			
	Total Pembiayaan	662	938	900	1.167	0,77%	0,90%	1,16%	267	505	229	3,49%	-201,66%	2,3%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	82.688	88.011	101.076	18.388	-	-	PHR	2,92	3,55	3,60
2	Contribution Margin	1.473	2.311	2.651	1.178	-80,0%	-	CIF Payroll	239	188	222

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	28.187	22.217	22.134	22.108	706	(25)	(109)	-0,49%	(6.078)	-21,56%	36.108	61,23%	(13.999)
2	Tabungan	231.223	248.416	252.229	252.777	7.527	549	4.362	1,76%	21.554	9,32%	245.837	102,82%	6.941
3	Deposito	34.752	33.262	33.616	33.616		(6.292)	0	1,06%	(1.136)	-3,27%	34.808	96,57%	(1.192)
	Total	294.162	303.894	307.978	308.501	1.941	523	4.607	1,52%	14.339	4,87%	316.753	97,40%	(8.251)
	CASA	259.410	270.633	274.362	274.886	8.233	523	4.253	1,57%	15.475	5,97%	281.944	97,50%	(7.059)
	(%) CASA	88,19%	89,05%	89,08%	89,10%									
	FDR	81,90%	86,14%	85,67%	85,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.487	4.937	4.848	4.834		(14)	(102)	-2,07%	347	7,73%	-	0,00%	4.834
2	Giro ISE	733	748	824	820		(4)	72	9,62%	87	11,83%	-	0,00%	820
3	Tabungan ISE	3.754	4.189	4.024	4.014		(10)	(174)	-4,16%	260	6,93%	-	0,00%	4.014
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	101	111	111	111		0	0	0,00%	10	9,90%	-	0,00%	111

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3.242	1.645	1.645	-	-	0	-56	0	-1.598	-	3.242	50,72%	(1.598)
	Linkage	1.406	963	963	-	-	-	-41	0	-443	-	1.406	68,51%	(443)
	Non-Linkage	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Local Champion	1.836	681	681	-	-	0	-15	0	-1.155	-	1.836	37,10%	(1.155)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	72.473	72.234	72.193	50	1.100	1.050	73	-41	-281	1.141	73.952	97,62%	(1.759)
	KUR	67.505	67.969	67.981	50	1.100	1.050	201	12	476	1.088	68.808	98,80%	(827)
	Non KUR	4.969	4.265	4.212	-	-	0	-128	-53	-757	53	5.144	81,89%	(932)
3	PWG	12.827	25.789	27.268	2.224	2.826	602	1.040	1.479	14.442	1.347	30.742	88,70%	(3.474)
	Cilem	7.700	17.570	18.664	749	1.400	651	736	1.094	10.964	306	21.371	87,33%	(2.707)
	Gadai	5.127	8.219	8.604	1.475	1.426	49	304	385	3.477	1.041	9.371	91,82%	(767)
4	CFG	152.377	162.097	162.744	1.503	4.121	2.618	1.627	648	10.367	3.473	175.490	92,74%	(12.746)
	CF 1	49.433	44.315	44.472	-	321	321	-46	157	-4.961	164	55.718	79,82%	(11.246)
	Total Griya	45.444	38.769	38.994	-	321	321	0	226	-6.450	95	49.984	78,01%	(10.989)
4	• Total Non Program	21.636	16.200	16.147	-	-	0	-1.885	-54	-5.489	54	22.814	70,77%	(6.668)
	• Program	23.808	22.568	22.848	-	321	321	-274	279	-960	42	27.169	84,09%	(4.322)
	Oto	3.989	5.547	5.478	-	-	0	-46	-69	1.489	69	5.734	95,52%	(257)
	CF 2	102.945	117.781	118.272	1.503	3.800	2.297	1.672	491	15.328	3.309	119.772	98,75%	(1.500)
	Mitraguna & Others	90.697	103.649	104.022	1.503	3.598	2.095	1.760	373	13.325	3.225	105.804	98,32%	(1.782)
	Pensiun	12.248	14.132	14.250	-	202	202	-87	118	2.002	84	13.969	102,02%	282
	Total Pembiayaan	340.919	261.764	263.850	3.777	8.047	4.270	2.684	2.086	22.931	5.961	283.427	93,09%	(19.576)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-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	190	935	1.497	4.441	0,26%	0,20%	0,16%	0,16%	2.944	4.251	3.505				
	KUR	190	589	890	3.941	0,28%	0,31%	0,31%	0,31%	3.050	3.751	3.352				
	Non KUR	-	-	346	607	500	0,00%	14,22%	11,87%	(107)	500	154				
3	PWG	-	-	-	-	312	0,00%	0,00%	0,00%	1.14%	312	312				
	Cilem	-	-	-	-	302	0,00%	0,00%	0,00%	1,62%	302	302				
	Gadai	-	-	-	-	10	0,00%	0,00%	0,00%	0,11%	10	10				
4	CFG	3.319	4.033	4.628	5.636	2,18%	2,86%	3,46%	2,68%	1.008	2.318	1.603				
	CF 1	1.762	3.096	3.322	3.399	3,57%	7,50%	7,64%	4,43%	78	1.637	303				
	Total Griya	1.762	2.831	3.064	2.957	3,88%	7,90%	7,58%	5,05%	(107)	1.194	126				
	Oto	-	-	265	258	443	0,00%	4,65%	8,08%	185	443	178				
	CF 2	1.556	937	1.306	2.237	1,51%	1,11%	1,26%	1,89%	931	681	1.300				
	Mitraguna & Others	1.556	937	1.306	2.118	1,72%	2,04%	2,04%	2,02%	811	561	1.181				
	Pensiun	-	-	294	294	294	0,00%	0,11%	2,06%	1,83%	294	119	119			
	Total Pembiayaan	5.357	5.426	3.477	4.841	2,22%	1,33%	1,33%	1,364	(516)	(585)	2,29%	-25,03%	0,5%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	368	55	52	52	0	11,36%	3,16%	3,16%	-	(316)	(3)			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	368	55	52	52	0	20,07%	7,63%	7,63%	-	(316)	(3)			
2	MBG	194	314	362	358	0,27%	0,50%	0,50%	0,50%	(4)	164	44			
	KUR	3	222	275	275	0,00%	0,40%	0,40%	0,40%	-					

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	14.345	8.443	8.425	8.352	(1.543)	(73)	(91)	-1,08%	(5.993)	-41,78%	23.539	35,48%	(15.187)
2	Tabungan	145.625	420.167	358.622	324.725	224.839	(33.897)	(95.442)	-22,72%	179.100	122,99%	161.588	200,96%	163.137
3	Deposito	70.189	66.097	65.185	65.186	(20.386)	1	(911)	-1,38%	(5.002)	-7,13%	71.125	91,65%	(5.939)
	Total	230.159	494.707	432.232	398.263	202.911	(33.969)	(96.444)	-19,50%	168.104	73,04%	256.252	155,42%	142.011
	CASA	159.970	428.610	367.046	333.077	223.297	(33.970)	(95.533)	-22,29%	173.106	108,21%	185.127	179,92%	147.949
	(%) CASA	69,50%	86,64%	84,92%	83,63%									
	FDR	49,05%	25,46%	29,57%	32,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.643	12.805	12.869	12.905	36	99	0,77%	261	2,07%	-	0,00%	12.905	
2	Giro ISE	2.499	1.709	1.719	1.723	4	14	0,80%	(776)	-31,06%	-	0,00%	1.723	
3	Tabungan ISE	9.095	10.047	10.100	10.132	32	85	0,85%	1.037	11,40%	-	0,00%	10.132	
4	Deposito ISE	1.050	1.050	1.050	1.050	0	0	0,00%	0	0,00%	-	0,00%	1.050	
5	CIF ISE	89	114	114	114	0	0	0,00%	25	28,09%	-	0,00%	114	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Local Champion	37	-	-	-	-	0	0	0	-37	-	37	0,00%	(37)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	19.248	14.521	14.356	-	-	0	-439	-165	-4.892	165	21.257	67,54%	(6.901)
	KUR	17.796	13.144	12.979	-	-	0	-433	-165	-4.817	165	19.713	65,84%	(6.734)
	Non KUR	1.452	1.377	1.377	-	-	0	-6	0	-75	-	1.544	89,16%	(167)
3	PWG	5.178	13.671	14.765	1.342	1.890	548	1.707	1.094	9.587	796	22.093	66,83%	(7.328)
	Cilem	3.578	9.897	10.645	386	1.007	621	1.123	747	7.066	260	15.061	70,68%	(4.416)
	Gadai	1.600	3.774	4.121	955	883	-73	584	347	2.520	536	7.032	58,60%	(2.912)
4	CFG	88.436	97.737	98.693	315	1.345	1.031	1.409	956	10.256	389	112.870	87,44%	(14.178)
	CF 1	19.579	25.688	25.754	115	236	122	240	66	6.175	171	22.651	113,70%	3.103
	Total Griya	14.822	14.966	14.927	-	-	0	0	-39	104	39	15.677	95,21%	(750)
	• Total Non Program	14.371	14.544	14.504	-	-	0	241	-39	133	39	15.162	95,66%	(658)
	• Program	451	423	423	-	-	0	-3	0	-29	-	515	82,02%	(93)
	Oto	4.757	10.722	10.827	115	236	122	240	105	6.070	131	6.973	155,27%	3.854
	CF 2	68.857	72.048	72.939	200	1.109	909	1.169	890	4.082	219	90.220	80,85%	(17.281)
	Mitraguna & Others	68.359	70.944	71.840	200	1.109	909	942	896	3.481	213	87.538	82,07%	(15.698)
	Pensiun	498	1.105	1.099	-	-	0	227	-6	601	6	2.682	40,96%	(1.584)
	Total Pembiayaan	112.901	125.929	127.814	1.656	3.235	1.579	2.677	1.885	14.913	1.350	156.258	81,80%	(28.444)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	1.267	789	514	659	659	6,58%	3,54%	4,59%	145	(607)	(129)					
	KUR	1.267	789	514	659	659	7,12%	3,91%	5,08%	145	(607)	(129)					
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	272	0,00%	0,00%	1,84%	272	272	272					
	Cilem	-	-	-	-	240	0,00%	0,00%	2,26%	240	240	240					
	Gadai	-	-	-	-	31	0,00%	0,00%	0,76%	31	31	31					
4	CFG	1.470	1.419	1.446	2.913	2.913	1,66%	1,48%	2,95%	1.466	1.443	1.493					
	CF 1	117	626	649	2.117	2.117	0,60%	2,53%	8,22%	1.468	2.000	1.491					
	Total Griya	-	232	460	610	610	0,00%	3,07%	4,08%	150	610	377					
	Oto	117	393	189	1.507	1.507	2,46%	1,77%	13,92%	1.318	1.390	1.114					
	CF 2	1.353	794	797	796	796	1,96%	1,11%	1,09%	(1)	(557)	2					
	Mitraguna & Others	1.353	794	797	796	796	1,98%	1,12%	1,11%	(1)	(557)	2					
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	-	-	-					
	Total Pembiayaan	11.065	11.382	11.252	11.248	9,80%	8,94%	8,80%	(4)	183	(134)	1,40%	84,04%	-7,4%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-			
2	MBG	10.076	9.991	9.863	9.860	9,235	49,11%	65,02%	68,68%	(3)	(216)	(131)				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	15.552	7.239	8.992	9.819	779	827	2.580	35,64%	(5.733)	-36,86%	27.974	35,10%	(18.155)
2	Tabungan	146.646	155.279	172.076	173.365	10.278	1.289	18.086	11,65%	26.719	18,22%	160.366	108,11%	12.999
3	Deposito	29.176	27.653	28.623	28.625	43	2	973	3,52%	(550)	-1,89%	30.350	94,32%	(1.725)
	Total	191.374	190.171	209.692	211.810	11.100	2.118	21.638	11,38%	20.435	10,68%	218.690	96,85%	(6.881)
	CASA	162.198	162.518	181.069	183.184	11.057	2.115	20.666	12,72%	20.986	12,94%	188.340	97,26%	(5.156)
	(%) CASA	84,75%	85,46%	86,35%	86,49%									
	FDR	87,12%	105,44%	96,64%	95,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	14.103	8.548	11.327	11.242		(84)	2.694	31,52%	(2.861)	-20,28%	-	0,00%	11.242
2	Giro ISE	4.458	3.516	4.861	4.910		49	1.394	39,65%	452	10,14%	-	0,00%	4.910
3	Tabungan ISE	9.645	5.032	6.466	6.332		(134)	1.300	25,84%	(3.313)	-34,35%	-	0,00%	6.332
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	100	107	107	107		0	0	0,00%	7	7,00%	-	0,00%	107

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	16.150	19.292	19.354	600	200	-400	522	61	3.204	139	22.027	87,86%	(2.674)
	KUR	14.812	18.197	18.275	600	200	-400	555	77	3.462	123	20.506	89,12%	(2.231)
	Non KUR	1.337	1.095	1.079	-	-	0	-33	-16	-258	16	1.522	70,91%	(443)
3	PWG	15.238	31.852	32.488	2.208	3.731	1.524	2.328	637	17.251	3.095	31.893	101,87%	595
	Cilem	3.814	13.153	13.828	769	991	222	1.117	674	10.013	317	17.213	80,33%	(3.386)
	Gadai	11.423	18.698	18.661	1.439	2.740	1.301	1.211	-37	7.238	2.778	14.680	127,12%	3.981
4	CFG	135.343	149.379	150.797	358	2.990	2.632	3.539	1.418	15.454	1.571	160.306	94,07%	(9.509)
	CF 1	16.023	19.533	19.785	138	650	512	283	252	3.762	397	19.094	103,62%	691
	Total Griya	9.034	11.740	12.153	-	450	450	0	412	3.118	38	9.834	123,58%	2.318
4	• Total Non Program	9.034	11.740	12.153	-	450	450	1.150	412	3.118	38	9.834	123,58%	2.318
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	6.989	7.793	7.633	138	200	62	283	-160	644	359	9.260	82,43%	(1.627)
	CF 2	119.320	129.846	131.012	220	2.340	2.120	3.256	1.166	11.692	1.174	141.212	92,78%	(10.200)
	Mitraguna & Others	104.787	116.468	117.740	220	2.340	2.120	3.460	1.272	12.953	1.068	124.440	94,62%	(6.700)
	Pensiun	14.533	13.378	13.272	-	-	0	-204	-106	-1.261	106	16.772	79,13%	(3.500)
	Total Pembiayaan	166.730	200.523	202.639	3.166	6.921	3.755	6.388	2.116	35.909	4.805	214.227	94,59%	(11.588)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	46	460	441	1.292	1.61	2.29%	2.29%	6.68%	851	1.246	833			
	KUR	-	460	441	1.272	0,00%	2,43%	2,43%	6,96%	830	1.272	812			
	Non KUR	46	-	-	21	3,44%	0,00%	0,00%	1,91%	21	(25)	21			
3	PWG	-	-	-	497	0,00%	0,00%	0,00%	1,53%	497	497	497			
	Cilem	-	-	-	487	0,00%	0,00%	0,00%	3,52%	487	487	487			
	Gadai	-	-	-	10	0,00%	0,00%	0,00%	0,05%	10	10	10			
4	CFG	993	406	854	1.650	0,73%	0,57%	0,57%	1,09%	797	658	1.244			
	CF 1	153	406	637	849	0,95%	3,26%	4,29%	4,29%	211	696	443			
	Total Griya	15	339	341	520	0,16%	2,90%	4,28%	4,28%	179	505	181			
	Oto	138	67	297	329	1,98%	3,81%	4,31%	4,31%	32	191	262			
	CF 2	840	-	216	802	0,70%	0,17%	0,17%	0,61%	585	(38)	802			
	Mitraguna & Others	840	-	216	216	0,80%	0,19%	0,18%	0,18%	-	(624)	216			
	Pensiun	-	-	-	585	0,00%	4,41%	4,41%	585	585	585	585			
	Total Pembiayaan	2.417	2.964	2.631	2.629	1,45%	1,31%	1,30%	(2)	212	(335)	1,44%	-10,84%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth	PHR & Payroll			
		Oct-24	Dec-24	Oct-25	Oct-25			Posisi	Oct-24	Oct-25	Oct-25
1	Asset (Retail) T	177.931	191.374	198.204	198.204	20.273		PHR	3,15	3,37	3,40
2	Contribution Margin	7.429	9.292	7.807	7.807	378	-5,1%	CIF Payroll	1.149	1.192	1.210

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.687	9.285	9.889	9.928	642	39	643	6,92%	1.241	14,29%	21.655	45,85%	(11.727)
2	Tabungan	252.421	256.666	263.421	262.919	(5.161)	(502)	6.253	2,44%	10.498	4,16%	270.553	97,18%	(7.634)
3	Deposito	76.726	62.391	62.864	62.866	(10.114)	2	476	0,76%	(13.860)	-18,06%	78.055	80,54%	(15.189)
	Total	337.834	328.342	336.174	335.713	(14.632)	(461)	7.371	2,24%	2.120	-0,63%	370.263	90,67%	(34.550)
	CASA	261.108	265.952	273.310	272.847	(4.518)	(463)	6.895	2,59%	11.739	4,50%	292.208	93,37%	(19.361)
	(%) CASA	77,29%	81,00%	81,30%	81,27%									
	FDR	106,55%	114,80%	113,21%	113,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	8.448	12.608	13.868	13.897	28	1.288	10,22%	5.449	64,50%	-	0,00%	13.897		
2	Giro ISE	1.077	1.162	1.081	1.076	(5)	(86)	-7,40%	(1)	-0,07%	-	0,00%	1.076		
3	Tabungan ISE	7.371	11.446	12.787	12.820	33	1.374	12,01%	5.449	73,93%	-	0,00%	12.820		
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0		
5	CIF ISE	163	189	189	189	0	0	0,00%	26	15,95%	-	0,00%	189		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	33.407	26.606	27.100	-	1.210	1.210	275	494	-6.308	716	41.107	65,93%	(14.007)
	Linkage	4	-	-	-	-	-	0	0	-4	-	3.437	0,00%	(3.437)
	Non-Linkage	33.404	26.606	27.100	-	1.210	1.210	275	494	-6.304	716	37.670	71,94%	(10.570)
	• Local Champion	29.104	25.708	24.992	-	-	0	275	-716	-4.113	716	30.454	82,06%	(5.463)
	• Value Chain	4.299	898	2.108	-	1.210	1.210	0	1.210	-2.191	-	7.216	29,21%	(5.108)
2	MBG	23.844	26.866	26.499	-	250	250	441	-367	2.655	617	28.156	94,11%	(1.657)
	KUR	21.881	24.944	24.681	-	250	250	572	-263	2.800	513	26.074	94,66%	(1.392)
	Non KUR	1.963	1.922	1.818	-	0	-131	-104	-146	-	104	2.083	87,27%	(265)
3	PWG	18.313	36.508	37.495	4.087	5.088	1.001	1.708	987	19.182	4.102	33.743	111,12%	3.752
	Cilem	9.363	19.245	20.167	470	1.404	933	771	922	10.804	482	21.307	94,65%	(1.140)
	Gadai	8.950	17.263	17.328	3.617	3.685	68	937	65	8.377	3.620	12.436	139,33%	4.891
4	CFG	284.398	286.972	289.493	2.160	5.056	2.896	-1.641	2.521	5.094	2.535	293.929	98,49%	(4.436)
	CF 1	38.670	35.236	34.994	726	-	-726	141	-241	-3.676	241	39.842	87,83%	(4.848)
	Total Griya	32.928	29.492	29.370	442	-	-442	0	-122	-3.558	122	33.233	88,37%	(3.864)
4	• Total Non Program	32.928	29.492	29.370	442	-	-442	-648	-122	-3.558	122	33.233	88,37%	(3.864)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	5.742	5.744	5.625	284	-	-284	141	-119	-117	119	6.609	85,11%	(984)
	CF 2	245.728	251.736	254.498	1.434	5.056	3.622	-1.782	2.762	8.770	2.294	254.086	100,16%	412
	Mitraguna & Others	226.104	233.173	236.069	1.067	4.770	3.703	-2.660	2.896	9.965	1.874	233.608	101,05%	2.462
	Pensiun	19.624	18.563	18.429	367	286	-81	878	-134	-1.195	420	20.479	89,99%	(2.050)
	Total Pembiayaan	5.148	8.892	3.663	10.256	1.43%	0.97%	2.69%	6.593	5.108	1.364	0,89%	66,98%	-1,8%

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG		Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		MtD	YtD	MtM	%	Penc.			
1	SME	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	90	85	85	0,00%	0,32%	0,31%	-	85	(5)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	314	167	221	594	1.32%	0,82%	2,24%	373	280	427			
	KUR	205	122	138	512	0,94%	0,55%	2,07%	374	307	390			
	Non KUR	109	45	83	82	5,56%	4,33%	4,53%	(1)	(27)	37			
3	PWG	-	-	-	504	0,00%	0,00%	1,34%	504	504	504			
	Cilem	-	-	-	443	0,00%	0,00%	2,20%	443	443	443			
	Gadai	-	-	-	61	0,00%	0,00%	0,35%	61	61	61			
4	CFG	4.834	8.636	3.357	9.073	1.70%	1,17%	3,13%	5.716	4.239	438			
	CF 1	1.936	3.537	302	2.257	5,01%	0,86%	6,45%	1.956	321	(1.279)			
	Total Griya	1.859	3.167	92	1.381	5,65%	0,31%	4,70%	1.289	(478)	(1.786)			
	Oto	77	370	209	876	1,35%	3,64%	15,58%	667	799	506			
	CF 2	2.897	5.099	3.056	6.816	1,18%	1,21%	2,68%	3.760	3.918	1.717			
	Mitraguna & Others	2.897	5.099	3.056	6.816	1,31%	2,89%	3,760	3.918	1.717	-			
	Pensiun	-	-	-	-	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	5.148	8.892	3.663	10.256	1.43%	0.97%	2.69%	6.593	5.108	1.364	0,89%	66,98%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	Net (UG) & DG		Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		MtD	YtD	MtM	%	Penc.
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
2	MBG	112	635	593	633	0,47%	2,21%	2,39%	40	521	(2)
	KUR	77	397	396	436	0,35%	1,59%	1,77%	40	359	39
	Non KUR	34	237	196	196	1,74%	10,22%	10,81%	-	162	(41)
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-
4	CFG	2.768	12.197	9.961	9.960	0,97%	3,47%	3,44%	(1)	7.192	(2.237)
	CF 1	991	1.503	205	205	2,56%	0,58%	0,58%	-	(786)	(1.298)
	Total Griya										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	7.604	6.701	7.314	8.253	672	939	1.552	23,17%	650	8,54%	20.152	40,95%	(11.899)
2	Tabungan	169.083	165.994	169.906	171.705	(2.296)	1.799	5.711	3,44%	2.622	1,55%	184.507	93,06%	(12.802)
3	Deposito	159.534	163.489	162.942	163.069	(4.793)	127	(419)	-0,26%	3.536	2,22%	161.298	101,10%	1.772
	Total	336.221	336.184	340.163	343.027	(6.417)	2.865	6.844	2,04%	6.807	2,02%	365.957	93,73%	(22.929)
	CASA	176.687	172.695	177.220	179.958	(1.624)	2.738	7.263	4,21%	3.271	1,85%	204.659	87,93%	(24.701)
	(%) CASA	52,55%	51,37%	52,10%	52,46%									
	FDR	59,93%	63,66%	63,62%	63,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	11.173	8.452	9.961	9.939	(21)	1.487	17,59%	(1.234)	-11,04%		-	0,00%	9.939
2	Giro ISE	2.226	2.662	2.497	2.509	13	(153)	-5,74%	283	12,71%			0,00%	2.509
3	Tabungan ISE	8.944	5.787	7.461	7.427	(34)	1.640	28,33%	(1.517)	-16,96%			0,00%	7.427
4	Deposito ISE	3	3	3	3	0	0	0,00%	0	0,00%			0,00%	3
5	CIF ISE	82	96	96	96	0	0	0,00%	14	17,07%			0,00%	96

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0	
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
2	MBG	40.703	42.189	43.160	1.100	1.415	315	991	971	2.457	444	47.802	90,29%	(4.643)	
	KUR	38.741	40.577	41.562	1.100	1.415	315	1.044	985	2.821	430	45.587	91,17%	(4.026)	
	Non KUR	1.963	1.612	1.598	-	-	0	-53	-14	-364	14	2.215	72,15%	(617)	
3	PWG	8.703	17.233	17.412	783	1.117	334	638	178	8.709	939	28.179	61,79%	(10.767)	
	Cilem	6.698	12.816	13.097	371	813	441	303	281	6.399	532	19.460	67,30%	(6.363)	
	Gadai	2.005	4.417	4.315	412	304	-107	334	-102	2.310	407	8.719	49,49%	(4.404)	
4	CFG	152.101	154.591	155.828	1.048	2.175	1.127	9	1.237	3.727	938	178.761	87,17%	(22.933)	
	CF 1	24.823	20.454	20.276	-	-	0	-538	-177	-4.547	177	28.103	72,15%	(7.827)	
	Total Griya	16.607	12.539	12.498	-	-	0	0	-41	-4.109	41	17.461	71,57%	(4.963)	
4	• Total Non Program	16.607	12.539	12.498	-	-	0	0	-125	-41	-4.109	41	17.461	71,57%	(4.963)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	8.216	7.915	7.778	-	-	0	-538	-136	-438	136	10.641	73,09%	(2.863)	
	CF 2	127.278	134.138	135.552	1.048	2.175	1.127	547	1.414	8.274	761	150.659	89,97%	(15.107)	
	Mitraguna & Others	115.000	120.110	121.651	628	2.175	1.547	-38	1.542	6.651	633	135.990	89,46%	(14.339)	
	Pensiun	12.278	14.028	13.901	420	-	-420	585	-127	1.622	127	14.669	94,76%	(768)	
	Total Pembiayaan	201.507	214.013	216.400	2.931	4.707	1.776	1.638	2.386	14.893	2.321	254.742	84,95%	(38.343)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-				
2	MBG	377	866	654	2.221	0,93%	1,55%	5,15%	1.567	1.844	1.355	-	-	-				
	KUR	327	833	622	1.911	0,84%	1,53%	4,60%	1.289	1.584	1.079	-	-	-				
	Non KUR	50	34	32	310	2,53%	2,01%	19,40%	278	260	276	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	3,02%	526	526	526	-	-	-			
	Cilem	-	-	-	-	428	0,00%	0,00%	3,27%	428	428	428	-	-	-			
	Gadai	-	-	-	-	97	0,00%	0,00%	2,25%	97	97	97	-	-	-			
4	CFG	2.744	3.268	2.491	4.956	1,02%	1,80%	1,61%	3,18%	2.465	2.212	1.688	-	-	-			
	CF 1	932	577	547	2.426	3,75%	2,68%	11,97%	1.879	1.494	1.850	-	-	-				
	Total Griya	594	-	-	689	3,58%	0,00%	5,52%	689	95	689	-	-	-				
	Oto	337	577	547	1.737	4,11%	6,91%	22,33%	1.190	1.399	1.160	-	-	-				
	CF 2	1.812	2.691	1.943	2.530	1,42%	1,45%	1,87%	586	718	(162)	-	-	-				
	Mitraguna & Others	1.812	2.691	1.943	2.311	1,58%	1,62%	1,90%	368	499	(380)	-	-	-				
	Pensiun	43	-	-	-	0,02%	0,00%	0,00%	219	219	219	-	-	-				
	Total Pembiayaan	2.045	3.745	3.532	3.525	1,01%	1,65%	1,63%	(7)	1.480	(220)	1,39%	14,51%	-0,2%				

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	Posisi				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0	0	-	-				

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.185	2.563	2.804	2.852	272	49	290	11,31%	(10.333)	-78,37%	20.088	14,20%	(17.236)
2	Tabungan	147.923	149.529	146.000	146.522	10.877	523	(3.006)	-2,01%	(1.400)	-0,95%	159.714	91,74%	(13.191)
3	Deposito	54.920	80.181	79.923	79.929	(2.429)	6	(252)	-0,31%	25.009	45,54%	56.101	142,47%	23.828
	Total	216.028	232.273	228.726	229.304	8.720	578	(2.969)	-1,28%	13.276	6,15%	235.903	97,20%	(6.599)
	CASA	161.108	152.091	148.803	149.375	11.149	571	(2.716)	-1,79%	(11.733)	-7,28%	179.802	83,08%	(30.427)
	(%) CASA	74,58%	65,48%	65,06%	65,14%									
	FDR	99,10%	97,25%	99,32%	99,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.590	2.391	3.104	3.170	66	778	32,56%	580	22,40%	-	0,00%	3.170	
2	Giro ISE	59	57	88	89	1	31	54,29%	30	50,73%	-	0,00%	89	
3	Tabungan ISE	2.531	2.334	3.016	3.081	65	747	32,02%	550	21,74%	-	0,00%	3.081	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	90	115	115	115	0	0	0,00%	25	27,78%	-	0,00%	115	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	45.734	49.781	49.625	900	600	-300	612	-156	3.891	756	51.039	97,23%	(1.414)
	KUR	43.301	47.907	47.776	900	600	-300	674	-130	4.476	730	48.404	98,70%	(628)
	Non KUR	2.433	1.874	1.849	-	-	0	62	-26	-585	26	2.634	70,18%	(786)
3	PWG	2.160	7.107	7.759	42	736	693	238	652	5.599	84	9.538	81,34%	(1.780)
	Cilem	2.160	7.107	7.759	42	736	693	238	652	5.599	84	9.538	81,34%	(1.780)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	166.191	168.997	169.785	754	2.361	1.607	-1.580	789	3.594	1.572	173.605	97,80%	(3.820)
	CF 1	15.140	17.633	17.856	-	426	426	126	223	2.716	203	16.052	111,24%	1.804
	Total Griya	1.118	992	981	-	0	0	-11	-137	11	-	1.356	72,38%	(375)
	• Total Non Program	1.118	992	981	-	0	0	-12	-137	11	-	1.356	72,38%	(375)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	14.021	16.641	16.874	-	426	426	126	234	2.853	192	14.696	114,82%	2.178
	CF 2	151.051	151.364	151.930	754	1.935	1.181	-1.706	566	878	1.369	157.553	96,43%	(5.623)
	Mitraguna & Others	120.364	119.927	120.755	-	1.935	1.935	-2.058	828	391	1.107	126.201	95,69%	(5.445)
	Pensiun	30.687	31.437	31.174	754	-	-754	352	-262	487	262	31.352	99,43%	(178)
	Total Pembiayaan	214.086	225.884	227.169	1.696	3.697	2.000	-730	1.285	13.084	2.411	234.182	97,01%	(7.013)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
2	MBG	330	635	554	3.576	0,72%	1,11%	7,21%	3.022	3.247	2.941	-	-	-			
	KUR	190	611	529	3.367	0,44%	1,10%	7,05%	2.837	3.176	2.755	-	-	-			
	Non KUR	139	24	25	210	5,72%	1,31%	11,34%	185	71	185	-	-	-			
3	PWG	3	-	-	126	0,14%	0,00%	1,62%	126	123	126	-	-	-			
	Cilem	3	-	-	126	0,14%	0,00%	1,62%	126	123	126	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
4	CFG	1.389	1.421	1.580	3.867	0,84%	0,93%	2,28%	2.287	2.478	2.446	-	-	-			
	CF 1	197	679	766	1.645	1,30%	4,34%	9,21%	879	1.448	966	-	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Oto	197	679	766	1.645	1,41%	4,60%	9,75%	879	1.448	966	-	-	-			
	CF 2	1.192	742	814	2.222	0,79%	0,54%	1,46%	1.408	1.030	1.480	-	-	-			
	Mitraguna & Others	1.192	354	616	1.677	0,99%	0,51%	1,39%	1.061	485	1.323	-	-	-			
	Pensiun	121	-	-	-	0,06%	0,00%	0,00%	-	(121)	-	-	-	-			
	Total Pembiayaan	1.868	2.351	2.219	2.243	0,87%	0,98%	0,99%	23	375	(108)	0,00%	100,00%	-1,0%	0,00%	100,00%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	66	30	23	65	(7)	43	36	119,69%	(1)	-1,07%	2.674	2,45%	(2.609)
2	Tabungan	73.366	68.269	69.061	69.561	92	501	1.292	1,89%	(3.805)	-5,19%	79.971	86,98%	(10.410)
3	Deposito	13.172	14.189	14.031	14.031	531	0	(159)	-1,12%	858	6,52%	14.379	97,58%	(348)
	Total	86.605	82.488	83.114	83.657	615	543	1.169	1,42%	(2.947)	-3,40%	97.024	86,22%	(13.367)
	CASA	73.432	68.299	69.084	69.627	84	543	1.328	1,94%	(3.806)	-5,18%	82.645	84,25%	(13.018)
	(%) CASA	84,79%	82,80%	83,12%	83,23%									
	FDR	98,27%	110,98%	110,48%	109,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	349	395	474	474	0	79	19,97%	124	35,57%	-	0,00%	474	
2	Giro ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
3	Tabungan ISE	349	395	474	474	0	79	19,97%	124	35,57%	-	0,00%	474	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	164	173	173	173	0	0	0,00%	9	5,49%	-	0,00%	173	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Local Champion	18	18	18	-	-	0	0	0	0	-	18	100,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	KUR	11	-	-	-	-	0	0	0	-11	-	11	0,00%	(11)
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.711	6.775	7.552	420	814	394	367	776	5.841	38	5.032	150,07%	2.520
	Cilem	1.711	6.775	7.552	420	814	394	367	776	5.841	38	5.032	150,07%	2.520
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	83.367	84.751	84.256	300	484	184	-246	-495	890	979	91.686	91,90%	(7.430)
	CF 1	269	448	448	-	0	-3	0	179	-	-	1.292	34,66%	(844)
	Total Griya	269	251	251	-	0	0	0	0	-18	-	535	46,87%	(284)
	• Total Non Program	269	251	251	-	0	-2	0	0	-18	-	535	46,87%	(284)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	-	197	197	-	0	-3	0	197	-	-	757	26,02%	(560)
	CF 2	83.098	84.303	83.808	300	484	184	-243	-495	711	979	90.394	92,71%	(6.586)
	Mitraguna & Others	38.271	38.205	37.896	300	370	70	-672	-309	228	679	44.821	84,55%	(6.925)
	Pensiun	44.827	46.098	45.912	-	114	114	429	-185	1.086	299	45.573	100,75%	340
	Total Pembiayaan	85.106	91.544	91.826	720	1.298	578	121	282	6.720	1.016	96.747	94,91%	(4.921)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	39	0,00%	0,00%	0,52%	39	39	39					
	Cilem	-	-	-	-	39	0,00%	0,00%	0,52%	39	39	39					
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0					
4	CFG	-	389	387	1.720	0	0,00%	0,46%	2,04%	1.334	1.720	1.331					
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0	0	0					
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	CF 2	-	229	229	224	0	0,00%	0,27%	0,27%	(4)	224	(5)					
	Mitraguna & Others	-	229	229	224	0	0,00%	0,60%	0,59%	(4)	224	(5)					
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-					
	Total Pembiayaan	18	247	247	242	0,02%	0,27%	0,26%	(4)	224	(5)	0,60%	-125,75%	0,3%			

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-14 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.372	6.222	6.800	6.843	43	621	9,97%	(529)	-7,18%	-	0,00%	6.843
2	Giro ISE	1.170	279	699	724	25	445	159,30%	(446)	-38,16%		0,00%	724
3	Tabungan ISE	2.302	1.843	2.001	2.019	18	176	9,55%	(283)	-12,27%		0,00%	2.019
4	Deposito ISE	3.900	4.100	4.100	4.100	0	0	0,00%	200	5,13%		0,00%	4.100
5	CIF ISE	69	80	80	80	0	0	0,00%	11	15,94%		0,00%	80

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	731	1.458	1.455	100	-	-100	51	-3	724	3	731	199,00%	724
	• Local Champion	731	554	551	100	-	-100	70	-3	-180	3	731	75,38%	(180)
	• Value Chain	-	904	904	-	-	-	-19	0	904	-	0	0,00%	904
2	MBG	14.454	21.062	21.234	200	400	200	425	171	6.779	229	19.012	111,69%	2.222
	KUR	11.979	19.003	19.195	200	400	200	496	192	7.215	208	16.423	116,88%	2.772
	Non KUR	2.475	2.059	2.039	-	-	0	-71	-21	-436	21	2.589	78,76%	(550)
3	PWG	2.088	8.579	9.429	151	980	828	126	850	7.341	130	9.948	94,78%	(519)
	Cilem	1.902	8.366	9.198	144	946	802	150	832	7.296	114	9.762	94,22%	(564)
	Gadai	186	213	231	8	34	27	-24	18	45	16	186	124,13%	45
4	CFG	140.874	149.252	149.264	1.640	1.757	117	-564	12	8.390	1.745	153.851	97,02%	(4.587)
	CF 1	3.720	5.449	5.394	-	-	0	-22	-56	1.673	56	5.317	101,44%	77
	Total Griya	422	1.164	1.162	-	-	0	0	-2	739	2	838	138,56%	323
	• Total Non Program	422	1.164	1.162	-	-	0	-5	-2	739	2	838	138,56%	323
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.298	4.286	4.232	-	-	0	-22	-54	934	54	4.479	94,49%	(247)
	CF 2	137.153	143.803	143.870	1.640	1.757	117	-542	67	6.717	1.690	148.534	96,86%	(4.664)
	Mitraguna & Others	95.850	99.959	100.222	890	1.545	655	-1.303	263	4.373	1.282	106.067	94,49%	(5.844)
	Pensiun	41.304	43.844	43.648	750	212	-538	761	-196	2.344	408	42.468	102,78%	1.180
	Total Pembiayaan	158.147	180.352	181.381	2.091	3.137	1.045	38	1.029	23.234	2.107	183.542	98,82%	(2.161)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	48	47	47	0,00%	3,20%	3,21%	-	47	(1)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	24	-	-	1.252	0,16%	0,00%	5,90%	1.252	1.229	1.252			
	KUR	24	-	-	1.151	0,20%	0,00%	5,99%	1.151	1.127	1.151			
	Non KUR	-	-	-	102	0,00%	0,00%	4,99%	102	102	102			
3	PWG	-	-	-	291	0,00%	0,00%	3,08%	291	291	291			
	Cilem	-	-	-	291	0,00%	0,00%	3,16%	291	291	291			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	636	1.462	1.682	2.681	0,45%	1,13%	1,80%	999	2.046	1.220			
	CF 1	195	110	334	492	5,25%	6,13%	9,12%	158	296	381			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Oto	195	110	334	492	5,92%	7,79%	11,62%	158	296	381			
	CF 2	441	1.352	1.348	2.190	0,32%	0,94%	1,52%	841	1.749	838			
	Mitraguna & Others	441	1.183	1.348	1.901	0,46%	1,35%	1,90%	552	1.460	718			
	Pensiun	-	169	-	289	0,00%	0,00%	0,66%	289	289	120			
Total Pembiayaan		660	1.510	1.729	4.271	0,42%	0,96%	2,35%	2.542	3.612	2.761	1,37%	41,91%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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	224	220	219	219	1,55%	1,04%	1,03%	-	(5)	(1)					
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	224	220	219	219	9,04%	10,64%	10,74%	-	(5)	(1)					
	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
3	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CFG	313	38	38	38	0,22%	0,03%	0,03%	-	(275)	-					
4	CF 1	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Oto	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	CF 2	313	38	38	38	0,23%	0,03%	0,03%	-	(275)	-					
Mitraguna & Others		313	38	38	38	0,33%	0,04%	0,04%	-	(275)	-					
Pensiun		-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
Total Pembiayaan		537	258	257	257	0,34%	0,14%	0,14%	-	(280)	(1)	1,10%	-680,16%	1,0%		

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	6.790	6.505	4.232	5.290	(1.908)	1.058	(1.214)	-18,67%	(1.500)	-22,09%	14.374	36,80%	(9.084)
2	Tabungan	175.767	198.253	203.721	203.995	4.592	274	5.742	2,90%	28.228	16,06%	191.167	106,71%	12.829
3	Deposito	41.842	50.886	50.480	50.480	(773)	0	(406)	-0,80%	8.638	20,64%	42.458	118,89%	8.022
	Total	224.399	255.644	258.434	259.766	1.911	1.332	4.122	1,61%	35.367	15,76%	247.999	104,74%	11.767
	CASA	182.557	204.758	207.954	209.286	2.684	1.332	4.528	2,21%	26.729	14,64%	205.541	101,82%	3.745
	(%) CASA	81,35%	80,09%	80,47%	80,57%									
	FDR	108,91%	102,51%	101,61%	101,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	4.083	6.193	5.795	5.830		35	(363)	-5,86%	1.748	42,81%	-	0,00%	5.830
2	Giro ISE	1.486	3.178	2.605	2.598		(7)	(580)	-18,24%	1.112	74,82%		0,00%	2.598
3	Tabungan ISE	2.597	3.016	3.191	3.232		42	217	7,19%	636	24,48%		0,00%	3.232
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	138	158	158	158		0	0	0,00%	20	14,49%		0,00%	158

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Local Champion	1.595	2.418	2.418	-	-	0	-110	0	823	-	1.595	151,64%	823
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	97.733	96.677	97.020	150	1.240	1.090	-1.166	344	-713	896	103.342	93,88%	(6.322)
	KUR	92.544	90.757	91.145	150	1.240	1.090	-934	388	-1.399	852	97.667	93,32%	(6.521)
	Non KUR	5.189	5.919	5.875	-	-	0	-232	-45	686	45	5.676	103,50%	199
3	PWG	10.721	22.181	23.024	1.965	1.513	-452	1.305	843	12.303	671	32.125	71,67%	(9.101)
	Cilem	6.388	13.681	14.201	587	731	144	943	520	7.813	211	21.573	65,83%	(7.371)
	Gadai	4.333	8.500	8.823	1.378	782	-596	362	322	4.490	460	10.553	83,61%	(1.730)
4	CFG	134.342	140.777	140.131	3.063	1.782	-1.281	1.543	-645	5.789	2.427	156.757	89,39%	(16.626)
	CF 1	27.563	25.063	24.822	-	-	0	-271	-241	-2.741	241	32.202	77,08%	(7.380)
	Total Griya	18.820	16.452	16.369	-	-	0	0	-83	-2.452	83	21.615	75,73%	(5.246)
1	• Total Non Program	5.808	4.898	4.851	-	-	0	-59	-48	-958	48	6.766	71,69%	(1.915)
	• Program	13.012	11.553	11.518	-	-	0	-124	-35	-1.494	35	14.849	77,57%	(3.331)
	Oto	8.743	8.611	8.453	-	-	0	-271	-158	-289	158	10.587	79,85%	(2.134)
	CF 2	106.779	115.714	115.310	3.063	1.782	-1.281	1.813	-404	8.530	2.186	124.556	92,58%	(9.246)
	Mitraguna & Others	66.464	74.478	74.549	2.573	1.752	-821	1.897	71	8.085	1.681	82.423	90,45%	(7.874)
	Pensiun	40.315	41.236	40.761	490	30	-460	-84	-475	446	505	42.133	96,74%	(1.372)
	Total Pembiayaan	244.391	262.053	262.594	5.178	4.535	-643	1.571	541	18.203	3.994	293.820	89,37%	(31.226)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25				%	Penc.	Gap
1	SME	83	-	-	-	5.19%	0,00%	0,00%	0,00%	-	(83)	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	83	-	-	-	5.19%	0,00%	0,00%	0,00%	-	(83)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	931	946	780	5.486	0,95%	0,81%	5.65%	4.706	4.555	4.540				
	KUR	830	846	683	4.480	0,90%	0,75%	4.92%	3.797	3.650	3.634				
	Non KUR	101	100	97	1.006	1,95%	1,64%	17,12%	909	905	906				
3	PWG	7	-	-	291	0,06%	0,00%	1,27%	291	285	291				
	Cilem	-	-	-	228	0,00%	0,00%	1,61%	228	228	228				
	Gadai	7	-	-	63	0,15%	0,00%	0,71%	63	56	63				
4	CFG	949	1.067	1.430	6.373	0,71%	1,02%	4.55%	4.944	5.424	5.306				
	CF 1	949	1.067	983	3.185	3,44%	3,92%	12,83%	2.202	2.236	2.119				
	Total Griya	745	834	757	2.722	3,96%	4,60%	16,63%	1.965	1.977	1.887				
	Oto	204	232	226	464	2,34%	2,63%	5,49%	238	259	231				
	CF 2	-	-	446	3.188	0,00%	0,39%	2,76%	2.741	3.188	3.188				
	Mitraguna & Others	-	-	446	3.017	0,00%	0,60%	4,05%	2.571	3.017	3.017				
	Pensiun	-	-	-	171	0,00%	0,00%	0,42%	171	171	171				
	Total Pembiayaan	1.942	2.888	2.704	3.406	0,79%	1,03%	1,30%	701	1.464	517	3,68%	-183,99%	2,4%	

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (YoY)		
1	Asset (Retail) T	241.574	251.305	266.152	24.578		
2	Contribution Margin	9.721	12.827	12.605	2.884	-29,7%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,75	3,00	3,03	0,03	0,29
CIF Payroll	1.262	1.587	1.490	(97)	228

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.637	2.833	3.028	2.937	261	(91)	104	3,68%	(700)	-19,25%	9.639	30,47%	(6.702)
2	Tabungan	133.319	154.882	153.606	153.979	2.042	373	(903)	-0,58%	20.660	15,50%	144.556	106,52%	9.424
3	Deposito	34.970	33.332	33.667	33.667	560	0	335	1,01%	(1.303)	-3,73%	36.234	92,92%	(2.567)
	Total	171.926	191.046	190.301	190.583	2.862	282	(463)	-0,24%	18.657	10,85%	190.428	100,08%	155
	CASA	136.957	157.715	156.634	156.916	2.302	282	(798)	-0,51%	19.960	14,57%	154.194	101,77%	2.722
	(%) CASA	79,66%	82,55%	82,31%	82,33%									
	FDR	77,08%	67,13%	67,28%	67,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.034	2.301	2.523	2.527	3	225	9,79%	492	24,21%	-	0,00%	2.527	
2	Giro ISE	95	517	728	728	0	211	40,83%	633	667,33%		0,00%	728	
3	Tabungan ISE	1.439	1.285	1.296	1.299	3	14	1,12%	(140)	-9,75%		0,00%	1.299	
4	Deposito ISE	500	500	500	500	0	0	0,00%	0	0,00%		0,00%	500	
5	CIF ISE	176	228	228	228	0	0	0,00%	52	29,55%		0,00%	228	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	18.945	18.568	18.842	-	525	525	-1.287	274	-104	251	21.588	87,28%	(2.746)
	KUR	17.446	17.524	17.816	-	525	525	-984	292	370	233	19.977	89,18%	(2.161)
	Non KUR	1.500	1.044	1.026	-	0	0	-302	-18	-474	18	1.611	63,68%	(585)
3	PWG	1.695	7.408	7.878	268	614	346	354	470	6.183	143	6.399	123,12%	1.479
	Cilem	1.695	7.408	7.878	268	614	346	354	470	6.183	143	6.399	123,12%	1.479
	Gadai	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
4	CFG	111.874	102.273	101.308	300	720	420	-2.978	-964	-10.566	1.684	115.400	87,79%	(14.091)
	CF 1	3.054	2.795	2.767	-	0	0	-55	-28	-287	28	3.488	79,34%	(721)
	Total Griya	942	876	876	-	0	0	0	0	-66	-	1.055	83,01%	(179)
	• Total Non Program	942	876	876	-	0	0	-6	0	-66	-	1.055	83,01%	(179)
	• Program	-	-	-	-	0	0	0	0	0	-	0	0,00%	0
	Oto	2.112	1.920	1.891	-	0	0	-55	-28	-221	28	2.433	77,74%	(542)
	CF 2	108.821	99.477	98.542	300	720	420	-2.923	-936	-10.279	1.656	111.912	88,05%	(13.370)
	Mitraguna & Others	34.866	41.418	40.855	300	690	390	-115	-564	5.989	1.254	37.641	108,54%	3.213
	Pensiun	73.955	58.059	57.687	-	30	30	-2.808	-372	-16.268	402	74.271	77,67%	(16.584)
	Total Pembiayaan	132.514	128.248	128.028	568	1.859	1.291	-3.910	-220	-4.487	2.078	143.386	89,29%	(15.358)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD	MtM	%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
2	MBG	302	530	94	231	1,59%	0,51%	1,23%	137	(70)	(299)							
	KUR	199	530	94	131	1,14%	0,54%	0,73%	37	(69)	(400)							
	Non KUR	102	-	-	101	6,82%	0,00%	9,81%	101	(2)	101							
3	PWG	-	-	-	231	0,00%	0,00%	2,93%	231	231	231							
	Cilem	-	-	-	231	0,00%	0,00%	2,93%	231	231	231							
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-							
4	CFG	58	1.868	1.234	4.638	0,05%	1,21%	4,58%	3.404	4.580	2.770							
	CF 1	54	31	28	554	1,76%	1,01%	20,03%	526	500	523							
	Total Griya	-	-	-	529	0,00%	0,00%	60,39%	529	529	529							
	Oto	54	31	28	25	2,55%	1,47%	1,35%	(3)	(28)	(5)							
	CF 2	5	1.838	1.206	4.084	0,00%	1,21%	4,14%	2.878	4.080	2.247							
	Mitraguna & Others	5	1.758	1.125	2.688	0,01%	2,72%	6,58%	1.563	2.684	931							
	Pensiun	-	80	81	1.396	0,00%	0,14%	2,42%	1.315	1.396	1.316							
	Total Pembiayaan	9.858	2.947	999	1.534	7,44%	0,78%	1,20%	535	(8.324)	(1.413)	2,09%	-74,27%	0,9%				

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.839	2.314	1.915	1.875	(204)	(40)	(439)	-18,98%	(964)	-33,95%	7.495	25,02%	(5.620)
2	Tabungan	118.896	130.042	129.954	130.523	5.288	569	481	0,37%	11.627	9,78%	132.336	98,63%	(1.813)
3	Deposito	12.522	15.544	15.560	15.560	(147)	0	16	0,10%	3.038	24,27%	13.338	116,66%	2.222
	Total	134.257	147.901	147.430	147.959	4.937	529	58	0,04%	13.702	10,21%	153.169	96,60%	(5.211)
	CASA	121.735	132.356	131.870	132.398	5.084	529	42	0,03%	10.663	8,76%	139.831	94,68%	(7.433)
	(%) CASA	90,67%	89,49%	89,45%	89,48%									
	FDR	193,63%	185,65%	187,86%	187,18%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.925	4.001	4.200	4.205		5	203	5,09%	280	7,13%	-	0,00%	4.205
2	Giro ISE	2.210	1.269	1.104	1.106		2	(162)	-12,80%	(1.104)	-49,94%	-	0,00%	1.106
3	Tabungan ISE	1.714	2.732	3.096	3.098		3	366	13,39%	1.384	80,72%	-	0,00%	3.098
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	108	145	145	145		0	0	0,00%	37	34,26%	-	0,00%	145

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Local Champion	155	61	53	-	-	0	-9	-9	-102	9	155	34,01%	(102)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76.261	71.504	71.844	1.230	1.450	220	841	340	-4.417	1.110	76.854	93,48%	(5.011)
	KUR	69.790	66.016	66.199	1.230	1.250	20	1.010	183	-3.590	1.067	70.240	94,25%	(4.041)
	Non KUR	6.471	5.488	5.645	-	200	200	-168	156	-827	44	6.614	85,34%	(970)
3	PWG	2.698	8.741	9.247	165	691	526	301	505	6.548	185	11.023	83,89%	(1.776)
	Cilem	2.698	8.741	9.247	165	691	526	301	505	6.548	185	11.023	83,89%	(1.776)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	180.846	194.275	195.813	1.246	2.566	1.320	1.026	1.538	14.967	1.028	199.512	98,15%	(3.699)
	CF 1	24.361	31.792	32.702	197	1.359	1.162	41	910	8.341	449	26.703	122,47%	5.999
	Total Griya	4.158	5.304	5.292	-	-	0	0	-12	1.135	12	4.806	110,11%	486
	• Total Non Program	3.841	5.012	5.000	-	-	0	-35	-12	1.159	12	4.445	112,49%	555
	• Program	317	292	292	-	-	0	-2	0	-25	-	361	80,82%	(69)
	Oto	20.203	26.488	27.410	197	1.359	1.162	41	922	7.207	437	21.897	125,18%	5.513
	CF 2	156.485	162.483	163.111	1.049	1.207	158	985	628	6.626	579	172.808	94,39%	(9.698)
	Mitraguna & Others	140.742	148.597	149.352	1.049	1.207	158	1.270	756	8.611	451	155.396	96,11%	(6.044)
	Pensiun	15.743	13.886	13.758	-	-	0	-285	-128	-1.985	128	17.412	79,02%	(3.654)
	Total Pembiayaan	259.960	274.582	276.956	2.641	4.707	2.066	2.160	2.374	16.996	2.332	287.544	96,32%	(10.587)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
2	MBG	-	439	551	1.748	0	0,00%	0	0,77%	2.43	1.197	1.748	1.309				
	KUR	-	398	511	1.537	0	0,00%	0	0,77%	2.32	1.027	1.537	1.140				
	Non KUR	-	41	40	210	0	0,00%	0	0,73%	3.73	171	210	169				
3	PWG	-	-	-	-	121	0,00%	0	0,00%	1,31	121	121	121				
	Cilem	-	-	-	-	121	0,00%	0	0,00%	1,31	121	121	121				
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	-	-	-				
4	CFG	4.563	2.138	2.643	4.362	0	0,00%	0	2,52%	1,36	2.23	1.719	(200)	2.224			
	CF 1	1.171	1.100	1.509	2.568	0	0,00%	0	4,81%	4,75%	1,058	1.397	1.468				
	Total Griya	405	-	379	20	0	0,00%	0	9,74%	7,15%	0,38	(359)	(385)	20			
	Oto	766	1.100	1.130	2.548	0	0,00%	0	3,79%	4,27%	0,929	1.417	1.781	1.447			
	CF 2	3.391	1.038	1.134	1.794	0	0,00%	0	2,17%	0,70%	1,10%	660	(1.597)	756			
	Mitraguna & Others	3.391	1.038	1.134	1.794	0	0,00%	0	2,41%	0,76%	0,96%	296	(1.962)	392			
	Pensiun	95	-	-	-	0	0,00%	0	0,04%	0,00%	0,00%	365	365	365			
	Total Pembiayaan	2.747	2.973	3.045	3.045	1,06%	0,00%	0,00%	1,11%	1,10%	-	298	72	1,20%	-9,38%	0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25	
		Oct-24	Dec-24	Oct-25			Oct-24	Oct-25
1	Asset (Retail) T	260.376	264.312	276.443	16.067		2.77	3.23
2	Contribution Margin	7.604	9.653	10.272	2.668	-35,1%	636	1.542

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2.77	3.23	3.28	0,05	0,51
CIF Payroll	636	1.542	1.643	101	1.007

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Deposito	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	Total	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
	CASA	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
(%) CASA	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										
FDR	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!										

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	8.308	-	-	-		0	0	#DIV/0!	(8.308)	-100,00%	-	0,00%	0
2	Giro ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
3	Tabungan ISE	7.708	-	-	-		0	0	#DIV/0!	(7.708)	-100,00%	-	0,00%	0
4	Deposito ISE	600	-	-	-		0	0	#DIV/0!	(600)	-100,00%	-	0,00%	0
5	CIF ISE	27	-	-	-		0	0	#DIV/0!	(27)	-100,00%	-	0,00%	0

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	5,20%	#DIV/0!	5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25		31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Oto	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
CF 2	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Mitraguna & Others	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Pensiun	-	-	-	-	-		0,00%	0,00%	0,00%	-	-	-			
Total Pembiayaan	-	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	3,89%	#DIV/0!	3,9%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.507	1.026	1.552	1.561	657	9	535	52,18%	53	3,54%	4.003	39,00%	(2.442)
2	Tabungan	77.097	95.902	97.645	97.453	2.511	(192)	1.552	1,62%	20.357	26,40%	82.429	118,23%	15.025
3	Deposito	8.333	13.467	13.507	13.507	(12)	0	40	0,30%	5.175	62,10%	9.029	149,59%	4.478
	Total	86.937	110.395	112.704	112.522	3.155	(183)	2.127	1,93%	25.585	29,43%	95.461	117,87%	17.061
	CASA	78.604	96.928	99.197	99.014	3.167	(183)	2.087	2,15%	20.410	25,97%	86.431	114,56%	12.583
	(%) CASA	90,42%	87,80%	88,02%	88,00%									
	FDR	27,35%	46,81%	46,34%	46,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	24.432	28.166	27.577	27.564	(13)	(602)	-2,14%	3.131	12,82%	-	0,00%	27.564	
2	Giro ISE	1.505	1.023	1.548	1.549	1	526	51,43%	43	2,89%		0,00%	1.549	
3	Tabungan ISE	19.127	23.343	22.229	22.215	(14)	(1.128)	-4,83%	3.088	16,14%		0,00%	22.215	
4	Deposito ISE	3.800	3.800	3.800	3.800	0	0	0,00%	0	0,00%		0,00%	3.800	
5	CIF ISE	46	109	109	109	0	0	0,00%	63	136,96%		0,00%	109	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.909	18.124	18.368	250	760	510	809	244	10.458	516	17.599	104,37%	769
	KUR	7.722	16.929	16.918	250	500	250	644	-11	9.196	511	17.082	99,04%	(164)
	Non KUR	188	1.195	1.450	-	260	260	165	254	1.262	6	517	280,29%	932
3	PWG	1.199	7.125	7.623	157	532	375	936	498	6.424	35	7.689	99,14%	(66)
	Cilem	1.199	7.125	7.623	157	532	375	936	498	6.424	35	7.689	99,14%	(66)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	14.673	26.422	26.240	549	-	-549	1.114	-182	11.567	182	24.603	106,65%	1.637
	CF 1	4.501	8.858	8.749	249	-	-249	889	-109	4.248	109	5.723	152,88%	3.026
4	Total Non Program	108	76	76	-	-	0	0	0	-32	-	426	17,81%	(350)
	Program	-	-	-	-	-	0	0	0	-32	-	426	17,81%	(350)
	Oto	4.393	8.783	8.673	249	-	-249	889	-109	4.280	109	5.297	163,75%	3.377
	CF 2	10.171	17.564	17.490	300	-	-300	224	-73	7.319	73	18.880	92,64%	(1.390)
	Mitraguna & Others	10.171	15.574	15.508	300	-	-300	233	-66	5.337	66	17.990	86,21%	(2.482)
	Pensiun	-	1.989	1.982	-	-	0	-9	-7	1.982	7	890	222,63%	1.092
	Total Pembiayaan	23.780	51.671	52.230	957	1.292	336	2.859	559	28.450	733	49.891	104,69%	2.339

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-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	-	-	-	-	805	0,00%	0,00%	4,38%	805	805	805						
	KUR	-	-	-	-	805	0,00%	0,00%	4,76%	805	805	805						
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
3	PWG	-	-	-	-	42	0,00%	0,00%	0,55%	42	42	42						
	Cilem	-	-	-	-	42	0,00%	0,00%	0,55%	42	42	42						
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
4	CFG	-	156	90	1.221	0,00%	0,00%	0,34%	4,65%	1.131	1.221	1.066						
	CF 1	-	156	90	1.123	0,00%	0,00%	1,02%	12,84%	1.033	1.123	968						
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Oto	-	156	90	1.123	0,00%	0,00%	1,03%	12,95%	1.033	1.123	968						
	CF 2	-	-	-	-	98	0,00%	0,00%	0,56%	98	98	98						
	Mitraguna & Others	-	-	-	-	98	0,00%	0,00%	0,63%	98	98	98						
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-						
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	0,02%	#DIV/0!	0,0%			

Asset & Contribution Margin

No.	Neraca	Posisi				Growth (YoY)	% Growth
		Oct-24	Dec-24	Oct-25	Growth (Mtd)		
1	Asset (Retail) T	81.816	86.938	108.244	26.428		
2	Contribution Margin	549	842	1.578	1.029	-187,4%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,00	3,53	3,54	0,01	0,53
CIF Payroll	651	657	679	22	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	80.039	5.430	12.865	12.878	(210)	13	7.448	137,17%	(67.162)	-83,91%	93.470	13,78%	(80.592)
2	Tabungan	33.280	44.566	45.221	44.780	939	(441)	214	0,48%	11.500	34,55%	38.014	117,80%	6.766
3	Deposito	18.866	77.656	77.340	77.340	1.032	0	(316)	-0,41%	58.473	309,93%	19.836	389,91%	57.504
	Total	132.186	127.652	135.426	134.998	1.760	(428)	7.345	5,75%	2.812	2,13%	151.319	89,21%	(16.322)
	CASA	113.319	49.996	58.086	57.658	729	(428)	7.662	15,32%	(55.662)	-49,12%	131.484	43,85%	(73.826)
	(%) CASA	85,73%	39,17%	42,89%	42,71%									
	FDR	12,66%	24,75%	24,18%	24,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	584	905	994	1.006		12	101	11,14%	422	72,14%	-	0,00%	1.006
2	Giro ISE	18	55	118	130		12	75	134,98%	112	639,43%	-	0,00%	130
3	Tabungan ISE	567	850	876	876		0	26	3,08%	309	54,56%	-	0,00%	876
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	30	36	36	36		0	0	0,00%	6	20,00%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	728	3.113	3.605	92	555	464	162	492	2.877	64	3.778	95,42%	(173)
	Cilem	728	3.113	3.605	92	555	464	162	492	2.877	64	3.778	95,42%	(173)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	16.008	28.484	29.139	295	860	565	1.046	655	13.131	205	27.778	104,90%	1.361
	CF 1	6.128	9.054	8.981	-	-	0	122	-73	2.853	73	7.576	118,54%	1.405
	Total Griya	4.538	7.289	7.268	-	-	0	0	-21	2.730	21	4.915	147,88%	2.353
4	• Total Non Program	4.538	6.115	6.095	-	-	0	-36	-20	1.557	20	4.915	124,00%	1.180
	• Program	-	1.175	1.173	-	-	0	172	-1	1.173	1	0	0,00%	1.173
	Oto	1.591	1.765	1.713	-	-	0	122	-52	122	52	2.662	64,36%	(949)
	CF 2	9.879	19.429	20.158	295	860	565	924	728	10.278	132	20.202	99,78%	(44)
	Mitraguna & Others	9.209	18.517	19.251	295	860	565	929	733	10.042	127	18.475	104,20%	775
	Pensiun	671	912	907	-	-	0	-5	-5	236	5	1.726	52,54%	(819)
	Total Pembiayaan	16.736	31.597	32.743	387	1.415	1.029	1.208	1.147	16.008	269	31.556	103,76%	1.188

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	1,35%	49	49	49	49				
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	1,35%	49	49	49	49				
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
4	CFG	-	258	257	208	0,00%	0,00%	0,90%	0,71%	(49)	208	(51)					
	CF 1	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	CF 2	-	258	257	208	0,00%	0,00%	1,32%	1,03%	(49)	208	(51)					
	Mitraguna & Others	-	258	257	208	0,00%	0,00%	1,39%	1,08%	(49)	208	(51)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-	-				
	Total Pembiayaan	-	-	-	-	0,00%	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	Growth (YoY)		
1	Asset (Retail) T	141.620	132.186	125.892	(15.728)		
2	Contribution Margin	2.895	3.601	1.556	(1.339)	46,3%	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,15	3,52	3,57	0,05	0,42
CIF Payroll	562	731	730	(1)	168

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.748	372	1.401	1.463	(2.713)	62	1.091	293,10%	(285)	-16,28%	8.707	16,80%	(7.244)
2	Tabungan	52.637	67.696	66.030	66.156	3.154	126	(1.540)	-2,27%	13.519	25,68%	59.126	111,89%	7.030
3	Deposito	30.502	32.660	31.925	31.925	(207)	0	(735)	-2,25%	1.423	4,67%	31.501	101,35%	424
	Total	84.886	100.728	99.356	99.544	234	188	(1.184)	-1,18%	14.658	17,27%	99.334	100,21%	210
	CASA	54.385	68.068	67.431	67.619	442	188	(449)	-0,66%	13.234	24,34%	67.833	99,68%	(214)
	(%) CASA	64,07%	67,58%	67,87%	67,93%									
	FDR	15,32%	28,93%	30,02%	29,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.979	1.152	2.782	2.800	18	1.648	143,02%	821	41,47%	-	0,00%	2.800	
2	Giro ISE	1.572	313	1.305	1.305	0	992	316,52%	(267)	-16,96%	-	0,00%	1.305	
3	Tabungan ISE	407	839	1.477	1.494	18	656	78,19%	1.087	267,03%	-	0,00%	1.494	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	36	47	47	47	0	0	0,00%	11	30,56%	-	0,00%	47	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	2.928	7.616	7.882	75	352	277	169	266	4.954	86	5.655	139,39%	2.227
	Cilem	2.928	7.616	7.882	75	352	277	169	266	4.954	86	5.655	139,39%	2.227
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	10.078	21.526	21.948	617	540	(77)	925	422	11.870	118	18.905	116,09%	3.042
	CF 1	3.825	6.546	6.471	247	-	(247)	135	(75)	2.646	75	4.911	131,77%	1.560
	Total Griya	789	1.474	1.473	-	-	0	0	(2)	684	2	1.072	137,42%	401
4	• Total Non Program	789	1.474	1.473	-	-	0	0	(3)	684	2	1.072	137,42%	401
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	3.036	5.072	4.998	247	-	(247)	135	(74)	1.962	74	3.839	130,19%	1.159
	CF 2	6.254	14.979	15.477	370	540	170	789	498	9.223	42	13.995	110,59%	1.482
	Mitraguna & Others	5.039	13.436	13.925	100	520	420	660	489	8.886	31	11.989	116,15%	1.936
	Pensiun	1.215	1.544	1.552	270	20	(250)	130	9	338	11	2.006	77,38%	(454)
	Total Pembiayaan	13.007	29.141	29.830	692	892	200	1.094	689	16.824	203	24.560	121,46%	5.270

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	15-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
4	CFG	83	31	79	383	0,82%	0,37%	1,74%	303	300	352	-	-			
	CF 1	83	-	79	291	2,17%	1,21%	4,50%	212	208	291	-	-			
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Oto	83	-	79	291	2,73%	1,56%	5,82%	212	208	291	-	-			
	CF 2	-	31	-	92	0,00%	0,00%	0,00%	92	92	61	-	-			
	Mitraguna & Others	-	31	-	92	0,00%	0,00%	0,00%	92	92	61	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-			
	Total Pembiayaan	-	14	45	45	0,00%	0,16%	0,15%	45	31	7,77%	#####	7,6%	7,77%	#####	7,6%

Asset & Contribution Margin

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

PHR & Payroll

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