

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	485.783	486.408	(162.332)	624	49.181	11,25%	171.436	54,43%	515.367	94,38%	(28.959)
2	Tabungan	2.242.130	2.410.328	2.359.968	2.356.533	(11.852)	(3.434)	(53.795)	-2,23%	114.403	5,10%	2.534.104	92,99%	(177.571)
3	Deposito	2.798.677	3.310.810	3.195.301	3.195.400	519.898	100	(115.410)	-3,49%	396.724	14,18%	2.816.881	113,44%	378.519
	Total	5.355.779	6.158.366	6.041.052	6.038.341	345.714	(2.711)	(120.024)	-1,95%	682.562	12,74%	5.866.352	102,93%	171.989
	CASA	2.557.102	2.847.555	2.845.751	2.842.941	(174.184)	(2.810)	(4.614)	-0,16%	285.839	11,18%	3.049.471	93,23%	(206.530)
	(%) CASA	47,74%	46,24%	47,11%	47,08%									
	FDR	47,52%	48,47%	49,43%	49,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	101.379	102.361		982	2.891	2,91%	(11.296)	-9,94%	151.518	67,56%	(49.157)
2	Giro ISE	31.184	15.875	19.112	19.422		311	3.548	22,35%	(11.761)	-37,72%	54.128	35,88%	(34.705)
3	Tabungan ISE	59.057	64.263	62.936	63.606		671	(657)	-1,02%	4.549	7,70%	64.324	98,88%	(718)
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.473	640	2.500	1.860	513	92	19.264	2.408	244.894	84,72%	(37.420)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.457	640	2.500	1.860	643	92	20.617	2.408	200.840	94,33%	(11.382)
	• Local Champion	162.434	180.126	180.060	640	2.500	1.860	771	-66	17.626	2.566	177.604	101,38%	2.455
	• Value Chain	6.407	9.240	9.398	-	-	-	-128	158	2.991	(158)	23.235	40,45%	(13.837)
2	MBG	159.435	194.735	194.437	1.200	100	-1.100	2.895	-298	35.003	398	210.853	92,21%	(16.415)
	KUR	151.599	185.038	184.665	850	-	-850	2.836	-372	33.067	372	200.443	92,13%	(15.778)
3	PWG	252.400	434.205	439.685	18.676	16.926	-1.750	21.944	5.480	187.285	11.446	453.213	97,02%	(13.528)
	Cilem	111.797	234.388	236.562	3.671	5.537	1.866	10.815	2.174	124.765	3.363	276.183	85,65%	(39.620)
	Gadai	140.603	199.817	203.122	15.005	11.389	-3.616	11.129	3.306	62.519	8.083	177.030	114,74%	26.093
4	CFG	1.944.791	2.148.603	2.144.713	9.147	9.057	-90	10.856	-3.890	199.922	12.947	2.206.447	97,20%	(61.735)
	CF 1	376.842	382.194	382.228	19	844	825	-2.215	35	5.387	809	422.476	90,47%	(40.248)
	Total Griya	311.852	312.575	312.392	-	350	350	0	-183	540	533	334.952	93,26%	(22.560)
	• Total Non Program	308.347	308.216	308.039	-	350	350	-1.685	-177	-308	527	318.551	96,70%	(10.512)
	• Program	3.505	4.359	4.353	-	-	0	136	-6	848	6	16.401	26,54%	(12.048)
	Oto	64.990	69.619	69.837	19	494	475	-2.215	218	4.847	276	87.524	79,79%	(17.687)
	CF 2	1.567.950	1.766.409	1.762.484	9.128	8.213	-915	13.071	-3.925	194.535	12.138	1.783.972	98,80%	(21.487)
	Mitraguna & Others	1.383.782	1.569.711	1.566.998	7.872	7.945	73	10.152	-2.714	183.216	10.659	1.577.695	99,32%	(10.697)
	Pensiun	184.168	196.697	195.487	1.256	268	-988	2.920	-1.211	11.319	1.479	206.276	94,77%	(10.790)
	Total Pembiayaan	2.544.835	2.984.924	2.986.308	29.663	28.583	-1.080	36.209	1.384	441.473	27.199	3.115.406	95,86%	(129.098)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	7-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.463	0,67%	1,54%	2,15%	1.259	3.195	1.259				
	Linkage	-	-	-	2	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142				
	Value Chain	-	-	-	117	0,00%	0,00%	0,07%	117	117	117				
2	MBG	3.453	6.764	6.764	11.298	2,17%	3,47%	5,81%	4.535	7.846	4.535				
	KUR	2.876	6.294	6.294	10.631	1,90%	3,40%	5,76%	4.337	7.755	4.337				
	Non KUR	577	470	470	667	7,36%	4,84%	6,83%	198	90	198				
3	PWG	-	-	-	10.579	0,00%	0,00%	2,41%	10.579	10.579	10.579				
	Cilem	-	-	-	7.369	0,00%	0,00%	3,12%	7.369	7.369	7.369				
	Gadai	-	-	-	3.210	0,00%	0,00%	1,58%	3.210	3.210	3.210				
4	CFG	19.268	25.105	26.975	58.372	0,99%	1,26%	2,72%	31.397	39.104	33.267				
	CF 1	8.041	13.170	13.772	29.562	2,13%	3,60%	7,73%	15.790	21.521	16.391				
	Total Griya	6.972	10.986	11.815	17.548	2,24%	3,78%	5,62%	5.733	10.576	6.562				
	Oto	1.069	2.184	1.957	12.014	1,64%	2,81%	17,20%	10.057	10.945	9.829				
	CF 2	11.227	11.934	13.204	28.810	0,72%	0,75%	1,63%	15.607	17.583	16.876				
	Mitraguna & Others	11.107	11.331	11.970	26.139	0,80%	0,76%	1,67%	14.169	15.033	14.808				
	Pensiun	120	603	1.234	2.671	0,07%	0,63%	1,37%	1.437	2.550	2.067				
	Total Pembiayaan	30.008	33.313	33.703	34.165	1,18%	1,13%	1,14%	462	4.157	852	0,93%	18,83%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Dec'25		
		Sep-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)	Growth (YoY)		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%	PHR	3,04	3,23	3,24	0,01	0,20
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%	CIF Payroll	17.616	18.726	19.207	481	1.591

Kineria Pendanaam

Kineria ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	26.326	21.469	21.229	21.449	220	(20)	-0,09%	(4.877)	-18,52%	-	0,00%	21.449
2	Giro ISE	3.901	3.709	3.488	3.676	187	(33)	-0,90%	(225)	-5,76%		0,00%	3.676
3	Tabungan ISE	13.925	12.259	12.241	12.273	32	14	0,11%	(1.652)	-11,86%		0,00%	12.273
4	Deposito ISE	8.500	5.500	5.500	5.500	0	0	0,00%	(3.000)	-35,29%		0,00%	5.500
5	CIF ISE	128	137	137	137	0	0	0,00%	9	7,03%		0,00%	137

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	93.725	87.634	87.984	-	2.300	2.300	-1.962	350	-5.741	1.950	109.730	80,18%	(21,746)	
	Linkage	4.522	3.238	3.238	-	-	-	-123	0	-1.284	-	11.492	28,17%	(8,254)	
	Non-Linkage	89.203	84.397	84.746	-	2.300	2.300	-1.839	350	-4.456	1.950	98.238	86,27%	(13,492)	
	• Local Champion	87.849	83.436	83.786	-	2.300	2.300	-1.803	350	-4.063	1.950	92.133	90,94%	(8,347)	
	• Value Chain	1.354	960	960	-	-	-	-36	0	-393	-	6.105	15,73%	(5,145)	
2	MBG	44.762	41.002	40.917	150	-	-150	-509	-85	-3.845	85	46.591	87,82%	(5,674)	
	KUR	42.954	38.476	38.398	-	-	0	-821	-78	-4.556	78	44.797	85,72%	(6,399)	
	Non KUR	1.808	2.526	2.519	150	-	-150	312	-7	711	7	1.794	140,40%	725	
3	PWG	25.216	37.716	38.912	1.593	2.227	634	1.401	1.196	13.696	1.032	46.268	84,10%	(7,355)	
	Cilem	10.119	17.744	17.897	284	398	114	498	152	7.778	245	28.070	63,76%	(10,173)	
	Gadai	15.098	19.972	21.015	1.309	1.830	520	902	1.043	5.918	786	18.197	115,49%	2.818	
4	CFG	326.493	359.607	357.448	3.448	624	-2.824	1.453	-2.159	30.955	2.783	348.181	102,66%	9.267	
	CF 1	44.529	52.282	52.521	-	449	449	-427	240	7.992	209	47.127	111,45%	5.395	
	Total Griya	33.717	41.976	41.822	-	-	0	0	-154	8.105	154	34.319	121,86%	7.503	
	• Total Non Program	33.717	41.976	41.822	-	-	0	-254	-154	8.105	154	34.319	121,86%	7.503	
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0	
	Oto	10.812	10.306	10.700	-	449	449	-427	394	-112	55	12.808	83,54%	(2,108)	
	CF 2	281.964	307.326	304.927	3.448	175	-3.273	1.880	-2.399	22.963	2.574	301.054	101,29%	3.872	
	Mitraguna & Others	268.245	289.437	287.199	3.310	175	-3.135	948	-2.237	18.954	2.412	285.797	100,49%	1.403	
	Pensiun	13.719	17.889	17.727	138	-	-138	932	-162	4.008	162	15.257	116,19%	2.470	
	Total Pembiayaan	490.195	525.960	525.261	5.191	5.151	-41	382	-699	35.065	5.850		550.769	95,37%	(25,508)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	293	3.204	3.204	3.297	● 0,31%	● 0,00%	● 3,66% ● 3,75%	94	3.005	94				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00% ● 0,00%	-	-	-				
	Local Champion	293	3.204	3.204	3.297	● 0,33%	● 0,00%	● 3,80% ● 3,89%	94	3.005	94				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00% ● 0,00%	-	-	-				
2	MBG	550	1.021	1.799	2.684	● 1,23%	● 4,39%	● 6,56%	885	2.133	1.662				
	KUR	550	1.021	1.705	2.589	● 1,28%	● 4,43%	● 6,74%	885	2.039	1.568				
	Non KUR	-	-	94	94	● 0,00%	● 3,73%	● 3,74%	-	94	94				
3	PWG	-	-	-	509	● 0,00%	● 0,00%	● 1,31%	509	509	509				
	Cilem	-	-	-	277	● 0,00%	● 0,00%	● 1,55%	277	277	277				
	Gadai	-	-	-	232	● 0,00%	● 0,00%	● 1,11%	232	232	232				
4	CFG	5.180	4.286	2.153	7.794	● 1,59%	● 0,60%	● 2,18%	5.641	2.614	3.508				
	CF 1	174	42	40	2.712	● 0,39%	● 0,08%	● 5,16%	2.671	2.538	2.669				
	Total Griya	174	42	40	1.864	● 0,52%	● 0,10%	● 4,46%	1.824	1.690	1.821				
	Oto	-	-	-	848	● 0,00%	● 0,00%	● 7,92%	848	848	848				
	CF 2	5.006	4.244	2.113	5.082	● 1,78%	● 0,69%	● 1,67%	2.969	76	839				
	Mitraguna & Others	5.006	4.244	2.113	5.082	● 1,87%	● 0,73%	● 1,77%	2.969	76	839				
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
Total Pembiayaan		6.024	8.511	7.155	14.284	● 1,23%	● 1,36%	● 2,72%	7.129	8.261	5.773	0,49%	82,13%	-2,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	819	1.066	1.066	1.066	● 0,87%	● 1,22%	● 1,21%	-	247	0				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Non-Linkage	819	1.066	1.066	1.066	● 0,92%	● 1,26%	● 1,26%	-	247	0				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	699	170	304	304	● 1,56%	● 0,74%	● 0,74%	-	(396)	134				
	KUR	609	170	304	304	● 1,42%	● 0,79%	● 0,79%	-	(305)	134				
	Non KUR	90	-	-	-	● 5,00%	● 0,00%	● 0,00%	-	(90)	-				
3	PWG	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Cilem	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Gadai	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
4	CFG	4.419	4.220	5.303	5.310	● 1,35%	● 1,47%	● 1,49%	8	892	1.090				
	CF 1	412	-	-	-	● 0,92%	● 0,00%	● 0,00%	-	(412)	-				
	Total Griya	412	-	-	-	● 1,22%	● 0,00%	● 0,00%	-	(412)	-				
	Oto	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	CF 2	4.007	4.220	5.303	5.310	● 1,42%	● 1,73%	● 1,74%	8	1.304	1.090				
	Mitraguna & Others	4.007	4.220	5.303	5.310	● 1,49%	● 1,83%	● 1,85%	8	1.304	1.090				
	Pensiun	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Total Pembiayaan	5.937	5.456	6.672	6.680	● 1,21%	● 1,27%	● 1,27%	8	743	1.224	0,63%	50,42%	-0,6%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	630.795	853.881	687.989	57.194	
2	Contribution Margin	21.469	30.075	21.993	524	-2,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,24	3,32	3,34	0,02	0,10
CIF Payroll	2.195	2.310	2.317	7	122

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	18.126	6.462	7.592	7.643	(4.023)	51	1.181	18,27%	(10.483)	-57,83%	37.513	20,37%	(29.869)
2	Tabungan	237.991	248.764	245.796	245.743	5.562	(53)	(3.021)	-1,21%	7.752	3,26%	266.025	92,38%	(20.282)
3	Deposito	192.383	164.502	162.461	162.461	8.344	0	(2.041)	-1,24%	(29.922)	-15,55%	194.147	83,68%	(31.686)
	Total	448.500	419.728	415.849	415.847	9.882	(2)	(3.881)	-0,92%	(32.653)	-7,28%	497.684	83,56%	(81.837)
	CASA	256.117	255.226	253.388	253.386	1.539	(2)	(1.840)	-0,72%	(2.731)	-1,07%	303.537	83,48%	(50.151)
	(%) CASA	57,11%	60,81%	60,93%	60,93%									
	FDR	54,70%	62,33%	63,13%	63,13%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25			
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	11.639	10.914	11.668	12.064	395	1.150	10,54%	425	3,65%	-	0,00%	12.064		
2	Giro ISE	2.314	964	1.629	1.984	355	1.020	105,73%	(330)	-14,26%	-	0,00%	1.984		
3	Tabungan ISE	1.452	2.077	2.167	2.208	41	130	6,27%	755	51,99%	-	0,00%	2.208		
4	Deposito ISE	7.872	7.872	7.872	7.872	0	0	0,00%	0	0,00%	-	0,00%	7.872		
5	CIF ISE	286	289	289	289	0	0	0,00%	3	1,05%	-	0,00%	289		

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	29.361	60,27%	(11.665)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.131	0,00%	(5.131)
	Non-Linkage	17.579	18.300	17.696	-	-	0	2.412	-604	117	604	24.230	73,03%	(6.534)
	• Local Champion	16.492	17.899	17.295	-	-	0	2.412	-604	803	604	19.646	88,04%	(2.350)
	• Value Chain	1.087	401	401	-	-	-	-	-	-	-	4.585	8,74%	(4.184)
2	MBG	38.270	38.156	38.016	-	-	0	-966	-141	-254	141	49.876	76,22%	(11.860)
	KUR	37.787	37.645	37.505	-	-	0	-937	-141	-283	141	48.631	77,12%	(11.127)
	Non KUR	483	511	511	-	-	0	-29	0	29	-	1.245	41,06%	(734)
3	PWG	15.859	36.565	37.190	1.876	1.930	55	3.305	625	21.331	1.306	35.714	104,13%	1.476
	Cilem	7.657	20.078	20.071	272	290	18	1.371	-6	12.414	296	23.148	86,71%	(3.077)
	Gadai	8.201	16.488	17.118	1.603	1.640	37	1.934	631	8.917	1.010	12.566	136,23%	4.553
4	CFG	173.601	168.582	169.606	-	1.350	1.350	-3.409	1.025	-3.995	325	192.550	88,08%	(22.944)
	CF 1	81.382	67.479	67.421	-	-	0	-252	-58	-13.961	58	83.606	80,64%	(16.185)
	Total Griya	77.096	63.782	63.731	-	-	0	0	-50	-13.365	50	77.731	81,99%	(14.000)
4	• Total Non Program	77.096	63.782	63.731	-	-	0	-2.418	-50	-13.365	50	77.731	81,99%	(14.000)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.286	3.697	3.690	-	-	0	-252	-8	-597	8	5.875	62,80%	(2.186)
	CF 2	92.219	101.103	102.185	-	1.350	1.350	-3.157	1.083	9.966	267	108.944	93,80%	(6.758)
	Mitraguna & Others	90.304	95.785	96.900	-	1.350	1.350	-3.380	1.114	6.596	236	105.404	91,93%	(8.505)
	Pensiun	1.915	5.317	5.286	-	-	0	223	-32	3.370	32	3.539	149,33%	1.746
	Total Pembiayaan	245.309	261.603	262.508	1.876	3.280	1.405	1.343	905	17.199	2.376	307.502	85,37%	(44.994)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap	
1	SME	210	-	-	-	1.20%	0,00%	0,00%	-	(210)	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	210	-	-	-	1.20%	0,00%	0,00%	-	(210)	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	1.446	2.172	2.541	3.875	3,78%	6,66%	10,19%	1.334	2.429	1.703	-				
	KUR	1.433	2.047	2.418	3.752	3,79%	6,42%	10,00%	1.334	2.319	1.705	-				
	Non KUR	12	125	123	123	2,54%	24,03%	24,03%	-	-	111	(2)				
3	PWG	-	-	-	1.213	0,00%	0,00%	3,26%	1.213	1.213	1.213	-				
	Cilem	-	-	-	1.142	0,00%	0,00%	5,69%	1.142	1.142	1.142	-				
	Gadai	-	-	-	71	0,00%	0,00%	0,42%	71	71	71	-				
4	CFG	3.497	3.360	6.197	6.158	2,01%	3,68%	3,63%	(39)	2.661	2.798	-				
	CF 1	3.310	3.079	4.746	4.740	4,07%	7,03%	7,03%	(6)	1.430	1.662	-				
	Total Griya	3.310	2.976	4.642	4.289	4,29%	7,28%	6,73%	(353)	979	1.313	-				
	Oto	-	102	103	451	0,00%	2,79%	12,22%	-	347	451	348	-			
	CF 2	187	281	1.451	1.418	0,20%	1,44%	1,39%	-	(33)	1.231	1.137	-			
	Mitraguna & Others	187	88	1.258	1.225	0,21%	1,31%	1,26%	-	(33)	1.038	1.137	-			
	Pensiun	-	193	193	193	0,00%	3,63%	3,65%	-	-	193	-	-			
	Total Pembiayaan	3.556	5.429	2.106	2.502	1,45%	0,80%	0,95%	397	(1.054)	(2.926)	0,45%	52,89%	-0,5%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap
1	SME	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
	Non-Linkage	991	-	-	-	5,64%	0,00%	0,00%	-	(991)	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	70	345	318	318	0,18%	0,83%	0,84%	-	248	(26)	-			
	KUR	-	275	248	248										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.359	1.121	935	935	(89)	0	(186)	-16,61%	(424)	-31,21%	12.152	7,69%	(11.217)
2	Tabungan	139.020	143.955	142.695	142.046	4.061	(649)	(1.910)	-1,33%	3.026	2,18%	154.745	91,79%	(12.700)
3	Deposito	91.332	76.900	77.051	77.052	230	1	152	0,20%	(14.280)	-15,64%	92.313	83,47%	(15.261)
	Total	231.711	221.976	220.681	220.032	4.202	(648)	(1.944)	-0,88%	(11.679)	-5,04%	259.210	84,89%	(39.178)
	CASA	140.379	145.076	143.629	142.980	3.972	(649)	(2.096)	-1,44%	2.602	1,85%	166.897	85,67%	(23.917)
	(%) CASA	60,58%	65,36%	65,08%	64,98%									
	FDR	52,09%	65,04%	65,60%	65,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.773	5.125	3.844	3.879	35	(1.246)	-24,32%	1.106	39,88%	-	0,00%	3.879	
2	Giro ISE	104	103	103	103	0	(0)	-0,03%	(1)	-0,70%	-	0,00%	103	
3	Tabungan ISE	2.669	5.022	3.741	3.775	35	(1.246)	-24,82%	1.107	41,47%	-	0,00%	3.775	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	84	92	92	92	0	0	0,00%	8	9,52%	-	0,00%	92	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.415	293	293	-	-	0	-13	0	-1.122	-	1.415	20,72%	(1.122)
	Linkage	189	152	152	-	-	-	-4	0	-37	-	189	80,20%	(37)
	Non-Linkage	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Local Champion	1.226	141	141	-	-	0	-10	0	-1.084	-	1.226	11,54%	(1.084)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	-	5.407	5.500	-	100	100	414	94	5.500	6	4.038	136,23%	1.463
	KUR	-	4.876	4.874	-	0	0	422	-2	4.874	2	3.846	126,73%	1.028
	Non KUR	-	531	626	-	100	100	-9	96	626	4	192	326,85%	435
3	PWG	10.318	21.769	22.279	1.050	817	-233	2.095	510	11.961	307	23.389	95,26%	(1.110)
	Cilem	4.275	13.042	13.404	522	576	54	1.217	363	9.129	213	16.449	81,49%	(3.045)
	Gadai	6.043	8.728	8.875	528	241	-287	877	147	2.832	94	6.940	127,89%	1.935
4	CFG	108.966	116.910	116.687	-	310	310	568	-223	7.722	533	127.699	91,38%	(11.012)
	CF 1	22.575	21.266	21.200	-	0	0	-123	-66	-1.375	66	26.152	81,06%	(4.952)
	Total Griya	18.510	16.653	16.615	-	0	0	0	-38	-1.895	38	20.513	81,00%	(3.898)
4	• Total Non Program	18.168	16.160	16.122	-	0	0	-430	-38	-2.047	38	18.914	85,24%	(2.792)
	• Program	342	493	493	-	0	0	-2	0	151	-	1.599	30,83%	(1.106)
	Oto	4.065	4.613	4.585	-	0	0	-123	-28	520	28	5.639	81,31%	(1.054)
	CF 2	86.390	95.644	95.487	-	310	310	691	-157	9.097	467	101.547	94,03%	(6.059)
	Mitraguna & Others	53.276	65.057	65.106	-	310	310	938	48	11.830	262	66.824	97,43%	(1.718)
	Pensiun	33.115	30.587	30.382	-	0	0	-247	-205	-2.733	205	34.723	87,50%	(4.341)
	Total Pembiayaan	120.698	144.379	144.760	1.050	1.227	177	3.063	381	24.062	846	156.540	92,47%	(11.780)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				% Relatif	Net (UG) & DG	%	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	-	-	-	-	85	85	1.55%	85	85	85	-	-	-
	KUR	-	-	-	-	85	85	1,75%	85	85	85	-	-	-
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
3	PWG	-	-	-	-	270	270	1,21%	270	270	270	-	-	-
	Cilem	-	-	-	-	190	190	1,42%	190	190	190	-	-	-
	Gadai	-	-	-	-	80	80	0,90%	80	80	80	-	-	-
4	CFG	438	2.333	4.367	7.825	0,40%	3,74%	6,71%	3.458	7.386	5.492	-	-	-
	CF 1	438	1.265	1.654	2.476	1,94%	7,78%	11,68%	822	2.037	1.211	-	-	-
	Total Griya	438	1.265	1.654	2.476	2,37%	9,93%	10,81%	142	1.357	531	-	-	-
	Oto	-	-	-	-	680	680	14,83%	680	680	680	-	-	-
	CF 2	-	1.068	2.713	5.349	0,00%	2,84%	5,60%	2.636	5.349	4.281	-	-	-
	Mitraguna & Others	-	1.068	2.452	3.915	0,00%	3,77%	6,01%	1.463	3.915	2.847	-	-	-
	Pensiun	-	-	262	1.434	0,00%	0,86%	4,72%	1.172	1.434	1.434	-	-	-
	Total Pembiayaan	438	980	671	671	1,19%	0,46%	0,46%	(767)	(309)	0,24%	48,66%	-0,2%	-

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				% Relatif	Net (UG) & DG	%	Penc.	Gap	
1	Asset (Retail) T	913	-	-	-	64,56%	0,00%	0,00%	-	(913)	-	-	-	-
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-
	Non-Linkage	913	-	-	-	74,52%	0,00%	0,00%	-	(913)	-	-	-	-
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	525	980	671	671	0,48%	0,57%	0,58%	-	147	(309)	-	-	-
	CF 1	397	541	424										

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	72.981	188.554	218.581	219.107	(126.134)	526	30.553	16,20%	146.126	200,22%	92.079	237,96%	127.028
2	Tabungan	196.862	204.302	199.696	200.741	(6.553)	1.045	(3.561)	-1,74%	3.880	1,97%	224.903	89,26%	(24.161)
3	Deposito	1.160.939	1.779.384	1.694.356	1.694.358	487.766	2	(85.026)	-4,78%	533.419	45,95%	1.162.702	145,73%	531.656
	Total	1.430.782	2.172.240	2.112.634	2.114.206	355.080	1.572	(58.034)	-2,67%	683.424	47,77%	1.479.683	142,88%	634.523
	CASA	269.843	392.856	418.278	419.848	(132.686)	1.570	26.992	6,87%	150.005	55,59%	316.982	132,45%	102.866
	(%) CASA	18,86%	18,09%	19,80%	19,86%									
	FDR	15,38%	12,25%	12,54%	12,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	9.078	10.121	10.391	10.388		(3)	267	2,64%	1.310	14,43%	-	0,00%	10.388
2	Giro ISE	2.308	1.766	1.953	1.883		(70)	117	6,62%	(425)	-18,42%	-	0,00%	1.883
3	Tabungan ISE	1.370	4.055	4.138	4.206		67	150	3,70%	2.835	206,86%	22.236	82,76%	(3.834)
4	Deposito ISE	5.400	4.300	4.300	4.300		0	0	0,00%	(1.100)	-20,37%	-	0,00%	4.300
5	CIF ISE	58	69	69	69		0	0	0,00%	11	18,97%	-	0,00%	69

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	33.634	58,40%	(13.992)
	Linkage	-	-	-	-	-	-	0	0	0	-	5.881	0,00%	(5.881)
	Non-Linkage	20.130	19.654	19.642	-	-	0	-1.842	-11	-488	11	27.754	70,77%	(8.111)
	• Local Champion	18.621	18.413	18.402	-	-	0	-1.802	-11	-220	11	22.236	82,76%	(3.834)
	• Value Chain	1.509	1.241	1.241	-	-	-39	0	0	-268	-	5.518	22,48%	(4.277)
2	MBG	53.102	55.914	55.834	300	-	-300	-423	-80	2.733	80	65.297	85,51%	(9.462)
	KUR	50.813	54.482	54.403	300	-	-300	-330	-80	3.590	80	62.288	87,34%	(7.885)
	Non KUR	2.289	1.432	1.432	-	-	0	-93	-9	-857	0	3.009	47,58%	(1.577)
3	PWG	17.782	27.368	27.617	789	1.173	384	1.552	249	9.835	924	35.103	78,67%	(7.486)
	Cilem	6.518	15.785	16.290	103	702	599	504	504	9.772	198	22.195	73,39%	(5.905)
	Gadai	11.264	11.583	11.328	685	471	-215	1.048	-255	64	726	12.908	87,75%	(1.581)
4	CFG	129.053	163.160	161.906	950	50	-900	3.737	-1.255	32.853	1.305	160.708	100,75%	1.198
	CF 1	19.758	18.000	17.957	-	-	0	-64	-43	-1.801	43	34.689	51,77%	(16.732)
	Total Griya	14.572	13.490	13.476	-	-	0	0	-14	-1.096	14	27.914	48,28%	(14.438)
1	• Total Non Program	11.408	10.641	10.632	-	-	0	608	-9	-776	9	13.112	81,09%	(2.480)
	• Program	3.163	2.849	2.844	-	-	0	-28	-5	-319	5	14.802	19,21%	(11.958)
	Oto	5.186	4.511	4.481	-	-	0	-64	-29	-705	29	6.775	66,14%	(2.294)
	CF 2	109.295	145.160	143.948	950	50	-900	3.801	-1.212	34.653	1.262	126.019	114,23%	17.929
	Mitraguna & Others	90.925	126.736	125.618	888	50	-838	3.761	-1.118	34.693	1.168	106.025	118,48%	19.593
	Pensiun	18.370	18.424	18.330	62	-	-62	39	-93	-40	93	19.994	91,68%	(1.664)
	Total Pembiayaan	220.067	266.096	265.000	2.039	1.223	-816	3.024	-1.097	44.933	2.320	294.742	89,91%	(29.743)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	451	1.104	1.465	2.912	0,85%	0,62%	0,521	1.447	2.460	1.808							
	KUR	163	1.023	1.363	2.728	0,32%	0,250	0,501	1.364	2.565	1.704							
	Non KUR	289	80	102	184	12,61%	7,10%	12,86%	82	(104)	104							
3	PWG	-	-	-	-	134	0,00%	0,00%	0,49%	134	134							
	Cilem	-	-	-	-	100	0,00%	0,00%	0,61%	100	100							
	Gadai	-	-	-	-	35	0,00%	0,00%	0,30%	35	35							
4	CFG	1.759	1.049	695	2.624	0,36%	0,43%	0,162%	1.929	865	1.575							
	CF 1	1.212	1.049	695	1.862	6,14%	3,86%	10,37%	1.167	649	813							
	Total Griya	321	419	562	561	2,20%	4,17%	4,16%	(1)	240	240							
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-							
	CF 2	440	19	19	19	0,40%	0,01%	0,01%	-	(421)	-							
	Mitraguna & Others	385	19	19	19	0,42%	0,02%	0,02%	-	(366)	-							
	Pensiun	55	-	-	-	0,03%	0,00%	0,00%	-	(55)	-							
	Total Pembiayaan	2.449	1.251	1.462	1.565	1,11%	0,55%	0,59%	103	(883)	314	1,56%	-164,22%	1,0%				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Aug-25	Sep-25
1	Asset (Retail) T	425.727	377.865	1.009.901	584.174		3,02	3,25	3,30
2	Contribution Margin	13.432	18.467	17.172	3.740	-27,8%	1.901	2.145	2.009

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	9.495	8.171	7.677	7.849	1.308	172	(322)	-3,94%	(1.646)	-17,33%	17.559	44,70%	(9.710)
2	Tabungan	99.410	126.187	124.507	124.148	4.967	(358)	(2.039)	-1,62%	24.738	24,88%	111.159	111,68%	12.989
3	Deposito	64.192	41.870	41.908	41.908	(19.912)	0	38	0,09%	(22.284)	-34,71%	64.924	64,55%	(23.016)
	Total	173.097	176.228	174.092	173.905	(13.637)	(187)	(2.322)	-1,32%	808	0,47%	193.643	89,81%	(19.737)
	CASA	108.906	134.358	132.184	131.997	6.275	(187)	(2.361)	-1,76%	23.092	21,20%	128.718	102,55%	3.279
	(%) CASA	62,92%	76,24%	75,93%	75,90%									
	FDR	57,60%	66,03%	66,47%	66,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	13.303	11.523	11.643	11.920	277	397	3,45%	(1.383)	-10,40%	-	0,00%	11.920	
2	Giro ISE	6.014	2.950	3.791	3.974	183	1.024	34,69%	(2.040)	-33,92%	-	0,00%	3.974	0,00%
3	Tabungan ISE	6.490	7.773	7.052	7.146	94	(626)	-8,06%	657	10,12%	-	0,00%	7.146	0,00%
4	Deposito ISE	800	800	800	800	0	0	0,00%	0	0,00%	-	0,00%	800	0,00%
5	CIF ISE	44	55	55	55	0	0	0,00%	11	25,00%	-	0,00%	55	0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	5.711	5.711	-	-	0	-131	0	5.711	-	0	0,00%	5.711
	• Local Champion	-	1.884	1.884	-	-	0	-102	0	1.884	-	0	0,00%	1.884
	• Value Chain	-	3.827	3.827	-	-	0	-29	0	3.827	-	0	0,00%	3.827
2	MBG	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	40	-	-	-	-	0	0	0	-40	-	40	0,00%	(40)
3	PWG	23.729	35.021	34.614	1.493	791	-702	-637	-407	10.885	1.199	32.140	107,70%	2.474
	Cilem	8.075	16.035	15.797	177	22	-155	-215	-238	7.722	260	14.021	112,66%	1.776
	Gadai	15.654	18.987	18.817	1.316	769	-547	-421	-169	3.163	938	18.118	103,86%	699
4	CFG	75.933	75.630	75.391	50	35	-15	-1.097	-238	-542	273	86.043	87,62%	(10.652)
	CF 1	16.979	15.785	15.761	-	-	0	-86	-24	-1.219	24	18.410	85,61%	(2.650)
	Total Griya	15.306	13.770	13.750	-	-	0	0	-20	-1.556	20	15.836	86,83%	(2.085)
4	• Total Non Program	15.306	13.770	13.750	-	-	0	-211	-20	-1.556	20	15.836	86,83%	(2.085)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.673	2.015	2.010	-	-	0	-86	-4	337	4	2.575	78,08%	(564)
	CF 2	58.954	59.845	59.631	50	35	-15	-1.010	-214	677	249	67.633	88,17%	(8.002)
	Mitraguna & Others	51.295	52.822	52.664	50	35	-15	-948	-158	1.368	193	59.053	89,18%	(6.390)
	Pensiun	7.658	7.023	6.967	-	-	0	-62	-56	-691	56	8.580	81,21%	(1.612)
	Total Pembiayaan	99.702	116.362	115.716	1.543	826	-717	-1.864	-646	16.014	1.472	118.223	97,88%	(2.507)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap		
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
2	MBG	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	KUR	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	Non KUR	40	-	-	-	0	100,00%	0	0,00%	0,00%	0,00%	(40)	-	-					
3	PWG	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	Cilem	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
	Gadai	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-					
4	CFG	682	645	497	497	0	0,90%	0	0,66%	0	0,66%	-	(184)	(148)					
	CF 1	52	-	-	-	0	0,31%	0	0,00%	0	0,00%	-	(52)	-					
	Total Griya	52	-	-	-	0	0,34%	0	0,00%	0	0,00%	-	(52)	-					
	Oto	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	CF 2	630	645	497	497	0	1,07%	0	0,83%	0	0,83%	-	(132)	(148)					
	Mitraguna & Others	630	645	497	497	0	1,23%	0	0,94%	0	0,94%	-	(132)	(148)					
	Pensiun	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-					
	Total Pembiayaan	721	645	497	497	0	0,72%	0	0,43%	0	0,43%	(224)	(148)	0,26%	40,30%	-0,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	160.500	173.097	185.945	25.445	
2	Contribution Margin	3.646	5.207	6.225	2.579	-70,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,99	3,09	3,09	0,00	0,10
CIF Payroll	836	793	798	5	(38)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.508	2.380	1.653	1.758	(91)	105	(622)	-26,14%	(1.751)	-49,90%	10.133	17,35%	(8.376)
2	Tabungan	88.498	80.904	81.237	80.784	(3.227)	(453)	(120)	-0,15%	(7.714)	-8,72%	98.149	82,31%	(17.365)
3	Deposito	50.176	22.786	22.690	22.690	(2.444)	0	(96)	-0,42%	(27.486)	-54,78%	50.777	44,68%	(28.087)
	Total	142.182	106.070	105.579	105.231	(5.762)	(348)	(839)	-0,79%	(36.950)	-25,99%	159.059	66,16%	(53.828)
	CASA	92.006	83.284	82.890	82.541	(3.318)	(348)	(742)	-0,89%	(9.465)	-10,29%			
	(%) CASA	64,71%	78,52%	78,51%	78,44%									
	FDR	46,30%	81,53%	82,82%	83,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.257	809	765	688	(77)	(121)	-15,00%	(2.569)	-78,88%	-	0,00%	688	
2	Giro ISE	705	208	154	164	10	(44)	-21,03%	(540)	-76,67%	-	0,00%	164	
3	Tabungan ISE	2.552	601	611	523	(88)	(78)	-12,91%	(2.029)	-79,49%	-	0,00%	523	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	147	155	155	155	0	0	0,00%	8	5,44%	-	0,00%	155	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	4.567	4.567	-	-	0	424	0	4.567	-	4.056	112,60%	511
	KUR	-	4.482	4.482	-	-	0	427	0	4.482	-	3.846	116,53%	636
	Non KUR	-	85	85	-	-	0	-2	0	85	-	210	40,46%	(125)
3	PWG	2.349	6.400	6.422	51	81	30	412	22	4.072	59	6.694	95,93%	(272)
	Cilem	2.349	6.400	6.422	51	81	30	412	22	4.072	59	6.694	95,93%	(272)
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	63.486	75.510	76.455	315	1.165	850	147	945	12.969	220	75.145	101,74%	1.310
	CF 1	26.468	27.857	28.168	-	350	350	-62	311	1.700	39	28.008	100,57%	160
	Total Griya	25.069	24.184	24.505	-	350	350	0	321	-564	29	25.557	95,88%	(1.052)
4	• Total Non Program	25.069	24.184	24.505	-	350	350	-257	321	-564	29	25.557	95,88%	(1.052)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.399	3.673	3.663	-	-	0	-62	-10	2.264	10	2.451	149,49%	1.213
	CF 2	37.018	47.653	48.287	315	815	500	209	634	11.270	181	47.138	102,44%	1.150
	Mitraguna & Others	36.826	47.451	48.090	-	815	500	214	639	11.265	176	45.872	104,84%	2.219
	Pensiun	192	201	197	-	-	0	-5	-5	5	5	1.266	15,54%	(1.069)
	Total Pembiayaan	65.835	86.477	87.444	366	1.246	880	983	967	21.608	279	85.895	101,80%	1.549

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25					
		31-Dec-24	31-Oct-25	30-Nov-25	7-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	-	-	-	-	136	0,00%	0,00%	2,12%	136	136	136								
	Cilem	-	-	-	-	136	0,00%	0,00%	2,12%	136	136	136								
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-								
4	CFG	1.097	1.482	215	1.034	0,19%	0,28%	1,35%	819	(63)	(448)	1.097	1.482	215	1.034	0,41%	69,54%	-0,9%		
	CF 1	1.097	1.182	145	962	0,15%	0,52%	3,42%	818	(135)	(220)	1.097	1.182	145	962	1.097	1.482	215		
	Total Griya	1.097	1.038	-	343	0,38%	0,00%	1,40%	343	(754)	(696)	1.097	1.038	343	0,38%	1.097	1.482	215		
	Oto	-	144	145	620	0,00%	3,94%	16,91%	475	620	476	1.097	1.182	145	962	1.097	1.482	215		
	CF 2	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)	1.097	1.182	145	962	1.097	1.482	215		
	Mitraguna & Others	-	300	70	72	0,00%	0,15%	0,15%	2	72	(228)	1.097	1.182	145	962	1.097	1.482	215		
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	1.097	1.182	145	962	1.097	1.482	215		
	Total Pembiayaan	120	840	2.144	2.144	0,18%	2,48%	2,45%	2.024	1.304	0,92%	62,35%	-1,5%	1.097	1.182	145	962	1.097	1.482	215

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Sep-25
1	Asset (Retail) T	140.794	142.182	115.928	(24.866)		2,71	2,94	2,90
2	Contribution Margin	2.365	3.810	2.748	383	-16,2%	1.129	930	1.282

Kinerja Pendanaan

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.337	2.576	2.327	2.332		4	(244)	-9,48%	(6)	-0,24%	-	0,00%	2.332
2	Giro ISE	22	24	24	24		0	(0)	-0,10%	2	11,26%		0,00%	24
3	Tabungan ISE	2.316	2.552	2.303	2.308		4	(244)	-9,57%	(8)	-0,35%		0,00%	2.308
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!		0,00%	0
5	CIF ISE	107	117	117	117		0	0	0,00%	10	9,35%		0,00%	117

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Local Champion	764	590	590	-	-	0	-4	0	-175	-	764	77,16%	(175)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	194	9.552	9.539	400	-	-400	1.210	-13	9.346	13	4.206	226,81%	5.333
	KUR	194	8.589	8.578	200	-	-200	1.028	-11	8.385	11	3.996	214,66%	4.582
	Non KUR	-	963	961	200	-	-200	182	-2	961	2	210	458,25%	751
3	PWG	3.438	5.369	5.292	55	39	-16	-165	-77	1.854	116	10.185	51,96%	(4.893)
	Cilem	3.438	5.369	5.292	55	39	-16	-165	-77	1.854	116	10.185	51,96%	(4.893)
4	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CFG	64.963	73.807	73.799	128	100	-28	1.342	-8	8.836	108	77.611	95,09%	(3.813)
	CF 1	19.068	19.352	19.337	-	-	0	-71	-15	269	15	20.733	93,27%	(1.396)
1	Total Griya	17.646	16.960	16.950	-	-	0	0	-11	-697	11	18.170	93,28%	(1.221)
	• Total Non Program	17.646	16.960	16.950	-	-	0	282	-11	-697	11	18.170	93,28%	(1.221)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.422	2.392	2.387	-	-	0	-71	-4	966	4	2.563	93,15%	(175)
	CF 2	45.895	54.455	54.462	128	100	-28	1.413	7	8.567	93	56.878	95,75%	(2.417)
2	Mitraguna & Others	40.397	48.374	48.406	-	100	100	1.093	32	8.009	68	50.214	96,40%	(1.808)
	Pensiun	5.498	6.080	6.056	128	-	-128	320	-25	557	25	6.664	90,87%	(608)
	Total Pembiayaan	69.359	89.317	89.220	583	139	-444	2.384	-98	19.861	237	92.766	96,18%	(3.546)

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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non-Linkage	-	593	590	590	0,00%	100,00%	100,00%	-	590	(4)				
	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	267	2.067	2.173	2.173	0,41%	2,94%	2,94%	-	1.905	105				
	CF 1	267	749	855	855	1,40%	4,42%	4,42%	-	587	105				
	Total Griya	132	614	719	719	0,75%	4,24%	4,24%	-	587	105				
	Oto	135	135	135	135	9,51%	5,65%	5,66%	-	-	-				
	CF 2	-	1.318	1.318	1.318	0,00%	2,42%	2,42%	-	1.318	(0)				
	Mitraguna & Others	-	1.318	1.318	1.318	0,00%	2,72%	2,72%	-	1.318	(0)				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Total Pambiliaran	267	2.661	2.762	2.762	0,30%	3,00%	3,10%	-	2.495	101	3,14%	30,94%	1,0%	

Total Pembayaran

Asset & Contribution Margin				Growth (YoY)	% Growth
No.	Neraca	Sep-24	Posisi Dec-24	Sep-25	
1	Asset (Retail) T	217.623	259.564	297.099	79.476
2	Contribution Margin	3.691	5.407	4.409	718

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,24	3,21	(0,03)	0,26
CIF Payroll	949	934	971	37	22

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	3.817	15.381	14.422	14.454	1.303	32	(927)	-6,03%	10.637	278,64%	11.772	122,78%	2.682
2	Tabungan	117.085	114.592	110.234	109.910	(1.258)	(325)	(4.682)	-4,09%	(7.176)	-6,13%	128.675	85,42%	(18.765)
3	Deposito	49.844	46.365	46.408	46.408	(1.625)	1	43	0,09%	(3.435)	-6,89%	50.566	91,78%	(4.158)
	Total	170.746	176.338	171.064	170.772	(1.579)	(292)	(5.566)	-3,16%	26	0,02%	191.013	89,40%	(20.241)
	CASA	120.903	129.973	124.656	124.364	45	(292)	(5.609)	-4,32%	3.461	2,86%	140.447	88,55%	(16.083)
	(%) CASA	70,81%	73,71%	72,87%	72,82%									
	FDR	80,42%	79,03%	82,28%	82,42%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.691	816	794	795		2	(20)	-2,51%	(896)	-52,97%	-	0,00%	795
2	Giro ISE	436	72	75	75		0	3	4,12%	(361)	-82,72%	-	0,00%	75
3	Tabungan ISE	1.254	743	718	720		2	(23)	-3,15%	(535)	-42,63%	-	0,00%	720
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	68	76	76	76		0	0	0,00%	8	11,76%	-	0,00%	76

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Local Champion	4.436	-	-	-	-	0	0	0	-4.436	-	4.436	0,00%	(4.436)
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	13.550	23.338	23.384	1.249	865	(384)	1.344	46	9.835	818	22.921	102,02%	463
	Cilem	7.456	12.121	12.142	177	166	(11)	722	22	4.686	144	13.715	88,53%	(1.573)
	Gadai	6.094	11.217	11.242	1.071	699	(373)	622	25	5.148	674	9.206	122,11%	2.036
4	CFG	119.321	116.031	117.374	648	1.668	1.020	(607)	1.343	-1.947	325	132.306	88,71%	(14.932)
	CF 1	15.625	17.718	17.683	-	-	0	(59)	(34)	2.058	34	17.516	100,96%	168
	Total Griya	13.902	15.656	15.635	-	-	0	0	(21)	1.733	21	14.443	108,25%	1.192
4	• Total Non Program	13.902	15.656	15.635	-	-	0	0	(113)	(21)	21	14.443	108,25%	1.192
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.723	2.062	2.048	-	-	0	(59)	(13)	326	13	3.073	66,66%	(1.025)
	CF 2	103.696	98.314	99.691	648	1.668	1.020	(548)	1.377	-4.006	291	114.790	86,85%	(15.099)
	Mitraguna & Others	94.197	88.244	89.443	70	1.400	1.330	(805)	1.198	-4.754	202	103.911	86,08%	(14.468)
	Pensiun	9.499	10.069	10.248	578	268	(310)	257	179	749	89	10.879	94,20%	(631)
	Total Pembiayaan	137.307	139.369	140.758	1.897	2.533	636	737	1.390	3.451	1.143	159.663	88,16%	(18.905)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	7-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%	3,79%	886	886	886	886	886				
	Cilem	-	-	-	-	182	0,00%	0,00%	1,50%	182	182	182	182	182				
	Gadai	-	-	-	-	704	0,00%	0,00%	6,26%	704	704	704	704	704				
4	CFG	1.942	506	410	616	1.646	1.63%	0,53%	0,35%	3.11%	3.236	1.704	3.140					
	CF 1	86	-	-	-	1.018	0,55%	0,00%	5,76%	1.018	932	1.018	932	1.018				
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Oto	86	-	-	-	1.018	4,99%	0,00%	49,70%	1.018	932	1.018	932	1.018				
	CF 2	1.856	506	410	616	2.628	1,79%	0,42%	2,64%	2.218	772	2.218	772	2.122				
	Mitraguna & Others	1.856	506	410	616	2.628	1,97%	0,46%	2,94%	2.218	772	2.218	772	2.122				
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-				
	Total Pembiayaan	331	602	616	616	0,24%	0,44%	0,44%	285	14	285	14	0,63%	-43,80%	0,2%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	172.182	170.746	175.797	3.615	
2	Contribution Margin	5.707	7.910	7.278	1.571	-27,5%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,03	3,33	3,32	(0,01)	0,30
CIF Payroll	665	542	545	3	(120)

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	13.930	2.813	1.893	1.901	(9.658)	8	(911)	-32,41%	(12.029)	-86,35%	24.944	7,62%	(23.043)
2	Tabungan	118.671	155.162	154.502	153.873	(2.867)	(629)	(1.289)	-0,83%	35.202	29,66%	135.176	113,83%	18.697
3	Deposito	125.329	129.816	111.717	111.817	(4.784)	100	(17.999)	-13,87%	(13.512)	-10,78%	126.285	88,54%	(14.468)
	Total	257.931	287.790	268.112	267.591	(17.309)	(521)	(20.199)	-7,02%	9.660	3,75%	286.405	93,43%	(18.814)
	CASA	132.602	157.974	156.395	155.774	(12.525)	(621)	(2.200)	-1,39%	23.172	17,48%			
	(%) CASA	51,41%	54,89%	58,33%	58,21%									
	FDR	59,82%	64,96%	69,31%	69,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.538	4.402	4.413	4.440		27	39	0,88%	902	25,50%	-	0,00%	4.440
2	Giro ISE	1	1	1	1		0	(0)	-2,16%	(0)	-36,44%	-	0,00%	1
3	Tabungan ISE	3.537	4.401	4.413	4.440		27	39	0,88%	903	25,52%	-	0,00%	4.440
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	45	49	49	49		0	0	0,00%	4	8,89%	-	0,00%	49

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Local Champion	-	8.372	8.372	-	-	0	-37	0	8.372	-	0	0,00%	8.372
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	317	43	43	-	-	0	-31	0	-274	-	317	13,57%	(274)
3	PWG	17.010	27.741	27.752	579	801	223	1.790	10	10.742	791	23.290	119,16%	4.462
	Cilem	7.758	12.741	12.648	40	215	174	830	-93	4.890	308	12.693	99,65%	(45)
	Gadai	9.252	15.000	15.104	538	587	49	960	103	5.852	483	10.597	142,53%	4.507
4	CFG	136.962	150.781	149.648	1.481	382	-1.099	1.860	-1.133	12.686	1.515	152.429	98,18%	(2781)
	CF 1	16.548	16.433	16.424	-	18	18	94	-9	-124	27	18.272	89,89%	(1.848)
	Total Griya	15.017	13.622	13.608	-	-	0	0	-15	-1.409	15	15.510	87,74%	(1.902)
4	• Total Non Program	15.017	13.622	13.608	-	-	0	0	-114	-1.409	15	15.510	87,74%	(1.902)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.532	2.811	2.817	-	18	18	94	6	1.285	12	2.762	101,97%	54
	CF 2	120.414	134.348	133.224	1.481	364	-1.117	1.766	-1.124	12.810	1.488	134.157	99,30%	(933)
	Mitraguna & Others	110.777	123.441	122.396	1.481	364	-1.117	1.619	-1.046	11.618	1.410	123.263	99,30%	(868)
	Pensiun	9.636	10.906	10.828	-	-	0	147	-78	1.192	78	10.894	99,40%	(65)
	Total Pembiayaan	154.289	186.937	185.815	2.060	1.183	-876	3.582	-1.122	31.527	2.306	176.035	105,56%	9.780

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
2	MBG	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)				
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	148	74	-	-	46,61%	0,00%	0,00%	0,00%	-	(148)	(74)				
3	PWG	-	-	-	-	627	0,00%	0,00%	0,00%	627	627	627				
	Cilem	-	-	-	-	293	0,00%	0,00%	0,00%	293	293	293				
	Gadai	-	-	-	-	333	0,00%	0,00%	0,00%	333	333	333				
4	CFG	334	415	769	1.819	0,24%	0,51%	0,51%	0,22%	1.050	1.485	1.404				
	CF 1	-	195	195	1.195	0,00%	0,00%	0,00%	1,18%	7,27%	1.000	1.195	1.000			
	Total Griya	-	44	43	491	0,00%	0,32%	0,36%	0,00%	448	491	447				
	Oto	-	151	152	704	0,00%	5,40%	25,00%	0,00%	553	704	554				
	CF 2	334	220	575	624	0,28%	0,43%	0,47%	0,00%	50	290	404				
	Mitraguna & Others	334	220	575	624	0,30%	0,47%	0,51%	0,00%	50	290	404				
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-				
	Total Pembiayaan	482	489	769	2.446	0,31%	0,41%	0,71%	0,132%	1.677	1.964	1.957	0,15%	88,73%	-1,2%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	76	-	43	43	24,03%	100,00%	100,00%	0,45%	-	(33)	43			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	76	-	43	43	24,03%	100,00%	100,00%	0,45%	-	(33)	43			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
</td															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.580	4.950	6.025	6.034	(1.594)	8	1.084	21,90%	(2.546)	-29,68%	21.760	27,73%	(15.726)
2	Tabungan	115.717	143.468	132.633	132.010	3.774	(623)	(11.458)	-7,99%	16.293	14,08%	131.921	100,07%	89
3	Deposito	158.683	167.447	166.836	166.836	(4.690)	0	(611)	-0,36%	8.153	5,14%	159.836	104,38%	7.000
	Total	282.980	315.865	305.494	304.880	(2.510)	(615)	(10.985)	-3,48%	21.900	7,74%	313.517	97,24%	(8.637)
	CASA	124.297	148.418	138.659	138.044	2.180	(615)	(10.374)	-6,99%	13.747	11,06%	153.681	89,82%	(15.637)
	(%) CASA	43,92%	46,99%	45,39%	45,28%									
	FDR	77,18%	79,97%	81,87%	82,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.319	5.293	5.569	5.547		(22)	254	4,79%	2.228	67,12%	-	0,00%	5.547
2	Giro ISE	510	262	1.012	930		(82)	668	254,42%	420	82,49%		0,00%	930
3	Tabungan ISE	2.559	4.781	4.306	4.367		60	(414)	-8,66%	1.807	70,61%		0,00%	4.367
4	Deposito ISE	250	250	250	250		0	0	0,00%	0	0,00%		0,00%	250
5	CIF ISE	50	56	56	56		0	0	0,00%	6	12,00%		0,00%	56

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	4.509	3.992	4.192	-	200	200	-125	200	-317	-	8.871	47,26%	(4.679)
	Linkage	-	-	-	-	-	-	0	0	0	-	1.899	0,00%	(1.899)
	Non-Linkage	4.509	3.992	4.192	-	200	200	-125	200	-317	-	6.971	60,13%	(2.779)
	• Local Champion	4.509	3.992	4.192	-	200	200	-125	200	-317	-	5.676	73,85%	(1.484)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	1.295	0,00%	(1.295)
2	MBG	9.912	12.351	12.321	-	-	0	96	-30	2.409	30	12.408	99,30%	(86)
	KUR	9.027	11.109	11.079	-	0	0	310	-30	2.052	30	11.420	97,01%	(341)
	Non KUR	885	1.242	1.242	-	0	0	-214	0	357	-	987	125,84%	255
3	PWG	13.890	24.339	24.152	1.123	468	-655	655	-187	10.262	655	28.393	85,06%	(4.241)
	Cilem	5.699	14.691	14.790	340	248	-92	449	99	9.091	148	17.349	85,25%	(2.558)
	Gadai	8.191	9.648	9.362	783	220	-563	206	-286	1.171	507	11.045	84,76%	(1.683)
4	CFG	190.097	211.911	209.451	320	350	30	4.335	-2.460	19.354	2.810	205.803	101,77%	3.648
	CF 1	25.896	27.651	27.620	-	0	0	-246	-31	1.724	31	27.891	99,03%	(271)
	Total Griya	21.834	23.960	23.936	-	0	0	0	-24	2.103	24	22.404	106,84%	1.532
4	• Total Non Program	21.834	23.960	23.936	-	0	0	-205	-24	2.103	24		0,00%	0
	• Program	-	-	-	-	0	0	0	0	0	-	5.487	67,13%	(1.803)
	Oto	4.062	3.690	3.684	-	0	0	-246	-7	-379	7	177.912	102,20%	3.919
	CF 2	164.201	184.260	181.831	320	350	30	4.581	-2.429	17.630	2.779	22.404	106,84%	1.532
	Mitraguna & Others	145.925	165.161	162.895	320	350	30	4.492	-2.267	16.969	2.617	158.181	102,98%	4.714
	Pensiun	18.276	19.099	18.937	-	0	0	89	-162	661	162	19.731	95,97%	(795)
	Total Pembiayaan	218.409	252.593	250.117	1.443	1.018	-425	4.962	-2.476	31.708	3.495	255.475	97,90%	(5.358)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	284	100	99	306	284	2,87%	0,80%	2,48%	207	22	205			
	KUR	284	100	99	306	31,15%	0,89%	2,76%	207	22	205				
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	26	-	555	0,00%	0,00%	0,00%	2,30%	555	555	529		
	Cilem	-	-	-	-	347	0,00%	0,00%	0,00%	2,35%	347	347	347		
	Gadai	-	-	26	-	208	0,00%	0,00%	0,00%	2,22%	208	208	182		
4	CFG	85	467	65	2.533	0,04%	0,04%	0,03%	1,21%	2.469	2.448	2.066			
	CF 1	52	467	65	946	0,20%	0,20%	0,23%	3,43%	881	894	479			
	Total Griya	52	48	47	122	0,24%	0,24%	0,20%	0,51%	75	70	74			
	Oto	-	419	18	824	0,00%	0,00%	0,48%	22,38%	807	824	405			
	CF 2	33	-	-	1.587	0,02%	0,00%	0,087%	1,587	1.554	1.587				
	Mitraguna & Others	33	-	-	1.385	0,02%	0,00%	0,085%	1,385	1.353	1.385				
	Pensiun	-	-	-	202	0,00%	0,00%	0,10%	1,27%	202	202	202			
	Total Pembiayaan	1.209	514	512	512	0,55%	0,20%	0,20%	-	(697)	(2)	0,00%	98,99%	-0,2%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	318.479	282.980	321.190	2.711	
2	Contribution Margin	7.721	11.567	8.757	1.036	-13,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,96	3,11	3,13	0,02	0,17
CIF Payroll	1.488	1.563	1.593	30	105

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	8.554	4.590	6.075	6.089	1.192	14	1.499	32,66%	(2.465)	-28,82%	17.343	35,11%	(11.254)
2	Tabungan	104.558	99.445	102.980	102.759	(4.330)	(221)	3.314	3,33%	(1.799)	-1,72%	118.277	86,88%	(15.519)
3	Deposito	118.514	111.707	105.683	105.683	(98)	0	(6.024)	-5,39%	(12.831)	-10,83%	119.238	88,63%	(13.554)
	Total	231.625	215.742	214.738	214.531	(3.237)	(207)	(1.211)	-0,56%	(17.095)	-7,38%	254.858	84,18%	(40.327)
	CASA	113.112	104.035	109.055	108.848	(3.138)	(207)	4.813	4,63%	(4.264)	-3,77%	135.620	80,26%	(26.773)
	(%) CASA	48,83%	48,22%	50,79%	50,74%									
	FDR	61,23%	70,15%	70,60%	70,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	2.660	2.873	3.203	3.230	28	358	12,45%	571	21,45%	-	0,00%	3.230	
2	Giro ISE	666	1.009	1.000	1.026	26	17	1,66%	359	53,93%	-	0,00%	1.026	
3	Tabungan ISE	1.893	1.764	2.103	2.105	2	341	19,33%	211	11,15%	-	0,00%	2.105	
4	Deposito ISE	100	100	100	100	0	0	0,00%	0	0,00%	-	0,00%	100	
5	CIF ISE	73	78	78	78	0	0	0,00%	5	6,85%	-	0,00%	78	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Local Champion	-	1.683	1.683	-	-	0	-41	0	1.683	-	0	0,00%	1.683
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	76	57	57	-	-	0	-2	0	-19	-	76	75,10%	(19)
3	PWG	18.643	26.638	27.132	1.381	1.047	-334	1.622	493	8.489	553	29.087	93,28%	(1.956)
	Cilem	13.169	15.282	15.363	110	487	377	879	81	2.194	406	19.589	78,43%	(4.226)
	Gadai	5.474	11.356	11.769	1.271	560	-711	743	413	6.294	148	9.499	123,90%	2.270
4	CFG	123.108	122.971	122.731	-	890	890	80	-239	-376	1.129	137.895	89,00%	(15.164)
	CF 1	17.304	13.554	13.482	-	-	0	-104	-72	-3.821	72	19.239	70,08%	(5.757)
	Total Griya	13.206	10.229	10.193	-	-	0	0	-36	-3.013	36	13.740	74,18%	(3.547)
4	• Total Non Program	13.206	10.229	10.193	-	-	0	-165	-36	-3.013	36	13.740	74,18%	(3.547)
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	4.098	3.325	3.289	-	-	0	-104	-36	-809	36	5.499	59,81%	(2.210)
	CF 2	105.804	109.416	109.249	-	890	890	184	-167	3.445	1.057	118.656	92,07%	(9.407)
	Mitraguna & Others	72.025	76.913	77.006	-	890	890	568	92	4.981	798	83.513	92,21%	(6.507)
	Pensiun	33.780	32.503	32.244	-	-	0	-384	-259	-1.536	259	35.143	91,75%	(2.900)
	Total Pembiayaan	141.827	151.349	151.603	1.381	1.937	556	1.659	254	9.777	1.683	167.059	90,75%	(15.455)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				%	Penc.	Gap				
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
3	PWG	-	-	-	-	375	0,00%	0,00%	1,38%	375	375	375			
	Cilem	-	-	-	-	355	0,00%	0,00%	2,31%	355	355	355			
	Gadai	-	-	-	-	20	0,00%	0,00%	0,17%	20	20	20			
4	CFG	370	1.341	1.411	2.082	0,30%	1,15%	1,70%	671	1.712	741				
	CF 1	206	891	832	1.061	1,19%	6,14%	7,87%	229	855	170				
	Total Griya	92	798	742	950	0,69%	7,25%	9,32%	209	859	152				
	Oto	114	93	90	111	2,79%	2,72%	3,37%	21	(3)	18				
	CF 2	164	450	579	1.021	0,15%	0,53%	0,93%	442	857	571				
	Mitraguna & Others	164	352	210	587	0,23%	0,27%	0,76%	377	423	235				
	Pensiun	-	98	369	434	0,00%	1,14%	1,35%	64	434	336				
	Total Pembiayaan	5	625	665	619	0,00%	0,44%	0,41%	(46)	615	(6)	2,09%	-412,55%	1,7%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				%	Penc.	Gap			
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	5	625	665	619	0,00%	0,54%	0,50%	(46)	615	(6)			
	CF 1	5	106	145	100	0,03%	1,07%	0,74%	(46)	95	(6)			
	Total Griya	5	106	145	100	0,04%	1,42%	0,98%	(46)	95	(6)			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.615	3.452	4.980	4.988	41	8	1.536	44,48%	3.373	208,81%	8.205	60,79%	(3.217)
2	Tabungan	101.049	104.536	103.367	103.467	297	100	(1.069)	-1,02%	2.418	2,39%	110.650	93,51%	(7.183)
3	Deposito	38.774	46.765	47.158	47.158	1.315	0	393	0,84%	8.384	21,62%	39.372	119,77%	7.786
	Total	141.438	154.753	155.505	155.613	1.653	108	860	0,56%	14.175	10,02%	158.228	98,35%	(2.615)
	CASA	102.664	107.988	108.347	108.455	338	108	467	0,43%	5.790	5,64%	118.855	91,25%	(10.401)
	(%) CASA	72,59%	69,78%	69,67%	69,70%									
	FDR	91,03%	105,51%	105,71%	105,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.298	2.645	3.231	3.334		103	689	26,05%	35	1,07%	-	0,00%	3.334
2	Giro ISE	186	153	155	155		(0)	2	0,99%	(31)	-16,68%		0,00%	155
3	Tabungan ISE	2.913	2.481	3.066	3.169		103	688	27,71%	256	8,80%		0,00%	3.169
4	Deposito ISE	200	10	10	10		0	0	0,00%	(190)	-95,00%		0,00%	10
5	CIF ISE	94	103	103	103		0	0	0,00%	9	9,57%		0,00%	103

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Local Champion	415	20.118	20.118	-	-	0	-2	0	19.703	(0)	415	4847,95%	19.703
	• Value Chain	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
2	MBG	241	7.352	7.342	-	-	0	454	-10	7.100	10	4271	171,91%	3.071
	KUR	103	6.755	6.752	-	-	0	472	-3	6.649	3	3.950	170,93%	2.802
	Non KUR	139	598	590	-	-	0	-18	-8	451	8	321	183,98%	269
3	PWG	20.398	32.657	33.991	1.528	2.054	526	2.285	1.334	13.593	721	32.338	105,11%	1.653
	Cilem	7.170	13.624	14.611	304	1.042	738	877	987	7.441	55	17.171	85,09%	(2.560)
	Gadai	13.229	19.034	19.381	1.224	1.012	-212	1.407	347	6.152	666	15.168	127,78%	4.213
4	CFG	107.701	103.153	102.936	-	60	60	-629	-217	-4.765	277	119.851	85,89%	(16.915)
	CF 1	13.161	13.475	13.452	-	-	0	43	-23	291	23	14.763	91,12%	(1.311)
	Total Griya	10.223	9.990	9.972	-	-	0	0	-18	-251	18	10.729	92,94%	(757)
4	• Total Non Program	10.223	9.819	9.801	-	-	0	-130	-17	-422	17	10.729	91,35%	(928)
	• Program	-	172	171	-	-	0	-1	-1	171	1	4.034	86,27%	(554)
	Oto	2.938	3.485	3.480	-	-	0	43	-5	542	5	105.088	85,15%	(15.604)
	CF 2	94.540	89.678	89.484	-	60	60	-672	-194	-5.056	254	98.599	84,27%	(15.511)
	Mitraguna & Others	89.171	83.225	83.088	-	60	60	-915	-137	-6.083	197	6.488	98,57%	(93)
	Pensiun	5.368	6.453	6.396	-	-	0	242	-57	1.027	57			
	Total Pembiayaan	128.755	163.281	164.387	1.528	2.114	586	2.107	1.107	35.632	1.008	156.875	104,79%	7.512

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				31-Dec-24	30-Nov-25	7-Dec-25	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-
	Local Champion	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-
	Value Chain	-	-	-	-	0	0,00%	0	0,00%	0,00%	0,00%	-	-	-
2	MBG	-	-	-	-	90	0,00%	0,00%	1,23%	90	90	90	90	90
	KUR	-	-	-	-	90	0,00%	0,00%	1,33%	90	90	90	90	90
	Non KUR	-	-	-	-	0	0,00%	0	0,00%	0	0,00%	-	-	-
3	PWG	-	-	-	-	739	0,00%	0,00%	2,17%	739	739	739	739	739
	Cilem	-	-	-	-	498	0,00%	0,00%	3,41%	498	498	498	498	498
	Gadai	-	-	-	-	241	0,00%	0,00%	1,24%	241	241	241	241	241
4	CFG	1.919	1.884	2.116	2.284	3.503	1,78%	2,05%	3,40%	1.387	1.584	1.618		
	CF 1	107	167	111	1.101	0,81%	0,82%	8,19%	990	995	934			
	Total Griya	107	167	-	-	337	1,04%	0,00%	3,38%	337	230	170		
	Oto	-	-	111	765	0,00%	3,19%	21,97%	654	765	765			
	CF 2	1.812	1.717	2.005	2.401	2.401	1,92%	2,24%	2,68%	396	589	684		
	Mitraguna & Others	1.812	1.717	2.005	2.206	2.206	2,78%	2,46%	2,65%	396	589	684		
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-		
	Total Pembiayaan	2.920	2.530	2.284	2.284	2.27	1,40%	1,39%	(0)	(636)	(245)	0,00%	100,00%	-1,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	125.537	141.438	161.771	36.234	
2	Contribution Margin	4.892	6.401	6.523	1.631	-33,3%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,95	3,17	3,18	0,02	0,23
CIF Payroll	762	785	788	3	26

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	35	135	131	132	26	0	(4)	-2,70%	96	275,49%	40	327,76%	91
3	Deposito	-	300	300	300	0	0	0	#DIV/0!	300	#DIV/0!	0	0,00%	300
	Total	35	135	431	432	26	0	296	219,24%	396	1131,98%	40	1075,36%	391
	CASA	35	135	131	132	26	0	(4)	-2,70%	96	275,49%	40	327,76%	91
(%) CASA	100,00%	100,00%	30,41%	30,48%										
FDR	0,00%	0,00%	0,00%	0,00%										

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Total Non Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
CF 2	-	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
Mitraguna & Others	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Pensiun	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Total Pembiayaan	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-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%	-	-	-	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-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	-	-</b															

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
2	Tabungan	438	556	607	598	(137)	(9)	42	7,61%	160	36,43%	502	119,09%	96
3	Deposito	-	550	300	300	0	0	(250)	-45,45%	300	#DIV/0!	0	0,00%	300
	Total	438	1.106	907	898	(137)	(9)	(208)	-18,79%	460	104,88%	502	178,83%	396
	CASA	438	556	607	598	(137)	(9)	42	7,61%	160	36,43%	502	119,09%	96
	(%) CASA	100,00%	50,26%	66,93%	66,59%									
	FDR	0,00%	0,00%	0,00%	0,00%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Cilem	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 1	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Total Griya	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	• Total Non Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	CF 2	-	-	-	-	-	0	0	0	0	-	-	0,00%	0
	Mitraguna & Others	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Pensiun	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Total Pembiayaan	-	-	-	-	-	0	0	0	0	-	0	0,00%	0

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Oto	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	CF 2	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Mitraguna & Others	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Total Pembiayaan	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	0,00%	#DIV/0!	0,0%

Asset & Contribution Margin

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	21.452	38.326	38.586	38.450	(6.089)	(136)	124	0,32%	16.998	79,24%	33.434	115,00%	5.017
2	Tabungan	103.481	115.421	115.053	114.884	(6.593)	(169)	(537)	-0,46%	11.403	11,02%	120.938	94,99%	(6.054)
3	Deposito	132.303	108.795	107.194	107.194	22.857	0	(1.602)	-1,47%	(25.109)	-18,98%	133.406	80,35%	(26.212)
	Total	257.235	262.542	260.833	260.528	10.175	(305)	(2.014)	-0,77%	3.293	1,28%	287.777	90,53%	(27.249)
	CASA	124.933	153.747	153.639	153.334	(12.681)	(305)	(413)	-0,27%	28.402	22,73%	154.371	99,33%	(1.037)
	(%) CASA	48,57%	58,56%	58,90%	58,86%									
	FDR	70,83%	82,46%	83,49%	83,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	7.936	7.964	7.919	8.142	223	178	2,24%	206	2,60%	-	0,00%	8.142	
2	Giro ISE	4.026	3.838	3.727	3.662	(66)	(176)	-4,58%	(364)	-9,05%	-	0,00%	3.662	
3	Tabungan ISE	2.910	4.126	4.191	4.480	289	354	8,59%	1.571	53,98%	-	0,00%	4.480	
4	Deposito ISE	1.000	-	-	-	0	0	#DIV/0!	(1.000)	-100,00%	-	0,00%	0	
5	CIF ISE	62	65	65	65	0	0	0,00%	3	4,84%	-	0,00%	65	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	45.235	39.025	39.182	640	-	-640	250	157	-6.053	(157)	56.266	69,64%	(17.083)	
	Linkage	14.656	14.625	14.625	-	-	-	-	-3	0	-31	-	19.460	75,15%	(4.835)
	Non-Linkage	30.579	24.401	24.558	640	-	-640	252	157	-6.021	(157)	36.806	66,72%	(12.248)	
	• Local Champion	28.121	21.589	21.588	640	-	-640	276	-1	-6.533	1	31.073	69,48%	(9.485)	
	• Value Chain	2.457	2.812	2.969	-	-	-	-23	158	512	(158)	5.732	51,80%	(2.763)	
2	MBG	4.919	2.747	2.744	-	-	0	-126	-3	-2.175	3	4.919	55,79%	(2.175)	
	KUR	4.804	2.747	2.744	-	-	0	-126	-3	-2.060	3	4.804	57,12%	(2.060)	
	Non KUR	115	-	-	-	-	0	0	0	-115	-	115	0,00%	(115)	
3	PWG	23.337	42.470	43.181	2.183	1.831	-352	2.937	711	19.844	1.120	41.363	104,40%	1.818	
	Cilem	6.677	18.873	19.004	403	279	-125	1.426	131	12.327	148	21.729	87,46%	(2.725)	
	Gadai	16.660	23.597	24.177	1.780	1.553	-227	1.511	580	7.517	973	19.634	123,14%	4.543	
4	CFG	108.703	132.255	132.669	1.795	900	-895	2.923	414	23.967	486	121.776	108,95%	10.894	
	CF 1	24.869	27.133	27.076	19	-	-19	-221	-56	2.207	56	26.529	102,06%	547	
	Total Griya	19.873	21.230	21.188	-	-	0	0	-42	1.315	42	20.347	104,13%	841	
4	• Total Non Program	19.873	21.230	21.188	-	-	0	0	-42	1.315	42	20.347	104,13%	841	
	• Program	-	-	-	-	-	-	-	0	0	-	0	0,00%	0	
	Oto	4.997	5.903	5.888	19	-	-19	-221	-14	892	14	6.182	95,25%	(293)	
	CF 2	83.833	105.122	105.593	1.776	900	-876	3.144	471	21.760	429	95.247	110,86%	10.346	
	Mitraguna & Others	62.328	80.329	80.997	1.426	900	-526	2.133	668	18.669	232	72.530	111,67%	8.467	
	Pensiun	21.505	24.793	24.596	-	350	-350	1.012	-197	3.091	197	22.716	108,27%	1.880	
	Total Pembiayaan	182.193	216.497	217.776	4.618	2.731	-1.887	5.984	1.279	35.583	1.452	224.323	97,08%	(6.546)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25				%	Penc.	Gap
1	SME	-	-	-	1.165	0,00%	0,00%	2,97%	1.165	1.165	1.165	-	-	-	
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Local Champion	-	-	-	1.048	0,00%	0,00%	4,27%	1.048	1.048	1.048	-	-	-	
	Value Chain	-	-	-	117	0,00%	0,00%	0,54%	117	117	117	-	-	-	
2	MBG	121	32	73	58	2,46%	2,64%	2,10%	(15)	(63)	26	-	-	-	
	KUR	83	32	73	58	1,72%	2,64%	2,10%	(15)	(25)	26	-	-	-	
	Non KUR	38	-	-	-	33,52%	0,00%	0,00%	-	(38)	-	-	-	-	
3	PWG	-	-	-	2.066	0,00%	0,00%	4,78%	2.066	2.066	2.066	-	-	-	
	Cilem	-	-	-	1.627	0,00%	0,00%	8,56%	1.627	1.627	1.627	-	-	-	
	Gadai	-	-	-	439	0,00%	0,00%	1,82%	439	439	439	-	-	-	
4	CFG	330	1.506	979	2.976	0,30%	0,74%	2,24%	1.997	2.646	1.470	-	-	-	
	CF 1	209	-	22	660	0,84%	0,08%	2,44%	638	451	660	-	-	-	
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-	
	Oto	107	261	261	261	2,15%	4,41%	4,42%	-	153	-	-	-	-	
	CF 2	2.577	137	1.601	1.601	3,07%	1,52%	1,52%	-	(976)	1.464	-	-	-	
	Mitraguna & Others	2.422	-	1.464	1.464	3,89%	1,82%	1,81%	-	(958)	1.464	-	-	-	
	Pensiun	155	137	137	137	0,09%	0,06%	0,56%	-	(19)	(0)	-	-	-	
	Total Pembiayaan	8.782	6.553	8.017	8.017	4,82%	3,70%	3,68%	-	(765)	1.464	3,33%	9,62%	-0,4%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	Target Dec'25		
		Sep-24	Dec-24	Sep-25			Sep-24	Sep-25	Growth (Mtd)
1	Asset (Retail) T	247.014	257.235	246.081	(933)		2.88	3,01	(0,00)
2	Contribution Margin	8.048	11.577	5.603	(2.445)	30,4%	650	671	3

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Sep-25	Growth (Mtd)		
PHR	2,88	3,01	(0,00)	0,13	0,13
CIF Payroll	650	671	3	24	24

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.704	23.510	20.317	20.399	(16.565)	82	(3.111)	-13,23%	2.695	15,22%	30.252	67,43%	(9.853)
2	Tabungan	74.047	78.794	79.045	78.741	2.185	(304)	(53)	-0,07%	4.694	6,34%	92.330	85,28%	(13.589)
3	Deposito	177.676	188.557	188.607	188.607	29.326	0	50	0,03%	10.931	6,15%	178.816	105,48%	9.791
	Total	269.427	290.861	287.970	287.747	14.945	(222)	(3.114)	-1,07%	18.321	6,80%	301.398	95,47%	(13.651)
	CASA	91.751	102.304	99.363	99.140	(14.380)	(222)	(3.164)	-3,09%	7.390	8,05%	122.582	80,88%	(23.442)
	(%) CASA	34,05%	35,17%	34,50%	34,45%									
	FDR	66,93%	72,31%	73,27%	73,32%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	3.699	4.255	4.615	4.278	(337)	23	0,53%	579	15,66%	-	0,00%	4.278	
2	Giro ISE	1.245	527	820	499	(321)	(28)	-5,37%	(746)	-59,95%	-	0,00%	499	
3	Tabungan ISE	2.454	3.729	3.796	3.780	(16)	51	1,37%	1.325	54,01%	-	0,00%	3.780	
4	Deposito ISE	-	-	-	-	0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0	
5	CIF ISE	78	85	85	85	0	0	0,00%	7	8,97%	-	0,00%	85	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	7.500	11.359	11.335	200	-	-200	895	-24	3.834	24	10.603	106,90%	732
	KUR	5.814	9.851	9.830	200	-	-200	929	-20	4.016	20	8.917	110,24%	914
	Non KUR	1.686	1.508	1.504	-	-	0	-34	-4	-182	4	1.686	89,22%	(182)
3	PWG	25.637	39.504	40.319	2.386	1.513	-873	1.917	816	14.682	697	38.538	104,62%	1.782
	Cilem	7.478	16.995	17.192	352	358	6	982	197	9.714	160	18.884	91,04%	(1.692)
	Gadai	18.160	22.509	23.128	2.034	1.155	-879	936	618	4.968	537	19.654	117,67%	3.473
4	CFG	147.202	159.467	159.331	12	110	98	-1.974	-137	12.129	247	162.134	98,27%	(2.803)
	CF 1	16.107	20.872	20.833	-	-	0	-284	-39	4.726	39	18.306	113,80%	2.527
	Total Griya	8.451	15.348	15.323	-	-	0	0	-25	6.872	25	9.032	169,65%	6.291
4	• Total Non Program	8.451	15.348	15.323	-	-	0	0	2.134	6.872	25	9.032	169,65%	6.291
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	7.656	5.524	5.510	-	-	0	-284	-14	-2.145	14	9.274	59,41%	(3.764)
	CF 2	131.096	138.596	138.498	12	110	98	-1.691	-98	7.402	208	143.828	96,29%	(5.330)
	Mitraguna & Others	128.138	134.779	134.711	12	110	98	-1.877	-68	6.573	178	139.216	96,76%	(4.504)
	Pensiun	2.957	3.817	3.787	-	-	0	186	-30	829	30	4.612	82,10%	(825)
	Total Pembiayaan	180.340	210.330	210.985	2.598	1.623	-975	838	655	30.645	968	211.274	99,86%	(289)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-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	453	151	380	422	6,04%	3,34%	3,73%	43	(30)	271	-	-	-			
	KUR	363	80	229	364	6,24%	2,32%	3,70%	135	1	283	-	-	-			
	Non KUR	90	70	151	59	5,33%	10,00%	3,90%	(92)	(31)	(12)	-	-	-			
3	PWG	-	-	-	-	1.108	0,00%	0,00%	2,75%	1.108	1.108	-	-	-			
	Cilem	-	-	-	-	707	0,00%	0,00%	4,11%	707	707	-	-	-			
	Gadai	-	-	-	-	401	0,00%	0,00%	1,73%	401	401	-	-	-			
4	CFG	537	1.213	2.440	5.895	0,36%	1,53%	3,70%	3.455	5.358	4.683	-	-	-			
	CF 1	200	336	823	3.175	1,24%	3,94%	15,24%	2.352	2.975	2.838	-	-	-			
	Total Griya	-	-	-	-	1.364	0,00%	0,00%	8,90%	1.364	1.364	-	-	-			
	Oto	200	336	823	1.811	2,61%	14,90%	32,87%	988	1.611	1.475	-	-	-			
	CF 2	337	876	1.617	2.721	0,26%	1,17%	1,96%	1.103	2.383	1.844	-	-	-			
	Mitraguna & Others	337	876	1.617	2.721	0,26%	1,20%	2,02%	1.103	2.383	1.844	-	-	-			
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-	-			
	Total Pembiayaan	990	1.364	2.820	7.426	0,55%	1,34%	3,52%	4.606	6.436	6.062	0,61%	82,81%	-2,9%			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-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	70	198	265	265	0,93%	2,34%	2,34%	195	67	-	-	-	-			
	KUR	-	198	198	198	0,00%	2,01%	2,01%	-	198	(0)	-	-	-		</td	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	12.950	14.521	14.154	14.167	(24)	13	(354)	-2,44%	1.217	9,40%	19.133	74,04%	(4.966)
2	Tabungan	76.505	82.083	81.309	80.974	(3.276)	(335)	(1.109)	-1,35%	4.470	5,84%	87.055	93,01%	(6.081)
3	Deposito	21.770	21.010	21.381	21.381	(250)	0	370	1,76%	(390)	-1,79%	22.377	95,55%	(996)
	Total	111.225	117.615	116.843	116.522	(3.551)	(322)	(1.093)	-0,93%	5.297	4,76%	128.565	90,63%	(12.043)
	CASA	89.454	96.605	95.463	95.141	(3.300)	(322)	(1.463)	-1,51%	5.687	6,36%	106.189	89,60%	(11.048)
	(%) CASA	80,43%	82,14%	81,70%	81,65%									
	FDR	45,34%	61,64%	62,05%	62,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.158	1.339	1.371	1.396		25	57	4,28%	238	20,55%	-	0,00%	1.396
2	Giro ISE	199	98	107	127		20	29	29,78%	(72)	-36,18%	-	0,00%	127
3	Tabungan ISE	959	1.241	1.264	1.269		5	28	2,27%	310	32,33%	-	0,00%	1.269
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	-	0,00%	0
5	CIF ISE	50	55	55	55		0	0	0,00%	5	10,00%	-	0,00%	55

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	2	2	2	-	-	0	0	0	0	-	2	100,00%	0
	Linkage	2	2	2	-	-	-	0	0	0	-	2	100,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	103	5.708	5.703	150	-	-150	941	-5	5.600	5	4.157	137,18%	1.546
	KUR	103	5.507	5.501	150	-	-150	943	-5	5.399	5	3.948	139,36%	1.554
	Non KUR	-	202	202	-	-	0	-2	0	202	-	210	96,15%	(8)
3	PWG	12.227	19.478	19.455	797	829	32	1.149	-24	7.228	852	29.234	66,55%	(9.780)
	Cilem	5.118	11.042	10.968	37	265	227	764	-74	5.850	339	18.602	58,96%	(7.634)
	Gadai	7.109	8.436	8.486	760	564	-196	384	50	1.377	514	10.632	79,82%	(2.146)
4	CFG	38.093	47.309	47.336	-	286	286	-276	27	9.243	259	46.784	101,18%	553
	CF 1	11.280	11.213	11.159	-	-	0	-187	-54	-120	54	12.440	89,70%	(1.281)
	Total Griya	5.847	6.712	6.685	-	-	0	0	-27	839	27	6.160	108,53%	525
	• Total Non Program	5.847	5.867	5.840	-	-	0	-159	-26	-6	26	6.160	94,81%	(320)
	• Program	-	846	845	-	-	0	167	-1	845	1	0	0,00%	845
	Oto	5.433	4.501	4.474	-	-	0	-187	-27	-959	27	6.280	71,23%	(1.807)
	CF 2	26.814	36.096	36.177	-	286	286	-88	81	9.363	205	34.343	105,34%	1.834
	Mitraguna & Others	24.934	33.722	33.826	-	286	286	-266	103	8.892	183	31.664	106,83%	2.162
	Pensiun	1.880	2.374	2.351	-	-	0	178	-22	471	22	2.679	87,76%	(328)
	Total Pembiayaan	50.425	72.497	72.496	947	1.115	168	1.814	-2	22.071	1.117	80.177	90,42%	(7.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	408	660		0,00%	7,15%	11,57%	252	660	660	4.157	137,18%	1.546	
	KUR	-	-	408	660		0,00%	7,41%	11,99%	252	660	660	3.948	139,36%	1.554	
	Non KUR	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	541		0,00%	0,00%	2,78%	541	541	541	29.234	66,55%	(9.780)	
	Cilem	-	-	-	330		0,00%	0,00%	3,01%	330	330	330	22.377	90,63%	(12.043)	
	Gadai	-	-	-	212		0,00%	0,00%	2,49%	212	212	212	12.440	89,70%	(1.281)	
4	CFG	182	361	273	1.931		0,48%	0,58%	4,08%	1.657	1.749	1.570	46.784	101,18%	553	
	CF 1	77	272	185	1.207		0,68%	1,65%	10,82%	1.022	1.130	935	12.440	89,70%	(1.281)	
	Total Griya	1	-	-	523		0,02%	0,00%	7,82%	523	522	523	6.160	94,81%	(320)	
	Oto	76	272	185	684		1,39%	4,11%	15,30%	499	609	412	6.160	108,53%	525	
	CF 2	105	89	89	724		0,39%	0,25%	2,00%	635	619	635	34.343	105,34%	1.834	
	Mitraguna & Others	105	89	89	724		0,42%	0,26%	2,14%	635	619	635	31.664	106,83%	2.162	
	Pensiun	-	-	-	-		0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	190	1.008	685	685		0,38%	0,94%	4,32%	494	494	(324)	0,00%	100,00%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	99.167	111.225	115.395	16.228	
2	Contribution Margin	2.958	4.726	3.088	130	-4,4%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,16	3,28	3,26	(0,02)	0,09
CIF Payroll	375	432	452	20	77

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	17.434	5.624	7.171	7.211	258	40	1.588	28,23%	(10.223)	-58,64%	23.630	30,52%	(16.419)
2	Tabungan	88.077	82.380	82.840	82.773	(3.815)	(67)	392	0,48%	(5.305)	-6,02%	98.104	84,37%	(15.331)
3	Deposito	27.462	49.623	47.705	47.705	677	0	(1.919)	-3,87%	20.242	73,71%	28.010	170,31%	19.694
	Total	132.974	137.627	137.716	137.689	(2.881)	(27)	61	0,04%	4.715	3,55%	149.745	91,95%	(12.056)
	CASA	105.512	88.004	90.011	89.984	(3.557)	(27)	1.980	2,25%	(15.528)	-14,72%	121.734	73,92%	(31.750)
	(%) CASA	79,35%	63,94%	65,36%	65,35%									
	FDR	8,88%	18,62%	18,85%	18,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	12.730	5.348	6.360	6.406		46	1.058	19,79%	(6.324)	-49,68%	-	0,00%	6.406
2	Giro ISE	9.787	135	1.018	1.086		68	951	704,00%	(8.701)	-88,90%	-	0,00%	1.086
3	Tabungan ISE	2.943	4.712	4.842	4.820		(22)	107	2,27%	1.877	63,78%	-	0,00%	4.820
4	Deposito ISE	-	500	500	500		0	0	0,00%	500	#DIV/0!	-	0,00%	500
5	CIF ISE	32	36	36	36		0	0	0,00%	4	12,50%	-	0,00%	36

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Local Champion	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	• Value Chain	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	3.072	5.374	5.361	11	70	59	-10	-14	2.289	84	3.219	166,55%	2.142
	Cilem	3.072	5.374	5.361	11	70	59	-10	-14	2.289	84	3.219	166,55%	2.142
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	8.743	20.258	20.600	-	350	350	2.442	342	11.857	8	17.986	114,53%	2.614
	CF 1	1.694	1.836	1.832	-	-	0	-25	-5	138	5	2.801	65,40%	(969)
	Total Griya	398	863	863	-	-	0	0	0	465	-	725	119,11%	138
4	• Total Non Program	398	863	863	-	-	0	-4	0	0	-	725	119,11%	138
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	1.296	973	969	-	-	0	-25	-5	-327	5	2.076	46,66%	(1.107)
	CF 2	7.049	18.421	18.768	-	350	350	2.466	347	11.719	3	15.185	123,59%	3.583
	Mitraguna & Others	6.955	18.330	18.676	-	350	350	2.467	347	11.722	3	14.429	129,43%	4.247
	Pensiun	94	92	91	-	-	0	-0	-0	-2	0	756	12,10%	(664)
	Total Pembiayaan	11.815	25.632	25.960	11	420	409	2.431	328	14.146	92	21.204	122,43%	4.756

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	7-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	-	-	-	-	282	0,00%	0,00%	5,27%	282	282	282					
	Cilem	-	-	-	-	282	0,00%	0,00%	5,27%	282	282	282					
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
4	CFG	223	339	428	204	204	2,55%	2,11%	0,99%	(223)	(19)	(135)					
	CF 1	223	184	185	204	204	13,18%	10,09%	11,14%	19	(19)	20					
	Total Griya	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Oto	223	184	185	204	204	17,22%	19,03%	21,07%	19	(19)	20					
	CF 2	-	155	242	-	0,00%	0,00%	1,32%	0,00%	(242)	-	(155)					
	Mitraguna & Others	-	155	242	-	0,00%	0,00%	1,32%	0,00%	(242)	-	(155)					
	Pensiun	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-	-				
	Total Pembiayaan	-	76	230	230	0,00%	0,90%	0,88%	-	230	154	5,77%	-552,25%	4,9%			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	137.177	132.974	137.716	798	
2	Contribution Margin	1.985	2.841	2.227	242	-12,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,15	3,16	0,01	0,26
CIF Payroll	250	268	278	10	28

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	19.025	36.771	38.925	38.925	351	0	2.154	5,86%	19.899	104,59%	25.910	150,23%	13.014
2	Tabungan	42.453	51.742	53.080	52.580	(2.433)	(501)	837	1,62%	10.126	23,85%	51.570	101,96%	1.010
3	Deposito	43.338	45.108	44.578	44.578	(418)	0	(530)	-1,17%	1.240	2,86%	44.053	101,19%	525
	Total	104.817	133.621	136.583	136.083	(2.501)	(501)	2.462	1,84%	31.266	29,83%	121.533	111,97%	14.550
	CASA	61.479	88.513	92.005	91.504	(2.082)	(501)	2.991	3,38%	30.026	48,84%	77.480	118,10%	14.024
	(%) CASA	58,65%	66,24%	67,36%	67,24%									
	FDR	25,79%	43,61%	42,81%	42,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	1.382	2.000	2.036	2.073		37	73	3,66%	691	50,04%	-	0,00%	2.073
2	Giro ISE	167	54	54	54		0	(0)	-0,03%	(113)	-67,75%	0	0,00%	54
3	Tabungan ISE	1.214	1.946	1.982	2.019		37	73	3,77%	805	66,28%	0	0,00%	2.019
4	Deposito ISE	-	-	-	-		0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	26	37	37	37		0	0	0,00%	11	42,31%	0	0,00%	37

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	• Local Champion	-	2.008	2.008	-	-	0	2.008	0	2.008	-	0	0,00%	2.008
	• Value Chain	-	-	-	-	-	-	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	4.744	10.333	10.468	110	205	94	-535	135	5.724	70	5.487	190,79%	4.981
	Cilem	4.744	10.333	10.468	110	205	94	-535	135	5.724	70	5.487	190,79%	4.981
	Gadai	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
4	CFG	22.287	45.930	45.997	-	400	400	23	67	23.710	333	31.737	144,93%	14.261
	CF 1	3.598	7.776	7.762	-	-	0	-110	-14	4.164	14	4.798	161,77%	2.964
	Total Griya	1.186	3.129	3.119	-	-	0	0	-9	1.934	9	1.529	204,02%	1.590
4	• Total Non Program	1.186	3.129	3.119	-	-	0	0	-39	1.934	9	1.529	204,02%	1.590
	• Program	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Oto	2.412	4.647	4.642	-	-	0	-110	-5	2.230	5	3.269	142,01%	1.373
	CF 2	18.689	38.154	38.236	-	400	400	133	81	19.547	319	26.939	141,94%	11.297
	Mitraguna & Others	17.983	37.353	37.439	-	400	400	139	86	19.455	314	25.358	147,64%	12.081
	Pensiun	705	801	797	-	-	0	-6	-4	92	4	1.581	50,41%	(784)
	Total Pembiayaan	27.031	58.271	58.473	110	605	494	1.495	202	31.442	402	37.223	157,09%	21.250

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
3	PWG	-	-	-	-	202	0,00%	0,00%	1,93%	202	202	202	202			
	Cilem	-	-	-	-	202	0,00%	0,00%	1,93%	202	202	202	202			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
4	CFG	-	-	-	-	1.833	0,00%	0,00%	3,99%	1.833	1.833	1.833	1.833			
	CF 1	-	-	-	-	1.120	0,00%	0,00%	14,43%	1.120	1.120	1.120	1.120			
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Oto	-	-	-	-	1.120	0,00%	0,00%	24,13%	1.120	1.120	1.120	1.120			
	CF 2	-	-	-	-	713	0,00%	0,00%	1,87%	713	713	713	713			
	Mitraguna & Others	-	-	-	-	713	0,00%	0,00%	1,91%	713	713	713	713			
	Pensiun	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-	-			
	Total Pembiayaan	-	-	-	-	0,00%	0,00%	0,00%	3,48%	2.036	2.036	2.036	2.036	0,00%	100,00%	-3,5%

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25		31-Dec-24	30-Nov-25	7-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	Asset (Retail) T	105.426	104.817	137.283	38.925	31.857				-	-	-	-			
2	Contribution Margin	1.061	1.727	2.257	1.478	1.196	-112,7%							0,00%	#DIV/0!	0,0%

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll		
		Sep-24	Dec-24	Sep-25			Posisi	Sep-24	Aug-25
1	Asset (Retail) T	105.426	104.817	137.283	31.857		PHR	2,99	3,26
2	Contribution Margin	1.061	1.727	2.257	1.196	-112,7%	CIF Payroll	240	434

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-7 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	8.450	0,00%	(8.450)
2	Tabungan	2.113	12.096	11.401	11.337	1.519	(63)	(759)	-6,27%	9.225	436,63%	14.424	78,60%	(3.086)
3	Deposito	750	802	802	802	(314)	0	0	0,02%	52	6,98%	1.518	52,88%	(715)
	Total	2.863	12.898	12.203	12.140	1.205	(63)	(759)	-5,88%	9.277	324,07%	24.391	49,77%	(12.251)
	CASA	2.113	12.096	11.401	11.337	1.519	(63)	(759)	-6,27%	9.225	436,63%	22.874	49,57%	(11.536)
(%) CASA	73,80%	93,78%	93,42%	93,39%										
FDR	44,75%	139,34%	147,75%	148,51%										

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-4 Dec'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	-	316	266	266	0	0	(50)	-15,82%	266	#DIV/0!	-	0,00%	266
2	Giro ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
3	Tabungan ISE	-	316	266	266	0	0	(50)	-15,82%	266	#DIV/0!	0	0,00%	266
4	Deposito ISE	-	-	-	-	0	0	0	#DIV/0!	0	#DIV/0!	0	0,00%	0
5	CIF ISE	89	4	4	4	0	0	0	0,00%	(85)	-95,51%	0	0,00%	4

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
	Linkage	-	-	-	-	-	-	0	0	0	-	0	0,00%	0
	Non-Linkage	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Local Champion	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
• Value Chain	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
2	MBG	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	KUR	-	519	519	-	-	0	519	0	519	-	0	0,00%	519
	Non KUR	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
3	PWG	1.201	12.123	12.164	422	183	-239	827	42	10.963	141	9.851	123,49%	2.314
	Cilem	1.026	8.861	8.843	320	94	-226	808	-18	7.818	112	6.985	126,61%	1.859
	Gadai	175	3.262	3.321	102	88	-13	20	59	3.146	29	2.866	115,87%	455
4	CFG	80	5.331	5.346	-	28	28	-61	15	5.266	13	9.810	54,49%	(4.464)
	CF 1	-	2.512	2.540	-	28	28	-31	28	2.540	(0)	1.196	212,38%	1.344
4	Total Griya	-	1.021	1.021	-	-	0	0	0	1.021	-	294	347,54%	727
• Total Non Program	-	1.021	1.021	-	-	-	0	0	0	1.021	-	0	0,00%	0
• Program	-	-	-	-	-	-	0	0	0	0	-	0	0,00%	0
Oto	-	1.491	1.519	-	28	28	-31	28	1.519	(0)	902	168,37%	617	
CF 2	-	80	2.819	2.806	-	-	0	-30	-13	2.726	13	8.614	32,58%	(5.808)
Mitraguna & Others	-	80	2.550	2.539	-	-	0	-28	-11	2.459	11	7.841	32,38%	(5.302)
Pensiun	-	270	267	-	-	0	-2	-2	-2	267	2	773	34,60%	(505)
Total Pembiayaan		1.281	17.973	18.029	422	210	-211	1.285	56	16.748	154	19.661	91,70%	(1.631)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				MtD	YtD				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	87	0,00%	0,00%	0,71%	87	87	87				
	Cilem	-	-	-	-	53	0,00%	0,00%	0,60%	53	53	53				
	Gadai	-	-	-	-	34	0,00%	0,00%	1,01%	34	34	34				
4	CFG	-	-	-	-	267	0,00%	0,00%	4,99%	267	267	267				
	CF 1	-	-	-	-	224	0,00%	0,00%	8,81%	224	224	224				
	Total Griya	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
Oto	-	-	-	-	-	224	0,00%	0,00%	14,73%	224	224	224				
CF 2	-	-	-	-	-	43	0,00%	0,00%	1,53%	43	43	43				
Mitraguna & Others	-	-	-	-	-	43	0,00%	0,00%	1,69%	43	43	43				
Pensiun	-	-	-	-	-	0	0,00%	0,00%	0,00%	0	-	-				
Total Pembiayaan						353	0,00%	0,00%	1,96%	353	353	353	1,10%	43,68%	-0,9%	

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				31-Dec-24	30-Nov-25	7-Dec-25	% Relatif		MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25				31-Dec-24	30-Nov-25				%	Penc.	Gap
1	SME	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
Value Chain	-	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Non KUR	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
3	PWG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
4	CFG	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-			
	CF 1	-	-	-	-	0	0,00%	0,00%	0,00%	0,00%	-	-	-</			